



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode: **Filename:** 0251_fba_2020.xlsm

Website:

Phone Number:

Mailing Address:

[Email the UFB if not using Outlook](#)

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

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
Ramon	M.	Hache, Sr.	6/30/2020	rhache@ridgewoodnj.net

Chief Administrative Officer

Heather	A.	Mailander		hmailander@ridgewoodnj.net
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Chief Financial Officer

Robert	G.	Rooney		rgrooney@rodgewoodnj.net
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Municipal Clerk

Heather	A.	Mailander		hmailander@ridgewoodnj.net
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Registered Municipal Accountant

Francis	J.	Jones		bjones@nisivoccia.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Susan		Knudsen	6/30/2022	snudsen@ridgewoodnj.net
Michael		Sedon	6/30/2022	msedon@ridgewoodnj.net
Bernadette		Walsh	6/30/2020	bwalsh@ridgewoodnj.net
Jeff		Voigt	6/30/2020	jvoigt@ridgewoodnj.net

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2019 Calendar Year Property Tax Levies - ALL entities levying property taxes

	<u>Calendar Year Tax Rate</u>	<u>Calendar Year Tax Levy</u>	<u>% of Total Levy</u>	<u>Avg Residential Taxpayer Impact</u>
Municipal Purpose Tax	0.570	\$33,165,941.00	21.83%	\$3,998.99
Municipal Library	0.039	\$2,261,216.00	1.49%	\$272.65
Municipal Open Space	0.005	\$291,153.00	0.19%	\$35.11
Fire Districts (avg. rate/total levies)			0.00%	\$0.00
Other Special Districts (total levies)			0.00%	\$0.00
Local School District	1.698	\$98,884,675.00	65.10%	\$11,923.05
Regional School District			0.00%	\$0.00
County Purposes	0.285	\$16,616,517.00	10.94%	\$2,003.54
County Library			0.00%	\$0.00
County Board of Health			0.00%	\$0.00
County Open Space	0.012	\$681,032.00	0.45%	\$82.12
Other County Levies (total)			0.00%	\$0.00
Total (Calendar Year 2019 Budget)	2.609	\$151,900,534.00	100.00%	\$18,315.45

Total Taxable Valuation as of October 1, 2019	<u>\$5,820,376,600.00</u>
<small>(To be used to calculate the current year tax rate)</small>	
Current Year Average Residential Assessment	<u>\$701,977.00</u>

Prior Year to Current Year Comparison

Comparison - Municipal Purposes Tax Rate

Prior Year	Current Year	% Change (+/-)
0.570	0.582	2.16%

Comparison - Municipal Purposes Tax Levy

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$33,165,941.00	\$33,887,468.96	2.18%	\$721,527.96

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

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$3,998.99	\$4,085.51	2.16%	\$86.51

Sheet UFB-1

Current Year 2020 Budget

<u>Taxes</u>	<u>Actual/Estimated</u>	<u>Tax Levy</u>
Municipal Purpose Tax	ACTUAL	\$33,887,468.96
Municipal Library	ACTUAL	\$2,244,023.00
Municipal Open Space	ESTIMATED	\$291,018.83
Fire Districts (total levies)		
Other Special Districts (total levies)		
Local School District	ESTIMATED	\$100,952,919.00
Regional School District		
County Purposes	ESTIMATED	\$16,900,083.00
County Library		
County Board of Health		
County Open Space	ESTIMATED	\$681,032.00
Other County Levies (total)		
Total ESTIMATED amount to be raised by taxes		\$154,956,544.79

Revenue Anticipated, Excluding Tax Levy	14,836,184.00
Budget Appropriations, before Reserve for Uncollected Taxes	49,737,675.96
Total Non-Municipal Tax Levy	\$118,825,052.83
Amount to be Raised by Taxes - Before RUT	\$153,726,544.79
Reserve for Uncollected Taxes (RUT)	\$1,231,919.79
Total Amount to be Raised by Taxes	\$154,958,464.58

% of Tax Collections used to Calculate RUT	<u>99.21%</u>
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If % used exceeds the actual collection % then reference the statutory exception used

Tax Collections - ACTUAL as of Prior Year

Total Tax Revenue, Collections CY 2019	150,850,067.18
Total Tax Levy, CY 2019	151,604,426.39
% of Taxes Collected, CY 2019	<u>99.50%</u>
Delinquent Taxes - December 31, 2019	<u>\$665,356.97</u>

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	Water Utility	Parking Utility	Utility	Utility	Utility	Utility
08	Surplus	1.65%	\$110,100.00	\$6,664,305.00	\$6,774,405.00	4,000,000.00		\$2,502,280.00	\$272,125.00				
08	Local Revenue	-0.44%	(\$94,410.00)	\$21,329,844.00	\$21,235,434.00	4,245,000.00		\$14,633,743.00	\$2,356,691.00				
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$1,867,322.00	\$1,867,322.00	1,867,322.00							
08	Uniform Construction Code Fees	-0.05%	(\$684.00)	\$1,245,684.00	\$1,245,000.00	1,245,000.00							
	Special Revenue Items w/ Prior Written Consent												
11	Shared Services Agreements	-100.00%	(\$21,239.00)	\$21,239.00	\$0.00	-							
08	Additional Revenue Offset by Appropriations	-92.14%	(\$234,430.20)	\$254,430.20	\$20,000.00	20,000.00							
10	Public and Private Revenue	#DIV/0!	\$0.00		\$0.00								
08	Other Special Items	-15.92%	(\$527,212.00)	\$3,311,770.00	\$2,784,558.00	2,784,558.00							
15	Receipts from Delinquent Taxes	-9.16%	(\$67,973.40)	\$742,277.40	\$674,304.00	674,304.00							
	Amount to be raised by taxation												
07	Local Tax for Municipal Purposes	-0.41%	(\$139,036.30)	\$34,026,505.26	\$33,887,468.96	33,887,468.96							
07	Minimum Library Tax	-0.76%	(\$17,193.00)	\$2,261,216.00	\$2,244,023.00	2,244,023.00							
54	Open Space Levy Tax	0.00%	\$0.00	\$337,339.00	\$337,339.00	-	\$337,339.00						
07	Addition to Local District School Tax	#DIV/0!	\$0.00		\$0.00								
08	Deficit General Budget	#DIV/0!	\$0.00		\$0.00								
	Total	-1.38%	(\$992,077.90)	\$72,061,931.86	\$71,069,853.96	\$50,967,675.96	\$337,339.00	\$17,136,023.00	\$2,628,816.00	\$0.00	\$0.00	\$0.00	\$0.00

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

FCOA	Budgeted Full-Time	Positions 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	Water Utility	Parking Utility	Utility	Utility	Utility	Utility
20	General Government	32.00	11.00	4.15%	\$655,653.38	\$15,796,317.00	\$16,451,970.38	2,474,537.38		12,332,480.00	1,644,953.00				
21	Land-Use Administration	3.00		-3.43%	(\$6,199.32)	\$180,893.00	\$174,693.68	174,693.68							
22	Uniform Construction Code	6.00	3.00	2.02%	\$14,802.89	\$733,216.00	\$748,018.89	748,018.89							
23	Insurance			-13.00%	(\$1,007,384.00)	\$7,748,515.00	\$6,741,131.00	6,741,131.00							
25	Public Safety	98.00	18.00	7.10%	\$906,858.20	\$12,775,395.00	\$13,682,253.20	13,682,253.20							
26	Public Works	24.00		4.68%	\$230,764.54	\$4,927,615.00	\$5,158,379.54	5,158,379.54							
27	Health and Human Services	3.00	4.00	4.15%	\$13,192.08	\$318,157.00	\$331,349.08	311,349.08	\$20,000.00						
28	Parks and Recreation	16.00	7.00	1.67%	\$29,539.93	\$1,768,725.00	\$1,798,264.93	1,798,264.93							
29	Education (including Library)			-0.25%	(\$6,000.00)	\$2,372,776.00	\$2,366,776.00	2,366,776.00							
30	Unclassified			-12.41%	(\$50,900.00)	\$410,000.00	\$359,100.00	\$359,100.00							
31	Utilities and Bulk Purchases	12.00	1.00	0.30%	\$3,806.00	\$1,286,684.00	\$1,290,490.00	1,290,490.00							
32	Landfill / Solid Waste Disposal	22.00	7.00	3.18%	\$66,785.87	\$2,103,077.00	\$2,169,862.87	2,169,862.87							
35	Contingency			0.00%	\$0.00	\$25,000.00	\$25,000.00	25,000.00							
36	Statutory Expenditures			6.48%	\$368,353.70	\$5,688,158.00	\$6,056,511.70	5,613,046.70		337,965.00	105,500.00				
37	Judgements			#DIV/0!	\$0.00		\$0.00			\$0.00					
42	Shared Services			-14.60%	(\$127,330.00)	\$872,330.00	\$745,000.00	745,000.00							
43	Court and Public Defender	5.00	2.00	6.85%	\$16,417.00	\$239,676.00	\$256,093.00	256,093.00							
44	Capital			-22.60%	(\$358,250.00)	\$1,585,000.00	\$1,226,750.00	430,000.00		746,750.00	50,000.00				
45	Debt			15.28%	\$1,204,307.00	\$7,882,963.00	\$9,087,270.00	5,318,681.00	\$337,399.00	2,902,827.00	528,363.00				
46	Deferred Charges			0.00%	\$0.00	\$55,000.00	\$55,000.00	55,000.00							
48	Debt - Type 1 School District			#DIV/0!	\$0.00		\$0.00								
50	Reserve for Uncollected Taxes			0.00%	\$0.00	\$1,230,000.00	\$1,230,000.00	1,230,000.00							
55	Surplus General Budget			16.09%	\$154,675.00	\$961,326.00	\$1,116,001.00			816,001.00	\$300,000.00				
	Total	221.00	53.00	3.06%	\$2,109,092.27	\$68,960,823.00	\$71,069,915.27	\$50,947,677.27	\$20,000.00	\$337,399.00	\$17,136,023.00	\$2,628,816.00	\$0.00	\$0.00	\$0.00

**USER FRIENDLY BUDGET SECTION
STRUCTURAL BUDGET IMBALANCES**

	<i>Revenues at Risk</i>	<i>Non-recurring appropriation reductions</i>	<i>Future Year Appropriation Increases</i>	<i>Structural Imbalance Offsets</i>	<p align="center">Line Item. Put "X" in cell to the left that corresponds to the type of imbalance.</p>	Amount	Comment/Explanation
X					General Capital Fund Balance	\$295,000.00	Non-recurring revenue stream
X		X			Recycling Trust	\$8,804.94	Decline in fees collected on material and increases costs associated with program
X					Parking Utility Fund Balance	\$300,000.00	Non-recurring revenue stream
X					Reserve for Graydon Preliminary Plans	\$5,350.44	Non-recurring revenue stream
X					Reserve for Arbitrage Rebates	\$13,415.84	Non-recurring revenue stream
X					Reserve for 1999 Recycling Grant	\$1,147.78	Non-recurring revenue stream
X					Energy Receipts Tax	\$1,867,322.00	COVID 19 effect on timing and appropriation of State Aid

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

<u>Property Tax Assessments - Taxable Properties (October 1, 2019 Value)</u>				<u>Property Tax Assessments - Exempt Properties (October 1, 2019 Value)</u>			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	82	\$24,532,000.00	0.42%	15A Public Schools	14	\$140,804,600.00	20.48%
2 Residential	7,428	\$5,214,285,800.00	89.59%	15B Other Schools	1	\$10,839,000.00	1.58%
3A/3B Farm	0	\$0.00	0.00%	15C Public Property	136	\$174,707,300.00	25.41%
4A Commercial	327	\$493,934,100.00	8.49%	15D Church and Charities	36	\$111,841,100.00	16.27%
4B Industrial	0	\$0.00	0.00%	15E Cemeteries & Graveyards	2	\$19,507,600.00	2.84%
4C Apartments	25	\$87,624,700.00	1.51%	15F Other Exempt	49	\$229,843,400.00	33.43%
5A/5B Railroad			0.00%				
6A/6B Business Personal Property			0.00%				
Total	7,862	\$5,820,376,600.00	100.00%	Total	238	\$687,543,000.00	100.00%
Average Ratio (%), Assessed to True Value				86.48%			
Equalized Valuation, Taxable Properties				\$6,730,315,217.39			
Total # of property tax appeals filed in 2019				County Tax Board 89.00			
				State Tax Court 81.00			
Number of 2019 County Tax Board decisions appealed to Tax Court				5.00			
Number of pending property tax appeals in State Tax Court				71.00			
Amount paid out by municipality for tax appeals in 2019				\$67,458.46			

Percentage of Exempt vs.
Non-Exempt Properties 11.81%

<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - 5 Year Exemptions/Abatements</u>				
	# of Parcels	PILOT Billing/Revenue	Assessed Value	Taxes if Billed in Full 2019 Total Tax Rate
G Commercial/Industrial Exemption				
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	0	0.00	0.00	0.00

**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		5.00	14,263.63	\$13,250.00				\$1,013.63
Supervisory Staff (Department Heads & Managers)	29.00	3.00	3,671,832.08	\$2,649,041.95		\$295,684.00	\$447,954.42	\$279,151.71
Police Officers (Including Superior Officers)	44.00		9,544,345.50	\$6,629,186.00	\$353,400.00	\$1,512,500.00	\$948,012.00	\$101,247.50
Fire Fighters (Including Superior Officers)	42.00		7,858,920.00	\$5,028,299.00	\$383,800.00	\$1,443,750.00	\$924,595.57	\$78,475.44
All Other Union Employees not listed above	128.00	7.00	10,745,868.12	\$7,356,400.00	\$362,725.00	\$1,305,088.00	\$1,506,563.76	\$215,091.36
All Other Non-Union Employees not listed above	9.00	23.00	1,198,330.86	\$998,070.00		\$91,764.00	\$94,265.60	\$14,231.26
Totals	252.00	38.00	33,033,560.19	\$22,674,246.95	\$1,099,925.00	\$4,648,786.00	\$3,921,391.34	\$689,210.89

Is the Local Government required to comply with NJSA 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

	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
<u>Active Employees - Health Benefits - Annual Cost</u>						
Single Coverage	79.00	\$12,696.00	\$1,002,984.00	75.00	\$11,856.96	\$889,272.00
Parent & Child	18.00	\$41,820.00	\$752,760.00	15.00	\$20,871.60	\$313,074.00
Employee & Spouse (or Partner)	24.00	\$24,168.00	\$580,032.00	26.00	\$23,722.32	\$616,780.32
Family	99.00	\$31,320.00	\$3,100,680.00	105.00	\$33,092.76	\$3,474,739.80
Employee Cost Sharing Contribution (enter as negative -)			(\$1,416,000.00)			(\$1,248,000.00)
Subtotal	220.00		\$4,020,456.00	221.00		\$4,045,866.12
<u>Elected Officials - Health Benefits - Annual Cost</u>						
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
<u>Retirees - Health Benefits - Annual Cost</u>						
Single Coverage	71	\$3,996.12	\$283,724.52	70	\$6,773.28	\$474,129.60
Parent & Child	6	\$12,016.44	\$72,098.64	6	\$16,827.48	\$100,964.88
Employee & Spouse (or Partner)	85	\$13,453.20	\$1,143,522.00	80	\$12,608.28	\$1,008,662.40
Family	19	\$24,601.56	\$467,429.64	28	\$40,571.76	\$1,136,009.28
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	181.00		\$1,966,774.80	184.00		\$2,719,766.16
GRAND TOTAL	401.00		\$5,987,230.80	405.00		\$6,765,632.28

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

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

YES

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

	Gross	Deductions	Net					
	Debt		Debt	Current Year	2021	2022	All Additional Future	
				Budget	Budget	Budget	Years' Budgets	
Local School Debt	\$41,560,000.00	\$41,560,000.00	\$0.00	Utility Fund - Principal	\$1,300,000.00	\$1,580,000.00	\$1,615,000.00	\$22,489,000.00
Regional School Debt	\$0.00	\$0.00	\$0.00	Utility Fund - Interest	\$971,908.76	\$920,658.76	\$857,533.76	\$7,988,462.72
Utility Fund Debt				Bond Anticipation Notes - Principal				
Water	\$38,389,050.00	\$38,389,050.00	\$0.00	Bond Anticipation Notes - Interest				
Parking	\$14,527,615.00	\$14,527,615.00	\$0.00	Bonds - Principal	\$2,980,000.00	\$3,175,000.00	\$3,105,000.00	\$13,746,000.00
0			\$0.00	Bonds - Interest	\$795,265.00	\$680,665.00	\$557,640.00	\$1,187,910.50
0			\$0.00	Loans & Other Debt - Principal	\$1,174,627.45	\$1,201,723.02	\$156,756.87	\$448,491.48
0			\$0.00	Loans & Other Debt - Interest	\$68,788.00	\$38,512.50	\$6,812.50	\$6,500.00
0			\$0.00	Total	\$7,290,589.21	\$7,596,559.28	\$6,298,743.13	\$45,866,364.70
<u>Municipal Purposes</u>				Total Principal	\$5,454,627.45	\$5,956,723.02	\$4,876,756.87	\$36,683,491.48
Debt Authorized	\$15,688,995.00		\$15,688,995.00	Total Interest	\$1,835,961.76	\$1,639,836.26	\$1,421,986.26	\$9,182,873.22
Notes Outstanding	\$15,197,000.00		\$15,197,000.00	% of Total Current Year Budget	10.26%			
Bonds Outstanding	\$23,006,000.00		\$23,006,000.00	Description	Debt Not Listed Above			
Loans and Other Debt	\$2,833,233.00		\$2,833,233.00	Total Guarantees - Governmental				
Total (Current Year)	\$151,201,893.00	\$94,476,665.00	\$56,725,228.00	Total Guarantees - Other				
Population (2010 census)	24,958			Total Capital/Equipment Leases				
Per Capita Gross Debt	\$6,058.25			Total Other				
Per Capita Net Debt	\$2,272.83			Bond Rating	Moody's	Standard & Poors	Fitch	
3 Yr. Average Property Valuation		\$6,710,725,750.67		Rating	AAA	AAA		
Net Debt as % of 3 Year Avg Property Valuation		0.85%		Year of Last Rating	2019	2019		
				Mark "X" if Municipality has no bond rating				

USER FRIENDLY BUDGET SECTION - Notes

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<p>Dear Neighbors,</p> <p>On March 11, 2020, the Village Council introduced a \$50.9 million budget that includes a 2.20% municipal tax rate increase. This equates to an \$85 annual increase on an average assessed home value in 2020 of \$701,977. The 2020 budget will allow the Village to continue to provide high quality services, maintain required Public Safety positions, strengthen our infrastructure, replace outdated vehicles, continue our robust road paving program and related improvements and improve existing Village facilities. Village services will continue, as allowed by our Governor, under these challenging times.</p> <p>This 2020 budget, as introduced, provides funding for supporting our day-to-day operations as well as planned special projects. We will be hiring two new Police Officers and one new Firefighter. We have entered into a Shared Services Agreement with Glen Rock and Wyckoff for a Municipal Court Administrator, Deputy Municipal Court Administrator and clerical staff. Our Building Department continues to perform inspections on our new multi-family housing buildings. We will be conducting a tree inventory, which will be partly funded by a grant, minimizing costs to the Village. This will allow the Village to apply for shade tree grants in the future. The renovation of Kings Pond Park continues with the planting of trees and establishing stone dust walking paths. We will be establishing fees for use of our parks, open space and parking lots by both commercial and non-profit groups. We are in the process of negotiating the Fire, Blue Collar, White Collar and Supervisory union contracts. Safety vehicles and equipment are scheduled for replacement. A grant for a life skills program for young adults, ages 17-24 with special needs, will begin sometime this spring. This program will be run through Ridgewood Recreation in conjunction with Health Barn and other providers. Refurbishing the tennis courts at Ridgewood High School and Somerville should be completed by early summer. Acoustical panels will be installed and muted balls will be required at the Glen pickleball courts in order to reduce the noise for the surrounding neighbors. The final phase of the Zabriskie-Schedler house should near completion. Our commitment to the Central Business District will be enhanced by modifying the hours to allow additional parking spaces in the commuter parking lots and the construction of our new Parking Garage. Working with the CBD Advisory Committee, we will enhance the website to drive potential customers to the Village. We will be educating residents about what can and cannot be recycled through promotional materials and the use of the Recycle Coach app. This will result in quality recycling, which will reduce costs for the Village. At the same time, we will seek options for the collection of recyclables, which can help limit the costs associated with the reversal in the market. Our plans include a start up Food Waste Disposal Pilot program to seek data on reducing tonnage in the solid waste stream. Ridgewood Water will be drilling two additional replacement wells and will rehabilitate several others. Customer service and public relations are being revamped in order to improve the front line of the utility, including launching a new website and new customer portal for accessing individual account data and strengthening communication with customers. The Water Utility anticipates completing a feasibility study for the treatment of various wells. Work continues on public policy and a water coalition of small to mid-sized water utilities, to give Ridgewood Water a larger voice in challenging new water regulations, so that the Village can be positioned to comply. A system for the use of credit cards throughout the Village is being reviewed. Internal controls will be strengthened through the use of departmental reviews by our external auditors. We will also continue with our plan to map our IT and fiber networks throughout the Village.</p> <p>Heather A. Mailander, Village Manager/Village Clerk</p>	<p>CHALLENGES</p> <ul style="list-style-type: none"> Impact from COVID 19 Pandemic State influence on fees Negotiate Fire, Blue, White, Supervisor union contracts Defense of tax appeals and appraisal costs Police overtime Compliance with USEPA and NJDEP water requirements Use of one-time revenues Impact from changes in recycling regulations <p>OPPORTUNITIES</p> <ul style="list-style-type: none"> New tax ratables due to development Expansion of technology platform Available fund surpluses