



# State of New Jersey Local Government Services

**Year:**  **Municipal User Friendly Budget**

**MUNICIPALITY:**

**Municode:**

**Website:**

**Phone Number:**

**Mailing Address:**

**Municipality:**

**State:**  **Zip:**

**Filename:**

**Mayor**

**First Name**  **Middle Name**  **Last Name**

**Term Expires**

**Business Email**

**Chief Administrative Officer**

**First Name**  **Middle Name**  **Last Name**

**Term Expires**

**Business Email**

**Chief Financial Officer**

**First Name**  **Middle Name**  **Last Name**

**Term Expires**

**Business Email**

**Municipal Clerk**

**First Name**  **Middle Name**  **Last Name**

**Term Expires**

**Business Email**

**Registered Municipal Accountant**

**First Name**  **Middle Name**  **Last Name**

**Term Expires**

**Business Email**

**Governing Body Members**

**First Name**  **Middle Name**  **Last Name**

**Term Expires**

**Business Email**

First Name	Middle Name	Last Name	Term Expires	Business Email
Domingo		Almonte	12/31/2026	dalmonte@bergenfieldnj.gov
Buddy		Deauna	12/31/2025	bdeauna@bergenfieldnj.gov
Ora		Kornbluth	12/31/2025	okornbluth@bergenfieldnj.gov
Thomas		Lodato	12/31/2027	tlodato@bergenfieldnj.gov
Hernando		Rivera	12/31/2027	hrivera@bergenfieldnj.gov
Pascual		Marc	12/31/2026	mpascua@bergenfieldnj.gov

**Government Type:**

**Election Type:**

**USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN**

**2024 Calendar Year Property Tax Levies - ALL entities levying property taxes**

Calendar Year	Calendar Year	% of	Avg Residential
Tax Rate	Tax Levy	Total Levy	Taxpayer Impact
Municipal Purpose Tax	1.175	33.33%	\$3,760.00
Municipal Library	0.049	1.41%	\$156.80
Municipal Open Space		0.00%	\$0.00
Municipal Arts and Culture		0.00%	\$0.00
Fire Districts (avg. rate/total levies)		0.00%	\$0.00
Other Special Districts (total levies)	1.951	55.32%	\$6,243.20
Local School District		0.00%	\$0.00
Regional School District		0.00%	\$0.00
County Purposes	0.336	9.52%	\$1,075.20
County Library		0.00%	\$0.00
County Board of Health		0.00%	\$0.00
County Open Space	0.016	0.43%	\$51.20
Other County Levies (total)		0.00%	\$0.00
<b>Total (Calendar Year 2024 Budget)</b>	<b>3.527</b>	<b>100.00%</b>	<b>\$11,286.40</b>

Total Taxable Valuation as of October 1, 2024 \$2,742,259,530.00

(To be used to calculate the current year tax rate)

Current Year Average Residential Assessment \$320,000.00

**Prior Year to Current Year Comparison**

Comparison - Municipal Purposes Tax Rate	
Prior Year	Current Year
1.175	1.175
	0.00%

**Comparison - Municipal Purposes Tax Levy**

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$32,229,720.00	\$33,824,334.00	4.95%	\$1,594,614.00

**Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)**

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$3,760.00	\$3,760.00	0.00%	\$0.00

**Current Year 2025 Budget**

Taxes	Actual/Estimated	Tax Levy
Municipal Purpose Tax	ACTUAL	\$33,824,334.00
Municipal Library	ACTUAL	\$1,548,228.00
Municipal Open Space		
Municipal Arts and Culture		
Fire Districts (total levies)		
Other Special Districts (total levies)	ESTIMATED	\$54,556,566.00
Local School District		
Regional School District		
County Purposes	ESTIMATED	\$9,384,665.00
County Library		
County Board of Health		
County Open Space	ESTIMATED	\$420,863.00
Other County Levies (total)		
<b>Total ESTIMATED amount to be raised by taxes</b>		<b>\$99,734,656.00</b>

Revenue Anticipated, Excluding Tax Levy 12,269,338.00

Budget Appropriations, before Reserve for Uncollected Taxes 45,491,900.00

Total Non-Municipal Tax Levy \$64,362,094.00

Amount to be Raised by Taxes - Before RUT \$97,584,656.00

Reserve for Uncollected Taxes (RUT) \$2,150,000.00

Total Amount to be Raised by Taxes \$99,734,656.00

% of Tax Collections used to Calculate RUT 97.84%

If % used exceeds the actual collection % then reference the statutory exception used

**Tax Collections - ACTUAL as of Prior Year**

Total Tax Revenue, Collections CY 2024 95,770,175.00

Total Tax Levy, CY 2024 97,173,592.00

% of Taxes Collected, CY 2024 98.56%

Delinquent Taxes - December 31, 2024 \$915,474.00

**USER FRIENDLY BUDGET SECTION - ANTICIPATED REVENUE SUMMARY (ALL OPERATING FUNDS)**

FCOA		% Difference Current vs. Prior Year	\$ Difference Current vs. Prior Year	Total Realized Revenue (Prior Year)	Total Anticipated Revenue (Current Year)	General Budget	Open Space Budget	Arts and Culture Trust Fund	Utility	Utility	Utility	Utility	Utility
08	Surplus	8.10%	\$499,000.00	\$6,161,000.00	\$6,660,000.00	\$6,660,000.00							
08	Local Revenue	-33.22%	(\$865,546.00)	\$2,605,751.00	\$1,740,205.00	\$1,740,205.00							
09	State Aid (without offsetting appropriation)	-9.34%	(\$206,698.00)	\$2,211,985.00	\$2,005,287.00	\$2,005,287.00							
08	Uniform Construction Code Fees	-5.26%	(\$20,836.00)	\$395,836.00	\$375,000.00	\$375,000.00							
	<b>Special Revenue Items w/ Prior Written Consent</b>												
11	Shared Services Agreements	15.39%	\$24,672.00	\$160,328.00	\$185,000.00	\$185,000.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
10	Public and Private Revenue	-79.67%	(\$1,641,790.00)	\$2,060,636.00	\$418,846.00	\$418,846.00							
08	Other Special Items	-1.68%	(\$3,158.00)	\$188,158.00	\$185,000.00	\$185,000.00							
15	Receipts from Delinquent Taxes	-17.30%	(\$146,466.00)	\$846,466.00	\$700,000.00	\$700,000.00							
	<b>Amount to be raised by taxation</b>												
07	Local Tax for Municipal Purposes	1.39%	\$462,903.00	\$33,361,431.00	\$33,824,334.00	\$33,824,334.00							
07	Minimum Library Tax	13.54%	\$184,663.00	\$1,363,565.00	\$1,548,228.00	\$1,548,228.00							
54	Open Space Levy Tax	#DIV/0!	\$0.00		\$0.00								
56	Arts and Cultural Levy Tax	#DIV/0!	\$0.00		\$0.00								
07	Addition to Local District School Tax	#DIV/0!	\$0.00		\$0.00								
08	Deficit General Budget	#DIV/0!	\$0.00		\$0.00								
	<b>Total</b>	<b>-3.47%</b>	<b>(\$1,713,256.00)</b>	<b>\$49,355,156.00</b>	<b>\$47,641,900.00</b>	<b>\$47,641,900.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

USER FRIENDLY BUDGET SECTION - APPROPRIATIONS SUMMARY (ALL OPERATING FUNDS)

FCOA	Budgeted Positions Full-Time	Part-Time	% Difference Current v. Prior Year	\$ Difference Current v. Prior Year	Total Modified Appropriation for Service Type (Prior Year)	Total Appropriation for Service Type (Current Year)	General Budget	Public & Private Offsets	Open Space Budget	Arts and Culture Trust Fund	Utility	Utility	Utility	Utility	Utility
20	General Government	10.00	9.00	-26.42%	(\$878,576.00)	\$3,325,880.00	\$2,447,304.00								
21	Land Use Administration		3.00	3.10%	\$1,600.00	\$31,650.00	\$53,250.00								
22	Uniform Construction Code	7.00	5.00	1.80%	\$9,542.00	\$540,542.00	\$540,542.00								
23	Insurance			15.41%	\$1,225,609.00	\$7,952,702.00	\$9,178,311.00								
25	Public Safety	69.00	24.00	2.61%	\$275,107.00	\$10,547,300.00	\$10,822,407.00								
26	Public Works	43.00	18.00	5.38%	\$293,084.00	\$5,452,150.00	\$5,745,234.00								
27	Health and Human Services	3.00	2.00	-1.25%	(\$5,590.00)	\$448,283.00	\$442,693.00								
28	Parks and Recreation	2.00	2.00	3.49%	\$24,000.00	\$687,850.00	\$711,850.00								
29	Education (Including Library)	9.00	19.00	3.71%	\$9,000.00	\$1,590,000.00	\$1,649,000.00								
30	Unclassified			-79.62%	(\$1,641,790.00)	\$2,062,075.00	\$420,285.00								
31	Utilities and Bulk Purchases			2.99%	\$128,000.00	\$4,280,500.00	\$4,408,500.00								
32	Landfill / Solid Waste Disposal			0.54%	\$6,526.00	\$1,221,526.00	\$1,221,526.00								
35	Contingency			0.00%	\$0.00	\$2,500.00	\$2,500.00								
36	Statutory Expenditures			6.50%	\$264,598.00	\$3,832,575.00	\$4,097,173.00								
37	Judgements			#DIV/0!	\$0.00	\$0.00	\$0.00								
42	Shared Services		3.00	3.93%	\$7,000.00	\$178,000.00	\$185,000.00								
43	Court and Public Defender			1.26%	\$2,800.00	\$223,025.00	\$225,825.00								
44	Capital	2.00		#DIV/0!	\$0.00	\$0.00	\$0.00								
45	Debt			-3.15%	(\$103,450.00)	\$3,279,950.00	\$3,176,500.00								
46	Deferred Charges			#DIV/0!	\$164,000.00	\$0.00	\$164,000.00								
48	Debt - Type 1 School District			#DIV/0!	\$0.00	\$0.00	\$0.00								
50	Reserve for Uncollected Taxes			2.38%	\$50,000.00	\$2,100,000.00	\$2,150,000.00								
55	Surplus General Budget			#DIV/0!	\$0.00	\$0.00	\$0.00								
	Total	145.00	83.00	-0.25%	(\$118,540.00)	\$47,760,440.00	\$47,641,900.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00



## ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

**Property Tax Assessments - Taxable Properties (October 1, 2024 Value)**

	# of Parcels	Assessed Value	% of Total
1 Vacant Land	36	\$4,919,400.00	0.18%
2 Residential	6,873	\$2,311,408,500.00	84.67%
3A/3B Farm			0.00%
4A Commercial	272	\$243,171,100.00	8.91%
4B Industrial	46	\$40,130,300.00	1.47%
4C Apartments	45	\$130,374,800.00	4.78%
5A/5B Railroad			0.00%
6A/6B Business Personal Property			0.00%
<b>Total</b>	<b>7,272</b>	<b>\$2,730,004,100.00</b>	<b>100.00%</b>

Average Ratio (%), Assessed to True Value 66.61%  
 Equalized Valuation, Taxable Properties \$4,098,489,866.39

Total # of property tax appeals filed in 2024	County Tax Board	35.00
	State Tax Court	5.00
Number of 2024 County Tax Board decisions appealed to Tax Court		1.00
Number of pending property tax appeals in State Tax Court		7.00
Amount paid out by municipality for tax appeals in 2024		\$45,882.00

**Property Tax Assessments - Exempt Properties (October 1, 2024 Value)**

	# of Parcels	Assessed Value	% of Total
15A Public Schools	10	\$83,774,100.00	35.33%
15B Other Schools	1	\$278,500.00	0.12%
15C Public Property	79	\$84,574,500.00	35.67%
15D Church and Charities	48	\$50,910,200.00	21.47%
15E Cemeteries & Graveyards	1	\$248,000.00	0.10%
15F Other Exempt	48	\$17,317,400.00	7.30%
<b>Total</b>	<b>187</b>	<b>\$237,102,700.00</b>	<b>100.00%</b>

Percentage of Exempt vs. Non-Exempt Properties 8.69%

**Prior Budget Year's Payments in Lieu of Tax (PIL/OT) - 5 Year Exemptions/Abatements**

	# of Parcels	PIL/OT Billing/Revenue	Assessed Value	Taxes if Billed in Full 2024 Total Tax Rate
G Commercial/Industrial Exemption				
I Dwelling Exemption				
J Dwelling Abatement		Not applicable		
K New Dwelling/Conversion Exemption				
L New Dwelling/Conversion Abatement				
N Multiple Dwelling Exemption				
O Multiple Dwelling Abatement				
<b>Total 5 Yr Exemptions/Abatements</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

**USER FRIENDLY BUDGET SECTION**

**Long Term Tax Exemptions**

Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions				Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions				Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions				Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions								
Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	2024 Total Tax Rate	Taxes If Billed In Full	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	2024 Total Tax Rate	Taxes If Billed In Full	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	2024 Total Tax Rate	Taxes If Billed In Full			
Boards, Auditor/Deputy County	PILOT Billing	\$105,839.00	\$15,500,000.00	\$76.145.00																
<b>Total Long Term Exemptions - Column Total</b>				<b>105,839.00</b>	<b>13,500,000.00</b>	<b>476,145.00</b>	<b>Total Long Term Exemptions - Column Total</b>				<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>Total Long Term Exemptions - Column Total</b>				<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Total Long Term Exemptions - GRAND TOTAL</b>				<b>105,839.00</b>	<b>13,500,000.00</b>	<b>476,145.00</b>	<b>Total Long Term Exemptions - GRAND TOTAL</b>				<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>Total Long Term Exemptions - GRAND TOTAL</b>				<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**USER FRIENDLY BUDGET SECTION  
BUDGETED PERSONNEL COSTS**

Organization / Individuals Eligible for Benefit	# of Full-Time Employees	# of Part-Time Employees	Total Personnel Cost	Base Pay	Overtime and other Compensation	Pension (Estimate)	Health Benefits Net of Cost Share	Employment Taxes and Other Benefits
Governing Body		7.00	103,507.00	\$96,000.00	\$0.00	\$163.00	\$0.00	\$7,344.00
Supervisory Staff (Department Heads & Managers)	9.00	2.00	2,187,479.04	\$1,253,362.00	\$0.00	\$194,423.00	\$613,118.00	\$126,576.04
Police Officers (Including Superior Officers)	49.00		15,729,425.48	\$8,020,000.00	\$825,000.00	\$2,151,279.00	\$3,923,213.00	\$809,933.48
Fire Fighters (Including Superior Officers)	9.00		1,548,331.68	\$771,000.00	\$115,500.00	\$206,812.00	\$377,157.00	\$77,862.68
All Other Union Employees not listed above	73.00	19.00	8,945,209.35	\$4,849,977.00	\$480,600.00	\$752,333.00	\$2,372,504.00	\$489,795.35
All Other Non-Union Employees not listed above	6.00	55.00	757,509.45	\$434,031.00	\$0.00	\$67,327.00	\$212,319.00	\$43,832.45
<b>Totals</b>	<b>146.00</b>	<b>83.00</b>	<b>29,271,462.00</b>	<b>\$15,424,370.00</b>	<b>\$1,421,100.00</b>	<b>\$3,372,337.00</b>	<b>\$7,498,311.00</b>	<b>\$1,555,344.00</b>

Is the Local Government required to comply with N.J.S.A. 11A (Civil Service)? - YES or NO

**Yes**

Note - **Base Pay** is the annualized rate of pay to which overtime (if eligible) and/or pension is calculated. Either calculation is fine at the discretion of the Local Unit. Overtime and other compensation is any other item that is charged as a salary and wage expense but not included in Base Pay.

## USER FRIENDLY BUDGET SECTION - HEALTH BENEFITS

Active Employees - Health Benefits - Annual Cost	Current Year # of Covered Members (Medical & Rx)	Current Year Annual Cost Estimate per Employee	Total Current Year Cost	Prior Year # of Covered Members (Medical & Rx)	Prior Year Annual Cost per Employee (Average)	Total Prior Year Cost
Single Coverage	34.00	\$17,133.36	\$562,534.24	35.00	\$15,518.71	\$543,154.80
Parent & Child	12.00	\$31,164.60	\$373,975.20	13.00	\$28,885.68	\$375,513.84
Employee & Spouse (or Partner)	19.00	\$34,438.68	\$654,334.92	20.00	\$31,046.52	\$620,930.40
Family	54.00	\$49,099.08	\$2,651,350.32	53.00	\$43,264.67	\$2,293,027.32
Employee Cost Sharing Contribution (enter as negative - )			(\$958,700.00)			(\$798,156.84)
Subtotal	119.00		\$3,303,494.68	121.00		\$3,034,469.52
<b>Elected Officials - Health Benefits - Annual Cost</b>						
Single Coverage			\$0.00			\$0.00
Parent & Child			\$0.00			\$0.00
Employee & Spouse (or Partner)			\$0.00			\$0.00
Family			\$0.00			\$0.00
Employee Cost Sharing Contribution (enter as negative - )						
Subtotal	0.00		\$0.00	0.00		\$0.00
<b>Retirees - Health Benefits - Annual Cost</b>						
Single Coverage	47	\$12,597.48	\$592,081.56	47	\$9,636.76	\$452,927.52
Parent & Child	8	\$21,864.12	\$174,912.96	8	\$29,824.94	\$238,599.48
Employee & Spouse (or Partner)	58	\$28,006.92	\$1,624,401.36	54	\$24,666.21	\$1,331,975.52
Family	15	\$88,693.80	\$1,330,407.00	18	\$47,551.48	\$855,926.64
Employee Cost Sharing Contribution (enter as negative - )						
Subtotal	128.00		\$3,721,802.88	127.00		\$2,879,429.16
<b>GRAND TOTAL</b>	<b>247.00</b>		<b>\$7,025,297.56</b>	<b>248.00</b>		<b>\$5,913,898.68</b>

Note - other health insurances such as dental and vision are not included in this analysis unless included in the employees total premium. Therefore, the total from this sheet may not agree with the budgeted appropriation.

**Is medical coverage provided by the SHBP (Yes or No)?**

**Is prescription drug coverage provided by the SHBP (Yes or No)?**

Yes	YES
-----	-----



**USER FRIENDLY BUDGET SECTION - OUTSTANDING DEBT; PER CAPITA AND BUDGET IMPACT**

	Gross Debt	Deductions	Net Debt
Local School Debt			\$0.00
Regional School Debt			\$0.00
Utility Fund Debt			\$0.00
			\$0.00
			\$0.00
			\$0.00
			\$0.00
			\$0.00
<b>Municipal Purposes</b>			
Debt Authorized (BNI)	\$5,055,112.00		\$5,055,112.00
Notes Outstanding	\$0.00	\$0.00	\$0.00
Bonds Outstanding	\$31,415,000.00	\$1,262,600.00	\$30,152,400.00
Loans and Other Debt			\$0.00
<b>Total (Current Year)</b>	\$36,470,112.00	\$1,262,600.00	\$35,207,512.00
Population (2020 census)	28,321		
Per Capita Gross Debt	\$1,287.74		
Per Capita Net Debt	\$1,243.16		
3 Year Average Property Valuation		\$4,170,955,331.00	
Net Debt as % of 3 Year Average Property Valuation			0.84%

	Current Year Budget	2026 Budget	2027 Budget	All Additional Future Years' Budgets
Utility Fund - Principal				
Utility Fund - Interest				
Bond Anticipation Notes - Principal				
Bond Anticipation Notes - Interest				
Bonds - Principal	\$2,025,000.00	\$2,025,000.00	\$2,025,000.00	\$24,140,000.00
Bonds - Interest	\$1,151,500.00	\$1,086,250.00	\$1,015,000.00	\$7,107,250.00
Loans & Other Debt - Principal				
Loans & Other Debt - Interest				
<b>Total</b>	\$3,176,500.00	\$3,111,250.00	\$3,040,000.00	\$31,247,250.00
<b>Total Principal</b>	\$2,025,000.00	\$2,025,000.00	\$2,025,000.00	\$24,140,000.00
<b>Total Interest</b>	\$1,151,500.00	\$1,086,250.00	\$1,015,000.00	\$7,107,250.00
<b>% of Total Current Year Budget</b>	6.67%			
<b>Description</b>	Debt Not Listed Above			
Total Guarantees - Governmental				
Total Guarantees - Other				
Total Capital/Equipment Leases				
Total Other				
<b>Bond Rating</b>	Moody's	Standard & Poors	Fitch	
<b>Rating</b>	AA2			
<b>Year of Last Rating</b>	2022			

Mark "X" if Municipality has no bond rating





**USER FRIENDLY BUDGET SECTION - Notes**

(Press ALT Enter to go to a new line in each cell)
