



State of New Jersey Local Government Services

Year: 2018 Municipal User Friendly Budget

MUNICIPALITY: 0242 Oakland Borough - County of Bergen

Adopted

Municode: 0242

Filename: 0242_fba_2018.xlsm

Website:

Phone Number:

201-337-8111

Mailing Address:

One Municipal Plaza

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

Municipality:

Oakland

State:

NJ

Zip:

07436

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
LINDA	H	Schwager	12/31/2019	mayorschwager@oakland-nj.org

Chief Administrative Officer

Richard		Kunze		boroadmin@oakland-nj.org
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Chief Financial Officer

Stephen	P	Sanzari		cfo@oakland-nj.org
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Municipal Clerk

Lisa	Municipal Clerk	Duncan		boroclerk@oakland-nj.org
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Registered Municipal Accountant

Frank		Di Maria		fdm718@icloud.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
John		Biale	12/31/2018	biale@oakland-nj.org
Lewis		Levy	12/31/2018	levy@oakland-nj.org
Robert		Knapp	12/31/2019	knapp@oakland-nj.org
Eric		Kumala	12/31/2019	kumala@oakland-nj.org
Pat		Pignatelli	12/31/2020	pignatelli@oakland-nj.org
Russell		Talamini	12/31/2020	talamini@oakland-nj.org



USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2017 Calendar Year Property Tax Levies - ALL entities levying property taxes					Current Year 2018 Budget		
	Calendar Year	Calendar Year	% of	Avg Residential	Taxes	Actual/Estimated	Tax Levy
	Tax Rate	Tax Levy	Total Levy	Taxpayer Impact			
Municipal Purpose Tax	0.639	\$13,878,024.00	22.86%	\$0.00	Municipal Purpose Tax	ESTIMATED	\$13,877,937.00
Municipal Library	0.037	\$801,900.00	1.32%	\$0.00	Municipal Library	ACTUAL	\$827,689.00
Municipal Open Space	0.010	\$221,825.00	0.37%	\$0.00	Municipal Open Space	ESTIMATED	\$222,000.00
Fire Districts (avg. rate/total levies)	0.000	\$0.00	0.00%	\$0.00	Fire Districts (total levies)		
Other Special Districts (total levies)	0.000	\$0.00	0.00%	\$0.00	Other Special Districts (total levies)		
Local School District	1.294	\$28,088,656.00	46.27%	\$0.00	Local School District	ESTIMATED	\$28,650,429.12
Regional School District	0.538	\$11,673,969.00	19.23%	\$0.00	Regional School District	ESTIMATED	\$11,907,448.38
County Purposes	0.268	\$5,807,276.52	9.57%	\$0.00	County Purposes	ESTIMATED	\$5,808,000.00
County Library	0.000	\$0.00	0.00%	\$0.00	County Library		
County Board of Health	0.000	\$0.00	0.00%	\$0.00	County Board of Health		
County Open Space	0.010	\$240,787.52	0.40%	\$0.00	County Open Space	ACTUAL	\$241,000.00
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2017 Budget)	2.796	\$60,712,438.04	100.00%	\$0.00	Total ESTIMATED amount to be raised by taxes		\$61,534,503.50
Total Taxable Valuation as of October 1, 2017					Revenue Anticipated, Excluding Tax Levy		6,002,367.93
(To be used to calculate the current year tax rate)					Budget Appropriations, before Reserve for Uncollected Taxes		19,422,304.93
Current Year Average Residential Assessment					Total Non-Municipal Tax Levy		\$46,828,877.50
Prior Year to Current Year Comparison					Amount to be Raised by Taxes - Before RUT		\$60,248,814.50
Comparison - Municipal Purposes Tax Rate					Reserve for Uncollected Taxes (RUT)		\$455,280.71
Comparison - Municipal Purposes Tax Levy					Total Amount to be Raised by Taxes		\$60,704,095.21
Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)					% of Tax Collections used to Calculate RUT		99.25%
Sheet UFB-1					If % used exceeds the actual collection % then reference the statutory exception used		
					Tax Collections - ACTUAL as of Prior Year		
					Total Tax Revenue, Collections CY 2017		60,603,949.01
					Total Tax Levy, CY 2017		60,712,438.04
					% of Taxes Collected, CY 2017		99.82%
					Delinquent Taxes - December 31, 2017		\$66,316.65

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	66.44%	\$796,000.00	\$1,198,000.00	\$1,994,000.00	\$1,548,000.00		Water \$265,000.00	Sewer \$181,000.00				
08	Local Revenue	248.99%	\$2,318,778.74	\$931,271.26	\$3,250,050.00	\$879,000.00		\$2,006,000.00	\$365,050.00				
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$1,312,169.00	\$1,312,169.00	\$1,312,169.00							
08	Uniform Construction Code Fees	-0.32%	(\$643.00)	\$199,643.00	\$199,000.00	\$199,000.00							
	<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	11.40%	\$4,113.44	\$36,096.49	\$40,209.93	\$40,209.93							
08	Other Special Items	-74.98%	(\$2,494,362.47)	\$3,326,662.47	\$832,300.00	\$832,300.00							
15	Receipts from Delinquent Taxes	-63.48%	(\$26,074.80)	\$41,074.80	\$15,000.00	\$15,000.00							
	<i>Amount to be raised by taxation</i>												
07	Local Tax for Municipal Purposes	-3.17%	(\$454,798.43)	\$14,332,735.43	\$13,877,937.00	\$13,877,937.00							
07	Minimum Library Tax	3.22%	\$25,789.00	\$801,900.00	\$827,689.00	\$827,689.00							
54	Open Space Levy Tax	0.00%	\$0.00	\$221,825.00	\$221,825.00	\$221,825.00							
07	Addition to Local District School Tax	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
08	Deficit General Budget	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
	Total	0.75%	\$168,802.48	\$22,401,377.45	\$22,570,179.93	\$19,753,129.93	\$0.00	\$2,271,000.00	\$546,050.00	\$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	Utility Water	Utility Sewer	Utility	Utility	Utility	Utility
20	General Government	8.00	14.00	-5.83%	(\$177,800.00)	\$3,049,100.00	\$2,871,300.00	\$1,477,200.00			\$972,850.00	\$421,250.00				
21	Land-Use Administration		1.00	5.00%	\$2,800.00	\$56,000.00	\$58,800.00	\$58,800.00								
22	Uniform Construction Code	1.00	7.00	2.57%	\$6,900.00	\$268,400.00	\$275,300.00	\$275,300.00								
23	Insurance			-2.79%	(\$72,155.00)	\$2,585,800.00	\$2,513,645.00	\$2,364,000.00			\$127,570.00	\$22,075.00				
25	Public Safety	27.00	29.00	1.64%	\$80,728.93	\$4,907,820.00	\$4,988,548.93	\$4,988,548.93								
26	Public Works	23.00	4.00	-2.21%	(\$32,850.00)	\$1,486,900.00	\$1,454,050.00	\$1,454,050.00								
27	Health and Human Services	1.00		12.25%	\$27,150.00	\$221,650.00	\$248,800.00	\$248,800.00								
28	Parks and Recreation		1.00	-3.22%	(\$19,300.00)	\$599,250.00	\$579,950.00	\$579,950.00								
29	Education (including Library)	5.00	10.00	3.05%	\$25,789.00	\$846,900.00	\$872,689.00	\$872,689.00								
30	Unclassified			175.00%	\$350,000.00	\$200,000.00	\$550,000.00	\$550,000.00								
31	Utilities and Bulk Purchases			22.84%	\$158,434.51	\$693,565.49	\$852,000.00	\$543,500.00			\$276,500.00	\$32,000.00				
32	Landfill / Solid Waste Disposal			11.32%	\$137,000.00	\$1,210,000.00	\$1,347,000.00	\$1,347,000.00								
35	Contingency			0.00%	\$0.00	\$5,000.00	\$5,000.00	\$5,000.00								
36	Statutory Expenditures			5.80%	\$102,788.00	\$1,772,779.00	\$1,875,567.00	\$1,757,067.00			\$105,000.00	\$13,500.00				
37	Judgements			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
42	Shared Services			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
43	Court and Public Defender	1.00	3.00	1.90%	\$3,100.00	\$163,300.00	\$166,400.00	\$166,400.00								
44	Capital			19.57%	\$254,028.09	\$1,297,872.91	\$1,551,901.00	\$900,000.00			\$614,851.00	\$37,050.00				
45	Debt			-60.47%	(\$2,481,331.00)	\$4,103,600.00	\$1,622,269.00	\$1,427,865.00			\$174,229.00	\$20,175.00				
46	Deferred Charges			-81.47%	(\$251,192.09)	\$308,327.09	\$57,135.00	\$57,135.00			\$0.00	\$0.00				
48	Debt - Type 1 School District			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
50	Reserve for Uncollected Taxes			1.78%	\$8,000.00	\$450,000.00	\$458,000.00	\$458,000.00								
55	Surplus General Budget			#DIV/0!	\$0.00		\$0.00	\$0.00								
Total		66.00	69.00	-7.75%	(\$1,877,909.56)	\$24,226,264.49	\$22,348,354.93	\$19,531,304.93	\$0.00	\$0.00	\$2,271,000.00	\$546,050.00	\$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, 2017 Value)			
	# of Parcels	Assessed Value	% of Total
1 Vacant Land	172	\$23,234,600.00	1.07%
2 Residential	4,399	\$1,817,481,500.00	83.61%
3A/3B Farm	16	\$2,926,500.00	0.13%
4A Commercial	140	\$171,494,300.00	7.89%
4B Industrial	58	\$158,608,700.00	7.30%
4C Apartments			0.00%
5A/5B Railroad			0.00%
6A/6B Business Personal Property			0.00%
Total	4,785	\$2,173,745,600.00	100.00%

Average Ratio (%), Assessed to True Value	90.40%
Equalized Valuation, Taxable Properties	\$2,404,585,840.71

Total # of property tax appeals filed in 2017	County Tax Board	17.00
	State Tax Court	0.00
Number of 2017 County Tax Board decisions appealed to Tax Court		0.00
Number of pending property tax appeals in State Tax Court		0.00

Amount paid out by municipality for tax appeals in 2017	\$34,537.87
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Property Tax Assessments - Exempt Properties (October 1, 2017 Value)			
	# of Parcels	Assessed Value	% of Total
15A Public Schools	8	\$83,149,200.00	38.91%
15B Other Schools	2	\$9,810,300.00	4.59%
15C Public Property	191	\$72,577,100.00	33.97%
15D Church and Charities	15	\$31,899,000.00	14.93%
15E Cemeteries & Graveyards	6	\$2,051,500.00	0.96%
15F Other Exempt	22	\$14,185,200.00	6.64%
Total	244	\$213,672,300.00	100.00%

Percentage of Exempt vs. Non-Exempt Properties	9.83%
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<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 2017 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

USER FRIENDLY BUDGET SECTION

Long Term Tax Exemption

[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	0.00	7.00	54,384.48	\$49,150.00	\$0.00	\$1,474.50	\$0.00	\$3,759.98
Supervisory Staff (Department Heads & Managers)	11.00	6.00	482,500.00		\$48,000.00	\$165,000.00	\$168,000.00	\$101,500.00
Police Officers (Including Superior Officers)	24.00	0.00	5,356,130.00	\$3,276,000.00	\$560,000.00	\$865,915.00	\$415,775.00	\$238,440.00
Fire Fighters (Including Superior Officers)		60.00	179,502.50	\$85,000.00	\$88,000.00	\$0.00	\$0.00	\$6,502.50
All Other Union Employees not listed above	32.00	3.00	1,212,703.00		\$293,000.00	\$185,678.00	\$560,800.00	\$173,225.00
All Other Non-Union Employees not listed above	2.00	109.00	750,600.97	\$594,642.97	\$15,000.00	\$59,000.00	\$32,500.00	\$49,458.00
Totals	69.00	185.00	8,035,820.95	\$4,004,792.97	\$1,004,000.00	\$1,277,067.50	\$1,177,075.00	\$572,885.48

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)
<u>Active Employees - Health Benefits - Annual Cost</u>				
Single Coverage	23.00	\$10,776.00	\$247,848.00	17.00
Parent & Child	9.00	\$15,108.00	\$135,972.00	8.00
Employee & Spouse (or Partner)	11.00	\$24,300.00	\$267,300.00	12.00
Family	27.00	\$27,012.00	\$729,324.00	28.00
Employee Cost Sharing Contribution (enter as negative -)			(\$321,000.00)	
Subtotal	70.00		\$1,059,444.00	65.00
<u>Elected Officials - Health Benefits - Annual Cost</u>				
Single Coverage			\$0.00	
Parent & Child			\$0.00	
Employee & Spouse (or Partner)			\$0.00	
Family			\$0.00	
Employee Cost Sharing Contribution (enter as negative -)				
Subtotal	0.00		\$0.00	0.00
<u>Retirees - Health Benefits - Annual Cost</u>				
Single Coverage	30	\$11,217.00	\$336,510.00	29
Parent & Child	3	\$24,116.00	\$72,348.00	3
Employee & Spouse (or Partner)	4	\$35,826.00	\$143,304.00	4
Family	7	\$39,564.00	\$276,948.00	4
Employee Cost Sharing Contribution (enter as negative -)				
Subtotal	44.00		\$829,110.00	40.00
GRAND TOTAL	114.00		\$1,888,554.00	105.00

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)?

NO

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

NO

Prior Year Annual Cost per Employee (Average)	Total Prior Year Cost
\$10,788.00	\$183,396.00
\$15,120.00	\$120,960.00
\$24,324.00	\$291,888.00
\$27,036.00	\$757,008.00
	(\$298,000.00)
	\$1,055,252.00
	\$0.00
	\$0.00
	\$0.00
	\$0.00
	\$0.00
\$10,653.00	\$308,937.00
\$24,144.00	\$72,432.00
\$33,366.00	\$133,464.00
\$39,576.00	\$158,304.00
	\$673,137.00
	\$1,728,389.00

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	(Check appropriate items)		
			Approved Labor Agreement	Local Ordinance	Individual Employment Agreement
White Collar Employees	510.00	\$54,969.00	X		
Blue Collar Employees	1060.00	\$165,850.00	X		
PBA	1524.00	\$535,266.00	X		
Non-Union	565.00	\$212,907.00		X	
Local 108 - Oakland Public Library Employees	75.00	\$22,835.00	X		
Totals	3734.00	\$991,827.00			
Total Funds Reserved as of end of 2017		\$456,422.05			
Total Funds Appropriated in 2018		\$200,000.00			

UFB-9 Accumulated Absence Liability

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

				Current Year					2019	2020	All Additional Future
Gross Debt		Deductions		Net Debt	Budget		Budget	Budget	Years' Budgets		
Local School Debt		\$1,707,000.00	\$1,707,000.00	\$0.00	Utility Fund - Principal						
Regional School Debt		\$3,876,440.00	\$3,876,440.00	\$0.00	Utility Fund - Interest						
				Bond Anticipation Notes - Principal							
Utility Fund Debt				Bond Anticipation Notes - Interest		\$131,275.00					
0		\$2,403,195.00	\$2,403,195.00	\$0.00	Bonds - Principal		\$1,080,000.00	\$1,005,000.00	\$1,060,000.00	\$700,000.00	
0		\$185,000.00	\$185,000.00	\$0.00	Bonds - Interest		\$410,994.00	\$346,090.00	\$324,190.00	\$26,425.00	
0				\$0.00	Loans & Other Debt - Principal						
0				\$0.00	Loans & Other Debt - Interest						
0				\$0.00							
0				\$0.00	Total		\$1,622,269.00	\$1,351,090.00	\$1,384,190.00	\$726,425.00	
<u>Municipal Purposes</u>											
Debt Authorized		\$95,807.28		\$95,807.28	Total Principal		\$1,080,000.00	\$1,005,000.00	\$1,060,000.00	\$700,000.00	
Notes Outstanding		\$5,251,000.00		\$5,251,000.00	Total Interest		\$542,269.00	\$346,090.00	\$324,190.00	\$26,425.00	
Bonds Outstanding		\$12,626,000.00		\$12,626,000.00	% of Total Current Year Budget		7.26%				
Loans and Other Debt				\$0.00							
				Description		Debt Not Listed Above					
Total (Current Year)		\$26,144,442.28	\$8,171,635.00	\$17,972,807.28	Total Guarantees - Governmental						
				Total Guarantees - Other							
				Total Capital/Equipment Leases							
				Total Other							
					<u>Bond Rating</u>		<u>Moody's</u>	<u>Standard & Poors</u>	<u>Fitch</u>		
Per Capita Gross Debt		\$2,097.26			Rating			AAA			
Per Capita Net Debt		\$1,441.75			Year of Last Rating			2015			
3 Yr. Average Property Valuation			\$2,416,480,500.00								
					Mark "X" if Municipality has no bond rating						
Net Debt as % of 3 Year Avg Property Valuation			0.74%								
				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]