



State of New Jersey Local Government Services

Year: 2019 Municipal User Friendly Budget

MUNICIPALITY: 0242 Oakland Borough - County of Bergen

Adopted

Municode: 0242

Filename: 0242_fba_2019.xlsm

Website: www.oakland-nj.org

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

David		Young		cfo@oakland-nj.org
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Municipal Clerk

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

Gary		Vinci		gvinci@lvhcpa.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
Lewis		Levy	12/31/2021	levy@oakland-nj.org
Robert		Knapp	12/31/2019	knapp@oakland-nj.org
Eric		Kulmala	12/31/2019	kulmala@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

2018 Calendar Year Property Tax Levies - ALL entities levying property taxes

	<u>Calendar Year</u> <u>Tax Rate</u>	<u>Calendar Year</u> <u>Tax Levy</u>	<u>% of</u> <u>Total Levy</u>	<u>Avg Residential</u> <u>Taxpayer Impact</u>
Municipal Purpose Tax	0.638	\$13,877,937.00	22.54%	\$2,635.95
Municipal Library	0.038	\$827,689.00	1.34%	\$157.00
Municipal Open Space	0.010	\$217,374.56	0.35%	\$41.32
Fire Districts (avg. rate/total levies)			0.00%	\$0.00
Other Special Districts (total levies)			0.00%	\$0.00
Local School District	1.313	\$28,533,426.00	46.34%	\$5,424.76
Regional School District	0.553	\$12,018,052.00	19.52%	\$2,284.76
County Purposes	0.270	\$5,848,260.28	9.50%	\$1,115.53
County Library			0.00%	\$0.00
County Board of Health			0.00%	\$0.00
County Open Space	0.011	\$249,092.40	0.40%	\$45.45
Other County Levies (total)			0.00%	\$0.00
Total (Calendar Year 2018 Budget)	2.833	\$61,571,831.24	100.00%	\$11,704.76

Total Taxable Valuation as of October 1, 2018 \$2,176,713,043.00
(To be used to calculate the current year tax rate)
Current Year Average Residential Assessment \$413,157.88

Prior Year to Current Year Comparison

Comparison - Municipal Purposes Tax Rate

Prior Year	Current Year	% Change (+/-)
0.638	0.649	1.75%

Comparison - Municipal Purposes Tax Levy

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$13,877,937.00	\$14,136,613.85	1.86%	\$258,676.85

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

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$2,635.95	\$2,682.01	1.75%	\$46.07

Sheet UFB-1

Current Year 2019 Budget

<u>Taxes</u>	<u>Actual/Estimated</u>	<u>Tax Levy</u>
Municipal Purpose Tax	ESTIMATED	\$14,136,613.85
Municipal Library	ACTUAL	\$826,581.00
Municipal Open Space	ESTIMATED	\$217,671.00
Fire Districts (total levies)		
Other Special Districts (total levies)		
Local School District	ESTIMATED	\$29,146,188.00
Regional School District	ESTIMATED	\$12,276,662.00
County Purposes	ESTIMATED	\$5,985,964.00
County Library		
County Board of Health		
County Open Space	ESTIMATED	\$239,438.00
Other County Levies (total)		

Total ESTIMATED amount to be raised by taxes **\$62,829,117.85**

Revenue Anticipated, Excluding Tax Levy 4,941,939.50
Budget Appropriations, before Reserve for Uncollected Taxes 19,438,134.35
Total Non-Municipal Tax Levy \$47,865,923.00
Amount to be Raised by Taxes - Before RUT \$62,362,117.85
Reserve for Uncollected Taxes (RUT) \$466,999.97
Total Amount to be Raised by Taxes \$62,829,117.82

% of Tax Collections used to Calculate RUT 99.26%

If % used exceeds the actual collection % then
reference the statutory exception used

Tax Collections - ACTUAL as of Prior Year

Total Tax Revenue, Collections CY 2018 61,683,509.74
Total Tax Levy, CY 2018 61,701,584.30
% of Taxes Collected, CY 2018 99.97%

Delinquent Taxes - December 31, 2018 \$18,074.56

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	Sewer Utility	Utility	Utility	Utility	Utility
08	Surplus	-1.96%	(\$39,000.00)	\$1,994,000.00	\$1,955,000.00	\$1,510,000.00		\$265,000.00	\$180,000.00				
08	Local Revenue	-9.07%	(\$331,259.47)	\$3,651,759.47	\$3,320,500.00	\$1,036,500.00		\$1,884,000.00	\$400,000.00				
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	-7.63%	(\$16,509.00)	\$216,509.00	\$200,000.00	\$200,000.00							
	<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	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	29.31%	\$11,894.41	\$40,576.09	\$52,470.50	\$52,470.50							
08	Other Special Items	-1.52%	(\$12,766.68)	\$840,066.68	\$827,300.00	\$827,300.00							
15	Receipts from Delinquent Taxes	-89.34%	(\$46,093.91)	\$51,593.91	\$5,500.00	\$5,500.00							
	<i>Amount to be raised by taxation</i>												
07	Local Tax for Municipal Purposes	-1.67%	(\$240,196.79)	\$14,376,810.64	\$14,136,613.85	\$14,136,613.85							
07	Minimum Library Tax	-0.13%	(\$1,108.00)	\$827,689.00	\$826,581.00	\$826,581.00							
54	Open Space Levy Tax	0.00%	\$0.00	\$217,671.00	\$217,671.00		\$217,671.00						
07	Addition to Local District School Tax	#DIV/0!	\$0.00		\$0.00								
08	Deficit General Budget	#DIV/0!	\$0.00		\$0.00								
	Total	-2.87%	(\$675,039.44)	\$23,528,844.79	\$22,853,805.35	\$19,907,134.35	\$217,671.00	\$2,149,000.00	\$580,000.00	\$0.00	\$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	Water Utility	Water Utility	Utility	Utility	Utility	Utility
		Full-Time	Part-Time													
20	General Government	9.00	10.00	2.23%	\$57,872.57	\$2,600,500.00	\$2,658,372.57	\$1,142,429.24			\$1,024,118.00	\$491,825.33				
21	Land-Use Administration		1.00	1.36%	\$800.00	\$58,800.00	\$59,600.00	\$59,600.00								
22	Uniform Construction Code	1.00	7.00	0.44%	\$1,200.00	\$275,300.00	\$276,500.00	\$276,500.00								
23	Insurance			9.24%	\$253,641.26	\$2,745,650.00	\$2,999,291.26	\$2,838,391.26			\$160,900.00					
25	Public Safety	34.00	76.00	-0.02%	(\$848.00)	\$5,125,548.00	\$5,124,700.00	\$5,124,700.00								
26	Public Works	22.00	5.00	-1.90%	(\$27,650.00)	\$1,454,050.00	\$1,426,400.00	\$1,426,400.00								
27	Health and Human Services	1.00		3.80%	\$9,450.00	\$248,800.00	\$258,250.00	\$258,250.00								
28	Parks and Recreation	1.00	70.00	-6.79%	(\$39,359.00)	\$579,950.00	\$540,591.00	\$522,920.00		\$17,671.00						
29	Education (including Library)	5.00	10.00	-0.13%	(\$1,108.00)	\$872,689.00	\$871,581.00	\$871,581.00								
30	Unclassified			-71.88%	(\$395,361.00)	\$550,000.00	\$154,639.00	\$154,639.00								
31	Utilities and Bulk Purchases			1.40%	\$12,000.00	\$857,000.00	\$869,000.00	\$558,500.00			\$272,000.00	\$38,500.00				
32	Landfill / Solid Waste Disposal	1.00		7.02%	\$94,600.00	\$1,347,000.00	\$1,441,600.00	\$1,441,600.00								
35	Contingency			0.00%	\$0.00	\$5,000.00	\$5,000.00	\$5,000.00								
36	Statutory Expenditures			4.56%	\$86,009.00	\$1,884,167.00	\$1,970,176.00	\$1,841,476.00			\$119,300.00	\$9,400.00				
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	8.95%	\$14,900.00	\$166,400.00	\$181,300.00	\$181,300.00								
44	Capital			4.47%	\$57,958.00	\$1,297,873.00	\$1,355,831.00	\$935,000.00			\$400,431.00	\$20,400.00				
45	Debt			34.95%	\$568,181.52	\$1,625,792.00	\$2,193,973.52	\$1,801,847.85		\$200,000.00	\$172,251.00	\$19,874.67				
46	Deferred Charges			-100.00%	(\$61,135.00)	\$61,135.00	\$0.00	\$0.00								
48	Debt - Type 1 School District			#DIV/0!	\$0.00	\$0.00	\$0.00									
50	Reserve for Uncollected Taxes			1.97%	\$9,000.00	\$458,000.00	\$467,000.00	\$467,000.00								
55	Surplus General Budget			#DIV/0!	\$0.00	\$0.00	\$0.00									
Total		76.00	181.00	2.88%	\$640,151.35	\$22,213,654.00	\$22,853,805.35	\$19,907,134.35	\$0.00	\$217,671.00	\$2,149,000.00	\$580,000.00	\$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, 2018 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	87.27%
Equalized Valuation, Taxable Properties	\$2,490,923,953.02

Total # of property tax appeals filed in 2018	County Tax Board	14.00
	State Tax Court	
Number of 2018 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 2018	\$92,481.00
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Property Tax Assessments - Exempt Properties (October 1, 2018 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	193	\$72,577,100.00	33.97%	
15D Church and Charities	16	\$31,899,000.00	14.93%	
15E Cemeteries & Graveyards	6	\$2,051,500.00	0.96%	
15F Other Exempt	21	\$14,185,200.00	6.64%	
Total	246	\$213,672,300.00	100.00%	
Percentage of Exempt vs. Non-Exempt Properties		9.83%		
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 2018 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	0.00	7.00	53,940.00	\$50,200.00				\$3,740.00
Supervisory Staff (Department Heads & Managers)			1,089,359.00	\$772,768.00	\$38,119.00	\$109,038.00	\$111,629.00	\$57,805.00
Police Officers (Including Superior Officers)			5,760,842.00	\$3,420,500.00	\$690,480.00	\$1,008,021.00	\$412,776.00	\$229,065.00
Fire Fighters (Including Superior Officers)			89,560.00		\$83,350.00			\$6,210.00
All Other Union Employees not listed above			8,711,506.00	\$6,412,208.00	\$322,947.00	\$904,762.00	\$569,820.00	\$501,769.00
All Other Non-Union Employees not listed above			830,154.00	\$610,845.00	\$50,476.00	\$86,190.00	\$33,375.00	\$49,268.00
Totals	0.00	7.00	16,535,361.00	\$11,266,521.00	\$1,185,372.00	\$2,108,011.00	\$1,127,600.00	\$847,857.00

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	25.00	\$10,764.00	\$269,100.00	23.00	\$10,776.00	\$247,848.00
Parent & Child	10.00	\$15,096.00	\$150,960.00	9.00	\$15,108.00	\$135,972.00
Employee & Spouse (or Partner)	14.00	\$24,276.00	\$339,864.00	11.00	\$24,300.00	\$267,300.00
Family	27.00	\$26,988.00	\$728,676.00	27.00	\$27,012.00	\$729,324.00
Employee Cost Sharing Contribution (enter as negative -)			(\$337,600.00)			(\$321,000.00)
Subtotal	76.00		\$1,151,000.00	70.00		\$1,059,444.00
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	31	\$8,712.00	\$270,072.00	30	\$11,217.00	\$336,510.00
Parent & Child	3	\$22,236.00	\$66,708.00	3	\$24,116.00	\$72,348.00
Employee & Spouse (or Partner)	4	\$34,644.00	\$138,576.00	4	\$35,826.00	\$143,304.00
Family	8	\$39,408.00	\$315,264.00	7	\$39,564.00	\$276,948.00
Employee Cost Sharing Contribution (enter as negative -)			(\$500.00)			
Subtotal	46.00		\$790,120.00	44.00		\$829,110.00
GRAND TOTAL	122.00		\$1,941,120.00	114.00		\$1,888,554.00

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

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

Gross Debt			Net Debt	Current Year Budget					2020 Budget	2021 Budget	All Additional Future Years' Budgets
Local School Debt			\$1,707,000.00	\$1,707,000.00			\$0.00				
Regional School Debt			\$3,876,440.00	\$3,876,440.00			\$0.00				
Utility Fund Debt											
Water			\$1,475,000.00	\$1,475,000.00			\$0.00				
Sewer			\$170,000.00	\$170,000.00			\$0.00				
0							\$0.00				
0							\$0.00				
0							\$0.00				
0							\$0.00				
Municipal Purposes											
Debt Authorized			\$5,351,247.00				\$5,351,247.00				
Notes Outstanding			\$5,251,000.00				\$5,251,000.00				
Bonds Outstanding			\$11,691,000.00				\$11,691,000.00				
Loans and Other Debt							\$0.00				
Total (Current Year)			\$29,521,687.00	\$7,228,440.00			\$22,293,247.00				
Population (2010 census)			12,466								
Per Capita Gross Debt			\$2,368.18								
Per Capita Net Debt			\$1,788.32								
3 Yr. Average Property Valuation			\$2,173,397,666.66								
Net Debt as % of 3 Year Avg Property Valuation			1.03%								
Utility Fund - Principal											
Utility Fund - Interest											
Bond Anticipation Notes - Principal				\$300,000.00							
Bond Anticipation Notes - Interest				\$170,657.85							
Bonds - Principal				\$1,135,000.00			\$1,190,000.00			\$1,236,000.00	\$9,765,000.00
Bonds - Interest				\$388,315.27			\$364,058.00			\$332,883.00	\$1,350,900.00
Loans & Other Debt - Principal											
Loans & Other Debt - Interest											
Total				\$1,993,973.12			\$1,554,058.00			\$1,568,883.00	\$11,115,900.00
Total Principal				\$1,435,000.00			\$1,190,000.00			\$1,236,000.00	\$9,765,000.00
Total Interest				\$558,973.12			\$364,058.00			\$332,883.00	\$1,350,900.00
% of Total Current Year Budget				8.72%							
Description				Debt Not Listed Above							
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							2015				
Mark "X" if Municipality has no bond rating											

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)
