

State of New Jersey Local Government Services

		_			
Year:	2021	Municipal User	Friendly B	udget	
MUNICIPALITY:	0264 Waldwick Borough	- County of Bergen		•	Introduced T
Municode:	0264		Filename:	0264 fbi 2021.xlsm	1
		www.waldwicknj.org			
	Phone Number:		201-652-5300		
	Mailing Address:		63 Franklin Turnpik	e	
	_				
Email the UFB if no	t using Outlook	Municipality:	Waldwick	State: NJ Zip:	07463
	Mayor	' '			
First Name	Middle Name	Last Name	Term Expires	Business Email	
Thomas		Giordano	12/31/2023	tgiordano@waldwicknj.org	
	Chief Administr	ative Officer			
Patrick		Wherry		pwherry@waldwicknj.org	
	Chief Financial	Officer			
Colleen	A.	Ennis		cennis@waldwicknj.org	
	Municipal Clerk				
Kelley		Halewicz		khalewicz@waldwicknj.org	
	Registered Mun	icipal Accountant	-		
Gary	J.	Vinci		gvinci@lvhcpa.com	
	Governing Body	y Members			
First Name	Middle Name	Last Name	Term Expires	Business Email	
Nicole		McNamara	12/31/2021	nmcnamara@waldwicknj.org	
Joseph		Oravetz	12/31/2021	joravetz@waldwicknj.org	
Gregor		Bjork	12/31/2022	gbjork@waldwicknj.org	
Donald		Sciolaro	12/31/2022	dsciolaro@waldwicknj.org	
Paul		Schatz	12/31/2023	pschatz@waldwicknj.org	
Theresa		Sherman	12/31/2023	tsherman@waldwicknj.org	

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

	rty Tax Levies - ALL				Current Year 202		
	Calendar Year	Calendar Year	% of	Avg Residential	<u>Taxes</u>	<u>Actual/Estimated</u>	<u>Tax Levy</u>
	Tax Rate	<u>Tax Levy</u>	Total Levy	Taxpayer Impact			
Municipal Purpose Tax	0.516	\$8,296,094.00		\$2,168.77	Municipal Purpose Tax	ACTUAL	\$8,382,198.0
Municipal Library	0.035	\$564,496.00	1.27%	\$147.11	Municipal Library	ACTUAL	\$575,763.0
Municipal Open Space	0.005	\$80,389.00		\$21.02	Municipal Open Space	ACTUAL	\$81,223.0
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	1.948	\$31,313,952.00	70.39%	\$8,187.54	Local School District	ESTIMATED	\$31,940,231.0
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.253	\$4,061,214.32	9.13%	\$1,063.37	County Purposes	ESTIMATED	\$4,142,438.0
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.010	\$170,392.80	0.38%	\$42.03	County Open Space	ESTIMATED	\$173,801.0
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2020 Budget)	2.767	\$44,486,538.12	100.00%	\$11,629.84	Total ESTIMATED amount to be raised by	by taxes	\$45,295,654.00
Total Taxable Valuation as of	October 1, 2020	\$1,624,357,000.00			Revenue Anticipated, Excluding Tax Lev	v	5,470,970.0
(To be used to calculate the current year tax ra		+ - , o = 1, e = 1 , o = 0 = 0			Budget Appropriations, before Reserve for	_	13,461,991.00
Current Year Average Residential As	_	\$420,305.00			Total Non-Municipal Tax Levy	of officered Taxes	\$36,337,693.00
Current Tear Average Residential As	=	Ψ120,303.00			Amount to be Raised by Taxes - Before R	OUT	\$44,328,714.00
	Duiou V	Joon to Commont Voor	Campaniaan		Reserve for Uncollected Taxes (RUT)	.01	
	Prior Y	Year to Current Year	<u>Comparison</u>		Total Amount to be Raised by Taxes		\$966,940.33 \$45,295,654.33
					Total Amount to be Raised by Taxes		\$45,295,054.5
		n - Municipal Purpose		1			
	Prior Year	Current Year	% Change (+/-)		% of Tax Collections used to Calculate R	UT	
	0.516	0.516	0.00%				97.87
				1			97.87
			<u> </u>	,	If % used exceeds the actual collection %	then	97.87
	Comparison	ı - Municipal Purpose	es Tax Levy		If % used exceeds the actual collection % reference the statutory exception used	then	97.87
		ı - Municipal Purpose	<u> </u>	\$ Change (+/-)		then	97.87
	Prior Year	1 - Municipal Purpose Current Year	% Change (+/-)	\$ Change (+/-) \$86,104,00	reference the statutory exception used		97.87
		ı - Municipal Purpose	<u> </u>		reference the statutory exception used Tax Collections - ACTUAL as of Prior	r Year	
	Prior Year \$8,296,094.00	n - Municipal Purpose Current Year \$8,382,198.00	% Change (+/-) 1.04%	\$86,104.00	reference the statutory exception used Tax Collections - ACTUAL as of Prior Total Tax Revenue, Collections CY 2020	r Year	44,675,195.0
	Prior Year \$8,296,094.00 Comparison - Impact	1 - Municipal Purpose Current Year \$8,382,198.00	% Change (+/-) 1.04% Fax Payment (Mun	\$86,104.00	Tax Collections - ACTUAL as of Prior Total Tax Revenue, Collections CY 2020 Total Tax Levy, CY 2020	r Year	44,675,195.0 44,893,448.0
	Prior Year \$8,296,094.00 Comparison - Impact Prior Year	n - Municipal Purpose Current Year \$8,382,198.00 t on Avg. Residential Current Year	% Change (+/-) 1.04% Fax Payment (Mun % Change (+/-)	\$86,104.00 icipal Purposes Onl \$ Change (+/-)	reference the statutory exception used Tax Collections - ACTUAL as of Prior Total Tax Revenue, Collections CY 2020	r Year	44,675,195.0 44,893,448.0
	Prior Year \$8,296,094.00 Comparison - Impact	1 - Municipal Purpose Current Year \$8,382,198.00	% Change (+/-) 1.04% Fax Payment (Mun	\$86,104.00	Tax Collections - ACTUAL as of Prior Total Tax Revenue, Collections CY 2020 Total Tax Levy, CY 2020 % of Taxes Collected, CY 2020	r Year	97.879 44,675,195.0 44,893,448.0 99.519
	Prior Year \$8,296,094.00 Comparison - Impact Prior Year	n - Municipal Purpose Current Year \$8,382,198.00 t on Avg. Residential Current Year	% Change (+/-) 1.04% Fax Payment (Mun % Change (+/-)	\$86,104.00 icipal Purposes Onl \$ Change (+/-)	Tax Collections - ACTUAL as of Prior Total Tax Revenue, Collections CY 2020 Total Tax Levy, CY 2020	r Year	44,675,195.0 44,893,448.0

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	Utility	Utility	Utility	Utility	Utility
08 Surplus	34.39%	\$433,791.00	\$1,261,311.00	\$1,695,102.00	\$1,525,102.00			\$170,000.00				
08 Local Revenue	-3.82%	(\$89,273.00)	\$2,338,144.00	\$2,248,871.00	\$458,254.00			\$1,790,617.00				
09 State Aid (without offsetting appropriation)	0.00%	\$0.00	\$2,468,600.00	\$2,468,600.00	\$2,468,600.00							
08 Uniform Construction Code Fees	-0.04%	(\$79.00)	\$210,079.00	\$210,000.00	\$210,000.00							
Special Revenue Items w/ Prior Written Consent												
11 Shared Services Agreements	2.01%	\$923.00	\$45,998.00	\$46,921.00	\$46,921.00							
08 Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
10 Public and Private Revenue	-51.80%	(\$21,174.00)	\$40,877.00	\$19,703.00	\$19,703.00							
08 Other Special Items	-30.97%	(\$251,829.00)	\$813,100.00	\$561,271.00	\$561,271.00							
15 Receipts from Delinquent Taxes	-46.38%	(\$167,396.00)	\$360,959.00	\$193,563.00	\$193,563.00							
Amount to be raised by taxation												
07 Local Tax for Municipal Purposes	-10.86%	(\$1,021,572.00)	\$9,403,770.00	\$8,382,198.00	\$8,382,198.00							
07 Minimum Library Tax	2.00%	\$11,267.00	\$564,496.00	\$575,763.00	\$575,763.00							
54 Open Space Levy Tax	1.04%	\$834.00	\$80,389.00	\$81,223.00		\$81,223.00						
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	-6.28%	(\$1,104,508.00)	\$17,587,723.00	\$16,483,215.00	\$14,441,375.00	\$81,223.00	\$0.00	\$1,960,617.00	\$0.00	\$0.00	\$0.00	\$0.00

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

USEK	FRIENDLY BUDGET SEC			IATIONS SUI	MINIARY (ALL	OPERATING F	UNDS)									
FCOA			Positions Part-Time	% Difference Current v.	\$ Difference Current v. Prior		Total Appropriation for	General Budget	Public&Private Offsets	Open Space Budget	Arts and Culture Trust Fund	Water Utility	Utility	Utility	Utility	Utility
				Prior Year	Year	for Service Type (Prior Year)	(Current Year)									
20	General Government	6.00	9.60	5.35%	\$54,780.00	\$1,024,673.00	\$1,079,453.00	\$998,230.00		\$81,223.00						
21	Land-Use Administration	0.00	2.00	1.19%	\$378.00	\$31,728.00	\$32,106.00	\$32,106.00								
22	Uniform Construction Code	2.00	5.00	2.03%	\$4,586.00	\$226,177.00	\$230,763.00	\$230,763.00								
23	Insurance	0.00	0.00	3.82%	\$35,423.00	\$927,928.00	\$963,351.00	\$963,351.00								
25	Public Safety	26.00	33.00	7.86%	\$219,910.00	\$2,796,922.00	\$3,016,832.00	\$3,015,043.00	\$1,789.00							
26	Public Works	18.00	2.40	7.82%	\$255,535.00	\$3,267,198.00	\$3,522,733.00	\$1,971,414.00	\$17,914.00			\$1,533,405.00				
27	Health and Human Services	0.00	0.00	8.06%	\$8,776.00	\$108,824.00	\$117,600.00	\$117,600.00								
28	Parks and Recreation	0.00	24.00	3.49%	\$4,924.00	\$141,272.00	\$146,196.00	\$146,196.00								
29	Education (including Library)	0.00	0.00	2.00%	\$11,267.00	\$564,496.00	\$575,763.00	\$575,763.00								
30	Unclassified	0.00	0.00	0.00%	\$0.00	\$9,000.00	\$9,000.00	\$9,000.00								
31	Utilities and Bulk Purchases	0.00	0.00	-0.97%	(\$4,270.00)	\$440,270.00	\$436,000.00	\$436,000.00								
32	Landfill / Solid Waste Disposal	0.00	0.00	-1.10%	(\$22,742.00)	\$2,073,053.00	\$2,050,311.00	\$2,050,311.00								
35	Contingency	0.00	0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
36	Statutory Expenditures	0.00	0.00	7.90%	\$95,170.00	\$1,205,254.00	\$1,300,424.00	\$1,154,088.00				\$146,336.00				
37	Judgements	0.00	0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
42	Shared Services	0.00	0.00	2.00%	\$921.00	\$46,000.00	\$46,921.00	\$46,921.00								
43	Court and Public Defender	0.00	3.00	-8.15%	(\$7,691.00)	\$94,419.00	\$86,728.00	\$86,728.00								
44	Capital	0.00	0.00	-63.19%	(\$376,190.00)	\$595,308.00	\$219,118.00	\$189,118.00				\$30,000.00				
45	Debt	0.00	0.00	-7.62%	(\$136,792.00)	\$1,795,268.00	\$1,658,476.00	\$1,407,600.00				\$250,876.00				
46	Deferred Charges	0.00	0.00	0.00%	\$0.00	\$24,500.00	\$24,500.00	\$24,500.00								
48	Debt - Type 1 School District	0.00	0.00	#DIV/0!	\$0.00		\$0.00									
50	Reserve for Uncollected Taxes	0.00	0.00	0.89%	\$8,560.00	\$958,380.00	\$966,940.00	\$966,940.00								
55	Surplus General Budget	0.00	0.00	#DIV/0!	\$0.00		\$0.00									
	Total	52.00	79.00	0.93%	\$152,545.00	\$16,330,670.00	\$16,483,215.00	\$14,421,672.00	\$19,703.00	\$81,223.00	\$0.00	\$1,960,617.00	\$0.00	\$0.00	\$0.00	\$0.00

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USER FRIENDLY BUDGET SECTION STRUCTURAL BUDGET IMBALANCES

\angle	Non-reen.	Future V.		Amount	Comment/Explanation
X			Franchise fees - Cable Television	\$142,818.00	Subject to market conditions
X			 Energy/Supplemental Energy Receipts Tax	\$2,468,600.00	Subject to the discretion of the State to fund Local Municipalities
X			Cell Tower Rental Agreements	+-)	Subject to potential mergers and new technology
	X		Deferred Charges Unfunded-Ord #6-06/20-06	\$24,500.00	Deferred Charge will be fully funded in 2022

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

11001	DOLD I KOI LI	TI VILLOITIONS	LIXLIVII I I	1101	ERIT TROTERTI		DIXIIX	
Property Tax Asse	ssments - Taxable Proj	perties (October 1, 2020 Valu	ue <u>)</u>		Property Tax Asses	ssments - Exempt Pro	perties (October 1, 2020 Va	lue)
	# of Parcels	Assessed Value	% of Total			# of Parcels	Assessed Value	% of Total
1 Vacant Land	98	\$9,593,300.00	0.59%		15A Public Schools	4	\$43,081,800.00	41.41%
2 Residential	3,383	\$1,424,512,900.00	87.64%		15B Other Schools	4	\$8,716,500.00	8.38%
3A/3B Farm	0	\$0.00	0.00%		15C Public Property	32	\$15,857,200.00	15.24%
4A Commercial	125	\$142,157,700.00	8.75%		15D Church and Charities	8	\$9,089,900.00	8.74%
4B Industrial	19	\$28,493,100.00	1.75%		15E Cemeteries & Graveyards	1	\$188,500.00	0.18%
4C Apartments	1	\$19,600,000.00	1.21%		15F Other Exempt	15	\$27,098,000.00	26.05%
5A/5B Railroad	1	\$942,000.00	0.06%		_			
6A/6B Business Personal Property	1	\$100,000.00	0.01%					
Total	3,628	\$1,625,399,000.00	100.00%		Total	64	\$104,031,900.00	100.00%
Average Ratio (%), Assessed to Tru Equalized Valuation, Taxable Prope	erties	93.08% \$1,746,238,719.38			Percentage of Exempt vs. Non-Exempt Properties	6.40%		
Total # of property tax appeals	filed in 2020	County Tax Board	18.00					
		State Tax Court	4.00					
Number of 2020 County Tax Board	decisions appealed to Ta	ax Court	1.00					
Number of pending property tax app	peals in State Tax Court		5.00					
Amount paid out by municipality fo	r tax appeals in 2020		\$14,175.35					
						I		

	Prior Budget Year's Paym	ents in Lieu of Tax	(PILOT) - 5 Year Exemption	ns/Abatements	
		# of	PILOT		Taxes if Billed in Full
		Parcels	Billing/Revenue	Assessed Value	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

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USER FRIENDLY BUDGET SECTION Long Term Tax Exemptions

									Eong rerm	Tax Exemptions									
Prior Budget Yea	r's Payments in Lie	u of Tax (PILOT)	- Long Term Tax I	Exemptions	Prior Budget Yea	r's Payments in Lie	eu of Tax (PILO)	Γ) - Long Term T	ax Exemptions	Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions				Exemptions	Prior Budge	Year's Payments in Lie	eu of Tax (PILOT)	- Long Term Tax E	xemptions
Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2020 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)		Assessed Value	Taxes if Billed In Full 2020 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2020 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2020 Total Tax Rate
Total Long Term Exemptions -	Column Total	0.00	0.00	0.00	Total Long Term Exemption	s - Column Total	\$0.00	I \$0.00	\$0.00	Total Long Term Exemptions	- Column Total	\$0.00	\$0.00	\$0.00	Total Long Term Exemption	ns - Column Total	\$0.00	\$0.00	\$0.00
Mark "X" if Grand Total		0.00	0.00	0.00	g - orm Exemption		\$0.00		\$0.00		Total	\$0.00			Total Long Term Exemp				

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USER FRIENDLY BUDGET SECTION BUDGETED PERSONNEL COSTS

Organization / Individuals Eligible for Benefit	# of Full-Time Employees	# of Part-Time Employees		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	15,609.25	\$14,500.00	\$0.00	\$0.00	\$0.00	\$1,109.25
Supervisory Staff (Department Heads & Managers)	6.00	2.00	1,000,612.40	\$776,881.00	\$0.00	\$71,238.00	\$93,062.00	\$59,431.40
Police Officers (Including Superior Officers)	21.00	0.00	3,261,885.87	\$2,092,861.00	\$240,000.00	\$564,516.00	\$186,045.00	\$178,463.87
Fire Fighters (Including Superior Officers)	0.00	13.00	9,311.73	\$8,650.00	\$0.00	\$0.00	\$0.00	\$661.73
All Other Union Employees not listed above	13.00	0.00	1,582,887.22	\$974,416.00	\$211,064.00	\$131,022.00	\$175,696.00	\$90,689.22
All Other Non-Union Employees not listed above	12.00	57.00	1,203,830.14	\$896,028.00	\$0.00	\$84,649.00	\$154,607.00	\$68,546.14
Totals	52.00	79.00	7,074,136.60	\$4,763,336.00	\$451,064.00	\$851,425.00	\$609,410.00	\$398,901.60

Is the Local Government required to comply with NJSA 11A (Civil Service)? - YES or NO

Yes

Note - <u>Base Pav</u> 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				
	Current Year # of	Annual Cost		Prior Year # of	Prior Year Annual	
	Covered Members	Estimate per	Total Current		Cost per Employee	
	(Medical & Rx)	Employee	Year Cost	(Medical & Rx)	(Average)	Cost
Active Employees - Health Benefits - Annual Cost						
Single Coverage	21.00	\$11,270.64	\$236,683.44	21.00	\$11,065.92	\$232,384.32
Parent & Child	4.00	\$20,174.40	\$80,697.60	4.00	\$19,807.92	\$79,231.68
Employee & Spouse (or Partner)	4.00	\$22,541.28	\$90,165.12	4.00	\$22,131.84	\$88,527.36
Family	14.00	\$31,445.04	\$440,230.56	14.00	\$30,873.84	\$432,233.76
Employee Cost Sharing Contribution (enter as negative -)			(\$206,306.00)			(\$192,537.36)
Subtotal	43.00		\$641,470.72	43.00		\$639,839.76
Elected Officials - Health Benefits - Annual Cost						
Single Coverage	0	\$0.00	\$0.00			\$0.00
Parent & Child	0	\$0.00	\$0.00			\$0.00
Employee & Spouse (or Partner)	0	\$0.00	\$0.00			\$0.00
Family	0	\$0.00	\$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	0		\$0.00			\$0.00
Parent & Child	0		\$0.00			\$0.00
Employee & Spouse (or Partner)	0		\$0.00			\$0.00
Family	0		\$0.00			\$0.00
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	0.00		\$0.00	0.00		\$0.00
GRAND TOTAL	43.00		\$641,470.72	43.00		\$639,839.76

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

Yes Yes

USER FRIENDLY BUDGET SECTION ACCUMULATED ABSENCE LIABILITY

Legal basis for benefit (check applicable items)

(check applicable items)														
	Gross Days of		Approved	l	Individual									
	Accumulated	Dollar Value of Compensated	Labor	Local	Employment									
Organization/Individuals Eligible for Benefit	Absence	Absences	Agreement	Ordinance	Agreement									
Non-Union	202.00			Х										
DPW/Utility	712.00		Х											
PBA	2151.00	\$498,629.00	Х											
Totals	3065.00	\$811,321.00												
Totals	0000.00	ΨΟ 1 1,02 1.00												
Total Funds Reserved	as of end of 2020	\$150,000.00												
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USER FRIENDLY BUDGET SECTION - OUTSTANDING DEBT; PER CAPITA AND BUDGET IMPACT

	Gross		Net		Current Year	2022	2023	All Additional Future
	Debt	Deductions	Debt		Budget	Budget	Budget	Years' Budgets
_				_				
Local School Debt	\$1,250,000.00	\$1,250,000.00	\$0.00	Utility Fund - Principal	\$160,000.00			
Regional School Debt			\$0.00	Utility Fund - Interest	\$19,115.00			
				Bond Anticipation Notes - Principal	\$0.00			
Utility Fund Debt				Bond Anticipation Notes - Interest	\$0.00			
Arts and Culture	\$2,019,583.00	\$2,019,583.00	\$0.00	Bonds - Principal	\$1,270,000.00			
0			\$0.00	Bonds - Interest	\$125,860.00			
0			\$0.00	Loans & Other Debt - Principal	\$83,501.00			
0			\$0.00	Loans & Other Debt - Interest				
0			\$0.00	_				
0			\$0.00	Total	\$1,658,476.00	\$0.00	\$0.00	\$0.00
Municipal Purposes								
Debt Authorized	\$42,520.00		\$42,520.00	Total Principal	\$1,513,501.00	\$0.00	\$0.00	\$0.00
Notes Outstanding			\$0.00	Total Interest	\$144,975.00	\$0.00	\$0.00	\$0.00
Bonds Outstanding	\$9,496,000.00	\$34,536.00	\$9,461,464.00	% of Total Current Year Budget	10.06%			
Loans and Other Debt	\$90,762.00		\$90,762.00	_		•		
_		<u> </u>		Description		Debt Not Lis	ted Above	
Total (Current Year)	\$12,898,865.00	\$3,304,119.00	\$9,594,746.00	Total Guarantees - Governmental				
				Total Guarantees - Other				
				Total Capital/Equipment Leases				
Population (2010 census)	9,625			Total Other				
				_				
Per Capita Gross Debt	\$1,340.14			Bond Rating	<u>Moody's</u>	Standard & Poors	<u>Fitch</u>	
Per Capita Net Debt	\$996.86			Rating	Aa2			
_				Year of Last Rating	2020			
3 Yr. Average Property Valuation		\$1,694,166,762.00						•
	=			Mark "X" if Municipality has	no bond rating			
Net Debt as % of 3 Year Avg Property	y Valuation	0.57%						
	=			Sheet UFB-10				

USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED

Providing or Receiving Services?	Providing Services To/Receiving Services From	Type of Shared Service Provided	Notes (Enter more specifics if needed)	Begin Date	End Date	Amount to be Received/Paid

USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED

Providing or Receiving Services?	Providing Services To/Receiving Services From	Type of Shared Service Provided	Notes (Enter more specifics if needed)	Begin Date	End Date	Amount to be Received/Paid
Providing	Waldwick Board of Education	Sports Field Utilization	By Contract - No termination Date			
Receiving	Borough of Ridgewood	911 Answering Service	Annual			
Receiving	Borough of Ridgewood	Video Arraignment	Annual			
	Allendale, Hohokus, Midland					
Providing	Park, Ramsey, Ridgewood	Police Training Facility	By Contract			
Receiving	Bergen County	Reverse 911	Annual			
Providing	Waldwick Board of Educaiton	Vehicle Fueling Station	By Contract			
Providing	Borough of Hohokus	Hot Patch Equipment	Shared Service			
	Waldwick board of Education,					
Providing		Lightning Detection System	Shared Service			
	Borough of Allendale	Salt Shed Storage	Shared Service			
	Ramsey Co-Op	Road Resurfacing	Со-Ор			
Receiving		Police Vehicles	Со-Ор			
	Northwest Bergen Sewer	Sewer Pump Station				
Receiving		Maintenance	Annual			
	Waldwick Board of Education	Garbage & Recycling Collection	Contract			
	Bergen County	Snow Plowing	Annual			
	Midland Park	Municipal Pool	Annual			
Receiving	Midland Park	Recreation Services	Annual			
<u> </u>	Bergen County Joint Insurance					
Receiving		Joint Insurance Fund	Annual			
8	Northwest Bergen Sewer					
Receiving	_	Health Services	Contract			
		Garbage Tipping Fees	Contract			
Receiving	Borough of Ramsey	Equipment Sharing	Shared Service			
	Bereugh et rumbej	zquipment sharing	314104 341110			

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			

USER FRIENDLY BUDGET SECTION - Notes

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