



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode: **Filename:** 1433_fba_2018.xlsm

Website:

Phone Number:

Mailing Address:

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

Municipality: RIVERDALE **State:** NJ **Zip:** 07457

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
PAUL	M	CARELLI	12/31/2019	pcareli@riverdalenj.gov

Chief Administrative Officer

PAUL	M	CARELLI		pcareli@riverdalenj.gov
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Chief Financial Officer

KENNETH		SESHOLTZ		ksesholtz@comcast.net
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Municipal Clerk

ABUBAKAR		JALLOH		clerk@riverdalenj.gov
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Registered Municipal Accountant

Heidi	A	Wohlleb		hwohlleb@nisivoccia.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
DAVE		DESAI	12/31/2018	ddesai@riverdalenj.gov
MICHAEL		KHEYFETS	12/31/2020	mkheyfets@riverdalenj.gov
MATTHEW		OSWALD	12/31/2018	moswald@riverdalenj.gov
VINCENT		PELLEGRINI	12/31/2020	vpellegrini@riverdalenj.gov
PAUL		PURCELL	12/31/2019	ppurcell@riverdalenj.gov
STEPHEN		REVIS	12/31/2019	srevis@riverdalenj.gov

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/Sewer Utility	Utility	Utility	Utility	Utility	Utility
08	Surplus	-2.81%	(\$33,411.25)	\$1,190,067.50	\$1,156,656.25	\$725,000.00		\$431,656.25					
08	Local Revenue	-14.77%	(\$333,502.97)	\$2,257,602.97	\$1,924,100.00	\$349,100.00		\$1,575,000.00					
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$439,515.00	\$439,515.00	\$439,515.00							
08	Uniform Construction Code Fees	#DIV/0!	\$0.00		\$0.00								
	Special Revenue Items w/ Prior Written Consent												
11	Shared Services Agreements	-14.60%	(\$8,549.00)	\$58,549.00	\$50,000.00	\$50,000.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	-22.59%	(\$100,569.42)	\$445,151.08	\$344,581.66	\$344,581.66							
08	Other Special Items	80.33%	\$82,996.54	\$103,318.46	\$186,315.00	\$136,315.00		\$50,000.00					
15	Receipts from Delinquent Taxes	-13.00%	(\$19,047.33)	\$146,547.33	\$127,500.00	\$127,500.00							
	Amount to be raised by taxation												
07	Local Tax for Municipal Purposes	-6.99%	(\$393,983.74)	\$5,640,235.98	\$5,246,252.24	\$5,246,252.24							
07	Minimum Library Tax	8.02%	\$23,169.96	\$288,896.02	\$312,065.98	\$312,065.98							
54	Open Space Levy Tax	9.40%	\$7,331.14	\$77,960.61	\$85,291.75		\$85,291.75						
07	Addition to Local District School Tax	#DIV/0!	\$0.00		\$0.00								
08	Deficit General Budget	#DIV/0!	\$0.00		\$0.00								
	Total	-7.28%	(\$775,566.07)	\$10,647,843.95	\$9,872,277.88	\$7,730,329.88	\$85,291.75	\$2,056,656.25	\$0.00	\$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	Water/Sewer Utility	Utility	Utility	Utility	Utility	Utility
20	General Government	2.52	13.00	-9.87%	(\$55,885.00)	\$566,185.00	\$510,300.00	\$510,300.00							
21	Land-Use Administration		0.35	1.05%	\$410.00	\$38,935.00	\$39,345.00	\$39,345.00							
22	Uniform Construction Code			#DIV/0!	\$0.00		\$0.00								
23	Insurance			3.02%	\$21,250.00	\$704,500.00	\$725,750.00	\$725,750.00							
25	Public Safety	21.00	7.00	4.80%	\$111,459.11	\$2,320,465.36	\$2,431,924.47	\$2,422,725.00	\$9,199.47						
26	Public Works	8.00	1.02	-4.20%	(\$106,702.17)	\$2,538,412.17	\$2,431,710.00	\$531,710.00		\$1,900,000.00					
27	Health and Human Services		0.11	1.02%	\$1,000.00	\$97,643.00	\$98,643.00	\$98,643.00							
28	Parks and Recreation		1.00	9.97%	\$9,591.26	\$96,225.49	\$105,816.75	\$20,525.00	\$85,291.75						
29	Education (including Library)			7.40%	\$23,333.96	\$315,294.02	\$338,627.98	\$338,627.98							
30	Unclassified			#DIV/0!	\$0.00		\$0.00								
31	Utilities and Bulk Purchases			1.27%	\$2,500.00	\$197,500.00	\$200,000.00	\$200,000.00							
32	Landfill / Solid Waste Disposal			5.45%	\$15,853.14	\$290,920.55	\$306,773.69	\$293,000.00	\$13,773.69						
35	Contingency			0.00%	\$0.00	\$1,000.00	\$1,000.00	\$1,000.00							
36	Statutory Expenditures			9.18%	\$71,624.95	\$779,940.16	\$851,565.11	\$816,947.61		\$34,617.50					
37	Judgements			#DIV/0!	\$0.00		\$0.00								
42	Shared Services			3.69%	\$5,000.00	\$135,500.00	\$140,500.00	\$140,500.00							
43	Court and Public Defender	1.00	3.00	2.82%	\$4,326.50	\$153,482.00	\$157,808.50	\$156,200.00	\$1,608.50						
44	Capital			-8.70%	(\$33,500.00)	\$385,000.00	\$351,500.00	\$31,500.00	\$320,000.00						
45	Debt			1.07%	\$6,950.00	\$646,785.00	\$653,735.00	\$538,735.00		\$115,000.00					
46	Deferred Charges			-87.79%	(\$57,942.50)	\$66,000.00	\$8,057.50	\$1,018.75		\$7,038.75					
48	Debt - Type 1 School District			#DIV/0!	\$0.00		\$0.00								
50	Reserve for Uncollected Taxes			2.71%	\$13,714.60	\$505,506.28	\$519,220.88	\$519,220.88							
55	Surplus General Budget			#DIV/0!	\$0.00		\$0.00								
	Total	32.52	25.48	0.34%	\$32,983.85	\$9,839,294.03	\$9,872,277.88	\$7,385,748.22	\$344,581.66	\$85,291.75	\$2,056,656.25	\$0.00	\$0.00	\$0.00	\$0.00

**USER FRIENDLY BUDGET SECTION
STRUCTURAL BUDGET IMBALANCES**

Revenues at Risk	Non-recurring appropriation reductions	Future Year Appropriation Increases	Structural Imbalance Offsets	Line Item. Put "X" in cell to the left that corresponds to the type of imbalance.	Amount	Comment/Explanation
X				Surplus Anticipated	\$195,000.00	The additional amount of Surplus anticipated is not expected to be available for 2020.
X				Reserve for Payment of Debt	\$55,500.00	Reserve for Payment of Debt is not anticipated to be available in 2019.
	X			Legal Services and Costs: Other Expenses	(\$10,000.00)	The decrease in the appropriation is the result of the decrease in anticipated litigation. Future budgets may require an increase in the appropriation based on the projected amount required for litigation.
	X			Capital Improvement Fund	(\$18,500.00)	The reduction in the appropriation is the result of the decrease in the amount of anticipated projects for 2018. Additional funding may be necessary for future budgets.
	X			Payment of Bond Anticipation Notes	(\$54,750.00)	The decrease in the appropriation is the result of the decrease in the amount determined necessary to aggressively pay the balance of the notes outstanding. The amount of future payments will be based on the amount determined necessary to pay the balance of outstanding notes.
		X		Employee Group Health	\$18,750.00	An increase of 4.08% is proposed in 2018. There are no significant increases anticipated for 2019.
		X		Police: Salaries and Wages	\$88,576.00	The increase in the appropriation is the result of contractual obligations. There are no significant increases anticipated for 2019.
		X		Vehicle Maintenance: Other Expenses	\$10,000.00	The increase in the appropriation is the result of the increase in vehicle maintenance. There are no significant increases anticipated for 2019.
		X		Telephone and Telecommunications	\$12,500.00	The increase in the appropriation is the result of the increase in the cost of the telephone service in the Borough. There are no significant increases projected for 2019.
		X		Municipal Court: Other Expenses	\$17,550.00	The increase in the appropriation is the result of the increase in the salary of the new Court Administrator hired in 2017. There are no significant increases projected for 2019.
		X		Public Employess Retirement System	\$13,919.28	The increase in the appropriation is the result of the increase in the employer contribution required by the State. There are no significant increases projected for 2019.
		X		Police and Firemen's Retirement System of N.J.	\$56,655.67	The increase in the appropriation is the result of prior year contract negotiations and the increase in the employer contribution required by the State. There are no significant increases projected for 2019.
		X		Maintenance of Free Public Library	\$23,169.96	The increase in the appropriation is the result of the increase in the funding required by the State. There are no significant increases projected for 2019.
		X		Interest on Notes	\$21,700.00	The increase in the appropriation is the result of the balance of outstanding notes and the increase in the interest rate. Future increases will be determined based on the balance of outstanding notes and the increase or decrease in interest rates.
			X	N/A	N/A	There are no structural imbalance offsets anticipated.

**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	50,099.40	\$41,750.00	\$3,000.00	\$1,604.40		\$3,745.00
Supervisory Staff (Department Heads & Managers)	2.00	7.00	414,116.42	\$292,427.32	\$15,000.00	\$34,732.20	\$31,204.40	\$40,752.50
Police Officers (Including Superior Officers)	17.00		2,849,348.04	\$1,806,850.00	\$147,750.00	\$436,118.33	\$228,719.71	\$229,910.00
Fire Fighters (Including Superior Officers)		1.53	80,812.35	\$11,500.00	\$7,500.00	\$977.35		\$60,835.00
All Other Union Employees not listed above			0.00					
All Other Non-Union Employees not listed above	13.52	9.95	1,254,211.90	\$738,495.68	\$68,000.00	\$114,570.33	\$218,825.89	\$114,320.00
Totals	32.52	25.48	4,648,588.11	\$2,891,023.00	\$241,250.00	\$588,002.61	\$478,750.00	\$449,562.50

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

NO

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	17.00	\$10,712.10	\$182,105.70	18.00	\$10,709.43	\$192,769.65
Parent & Child	3.00	\$19,162.68	\$57,488.05	3.00	\$19,449.24	\$58,347.72
Employee & Spouse (or Partner)	3.00	\$21,373.80	\$64,121.40	3.00	\$21,373.80	\$64,121.40
Family	10.00	\$32,223.49	\$322,234.85	9.00	\$29,949.21	\$269,542.92
Employee Cost Sharing Contribution (enter as negative -)			(\$147,200.00)			(\$124,781.69)
Subtotal	33.00		\$478,750.00	33.00		\$460,000.00
<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			\$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
GRAND TOTAL	33.00		\$478,750.00	33.00		\$460,000.00

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)?

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

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		\$0.00				
Regional School Debt		\$0.00				
Utility Fund Debt						
Water/Sewer	\$6,569,700.00	\$6,569,700.00				
0		\$0.00				
0		\$0.00				
0		\$0.00				
0		\$0.00				
0		\$0.00				
<u>Municipal Purposes</u>						
Debt Authorized	\$1,760,259.03	\$1,760,259.03				
Notes Outstanding	\$3,458,250.00	\$3,402,627.70				
Bonds Outstanding		\$0.00				
Loans and Other Debt		\$0.00				
Total (Current Year)	\$11,788,209.03	\$6,625,322.30				
Population (2010 census)	<u>3,559</u>					
Per Capita Gross Debt	<u>\$3,312.23</u>					
Per Capita Net Debt	<u>\$1,450.66</u>					
3 Yr. Average Property Valuation		<u>\$879,486,034.00</u>				
Net Debt as % of 3 Year Avg Property Valuation		<u>0.59%</u>				
Utility Fund - Principal			\$55,000.00	\$200,000.00	\$200,000.00	\$2,836,750.00
Utility Fund - Interest			\$60,000.00	\$75,000.00	\$70,000.00	\$280,000.00
Bond Anticipation Notes - Principal			\$500,000.00			
Bond Anticipation Notes - Interest			\$38,735.00			
Bonds - Principal						
Bonds - Interest						
Loans & Other Debt - Principal						
Loans & Other Debt - Interest						
Total			\$653,735.00	\$275,000.00	\$270,000.00	\$3,116,750.00
Total Principal			\$555,000.00	\$200,000.00	\$200,000.00	\$2,836,750.00
Total Interest			\$98,735.00	\$75,000.00	\$70,000.00	\$280,000.00
% of Total Current Year Budget			<u>6.62%</u>			
Description	Debt Not Listed Above					
Total Guarantees - Governmental						
Total Guarantees - Other						
Total Capital/Equipment Leases				N/A		
Total Other						
<u>Bond Rating</u>	<u>Moody's</u>	<u>Standard & Poors</u>	<u>Fitch</u>			
Rating						
Year of Last Rating						
Mark "X" if Municipality has no bond rating				X		

USER FRIENDLY BUDGET SECTION - Notes

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