



State of New Jersey

Local Government Services

Year: **2021** Municipal User Friendly Budget

MUNICIPALITY: 0251 Ridgewood Village - County of Bergen Introduced

Municode: 0251 Filename: 0251_fbi_2021.xlsm

Website: www.ridgewoodnj.net

Phone Number: 201-670-5500

Mailing Address: 131 N Maple Avenue

[Email the UFB if not using Outlook](#) Municipality: Ridgewood State: NJ Zip: 07450

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
Susan		Knudsen	12/31/2022	sknudsen@ridgewoodnj.net

Chief Administrative Officer

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

Robert	G.	Rooney		rgrooney@ridgewoodnj.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
Lorraine		Reynolds	12/31/2024	lreynolds@ridgewoodnj.net
Michael		Sedon	12/31/2022	msedon@ridgewoodnj.net
Bernadette		Walsh	12/31/2024	bwalsh@ridgewoodnj.net
Pam		Perron	12/31/2024	pperron@ridgewoodnj.net

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2020 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	0.570	\$33,887,468.96	22.08%	\$3,997.21
Municipal Library	0.039	\$2,244,023.00	1.46%	\$272.53
Municipal Open Space	0.005	\$291,018.83	0.19%	\$35.09
Fire Districts (avg. rate/total levies)			0.00%	\$0.00
Other Special Districts (total levies)			0.00%	\$0.00
Local School District	1.698	\$100,322,919.00	65.38%	\$11,917.73
Regional School District			0.00%	\$0.00
County Purposes	0.285	\$16,024,388.19	10.44%	\$2,002.65
County Library			0.00%	\$0.00
County Board of Health			0.00%	\$0.00
County Open Space	0.012	\$674,184.25	0.44%	\$82.08
Other County Levies (total)			0.00%	\$0.00
Total (Calendar Year 2020 Budget)	2.609	\$153,444,002.23	100.00%	\$18,307.28

Total Taxable Valuation as of	October 1, 2020	\$5,826,049,600.00
(To be used to calculate the current year tax rate)		
Current Year Average Residential Assessment		\$701,664.00

Prior Year to Current Year Comparison

Comparison - Municipal Purposes Tax Rate

Prior Year	Current Year	% Change (+/-)
0.570	0.611	7.25%

Comparison - Municipal Purposes Tax Levy

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$33,887,468.96	\$35,625,682.04	5.13%	\$1,738,213.08

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

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$3,997.21	\$4,287.17	7.25%	\$289.96

Current Year 2021 Budget		
Taxes	Actual/Estimated	Tax Levy
Municipal Purpose Tax	ESTIMATED	\$35,625,682.04
Municipal Library	ESTIMATED	\$2,256,745.00
Municipal Open Space	ESTIMATED	\$0.00
Fire Districts (total levies)		
Other Special Districts (total levies)		
Local School District	ESTIMATED	\$102,329,377.38
Regional School District		
County Purposes	ESTIMATED	\$17,032,543.89
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		\$157,925,380.31

Revenue Anticipated, Excluding Tax Levy	15,216,225.21
Budget Appropriations, before Reserve for Uncollected Taxes	51,868,652.25
Total Non-Municipal Tax Levy	\$120,042,953.27
Amount to be Raised by Taxes - Before RUT	\$156,695,380.31
Reserve for Uncollected Taxes (RUT)	\$1,231,832.26
Total Amount to be Raised by Taxes	\$157,927,212.57

% of Tax Collections used to Calculate RUT	99.22%
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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 2020	153,108,029.00
Total Tax Levy, CY 2020	153,918,982.23
% of Taxes Collected, CY 2020	99.47%

Delinquent Taxes - December 31, 2020	\$819,553.00
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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	2.40%	\$162,755.00	6,774,405.00	\$6,937,160.00	4,000,000.00		2,459,972.00	477,188.00				
08	Local Revenue	2.31%	\$470,514.38	20,345,515.62	\$20,816,030.00	3,804,071.00		14,960,010.00	2,051,949.00				
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	31.05%	\$297,687.00	958,612.00	\$1,256,299.00	1,256,299.00							
Special Revenue Items w/ Prior Written Consent													
11	Shared Services Agreements	#DIV/0!	\$0.00	\$0.00	\$0.00	-							
08	Additional Revenue Offset by Appropriations	64.50%	\$55,770.89	86,465.11	\$142,236.00	142,236.00							
10	Public and Private Revenue	#DIV/0!	\$0.00	\$0.00	\$0.00								
08	Other Special Items	22.45%	\$618,099.25	2,753,197.96	\$3,371,297.21	3,371,297.21							
15	Receipts from Delinquent Taxes	15.02%	\$101,203.00	673,797.00	\$775,000.00	775,000.00							
Amount to be raised by taxation													
07	Local Tax for Municipal Purposes	2.58%	\$895,881.72	34,729,800.32	\$35,625,682.04	35,625,682.04							
07	Minimum Library Tax	0.57%	\$12,722.00	2,244,023.00	\$2,256,745.00	2,256,745.00							
54	Open Space Levy Tax	-100.00%	(\$337,339.00)	\$337,339.00	\$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								
	Total	3.22%	\$2,277,294.24	\$70,770,477.01	\$73,047,771.25	\$53,098,652.25	\$0.00	\$17,419,982.00	\$2,529,137.00	\$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	4.00	4.71%	\$767,644.67	16,282,970.76	\$17,050,615.43	2,576,334.43			12,755,144.00	1,719,137.00				
21	Land-Use Administration	3.00		-8.36%	(\$15,385.88)	183,993.68	\$168,607.80	168,607.80								
22	Uniform Construction Code	6.00	3.00	-5.37%	(\$39,973.85)	744,018.89	\$704,045.04	704,045.04								
23	Insurance			2.43%	\$161,320.24	6,636,831.00	\$6,798,151.24	6,798,151.24								
25	Public Safety	98.00	9.00	1.21%	\$165,352.38	13,662,253.20	\$13,827,605.58	13,827,605.58								
26	Public Works	24.00	6.00	-0.85%	(\$45,390.38)	5,342,379.54	\$5,296,989.16	5,296,989.16								
27	Health and Human Services	5.00	2.00	33.85%	\$114,867.26	339,349.08	\$454,216.34	311,980.34	\$142,236.00							
28	Parks and Recreation	16.00	1.00	1.19%	\$19,953.44	1,670,264.93	\$1,690,218.37	1,690,218.37								
29	Education (including Library)			0.00%	\$0.00	2,366,776.00	\$2,366,776.00	2,366,776.00								
30	Unclassified			-45.20%	(\$372,303.00)	\$823,638.00	\$451,335.00	\$451,335.00								
31	Utilities and Bulk Purchases	49.00	1.00	0.00%	\$0.00	1,290,488.00	\$1,290,488.00	1,290,488.00								
32	Landfill / Solid Waste Disposal	22.00	6.00	0.12%	\$2,544.58	2,195,863.14	\$2,198,407.72	2,198,407.72								
35	Contingency			0.00%	\$0.00	\$25,000.00	\$25,000.00	25,000.00								
36	Statutory Expenditures			10.01%	\$599,721.32	5,991,127.00	\$6,590,848.32	6,104,787.32			376,061.00	110,000.00				
37	Judgements			#DIV/0!	\$0.00		\$0.00				\$0.00					
42	Shared Services			0.13%	\$1,000.00	745,000.00	\$746,000.00	746,000.00								
43	Court and Public Defender	4.00	0.00	-8.14%	(\$16,765.80)	206,093.00	\$189,327.20	189,327.20								
44	Capital			-1.69%	(\$21,750.00)	1,286,750.00	\$1,265,000.00	475,000.00			790,000.00	-				
45	Debt			9.95%	\$888,746.52	8,930,871.00	\$9,819,617.52	6,450,363.52		\$0.00	2,669,254.00	700,000.00				
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			1.66%	\$13,522.00	816,001.00	\$829,523.00				829,523.00	\$0.00				
Total		259.00	32.00	3.14%	\$2,223,103.49	\$70,824,668.22	\$73,047,771.71	\$52,956,416.71	\$142,236.00	\$0.00	\$17,419,982.00	\$2,529,137.00	\$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, 2020 Value)			
	# of Parcels	Assessed Value	% of Total
1 Vacant Land	82	\$20,276,800.00	0.35%
2 Residential	7,433	\$5,215,465,600.00	89.52%
3A/3B Farm	0	\$0.00	0.00%
4A Commercial	326	\$492,469,300.00	8.45%
4B Industrial	0	\$0.00	0.00%
4C Apartments	26	\$97,837,900.00	1.68%
5A/5B Railroad			0.00%
6A/6B Business Personal Property			0.00%
Total	7,867	\$5,826,049,600.00	100.00%
Average Ratio (%), Assessed to True Value 85.97%			
Equalized Valuation, Taxable Properties \$6,776,840,293.13			
Total # of property tax appeals filed in 2020		County Tax Board	130.00
		State Tax Court	102.00
Number of 2020 County Tax Board decisions appealed to Tax Court			1.00
Number of pending property tax appeals in State Tax Court			134.00
Amount paid out by municipality for tax appeals in 2020			

Property Tax Assessments - Exempt Properties (October 1, 2020 Value)			
	# of Parcels	Assessed Value	% of Total
15A Public Schools	14	\$140,804,600.00	20.47%
15B Other Schools	1	\$10,839,000.00	1.58%
15C Public Property	136	\$174,707,300.00	25.40%
15D Church and Charities	36	\$111,992,900.00	16.28%
15E Cemeteries & Graveyards	2	\$19,507,600.00	2.84%
15F Other Exempt	49	\$229,899,600.00	33.43%
Total 238 \$687,751,000.00 100.00%			
Percentage of Exempt vs. Non-Exempt Properties 11.80%			

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 2020 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

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		5.00	15,463.63	\$14,450.00				\$1,013.63
Supervisory Staff (Department Heads & Managers)	29.00	3.00	3,687,822.08	\$2,664,041.95		\$296,674.00	\$447,954.42	\$279,151.71
Police Officers (Including Superior Officers)	44.00		9,638,839.50	\$6,693,680.00	\$363,400.00	\$1,532,500.00	\$948,012.00	\$101,247.50
Fire Fighters (Including Superior Officers)	42.00		7,933,414.00	\$5,072,793.00	\$393,800.00	\$1,463,750.00	\$924,595.57	\$78,475.44
All Other Union Employees not listed above	128.00	7.00	10,647,082.12	\$7,361,400.00	\$364,725.00	\$1,317,088.00	\$1,388,777.76	\$215,091.36
All Other Non-Union Employees not listed above	9.00	23.00	1,221,330.86	\$1,018,070.00		\$94,764.00	\$94,265.60	\$14,231.26
Totals	252.00	38.00	33,143,952.19	\$22,824,434.95	\$1,121,925.00	\$4,704,776.00	\$3,803,605.34	\$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	74.00	\$12,748.00	\$943,352.00	79.00	\$12,696.00	\$1,002,984.00
Parent & Child	21.00	\$43,821.00	\$920,241.00	18.00	\$41,820.00	\$752,760.00
Employee & Spouse (or Partner)	36.00	\$26,640.00	\$959,040.00	24.00	\$24,168.00	\$580,032.00
Family	101.00	\$28,772.00	\$2,905,972.00	99.00	\$31,320.00	\$3,100,680.00
Employee Cost Sharing Contribution (enter as negative -)			(\$1,925,000.00)			(\$1,416,000.00)
Subtotal	232.00		\$3,803,605.00	220.00		\$4,020,456.00
<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	67	\$4,345.44	\$291,144.48	71	\$3,996.12	\$283,724.52
Parent & Child	6	\$13,087.56	\$78,525.36	6	\$12,016.44	\$72,098.64
Employee & Spouse (or Partner)	87	\$13,050.96	\$1,135,433.52	85	\$13,453.20	\$1,143,522.00
Family	26	\$22,087.36	\$574,271.36	19	\$24,601.56	\$467,429.64
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	186.00		\$2,079,374.72	181.00		\$1,966,774.80
GRAND TOTAL	418.00		\$5,882,979.72	401.00		\$5,987,230.80

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
YES

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)**

[illegible]

UFB-9 Accumulated Absence Liability

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

				Current Year		2022	2023	All Additional Future
Gross Debt		Deductions	Net Debt	Budget		Budget	Budget	Years' Budgets
Local School Debt	\$39,295,000.00	\$39,295,000.00	\$0.00	Utility Fund - Principal	\$1,995,000.00	\$2,035,000.00	\$2,110,000.00	\$35,794,000.00
Regional School Debt	\$0.00	\$0.00	\$0.00	Utility Fund - Interest	\$1,313,334.00	\$1,247,435.00	\$1,166,840.00	\$11,370,879.00
				Bond Anticipation Notes - Principal				
Utility Fund Debt				Bond Anticipation Notes - Interest	\$309,754.00			
Water	\$40,977,950.00	\$40,977,950.00	\$0.00	Bonds - Principal	\$3,865,000.00	\$4,065,000.00	\$3,770,000.00	\$21,456,000.00
Parking	\$14,797,615.00	\$13,963,195.00	\$834,420.00	Bonds - Interest	\$1,095,127.50	\$984,140.00	\$805,290.00	\$2,539,017.50
0			\$0.00	Loans & Other Debt - Principal	\$1,201,723.00	\$156,756.87	\$152,059.10	\$148,066.19
0			\$0.00	Loans & Other Debt - Interest	\$38,512.50	\$68,125.00	\$4,312.50	\$2,187.50
0			\$0.00					
0			\$0.00	Total	\$9,818,451.00	\$8,556,456.87	\$8,008,501.60	\$71,310,150.19
<u>Municipal Purposes</u>								
Debt Authorized	\$12,365,975.00		\$12,365,975.00	Total Principal	\$7,061,723.00	\$6,256,756.87	\$6,032,059.10	\$57,398,066.19
Notes Outstanding	\$12,042,000.00		\$12,042,000.00	Total Interest	\$2,756,728.00	\$2,299,700.00	\$1,976,442.50	\$13,912,084.00
Bonds Outstanding	\$33,156,000.00	\$365,789.00	\$32,790,211.00	% of Total Current Year Budget	13.44%			
Loans and Other Debt	\$1,658,605.00		\$1,658,605.00					
Total (Current Year)	\$154,293,145.00	\$94,601,934.00	\$59,691,211.00					
Population (2010 census)	24,958							
Per Capita Gross Debt	\$6,182.11							
Per Capita Net Debt	\$2,391.67							
3 Yr. Average Property Valuation		\$6,761,990,324.33						

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)
