



State of New Jersey Local Government Services

Year: **2021** Municipal User Friendly Budget

MUNICIPALITY: 0242 Oakland Borough - County of Bergen Adopted

Municode: 0242 Filename: 0242_fba_2021.xlsm

Website: www.oakland-nj.org

Phone Number: 201-337-8111

Mailing Address: 1 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	12/31/2023	mayorschwager@oakland-nj.org

Chief Administrative Officer

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

David		Young		cfo@oakland-nj.org
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Municipal Clerk

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

Gary		Vinci		gvince@lphcpa.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
John		Biale	12/31/2021	biale@oakland-nj.org
Eric		Kulmala	12/31/2021	kulmala@oakland-nj.org
Kevin		Slasinski	11/2/2021	kslasinski@oakland-nj.org
Grant		Van Eck	12/31/2022	vaneck@oakland-nj.org
Pat		Pignatelli	12/31/2023	pignatelli@oakland-nj.org
Russell		Talamini	12/31/2023	talamini@oakland-nj.org

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2020 Calendar Year Property Tax Levies - ALL entities levying property taxes					Current Year 2021 Budget		
	Calendar Year	Calendar Year	% of	Avg Residential	Taxes	Actual/Estimated	Tax Levy
	Tax Rate	Tax Levy	Total Levy	Taxpayer Impact			
Municipal Purpose Tax	0.677	\$14,718,865.92	22.57%	\$2,802.78	Municipal Purpose Tax	ACTUAL	\$15,033,284.45
Municipal Library	0.040	\$876,187.00	1.34%	\$165.60	Municipal Library	ACTUAL	\$873,712.00
Municipal Open Space	0.010	\$217,528.30	0.33%	\$41.40	Municipal Open Space	ACTUAL	\$217,354.16
Municipal Arts and Culture			0.00%	\$0.00	Municipal Arts and Culture		
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	1.399	\$30,429,709.00	46.66%	\$5,791.86	Local School District	ESTIMATED	\$30,996,306.00
Regional School District	0.572	\$12,443,338.00	19.08%	\$2,368.08	Regional School District	ESTIMATED	\$12,259,958.00
County Purposes	0.289	\$6,270,401.10	9.61%	\$1,196.46	County Purposes	ESTIMATED	\$6,395,809.05
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.012	\$263,232.30	0.40%	\$49.68	County Open Space	ESTIMATED	\$268,496.95
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2020 Budget)	2.999	\$65,219,261.62	100.00%	\$12,415.86	Total ESTIMATED amount to be raised by taxes		\$66,044,920.61
Total Taxable Valuation as of October 1, 2020					Revenue Anticipated, Excluding Tax Levy		5,422,569.14
(To be used to calculate the current year tax rate)					Budget Appropriations, before Reserve for Uncollected Taxes		20,874,565.59
Current Year Average Residential Assessment					Total Non-Municipal Tax Levy		\$50,137,924.16
					Amount to be Raised by Taxes - Before RUT		\$65,589,920.61
					Reserve for Uncollected Taxes (RUT)		\$455,000.04
					Total Amount to be Raised by Taxes		\$66,044,920.65
					% of Tax Collections used to Calculate RUT		99.31%
					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		65,107,389.78
					Total Tax Levy, CY 2020		65,205,208.03
					% of Taxes Collected, CY 2020		99.85%
					Delinquent Taxes - December 31, 2020		\$92,821.52

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	Water Utility	Sewer Utility	Utility	Utility	Utility
08	Surplus	35.88%	\$667,363.00	\$1,860,000.00	\$2,527,363.00	\$1,925,000.00			\$577,363.00	\$25,000.00			
08	Local Revenue	-4.79%	(\$161,437.94)	\$3,371,437.94	\$3,210,000.00	\$790,000.00			\$2,005,000.00	\$415,000.00			
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	-6.82%	(\$12,809.00)	\$187,809.00	\$175,000.00	\$175,000.00							
	<i>Special Revenue Items w/ Prior Written Consent</i>												
11	Shared Services Agreements	#DIV/0!	\$0.00		\$0.00								
08	Additional Revenue Offset by Appropriations	-73.39%	(\$249,497.04)	\$339,952.18	\$90,455.14	\$90,455.14							
10	Public and Private Revenue	#DIV/0!	\$0.00		\$0.00								
08	Other Special Items	18.89%	\$204,780.47	\$1,083,908.53	\$1,288,689.00	\$1,120,245.00				\$168,444.00			
15	Receipts from Delinquent Taxes	-50.34%	(\$10,137.33)	\$20,137.33	\$10,000.00	\$10,000.00							
	<i>Amount to be raised by taxation</i>												
07	Local Tax for Municipal Purposes	-5.79%	(\$923,607.35)	\$15,956,891.80	\$15,033,284.45	\$15,033,284.45							
07	Minimum Library Tax	-0.28%	(\$2,475.00)	\$876,187.00	\$873,712.00	\$873,712.00							
54	Open Space Levy Tax	-0.17%	(\$376.27)	\$217,730.43	\$217,354.16		\$217,354.16						
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								
	Total	-1.94%	(\$488,196.46)	\$25,226,223.21	\$24,738,026.75	\$21,329,865.59	\$217,354.16	\$0.00	\$2,582,363.00	\$608,444.00	\$0.00	\$0.00	\$0.00

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

FCOA		Budgeted Positions		% 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	Water Utility	Sewer Utility	Utility	Utility	Utility
		Full-Time	Part-Time													
20	General Government	9.00	10.00	6.63%	\$97,373.30	\$1,468,025.15	\$1,565,398.45	\$1,565,398.45								
21	Land-Use Administration		1.00	0.66%	\$401.00	\$60,499.00	\$60,900.00	\$60,900.00								
22	Uniform Construction Code	2.00	7.00	-0.61%	(\$1,999.56)	\$330,499.56	\$328,500.00	\$328,500.00								
23	Insurance			-1.88%	(\$46,985.00)	\$2,497,105.00	\$2,450,120.00	\$2,450,120.00								
25	Public Safety	34.00	76.00	0.74%	\$36,625.92	\$4,935,799.08	\$4,972,425.00	\$4,972,425.00								
26	Public Works	22.00	5.00	12.40%	\$603,794.25	\$4,869,250.00	\$5,473,044.25	\$3,212,400.00				\$1,693,500.25	\$567,144.00			
27	Health and Human Services	1.00		1.64%	\$3,800.00	\$232,200.00	\$236,000.00	\$236,000.00								
28	Parks and Recreation	1.00	70.00	0.67%	\$4,250.00	\$638,950.00	\$643,200.00	\$643,200.00								
29	Education (including Library)	5.00	10.00	-1.00%	(\$8,875.00)	\$891,187.00	\$882,312.00	\$882,312.00								
30	Unclassified			-48.57%	(\$450,771.31)	\$928,049.61	\$477,278.30	\$165,000.00	\$94,924.14	\$217,354.16						
31	Utilities and Bulk Purchases			-9.95%	(\$55,000.00)	\$553,000.00	\$498,000.00	\$498,000.00								
32	Landfill / Solid Waste Disposal	1.00		#DIV/0!	\$0.00	\$0.00	\$0.00									
35	Contingency			0.00%	\$0.00	\$5,000.00	\$5,000.00	\$5,000.00								
36	Statutory Expenditures			9.22%	\$179,557.00	\$1,947,350.00	\$2,126,907.00	\$1,991,907.00				\$135,000.00				
37	Judgements			#DIV/0!	\$0.00	\$0.00	\$0.00									
42	Shared Services			#DIV/0!	\$0.00	\$0.00	\$0.00									
43	Court and Public Defender	2.00	2.00	1.77%	\$3,350.00	\$188,750.00	\$192,100.00	\$192,100.00								
44	Capital			11.34%	\$176,396.03	\$1,555,784.97	\$1,732,181.00	\$1,130,000.00				\$582,244.00	\$19,937.00			
45	Debt			24.87%	\$492,213.72	\$1,979,003.03	\$2,471,216.75	\$2,278,235.00				\$171,618.75	\$21,363.00			
46	Deferred Charges			#DIV/0!	\$168,444.00	\$0.00	\$168,444.00	\$168,444.00								
48	Debt - Type 1 School District			#DIV/0!	\$0.00	\$0.00	\$0.00									
50	Reserve for Uncollected Taxes			-5.21%	(\$25,000.00)	\$480,000.00	\$455,000.00	\$455,000.00								
55	Surplus General Budget			#DIV/0!	\$0.00	\$0.00	\$0.00									
Total		77.00	181.00	5.00%	\$1,177,574.35	\$23,560,452.40	\$24,738,026.75	\$21,234,941.45	\$94,924.14	\$217,354.16	\$0.00	\$2,582,363.00	\$608,444.00	\$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	173	\$23,267,600.00	1.07%
2 Residential	4,393	\$1,818,460,300.00	83.60%
3A/3B Farm	16	\$2,926,800.00	0.13%
4A Commercial	139	\$166,497,243.00	7.65%
4B Industrial	60	\$163,703,800.00	7.53%
4C Apartments	1	\$427,200.00	0.02%
5A/5B Railroad			0.00%
6A/6B Business Personal Property			0.00%
Total	4,782	\$2,175,282,943.00	100.00%

Average Ratio (%), Assessed to True Value	82.64%
Equalized Valuation, Taxable Properties	\$2,632,322,958.00

Total # of property tax appeals filed in 2020	County Tax Board	48.00
	State Tax Court	7.00

Number of 2020 County Tax Board decisions appealed to Tax Court	
Number of pending property tax appeals in State Tax Court	

Amount paid out by municipality for tax appeals in 2020	\$167,587.13
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Property Tax Assessments - Exempt Properties (October 1, 2020 Value)			
	# of Parcels	Assessed Value	% of Total
15A Public Schools	8	\$83,149,200.00	39.19%
15B Other Schools	2	\$9,810,300.00	4.62%
15C Public Property	193	\$69,618,000.00	32.81%
15D Church and Charities	16	\$31,899,000.00	15.03%
15E Cemeteries & Graveyards	6	\$2,051,500.00	0.97%
15F Other Exempt	21	\$15,650,800.00	7.38%
Total	246	\$212,178,800.00	100.00%

Percentage of Exempt vs. Non-Exempt Properties	9.75%
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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		7.00	50,150.00	\$50,150.00				
Supervisory Staff (Department Heads & Managers)	8.00	1.00	1,057,792.10	\$775,462.00	\$31,728.00	\$95,746.29	\$107,280.00	\$47,575.81
Police Officers (Including Superior Officers)	28.00		5,516,914.77	\$2,994,578.00	\$909,422.00	\$1,000,665.00	\$379,192.00	\$233,057.77
Fire Fighters (Including Superior Officers)			87,892.02	\$0.00	\$83,000.00	\$0.00	\$0.00	\$4,892.02
All Other Union Employees not listed above	38.00		4,220,084.55	\$2,731,071.00	\$343,851.00	\$316,722.51	\$647,204.00	\$181,236.04
All Other Non-Union Employees not listed above	3.00	173.00	1,683,569.56	\$636,140.00	\$12,627.00	\$73,773.20	\$922,791.00	\$38,238.36
Totals	77.00	181.00	12,616,403.00	\$7,187,401.00	\$1,380,628.00	\$1,486,907.00	\$2,056,467.00	\$505,000.00

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
Active Employees - Health Benefits - Annual Cost						
Single Coverage	26.00	\$10,442.00	\$271,492.00	26.00	\$10,164.60	\$264,279.63
Parent & Child	7.00	\$15,228.00	\$106,596.00	6.00	\$14,215.40	\$85,292.39
Employee & Spouse (or Partner)	14.00	\$24,292.00	\$340,088.00	17.00	\$23,170.08	\$393,891.37
Family	29.00	\$22,235.00	\$644,815.00	27.00	\$24,832.23	\$670,470.16
Employee Cost Sharing Contribution (enter as negative -)			(\$332,674.00)			(\$352,800.00)
Subtotal	76.00		\$1,030,317.00	76.00		\$1,061,133.56
Elected Officials - Health Benefits - Annual Cost						
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
Retirees - Health Benefits - Annual Cost						
Single Coverage	34	\$9,649.00	\$328,066.00	31	\$8,962.20	\$277,828.08
Parent & Child	4	\$23,406.00	\$93,624.00	4	\$20,159.15	\$80,636.59
Employee & Spouse (or Partner)	2	\$35,052.00	\$70,104.00	6	\$30,012.10	\$180,072.57
Family	9	\$39,876.00	\$358,884.00	9	\$39,581.41	\$356,232.70
Employee Cost Sharing Contribution (enter as negative -)			(\$1,225.75)			(\$22,634.00)
Subtotal	49.00		\$849,452.25	50.00		\$872,135.94
GRAND TOTAL	125.00		\$1,879,769.25	126.00		\$1,933,269.50

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

USER FRIENDLY BUDGET SECTION
ACCUMULATED ABSENCE LIABILITY

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

[illegible]

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

Gross Debt		Deductions	Net Debt	Current Year Budget		2022 Budget	2023 Budget	All Additional Future Years' Budgets
Local School Debt	\$527,000.00	\$527,000.00	\$0.00	Utility Fund - Principal	\$150,000.00	\$150,000.00	\$150,000.00	\$905,000.00
Regional School Debt	\$3,312,602.77	\$3,312,602.77	\$0.00	Utility Fund - Interest	\$40,843.76	\$36,343.76	\$31,853.76	\$90,562.56
				Bond Anticipation Notes - Principal				
Utility Fund Debt				Bond Anticipation Notes - Interest	\$2,138.00			
Arts and Culture			\$0.00	Bonds - Principal	\$1,756,000.00	\$1,775,000.00	\$1,790,000.00	\$6,510,000.00
Water	\$1,592,362.98	\$1,592,362.98	\$0.00	Bonds - Interest	\$522,235.00	\$481,795.00	\$443,545.00	\$700,500.00
Sewer	\$6,419,640.22	\$6,419,640.22	\$0.00	Loans & Other Debt - Principal				
0			\$0.00	Loans & Other Debt - Interest				
0			\$0.00					
0			\$0.00	Total	\$2,471,216.76	\$2,443,138.76	\$2,415,398.76	\$8,206,062.56
<u>Municipal Purposes</u>								
Debt Authorized	\$2,436,924.15		\$2,436,924.15	Total Principal	\$1,906,000.00	\$1,925,000.00	\$1,940,000.00	\$7,415,000.00
Notes Outstanding			\$0.00	Total Interest	\$565,216.76	\$518,138.76	\$475,398.76	\$791,062.56
Bonds Outstanding	\$25,426,000.00		\$25,426,000.00	% of Total Current Year Budget	9.99%			
Loans and Other Debt			\$0.00					
				Description	Debt Not Listed Above			
Total (Current Year)	\$39,714,530.12	\$11,851,605.97	\$27,862,924.15	Total Guarantees - Governmental				
				Total Guarantees - Other				
				Total Capital/Equipment Leases				
				Total Other				
				Bond Rating	Moody's	Standard & Poors	Fitch	
				Rating		AAA		
				Year of Last Rating		2020		
				Mark "X" if Municipality has no bond rating				
				</				

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

USER FRIENDLY BUDGET SECTION - Notes

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