



State of New Jersey Local Government Services

Year: 2016 Municipal User Friendly Budget

MUNICIPALITY: 0244 Oradell Borough - County of Bergen

Adopted

Municode: 0244

Filename: 0244_fba_2016.xlsm

Website: www.oradell.org

Phone Number:

201-261-8200

Mailing Address:

355 Kinderkamack Road

Email the UFB if not using Outlook

Municipality: Oradell

State: NJ

Zip: 07649

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
Dianne	C.	Didio	12/31/2019	Ddidio@oradell.org

Chief Administrative Officer

Laura	J.	Graham		Lgraham@oradell.org
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Chief Financial Officer

Katie	W.	Chen		Kchen@oradell.org
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Municipal Clerk

Laura	J.	Graham		Lgraham@oradell.org
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Registered Municipal Accountant

Charles	J.	Ferraioli		Ferraioli@optonline.net
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Eric		Shuler	12/31/2016	Eshuler@oradell.org
Garrie		Murphy	12/31/2016	Gmurphy@oradell.org
Edward		Pfleging	12/31/2017	Epflging@oradell.org
Michael		Staff	12/31/2017	Mstaff@oradell.org
Tracy		Schoenberg	12/31/2018	Tschoenberg@oradell.org
Roger		Tashjian	12/31/2018	Rtashjian@oradell.org

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2015 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2016 Budget</u>										
	<u>Calendar Year</u>	<u>Calendar Year</u>	<u>% of</u>	<u>Avg Residential</u>	<u>Taxes</u>	<u>Actual/Estimated</u>	<u>Tax Levy</u>								
	<u>Tax Rate</u>	<u>Tax Levy</u>	<u>Total Levy</u>	<u>Taxpayer Impact</u>											
Municipal Purpose Tax	0.774	\$11,222,323.37	26.62%	\$3,674.13	Municipal Purpose Tax	ACTUAL	\$11,561,523.26								
Municipal Library	0.038	\$547,558.72	1.30%	\$180.38	Municipal Library	ACTUAL	\$571,347.00								
Municipal Open Space			0.00%	\$0.00	Municipal Open Space										
Fire Districts (avg. rate/total levies)			0.00%	\$0.00	Fire Districts (total levies)										
Other Special Districts (total levies)			0.00%	\$0.00	Other Special Districts (total levies)										
Local School District	0.762	\$11,037,768.00	26.19%	\$3,617.17	Local School District	ACTUAL	\$11,224,709.00								
Regional School District	1.066	\$15,435,669.00	36.62%	\$5,060.24	Regional School District	ACTUAL	\$15,554,074.00								
County Purposes	0.268	\$3,868,271.27	9.18%	\$1,272.18	County Purposes	ESTIMATED	\$3,945,636.70								
County Library			0.00%	\$0.00	County Library										
County Board of Health			0.00%	\$0.00	County Board of Health										
County Open Space	0.003	\$41,129.24	0.10%	\$14.24	County Open Space	ESTIMATED	\$41,951.82								
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)										
Total (Calendar Year 2015 Budget)					Total ESTIMATED amount to be raised by taxes		\$42,899,241.78								
Total Taxable Valuation as of October 1, 2015 <u>\$1,448,964,099.00</u>					Revenue Anticipated, Excluding Tax Levy <u>3,696,443.91</u>										
(To be used to calculate the current year tax rate)					Budget Appropriations, before Reserve for Uncollected Taxes <u>14,693,485.90</u>										
Current Year Average Residential Assessment <u>\$474,694.00</u>					Total Non-Municipal Tax Levy <u>\$30,766,371.52</u>										
<u>Prior Year to Current Year Comparison</u>					Amount to be Raised by Taxes - Before RUT <u>\$41,763,413.51</u>										
<u>Comparison - Municipal Purposes Tax Rate</u>					Reserve for Uncollected Taxes (RUT) <u>\$564,461.01</u>										
<table><tr><td>Prior Year</td><td>Current Year</td><td>% Change (+/-)</td></tr><tr><td>0.774</td><td>0.798</td><td>3.09%</td></tr></table>					Prior Year	Current Year	% Change (+/-)	0.774	0.798	3.09%	Total Amount to be Raised by Taxes <u>\$42,327,874.52</u>				
Prior Year	Current Year	% Change (+/-)													
0.774	0.798	3.09%													
<u>Comparison - Municipal Purposes Tax Levy</u>					% of Tax Collections used to Calculate RUT <u>98.67%</u>										
<table><tr><td>Prior Year</td><td>Current Year</td><td>% Change (+/-)</td><td>\$ Change (+/-)</td></tr><tr><td>\$11,222,323.37</td><td>\$11,561,523.26</td><td>3.02%</td><td>\$339,199.89</td></tr></table>					Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)	\$11,222,323.37	\$11,561,523.26	3.02%	\$339,199.89	If % used exceeds the actual collection % then reference the statutory exception used		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)												
\$11,222,323.37	\$11,561,523.26	3.02%	\$339,199.89												
<u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u>					<u>Tax Collections - ACTUAL as of Prior Year</u>										
<table><tr><td>Prior Year</td><td>Current Year</td><td>% Change (+/-)</td><td>\$ Change (+/-)</td></tr><tr><td>\$3,674.13</td><td>\$3,787.66</td><td>3.09%</td><td>\$113.53</td></tr></table>					Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)	\$3,674.13	\$3,787.66	3.09%	\$113.53	Total Tax Revenue, Collections CY 2015 <u>41,844,845.53</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)												
\$3,674.13	\$3,787.66	3.09%	\$113.53												
					Total Tax Levy, CY 2015 <u>42,195,009.99</u>										
					% of Taxes Collected, CY 2015 <u>99.17%</u>										
					Delinquent Taxes - December 31, 2015 <u>\$305,826.62</u>										
Sheet UFB-1															

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	Utility	Utility	Utility	Utility	Utility	Utility
08	Surplus	-20.59%	(\$194,515.00)	\$944,515.00	\$750,000.00	\$750,000.00							
08	Local Revenue	-1.68%	(\$12,177.66)	\$724,672.95	\$712,495.29	\$712,495.29							
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$792,225.00	\$792,225.00	\$792,225.00							
08	Uniform Construction Code Fees	-0.05%	(\$100.00)	\$206,100.00	\$206,000.00	\$206,000.00							
<i>Special Revenue Items w/ Prior Written Consent</i>													
11	Shared Services Agreements	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
10	Public and Private Revenue	-30.80%	(\$22,576.66)	\$73,298.97	\$50,722.31	\$50,722.31							
08	Other Special Items	-0.88%	(\$2,848.73)	\$322,503.04	\$319,654.31	\$319,654.31							
15	Receipts from Delinquent Taxes	17.47%	\$43,726.30	\$250,273.70	\$294,000.00	\$294,000.00							
<i>Amount to be raised by taxation</i>													
07	Local Tax for Municipal Purposes	0.97%	\$111,027.01	\$11,450,496.25	\$11,561,523.26	\$11,561,523.26							
07	Minimum Library Tax	4.34%	\$23,788.28	\$547,558.72	\$571,347.00	\$571,347.00							
54	Open Space Levy Tax	#DIV/0!	\$0.00	\$0.00	\$0.00								
07	Addition to Local District School Tax	#DIV/0!	\$0.00	\$0.00	\$0.00								
08	Deficit General Budget	#DIV/0!	\$0.00	\$0.00	\$0.00								
	Total	-0.35%	(\$53,676.46)	\$15,311,643.63	\$15,257,967.17	\$15,257,967.17	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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

FCOA		Budgeted Positions		% Difference	\$ Difference	Total Modified	Total	General	Public&Private	Open Space	Utility	Utility	Utility	Utility	Utility	Utility
		Full-Time	Part-Time	Current v. Prior Year	Current v. Prior Year	Appropriation for Service Type (Prior Year)	Appropriation for Service Type (Current Year)	Budget	Offsets	Budget						
20	General Government	5.00	10.00	-1.90%	(\$19,182.78)	\$1,011,224.18	\$992,041.40	\$992,041.40								
21	Land-Use Administration	1.00	1.00	233.33%	\$54,600.00	\$23,400.00	\$78,000.00	\$78,000.00								
22	Uniform Construction Code	2.00	3.00	-3.23%	(\$7,521.30)	\$232,926.72	\$225,405.42	\$225,405.42								
23	Insurance			3.19%	\$68,221.00	\$2,139,374.00	\$2,207,595.00	\$2,207,595.00								
25	Public Safety	21.00	16.00	-0.64%	(\$21,030.79)	\$3,307,116.27	\$3,286,085.48	\$3,286,085.48								
26	Public Works	12.00	1.00	2.89%	\$62,041.63	\$2,144,251.06	\$2,206,292.69	\$2,206,292.69								
27	Health and Human Services		1.00	23.29%	\$11,470.00	\$49,250.00	\$60,720.00	\$60,720.00								
28	Parks and Recreation	2.00	5.00	18.20%	\$47,292.42	\$259,807.42	\$307,099.84	\$307,099.84								
29	Education (including Library)			6.27%	\$37,500.00	\$598,509.00	\$636,009.00	\$636,009.00								
30	Unclassified			-24.13%	(\$98,241.66)	\$407,163.97	\$308,922.31	\$308,922.31								
31	Utilities and Bulk Purchases			-2.63%	(\$33,700.00)	\$1,281,260.00	\$1,247,560.00	\$1,247,560.00								
32	Landfill / Solid Waste Disposal			0.00%	\$0.00	\$215,000.00	\$215,000.00	\$215,000.00								
35	Contingency			0.00%	\$0.00	\$2,000.00	\$2,000.00	\$2,000.00								
36	Statutory Expenditures			5.62%	\$59,543.11	\$1,058,784.89	\$1,118,328.00	\$1,118,328.00								
37	Judgements			#DIV/0!	\$0.00		\$0.00	\$0.00								
42	Shared Services			30.58%	\$18,500.00	\$60,500.00	\$79,000.00	\$79,000.00								
43	Court and Public Defender		2.00	-35.24%	(\$15,083.64)	\$42,806.51	\$27,722.87	\$27,722.87								
44	Capital			0.00%	\$0.00	\$50,000.00	\$50,000.00	\$50,000.00								
45	Debt			4.17%	\$64,295.46	\$1,541,408.43	\$1,605,703.89	\$1,605,703.89								
46	Deferred Charges			0.00%	\$0.00	\$40,000.00	\$40,000.00	\$40,000.00								
48	Debt - Type 1 School District			#DIV/0!	\$0.00		\$0.00	\$0.00								
50	Reserve for Uncollected Taxes			4.63%	\$25,000.00	\$539,481.27	\$564,481.27	\$564,481.27								
55	Surplus General Budget			#DIV/0!	\$0.00		\$0.00	\$0.00								
Total		43.00	39.00	1.69%	\$253,703.45	\$15,004,263.72	\$15,257,967.17	\$15,257,967.17	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

USER FRIENDLY BUDGET SECTION

STRUCTURAL BUDGET IMBALANCES

[illegible]

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

Property Tax Assessments - Taxable Properties (October 1, 2015 Value)			
	# of Parcels	Assessed Value	% of Total
1 Vacant Land	26	\$3,622,100.00	0.25%
2 Residential	2,634	\$1,250,345,100.00	86.29%
3A/3B Farm	0	\$0.00	0.00%
4A Commercial	100	\$186,327,100.00	12.86%
4B Industrial	0	\$0.00	0.00%
4C Apartments	5	\$7,325,200.00	0.51%
5A/5B Railroad			0.00%
6A/6B Business Personal Property	1	\$1,344,599.00	0.09%
Total	2,766	\$1,448,964,099.00	100.00%

Average Ratio (%), Assessed to True Value	84.48%
Equalized Valuation, Taxable Properties	\$1,715,156,367.19

Total # of property tax appeals filed in 2015	County Tax Board	29.00
	State Tax Court	21.00
Number of 2015 County Tax Board decisions appealed to Tax Court		0.00
Number of pending property tax appeals in State Tax Court		29.00

Amount paid out by municipality for tax appeals in 2015	\$340,279.56
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Property Tax Assessments - Exempt Properties (October 1, 2015 Value)			
	# of Parcels	Assessed Value	% of Total
15A Public Schools	3	\$38,037,300.00	25.86%
15B Other Schools	5	\$13,790,100.00	9.37%
15C Public Property	51	\$71,177,200.00	48.39%
15D Church and Charities	7	\$13,395,200.00	9.11%
15E Cemeteries & Graveyards	0	\$0.00	0.00%
15F Other Exempt	6	\$10,700,000.00	7.27%
Total	72	\$147,099,800.00	100.00%
Percentage of Exempt vs. Non-Exempt Properties		10.15%	

Prior Budget Year's Payments in Lieu of Tax (PILOT) - 5 Year Exemptions/Abatements				
	# of Parcels	PILOT Billing/Revenue	Assessed Value	Taxes if Billed in Full 2015 Total Tax Rate
G Commercial/Industrial Exemption	1	\$56,496.00	\$8,340,100.00	\$242,780.31
I Dwelling Exemption				
J Dwelling Abatement				
K New Dwelling/Conversion Exemption				
L New Dwelling/Conversion Abatement				
N Multiple Dwelling Exemption				
O Multiple Dwelling Abatement				
Total 5 Yr Exemptions/Abatements	1	56,496.00	8,340,100.00	242,780.31

USER FRIENDLY BUDGET SECTION

Long Term Tax Exemptions

[illegible]

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	24,759.50	\$23,000.00	\$0.00	\$0.00	\$0.00	\$1,759.50
Supervisory Staff (Department Heads & Managers)	3.00	1.00	442,791.62	\$322,602.00	\$0.00	\$37,667.79	\$57,842.78	\$24,679.05
Police Officers (Including Superior Officers)	20.00		3,543,342.28	\$2,192,721.40	\$230,000.00	\$562,871.60	\$525,954.82	\$31,794.46
Fire Fighters (Including Superior Officers)	0.00		45,151.92	\$0.00	\$0.00	\$45,151.92	\$0.00	\$0.00
All Other Union Employees not listed above	18.00		1,684,306.50	\$1,083,095.00	\$80,000.00	\$134,953.56	\$303,401.17	\$82,856.77
All Other Non-Union Employees not listed above	2.00	31.00	595,696.93	\$466,616.00	\$0.00	\$43,849.00	\$49,535.81	\$35,696.12
Totals	43.00	39.00	6,336,048.75	\$4,088,034.40	\$310,000.00	\$824,493.87	\$936,734.58	\$176,785.90

Is the Local Government required to comply with NJSA 11A **(Civil Service)**? - YES or NO

NO

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

	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
Active Employees - Health Benefits - Annual Cost						
Single Coverage	14.00	\$13,358.88	\$187,024.32	15.00	\$12,827.88	\$192,418.20
Parent & Child	2.00	\$22,246.44	\$44,492.88	1.00	\$20,439.84	\$20,439.84
Employee & Spouse (or Partner)	9.00	\$28,957.08	\$260,613.72	13.00	\$27,821.52	\$361,679.76
Family	16.00	\$36,473.40	\$583,574.40	18.00	\$34,107.24	\$613,930.32
Employee Cost Sharing Contribution (enter as negative -)			(\$152,735.00)			(\$144,000.00)
Subtotal	41.00		\$922,970.32	47.00		\$1,044,468.12
Elected Officials - Health Benefits - Annual Cost						
Single Coverage	0		\$0.00	0		\$0.00
Parent & Child	0		\$0.00	0		\$0.00
Employee & Spouse (or Partner)	0		\$0.00	0		\$0.00
Family	0		\$0.00	0		\$0.00
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	0.00		\$0.00	0.00		\$0.00
Retirees - Health Benefits - Annual Cost						
Single Coverage	12	\$6,485.40	\$77,824.80	12	\$6,188.88	\$74,266.56
Parent & Child	1	\$21,565.56	\$21,565.56	1	\$20,464.44	\$20,464.44
Employee & Spouse (or Partner)	17	\$12,970.92	\$220,505.64	17	\$12,377.76	\$210,421.92
Family	8	\$38,202.24	\$305,617.92	7	\$36,251.64	\$253,761.48
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	38.00		\$625,513.92	37.00		\$558,914.40
GRAND TOTAL	79.00		\$1,548,484.24	84.00		\$1,603,382.52

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)?

YES
NO

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

USER FRIENDLY BUDGET SECTION
ACCUMULATED ABSENCE LIABILITY

**Legal basis for benefit
(check applicable items)**

Organization/Individuals Eligible for Benefit	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Approved Labor Agreement	Local Ordinance	Individual Employment Agreement
N/A - No compensation is paid for any unused sick leave in any given year.					
Totals	0.00	\$0.00			
Total Funds Reserved as of end of 2015					
Total Funds Appropriated in 2016					

UFB-9 Accumulated Absence Liability

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

	Gross Debt	Deductions	Net Debt		Current Year Budget	2017 Budget	2018 Budget	All Additional Future Years' Budgets
Local School Debt	\$4,190,000.00	\$4,190,000.00	\$0.00	Utility Fund - Principal				
Regional School Debt	\$5,359,867.63	\$5,359,867.63	\$0.00	Utility Fund - Interest				
Utility Fund Debt				Bond Anticipation Notes - Principal	\$198,400.00			
0			\$0.00	Bond Anticipation Notes - Interest	\$62,503.89			
0			\$0.00	Bonds - Principal	\$787,000.00	\$858,000.00	\$977,000.00	\$6,693,000.00
0			\$0.00	Bonds - Interest	\$367,800.00	\$339,727.50	\$306,202.50	\$854,863.75
0			\$0.00	Loans & Other Debt - Principal	\$146,753.23	\$151,813.23	\$151,898.23	
0			\$0.00	Loans & Other Debt - Interest	\$35,672.30	\$34,362.08	\$32,777.08	
0			\$0.00	Total	\$1,598,129.42	\$1,383,902.81	\$1,467,877.81	\$7,547,863.75
0			\$0.00	Total Principal	\$1,132,153.23	\$1,009,813.23	\$1,128,898.23	\$6,693,000.00
Municipal Purposes				Total Interest	\$465,976.19	\$374,089.58	\$338,979.58	\$854,863.75
Debt Authorized	\$3,099,861.51		\$3,099,861.51	% of Total Current Year Budget	10.47%			
Notes Outstanding	\$6,267,800.00	\$73,830.51	\$6,193,969.49	Description	Debt Not Listed Above			
Bonds Outstanding	\$9,315,000.00		\$9,315,000.00	Total Guarantees - Governmental				
Loans and Other Debt	\$2,787,151.12		\$2,787,151.12	Total Guarantees - Other				
Total (Current Year)	\$31,019,680.26	\$9,623,698.14	\$21,395,982.12	Total Capital/Equipment Leases				
				Total Other				
Population (2010 census)	7,978			Bond Rating	Moody's	Standard & Poors	Fitch	
Per Capita Gross Debt	\$3,888.15			Rating	Aa2			
Per Capita Net Debt	\$2,681.87			Year of Last Rating	2012			
3 Yr. Average Property Valuation		\$1,660,358,493.67		Mark "X" if Municipality has no bond rating				
Net Debt as % of 3 Year Avg Property Valuation		1.29%		Sheet UFB-10				

USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED[illegible]

USER FRIENDLY BUDGET SECTION - LIST OF AUTHORITIES AND FIRE DISTRICTS

Please set forth below the names of all authorities and fire districts that serve your municipality

[illegible]

USER FRIENDLY BUDGET SECTION - Notes

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