



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode: **Filename:**

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

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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@ridgewoodnj.net
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Governing Body Members

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



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	-6.51%	(\$464,235.00)	\$7,128,540.00	\$6,664,305.00	\$3,730,000.00		\$2,734,305.00	\$200,000.00				
08	Local Revenue	1.28%	\$253,796.69	\$19,763,034.00	\$20,016,830.69	\$4,212,800.00		\$14,450,295.00	\$1,353,735.69				
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	-2.07%	(\$27,532.00)	\$1,327,532.00	\$1,300,000.00	\$1,300,000.00							
	Special Revenue Items w/ Prior Written Consent												
11	Shared Services Agreements	-14.23%	(\$5,971.00)	\$41,971.00	\$36,000.00	\$36,000.00							
08	Additional Revenue Offset by Appropriations	0.03%	\$32.00	\$96,930.00	\$96,962.00	\$96,962.00							
10	Public and Private Revenue	#DIV/0!	\$0.00		\$0.00								
08	Other Special Items	-25.33%	(\$1,100,857.00)	\$4,345,343.00	\$3,244,486.00	\$3,244,486.00							
15	Receipts from Delinquent Taxes	15.82%	\$93,954.00	\$594,069.00	\$688,023.00	\$688,023.00							
	Amount to be raised by taxation												
07	Local Tax for Municipal Purposes	-7.44%	(\$2,664,275.00)	\$35,830,216.00	\$33,165,941.00	\$33,165,941.00							
07	Minimum Library Tax	2.53%	\$55,736.00	\$2,205,480.00	\$2,261,216.00	\$2,261,216.00							
54	Open Space Levy Tax	0.24%	\$711.00	\$290,442.00	\$291,153.00		\$291,153.00						
07	Addition to Local District School Tax	#DIV/0!	\$0.00		\$0.00								
08	Deficit General Budget	#DIV/0!	\$0.00		\$0.00								
	Total	-5.25%	(\$3,858,640.31)	\$73,490,879.00	\$69,632,238.69	\$50,602,750.00	\$291,153.00	\$17,184,600.00	\$1,553,735.69	\$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	10.00	10.08%	\$1,504,019.00	\$14,914,866.00	\$16,418,885.00	\$2,431,274.00		\$12,720,841.00	\$1,266,770.00				
21	Land-Use Administration	1.00		-69.78%	(\$322,759.00)	\$462,532.00	\$139,773.00	\$139,773.00							
22	Uniform Construction Code	6.00	4.00	33.60%	\$191,500.00	\$569,910.00	\$761,410.00	\$761,410.00							
23	Insurance			1.10%	\$82,559.00	\$7,511,572.00	\$7,594,131.00	\$7,594,131.00							
25	Public Safety	97.00	19.00	10.18%	\$1,254,427.00	\$12,322,414.00	\$13,576,841.00	\$13,542,734.00	\$34,107.00						
26	Public Works	23.00		54.62%	\$1,792,767.00	\$3,282,258.00	\$5,075,025.00	\$5,075,025.00							
27	Health and Human Services	3.00	4.00	1.63%	\$5,043.00	\$310,103.00	\$315,146.00	\$313,146.00	\$2,000.00						
28	Parks and Recreation	16.00	7.00	7.90%	\$128,346.00	\$1,623,954.00	\$1,752,300.00	\$1,733,263.00	\$19,037.00						
29	Education (including Library)			-0.67%	(\$16,000.00)	\$2,372,776.00	\$2,356,776.00	\$2,356,776.00							
30	Unclassified			-30.00%	(\$120,000.00)	\$400,000.00	\$280,000.00	\$280,000.00							
31	Utilities and Bulk Purchases			-52.62%	(\$1,433,329.00)	\$2,723,817.00	\$1,290,488.00	\$1,290,488.00							
32	Landfill / Solid Waste Disposal	34.00	8.00	6.47%	\$136,194.00	\$2,104,853.00	\$2,241,047.00	\$2,196,812.00	\$44,235.00						
35	Contingency			0.00%	\$0.00	\$25,000.00	\$25,000.00	\$25,000.00							
36	Statutory Expenditures			7.60%	\$420,671.00	\$5,531,884.00	\$5,952,555.00	\$5,469,556.00		\$378,533.00	\$104,466.00				
37	Judgements			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
42	Shared Services			-95.85%	(\$819,868.00)	\$855,368.00	\$35,500.00	\$35,500.00							
43	Court and Public Defender	5.00	2.00	28.10%	\$63,930.00	\$227,500.00	\$291,430.00	\$290,039.00	\$1,391.00						
44	Capital			-46.49%	(\$961,000.00)	\$2,067,000.00	\$1,106,000.00	\$325,000.00		\$756,000.00	\$25,000.00				
45	Debt			1.47%	\$118,832.00	\$8,105,788.00	\$8,224,620.00	\$5,352,203.00	\$337,339.00	\$2,527,578.00	\$7,500.00				
46	Deferred Charges			-36.66%	(\$34,644.00)	\$94,494.00	\$59,850.00	\$59,850.00							
48	Debt - Type 1 School District			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
50	Reserve for Uncollected Taxes			0.08%	\$1,044.00	\$1,228,956.00	\$1,230,000.00	\$1,230,000.00							
55	Surplus General Budget			-24.24%	(\$304,470.00)	\$1,256,118.00	\$951,648.00	\$951,648.00		\$801,648.00	\$150,000.00				
	Total	217.00	54.00	2.48%	\$1,687,262.00	\$67,991,163.00	\$69,678,425.00	\$50,501,980.00	\$100,770.00	\$337,339.00	\$17,184,600.00	\$1,553,736.00	\$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	20,467.49	\$19,013.00				\$1,454.49
Supervisory Staff (Department Heads & Managers)	28.00	3.00	4,977,536.12	\$3,832,120.31		\$421,533.23	\$430,725.40	\$293,157.18
Police Officers (Including Superior Officers)	43.00		6,673,153.60	\$4,810,556.00	\$394,592.00	\$481,055.60	\$911,550.00	\$75,400.00
Fire Fighters (Including Superior Officers)	39.00		6,314,919.60	\$4,481,054.00	\$388,861.00	\$479,491.50	\$889,034.20	\$76,478.90
All Other Union Employees not listed above	127.00	5.00	12,677,152.14	\$9,040,326.00	\$548,760.00	\$966,935.86	\$1,448,618.78	\$672,511.50
All Other Non-Union Employees not listed above	9.00	21.00	1,240,226.50	\$968,978.00		\$106,480.00	\$90,640.00	\$74,128.50
Totals	246.00	34.00	31,903,455.46	\$23,152,047.31	\$1,332,213.00	\$2,455,496.19	\$3,770,568.38	\$1,193,130.58

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	83.00	\$12,084.00	\$1,002,972.00	65.00	\$11,856.96	\$770,702.40
Parent & Child	17.00	\$21,636.00	\$367,812.00	15.00	\$21,231.60	\$318,474.00
Employee & Spouse (or Partner)	25.00	\$24,168.00	\$604,200.00	35.00	\$23,722.32	\$830,281.20
Family	103.00	\$33,720.00	\$3,473,160.00	98.00	\$33,092.76	\$3,243,090.48
Employee Cost Sharing Contribution (enter as negative -)			(\$1,224,000.00)			(\$988,000.00)
Subtotal	228.00		\$4,224,144.00	213.00		\$4,174,548.08
<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	72	\$3,996.00	\$287,712.00	69	\$6,773.28	\$467,356.32
Parent & Child	5	\$10,296.00	\$51,480.00	5	\$17,427.48	\$87,137.40
Employee & Spouse (or Partner)	74	\$20,440.00	\$1,512,560.00	74	\$20,746.80	\$1,535,263.20
Family	30	\$20,536.00	\$616,080.00	30	\$41,500.44	\$1,245,013.20
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	181.00		\$2,467,832.00	178.00		\$3,334,770.12
GRAND TOTAL	409.00		\$6,691,976.00	391.00		\$7,509,318.20

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	2020	2021	All Additional Future	
				Budget	Budget	Budget	Years' Budgets	
Local School Debt	\$43,205,000.00	\$43,205,000.00	\$0.00	Utility Fund - Principal	\$1,290,000.00	\$1,300,000.00	\$1,355,000.00	\$24,729,000.00
Regional School Debt			\$0.00	Utility Fund - Interest				
Utility Fund Debt				Bond Anticipation Notes - Principal	\$300,000.00			
Water	\$34,852,250.00	\$34,852,250.00	\$0.00	Bond Anticipation Notes - Interest	\$357,500.00			
Parking	\$14,248,615.00	\$14,248,615.00	\$0.00	Bonds - Principal	\$2,865,000.00	\$2,980,000.00	\$3,175,000.00	\$19,676,000.00
0			\$0.00	Bonds - Interest	\$905,765.00	\$864,053.00	\$719,178.00	\$853,096.00
0			\$0.00	Loans & Other Debt - Principal	\$1,091,508.15	\$1,144,744.03	\$1,183,342.52	\$444,374.36
0			\$0.00	Loans & Other Debt - Interest	\$139,929.85	\$73,193.75	\$45,656.25	\$20,156.25
0			\$0.00	Total	\$6,949,703.00	\$6,361,990.78	\$6,478,176.77	\$45,722,626.61
<u>Municipal Purposes</u>				Total Principal	\$5,546,508.15	\$5,424,744.03	\$5,713,342.52	\$44,849,374.36
Debt Authorized	\$13,533,649.00		\$13,533,649.00	Total Interest	\$1,403,194.85	\$937,246.75	\$764,834.25	\$873,252.25
Notes Outstanding	\$9,870,897.00		\$9,870,897.00	% of Total Current Year Budget	9.97%			
Bonds Outstanding	\$25,871,000.00		\$25,871,000.00	Description	Debt Not Listed Above			
Loans and Other Debt	\$3,965,884.00		\$3,965,884.00	Total Guarantees - Governmental				
Total (Current Year)	\$145,547,295.00	\$92,305,865.00	\$53,241,430.00	Total Guarantees - Other				
Population (2010 census)	<u>24,936</u>			Total Capital/Equipment Leases				
Per Capita Gross Debt	<u>\$5,836.83</u>			Total Other				
Per Capita Net Debt	<u>\$2,135.12</u>			Bond Rating	<u>Moody's</u>	<u>Standard & Poors</u>	<u>Fitch</u>	
3 Yr. Average Property Valuation		<u>\$6,611,548,522.00</u>		Rating		AAA		
Net Debt as % of 3 Year Avg Property Valuation		<u>0.81%</u>		Year of Last Rating		2019		
				Mark "X" if Municipality has no bond rating				

USER FRIENDLY BUDGET SECTION - Notes

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<p>On March 13, 2019, the Village Council introduced a \$50.6 million budget that includes a 0.99% increase in municipal taxes-the fifth tax increase in the last seven years, and as with 2018, the lowest tax increase in the last five years. This equate to a \$48 annual increase on an average assessed home value of \$702,225.</p> <p>The 2019 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.</p> <p>Our 2019 budget will support our day to day operations as well as planned special projects. Our Building Department is engaged in issuing permits resulting from the review of plans and inspection of multi-family housing buildings. We will be expanding our public Wi-Fi to Memorial Park at Van Neste Square. We have contracted for the installation of an improved sound system and acoustics in the Village Hall Court Room in order to improve the broadcasting of Village Council meetings. We are enhancing our Stigma Free Committee, with more outreach to the Village and its residents. We continue to hire new management and supervisory positions for retiring long-time employees. We have a tentative agreement with our Police for a new salary contract and negotiations with our Fire Department are on-going. Our new revenue consolidation system will allow for credit card usage in all departments. Plans are on target for the construction of our Hudson Street Parking Garage with ground breaking scheduled for August 2019. We will be installing more parking kiosks in the CBD. Ridgewood Water Utility has strengthened communication with consumers on conservation, budget, system progress and capital plans; including adoption of the new water conservation ordinance by Wyckoff, Midland Park and Glen Rock. We will be adding a new bus for senior activities, packer and split sanitation trucks, fire engine and various other public safety vehicles and equipment in addition to a new composting food waste recycling area at the Recycling Center. Infrastructure improvements include six miles of paving Village roads, inclusive of curbs and sidewalks as necessary, resurfacing of tennis courts, as well as Schedler Field Phase III, Zabriskie-Schedler House and Franklin Ave Streetscape. Improvements to West Glen Avenue sidewalks will be continued. Improvements at Kings Pond Park – walking path, small parking lots, trees planted will begin this spring. Our Police Department will be creating Community Policing teams. The E-Ticket program is running efficiently and available for shared service arrangements. Upgrades to our Water Pollution Control’s SCADA system continue. Water Utility operations include: the renovation management of their new facility at the Elk’s Club location; completion of utility capital projects, with emphasis on asset management plans and priorities, and projects that restore system capacity and prepare for future treatment requirements; completion of the PFAS Action Plan items, including construction of the new Carr treatment facility; completion of the PVWC water quality study, pipeline design and securing a contract that benefits the ratepayers of the utility; and, restructuring customer service and public relations to improve the front line of the utility, including launching a new website and new customer portal for looking up account data and communications with customers.</p>	<p>CHALLENGES State influence on fees Negotiate Fire union contract Defense of tax appeals and appraisal costs Police overtime Compliance with USEPA and NJDEP water requirements Use of one time revenues</p> <p>OPPORTUNITIES New tax ratables due to development Expansion of technology platform Available fund surpluses</p>