



# State of New Jersey Local Government Services

**Year:**  **Municipal User Friendly Budget**

**MUNICIPALITY:**

**Municode:**  **Filename:** 1608\_fbi\_2018.xlsm

**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
JANE		WILLIAMS - WARREN	6/30/2018	

**Chief Administrative Officer**

NELLIE		POU		
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**Chief Financial Officer**

MARGARET		CHERONE		
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**Municipal Clerk**

SONIA		GORDON		
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**Registered Municipal Accountant**

FRED		TOMKINS		
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**Governing Body Members**

First Name	Middle Name	Last Name	Term Expires	Business Email
SHAHIN		KHALIQUE	7/1/2020	SKHALIQUE@PATERSONNJ.GOV
RUBY		COTTON	7/1/2020	RCOTTON@PATERSONNJ.GOV
MICHAEL		JACKSON	7/1/2020	MIKEJACKSON@PATERSONNJ.GOV
MARITZA		DAVILA	7/1/2018	MDAVILA@PATERSONNJ.GOV
WILLIAM		MCKOY	7/1/2020	WMCKOY@PATERSONNJ.GOV
KENNETH		MORRIS	7/1/2018	KMORRIS@PATERSONNJ.GOV
DOMINGO		MENDEZ	7/1/2018	DMENDEZ@PATERSONNJ.GOV
ANDRE		SAYEGH	7/1/2020	ASAYEGH@PATERSONNJ.GOV
LUIZ		VELEZ	7/1/2020	LVELEZ@PATERSONNJ.GOV


## USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2017 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2018 Budget</u>		
	<u>Calendar Year</u>	<u>Calendar Year</u>	<u>% of</u>	<u>Avg Residential</u>	<u>Taxes</u>	<u>Actual/Estimated</u>	<u>Tax Levy</u>
	<u>Tax Rate</u>	<u>Tax Levy</u>	<u>Total Levy</u>	<u>Taxpayer Impact</u>			
Municipal Purpose Tax	2.625	\$149,280,705.00	61.53%	\$4,855.95	Municipal Purpose Tax	ESTIMATED	\$153,123,302.00
Municipal Library	0.037	\$2,094,011.34	0.86%	\$68.20	Municipal Library	ESTIMATED	\$2,097,694.00
Municipal Open Space			0.00%	\$0.00	Municipal Open Space		
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	0.738	\$41,962,319.00	17.30%	\$1,365.47	Local School District	ESTIMATED	\$42,000,000.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.750	\$48,601,716.00	20.03%	\$1,387.49	County Purposes	ESTIMATED	\$49,000,000.00
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.011	\$668,531.00	0.28%	\$19.87	County Open Space	ESTIMATED	\$668,531.00
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
<b>Total (Calendar Year 2017 Budget)</b>	<b>4.160</b>	<b>\$242,607,282.34</b>	<b>100.00%</b>	<b>\$7,696.98</b>	<b>Total ESTIMATED amount to be raised by taxes</b>		<b>\$246,889,527.00</b>
Total Taxable Valuation as of October 1, 2017 <span style="float: right;"><u>\$5,686,403,428.00</u></span> (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy <span style="float: right;"><u>124,302,085.00</u></span>		
Current Year Average Residential Assessment <span style="float: right;"><u>\$185,023.66</u></span>					Budget Appropriations, before Reserve for Uncollected Taxes <span style="float: right;"><u>269,122,158.00</u></span>		
<b><u>Prior Year to Current Year Comparison</u></b>					Total Non-Municipal Tax Levy <span style="float: right;"><u>\$91,668,531.00</u></span>		
<b><u>Comparison - Municipal Purposes Tax Rate</u></b>					Amount to be Raised by Taxes - Before RUT <span style="float: right;"><u>\$236,488,604.00</u></span>		
Prior Year	Current Year	% Change (+/-)			Reserve for Uncollected Taxes (RUT) <span style="float: right;"><u>\$10,674,479.24</u></span>		
2.625	2.699	2.84%			Total Amount to be Raised by Taxes <span style="float: right;"><u>\$247,163,083.24</u></span>		
<b><u>Comparison - Municipal Purposes Tax Levy</u></b>					% of Tax Collections used to Calculate RUT <span style="float: right;"><u>95.68%</u></span>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		If % used exceeds the actual collection % then reference the statutory exception used		
\$149,280,705.00	\$153,123,302.00	2.57%	\$3,842,597.00		<b><u>Tax Collections - ACTUAL as of Prior Year</u></b>		
<b><u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u></b>					Total Tax Revenue, Collections CY 2017 <span style="float: right;"><u>233,873,804.00</u></span>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		Total Tax Levy, CY 2017 <span style="float: right;"><u>242,607,282.00</u></span>		
\$4,855.95	\$4,993.79	2.84%	\$137.84		% of Taxes Collected, CY 2017 <span style="float: right;"><u>96.40%</u></span>		
					Delinquent Taxes - June 30, 2017 <span style="float: right;"><u>\$247,457.11</u></span>		

**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	Utility	Utility	Utility	Utility	Utility	Utility
08	Surplus	-28.23%	(\$3,225,500.00)	\$11,425,500.00	\$8,200,000.00	\$8,200,000.00							
08	Local Revenue	0.00%	\$0.00	\$27,054,783.00	\$27,054,783.00	\$27,054,783.00							
09	State Aid (without offsetting appropriation)	3.00%	\$1,750,000.00	\$58,241,868.00	\$59,991,868.00	\$59,991,868.00							
08	Uniform Construction Code Fees	0.00%	\$1.00	\$1,895,697.00	\$1,895,698.00	\$1,895,698.00							
	<b>Special Revenue Items w/ Prior Written Consent</b>												
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	-17.60%	(\$2,121,982.00)	\$12,053,848.00	\$9,931,866.00	\$9,931,866.00							
08	Other Special Items	-34.36%	(\$5,199,152.00)	\$15,129,461.00	\$9,930,309.00	\$9,930,309.00							
15	Receipts from Delinquent Taxes	-0.14%	(\$9,967.00)	\$7,307,529.00	\$7,297,562.00	\$7,297,562.00							
	<b>Amount to be raised by taxation</b>												
07	Local Tax for Municipal Purposes	1.46%	\$2,207,745.00	\$150,915,557.00	\$153,123,302.00	\$153,123,302.00							
07	Minimum Library Tax	0.18%	\$3,682.66	\$2,094,011.34	\$2,097,694.00	\$2,097,694.00							
54	Open Space 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								
	<b>Total</b>	<b>-2.31%</b>	<b>(\$6,595,172.34)</b>	<b>\$286,118,254.34</b>	<b>\$279,523,082.00</b>	<b>\$279,523,082.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**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	Utility	Utility	Utility	Utility	Utility	Utility	
	Full-Time	Part-Time														
20	General Government		25.37%	\$3,358,913.00	\$13,238,788.00	\$16,597,701.00	\$16,597,701.00									
21	Land-Use Administration		24.71%	\$77,737.00	\$314,596.00	\$392,333.00	\$392,333.00									
22	Uniform Construction Code		33.39%	\$413,843.00	\$1,239,553.00	\$1,653,396.00	\$1,653,396.00									
23	Insurance		-7.58%	(\$4,686,413.00)	\$61,859,814.00	\$57,173,401.00	\$57,173,401.00									
25	Public Safety		3.01%	\$2,610,260.00	\$86,713,983.00	\$89,324,243.00	\$89,324,243.00									
26	Public Works		4.15%	\$553,690.00	\$13,345,612.00	\$13,899,302.00	\$13,899,302.00									
27	Health and Human Services		9.58%	\$318,601.00	\$3,325,112.00	\$3,643,713.00	\$3,643,713.00									
28	Parks and Recreation		17.38%	\$295,696.00	\$1,701,259.00	\$1,996,955.00	\$1,996,955.00									
29	Education (including Library)		-1.99%	(\$73,471.00)	\$3,695,854.00	\$3,622,383.00	\$3,622,383.00									
30	Unclassified		#DIV/0!	\$0.00		\$0.00										
31	Utilities and Bulk Purchases		0.66%	\$111,645.00	\$16,848,066.00	\$16,959,711.00	\$16,959,711.00									
32	Landfill / Solid Waste Disposal		1.60%	\$141,838.00	\$8,878,928.00	\$9,020,766.00	\$9,020,766.00									
35	Contingency		-100.00%	(\$200,000.00)	\$200,000.00	\$0.00										
36	Statutory Expenditures		6.28%	\$1,601,221.00	\$25,498,300.00	\$27,099,521.00	\$27,099,521.00									
37	Judgements		-100.00%	(\$165,000.00)	\$165,000.00	\$0.00										
42	Shared Services		-17.60%	(\$2,121,982.00)	\$12,053,848.00	\$9,931,866.00	\$9,931,866.00									
43	Court and Public Defender		4.23%	\$75,835.00	\$1,794,317.00	\$1,870,152.00	\$1,870,152.00									
44	Capital		-20.00%	(\$100,000.00)	\$500,000.00	\$400,000.00	\$400,000.00									
45	Debt		-12.12%	(\$2,142,266.00)	\$17,678,981.00	\$15,536,715.00	\$15,536,715.00									
46	Deferred Charges		-100.00%	(\$352,567.00)	\$352,567.00	\$0.00	\$0.00									
48	Debt - Type 1 School District		#DIV/0!	\$0.00		\$0.00										
50	Reserve for Uncollected Taxes		0.18%	\$18,651.00	\$10,382,273.00	\$10,400,924.00	\$10,400,924.00									
55	Surplus General Budget		#DIV/0!	\$0.00		\$0.00										
	<b>Total</b>	0.00	0.00	-0.09%	(\$263,769.00)	\$279,786,851.00	\$279,523,082.00	\$279,523,082.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**USER FRIENDLY BUDGET SECTION  
STRUCTURAL BUDGET IMBALANCES**

<i>Revenues at Risk</i>	<i>Non-recurring appropriation reductions</i>	<i>Future Year Appropriation Increases</i>	<i>Structural Imbalance Offsets</i>	<b>Line Item.</b> Put "X" in cell to the left that corresponds to the type of imbalance.	<b>Amount</b>	<b>Comment/Explanation</b>
X				Prior year sewer charges	\$880,568.00	
X				Transitional Aid	#####	
X				Sale of City owned property	\$2,000,000.00	
X				Additional Off-Duty Admin Fee	\$595,862.00	
X				Trust Fund Surplus	\$5,332.00	
X				Anticipated Fund Balance	\$8,200,000.00	may not regenerate surplus

**ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA**

<b>Property Tax Assessments - Taxable Properties (October 1, 2017 Value)</b>				<b>Property Tax Assessments - Exempt Properties (October 1, 2017 Value)</b>			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	1,011	\$52,539,000.00	0.93%	15A Public Schools		\$436,821,100.00	24.79%
2 Residential	17,884	\$3,308,963,200.00	58.33%	15B Other Schools		\$16,662,300.00	0.95%
3A/3B Farm			0.00%	15C Public Property		\$717,595,900.00	40.73%
4A Commercial	3,675	\$1,431,450,100.00	25.23%	15D Church and Charities		\$347,861,900.00	19.74%
4B Industrial	488	\$444,531,500.00	7.84%	15E Cemeteries & Graveyards		\$25,009,600.00	1.42%
4C Apartments	526	\$435,737,700.00	7.68%	15F Other Exempt		\$218,005,500.00	12.37%
5A/5B Railroad			0.00%				
6A/6B Business Personal Property			0.00%				
<b>Total</b>	<b>23,584</b>	<b>\$5,673,221,500.00</b>	<b>100.00%</b>	<b>Total</b>	<b>0</b>	<b>\$1,761,956,300.00</b>	<b>100.00%</b>
Average Ratio (%), Assessed to True Value				95.44%			
Equalized Valuation, Taxable Properties				\$5,944,280,699.92			
Total # of property tax appeals filed in 2017			County Tax Board	1,831.00			
			State Tax Court	48.00			
Number of 2017 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 2017			\$2,088,648.00				
				Percentage of Exempt vs. Non-Exempt Properties			
				31.06%			

<b>Prior Budget Year's Payments in Lieu of Tax (PILOT) - 5 Year Exemptions/Abatements</b>				
	# of Parcels	PILOT Billing/Revenue	Assessed Value	Taxes if Billed in Full 2017 Total Tax Rate
G Commercial/Industrial Exemption	25	\$3,311,173.00	\$9,880,100.00	
I Dwelling Exemption				
J Dwelling Abatement				
K New Dwelling/Conversion Exemption				
L New Dwelling/Conversion Abatement				
N Multiple Dwelling Exemption				
O Multiple Dwelling Abatement	10		\$1,545,300.00	
<b>Total 5 Yr Exemptions/Abatements</b>	<b>35</b>	<b>3,311,173.00</b>	<b>11,425,400.00</b>	<b>0.00</b>

**USER FRIENDLY BUDGET SECTION  
Long Term Tax Exemptions**

<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>					<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>					<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>					<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>				
Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2017 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2017 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2017 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2017 Total Tax Rate
ASPEN HAMILTON	Aff. Housing	\$90,004.00	\$3,467,800.00	\$150,467.84															
COLT ARMS	Aff. Housing	\$385,824.00	\$22,000,000.00	\$954,580.00															
FEDERATION APTS	Aff. Housing	\$206,265.00	\$12,820,000.00	\$556,259.80															
GOVERNOR TOWERS - I	Aff. Housing	\$159,086.00	\$10,411,000.00	\$451,733.29															
GOVERNOR TOWERS - II	Aff. Housing	\$156,104.00	\$9,004,500.00	\$390,705.26															
GOVERNOR TOWERS - III	Aff. Housing	\$318,337.00	\$5,027,900.00	\$218,160.58															
GOVERNOR MADISON PARK	Aff. Housing	\$75,489.00	\$6,885,400.00	\$298,757.51															
PATERSON HOUSING AUTHORITY	Aff. Housing	\$146,670.00	\$151,095,700.00	\$6,556,042.42															
504 MADISON AVE	Aff. Housing	\$158,804.00	\$6,885,400.00	\$298,757.51															
INCCA - CARROLL ST.	Aff. Housing	\$170,299.00	\$9,800,000.00	\$425,222.00															
INCCA - TRIANGLE	Aff. Housing	\$180,804.00	\$14,561,600.00	\$631,827.82															
MARTIN DEPORRES	Aff. Housing	\$211,774.00	\$4,160,000.00	\$180,502.40															
COOKE BLDG. ASSOC.	Aff. Housing	\$15,377.00	\$3,192,900.00	\$138,539.93															
GREAT FALLS	Aff. Housing	\$234,805.00	\$7,928,200.00	\$344,004.60															
BROOKS-SLOATE	Aff. Housing	\$162,351.00	\$11,760,000.00	\$510,266.40															
446-460 E.19TH ST.	Aff. Housing	\$19,213.00	\$2,985,900.00	\$129,558.20															
SHELTERING ARMS	Aff. Housing	\$18,197.00	\$4,669,500.00	\$202,609.61															
BELMONT / McBRIDE	Aff. Housing	\$66,259.00	\$4,555,300.00	\$197,654.47															
N.MAIN S. SCATTERED	Aff. Housing	\$79,094.00	\$9,114,400.00	\$395,473.82															
HOPE 98 - BEECH ST.	Aff. Housing	\$35,665.00	\$6,335,000.00	\$274,875.65															
VAN HOUTEN ST.	Aff. Housing	\$34,974.00	\$4,030,200.00	\$174,870.38															
CHRISTOPHER HOPE 99	Aff. Housing	\$115,929.00	\$1,721,000.00	\$74,674.19															
RISING DOVE SR. HOUSING	Aff. Housing	\$31,265.00	\$5,076,100.00	\$220,251.98															
ALEXANDER HAMILTON VI	Aff. Housing	\$32,267.00	\$5,097,510.00	\$221,180.96															
BELMONT 2007	Aff. Housing	\$20,678.00	\$4,954,300.00	\$214,967.08															
CONGDON MILLS	Aff. Housing	\$85,957.00	\$3,736,200.00	\$162,113.72															
ALEXANDER HAMILTON I-III	Aff. Housing	\$99,682.00	\$3,818,516.00	\$165,685.41															
<b>Total Long Term Exemptions - Column Total</b>		3,311,173.00	335,094,326.00	14,539,742.81	<b>Total Long Term Exemptions - Column Total</b>		\$0.00	\$0.00	\$0.00	<b>Total Long Term Exemptions - Column Total</b>		\$0.00	\$0.00	\$0.00	<b>Total Long Term Exemptions - Column Total</b>		\$0.00	\$0.00	\$0.00
<b>Mark "X" if Grand Total</b>															<b>Total Long Term Exemptions - GRAND TOTAL</b>		\$3,311,173.00	\$335,094,326.00	\$14,539,742.81



**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	1.00	9.00	802,264.00	\$495,038.00		\$53,161.00	\$233,375.00	\$20,690.00
Supervisory Staff (Department Heads & Managers)	46.00		5,972,155.00	\$3,552,482.00	\$214,969.00	\$381,492.00	\$1,674,739.00	\$148,473.00
Police Officers (Including Superior Officers)	403.00		210,647,628.00	\$35,254,818.00	\$2,575,000.00	\$9,724,267.00	\$161,620,102.00	\$1,473,441.00
Fire Fighters (Including Superior Officers)	340.00		57,173,729.00	\$31,737,008.00	\$1,253,480.00	\$7,895,115.00	\$14,961,708.00	\$1,326,418.00
All Other Union Employees not listed above	798.00	210.00	40,865,019.00	\$24,308,185.00	\$1,470,948.00	\$2,610,394.00	\$11,459,555.00	\$1,015,937.00
All Other Non-Union Employees not listed above	27.00		2,689,652.00	\$1,659,655.00		\$178,226.00	\$782,407.00	\$69,364.00
<b>Totals</b>	<b>1615.00</b>	<b>219.00</b>	<b>318,150,447.00</b>	<b>\$97,007,186.00</b>	<b>\$5,514,397.00</b>	<b>\$20,842,655.00</b>	<b>\$190,731,886.00</b>	<b>\$4,054,323.00</b>

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**

	<b>Current Year # of Covered Members (Medical &amp; Rx)</b>	<b>Current Year Annual Cost Estimate per Employee</b>	<b>Total Current Year Cost</b>	<b>Prior Year # of Covered Members (Medical &amp; Rx)</b>	<b>Prior Year Annual Cost per Employee (Average)</b>	<b>Total Prior Year Cost</b>
<b>Active Employees - Health Benefits - Annual Cost</b>						
Single Coverage	427.00	\$15,492.00	\$6,615,084.00	440.00	\$11,331.43	\$4,985,829.20
Parent & Child	305.00	\$22,908.00	\$6,986,940.00	333.00	\$16,750.59	\$5,577,946.47
Employee & Spouse (or Partner)	126.00	\$30,972.00	\$3,902,472.00	151.00	\$22,926.20	\$3,461,856.20
Family	487.00	\$38,712.00	\$18,852,744.00	556.00	\$28,514.33	\$15,853,967.48
Employee Cost Sharing Contribution (enter as negative - )						
<b>Subtotal</b>	<b>1,345.00</b>		<b>\$36,357,240.00</b>	<b>1,480.00</b>		<b>\$29,879,599.35</b>
<b>Elected Officials - Health Benefits - Annual Cost</b>						
Single Coverage	1	\$15,492.00	\$15,492.00	3	\$11,820.00	\$35,460.00
Parent & Child			\$0.00			\$0.00
Employee & Spouse (or Partner)	1	\$30,972.00	\$30,972.00			\$0.00
Family	1	\$38,712.00	\$38,712.00	1	\$27,840.00	\$27,840.00
Employee Cost Sharing Contribution (enter as negative - )						
<b>Subtotal</b>	<b>3.00</b>		<b>\$85,176.00</b>	<b>4.00</b>		<b>\$63,300.00</b>
<b>Retirees - Health Benefits - Annual Cost</b>						
Single Coverage	465	\$12,504.84	\$5,814,750.60	841	\$4,985.80	\$4,193,057.80
Parent & Child	40	\$23,766.60	\$950,664.00	35	\$22,688.91	\$794,111.85
Employee & Spouse (or Partner)	258	\$16,923.40	\$4,366,237.20	206	\$36,318.06	\$7,481,520.36
Family	141	\$40,020.09	\$5,642,832.69	138	\$40,010.43	\$5,521,439.34
Employee Cost Sharing Contribution (enter as negative - )						
<b>Subtotal</b>	<b>904.00</b>		<b>\$16,774,484.49</b>	<b>1,220.00</b>		<b>\$17,990,129.35</b>
<b>GRAND TOTAL</b>	<b>2,252.00</b>		<b>\$53,216,900.49</b>	<b>2,704.00</b>		<b>\$47,933,028.70</b>

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)

Organization/Individuals Eligible for Benefit	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Approved Labor Agreement	Local Ordinance	Individual Employment Agreement
GENERAL GOVERNMENT	898.00	\$193,291.00			
ADMINISTRATION	643.00	\$171,183.00			
FINANCE	2451.00	\$620,667.00			
LEGAL	1061.00	\$416,986.00			
PUBLIC SAFETY	15318.00	\$4,757,324.00			
PUBLIC WORKS	10027.00	\$11,527,067.00			
COMMUNITY DEVELOPMENT	769.00	\$181,509.00			
HUMAN SERVICES	1663.00	\$373,324.00			
STATUTORY AGENCIES	5326.00	\$941,616.00			
GRANTS	2721.00	\$501,304.00			
<b>Totals</b>	40877.00	\$19,684,271.00			
<b>Total Funds Reserved as of end of 2017</b>					
<b>Total Funds Appropriated in 2018</b>					

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

	Gross Debt	Deductions	Net Debt	Current Year			
				Budget	2019 Budget	2020 Budget	All Additional Future Years' Budgets
Local School Debt			\$0.00				
Regional School Debt			\$0.00				
Utility Fund Debt							
0			\$0.00				
0			\$0.00				
0			\$0.00				
0			\$0.00				
0			\$0.00				
0			\$0.00				
<b>Municipal Purposes</b>							
Debt Authorized	\$14,060,192.00	\$490,000.00	\$13,570,192.00				
Notes Outstanding			\$0.00				
Bonds Outstanding	\$100,164,000.00		\$100,164,000.00				
Loans and Other Debt	\$8,946,306.00		\$8,946,306.00				
<b>Total (Current Year)</b>	<b>\$123,170,498.00</b>	<b>\$490,000.00</b>	<b>\$122,680,498.00</b>				
Population (2010 census)	<u>147,754</u>						
Per Capita Gross Debt	<u>\$833.62</u>						
Per Capita Net Debt	<u>\$830.30</u>						
3 Yr. Average Property Valuation		<u>\$6,354,155,909.00</u>					
Net Debt as % of 3 Year Avg Property Valuation		<u>1.93%</u>					
Utility Fund - Principal							
Utility Fund - Interest							
Bond Anticipation Notes - Principal							
Bond Anticipation Notes - Interest							
Bonds - Principal				\$10,550,000.00	\$7,530,000.00	\$8,035,000.00	\$43,069,000.00
Bonds - Interest				\$4,506,485.00	\$2,705,647.00	\$2,370,700.00	\$8,881,439.00
Loans & Other Debt - Principal				\$1,337,242.00	\$1,294,865.00	\$1,047,271.00	\$4,883,158.00
Loans & Other Debt - Interest				\$141,988.00	\$128,100.00	\$90,969.00	\$297,657.00
<b>Total</b>				<b>\$16,535,715.00</b>	<b>\$11,658,612.00</b>	<b>\$11,543,940.00</b>	<b>\$57,131,254.00</b>
Total Principal				\$11,887,242.00	\$8,824,865.00	\$9,082,271.00	\$47,952,158.00
Total Interest				\$4,648,473.00	\$2,833,747.00	\$2,461,669.00	\$9,179,096.00
% of Total Current Year Budget				5.92%			
Description	Debt Not Listed Above						
Total Guarantees - Governmental							
Total Guarantees - Other							
Total Capital/Equipment Leases							
Total Other							
<b>Bond Rating</b>	<b>Moody's</b>	<b>Standard &amp; Poors</b>	<b>Fitch</b>				
Rating	Ba1						
Year of Last Rating	2016						
<b>Mark "X" if Municipality has no bond rating</b>							

**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 - Notes**

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

<p>The municipal budget for the SFY year 2018 has been prepared within the constraints imposed by Chapter 68, Public Laws of 1976, commonly know as the Appropriation Cap Law.</p> <p>This law imposes a limit on municipal expenditures, which, for the City of Paterson, is Calculated as follows:</p> <table border="0"> <tr> <td>Total General Appropriations for SFY 2017</td> <td align="right">\$278,863,050</td> </tr> <tr> <td>CAP Base Adjustments</td> <td></td> </tr> <tr> <td> Subtotal</td> <td align="right"> 278,863,050</td> </tr> <tr> <td>Less Exceptions:</td> <td></td> </tr> <tr> <td>Total Other Operations</td> <td align="right">18,005,332</td> </tr> <tr> <td>Total Public-Private Offset</td> <td align="right">11,145,187</td> </tr> <tr> <td>Total Capital Improvements</td> <td align="right">500,000</td> </tr> <tr> <td>Total Debt Service</td> <td align="right">17,678,981</td> </tr> <tr> <td>Total Deferred Charges</td> <td></td> </tr> <tr> <td>Judgements</td> <td align="right">165,000</td> </tr> <tr> <td>Reserve for Uncollected Taxes</td> <td align="right">10,382,273</td> </tr> <tr> <td> Total Exceptions</td> <td align="right"> 57,876,773</td> </tr> <tr> <td> Amount on which % CAP is Applied (carried forward)</td> <td align="right"> 220,986,277</td> </tr> </table>	Total General Appropriations for SFY 2017	\$278,863,050	CAP Base Adjustments		 Subtotal	 278,863,050	Less Exceptions:		Total Other Operations	18,005,332	Total Public-Private Offset	11,145,187	Total Capital Improvements	500,000	Total Debt Service	17,678,981	Total Deferred Charges		Judgements	165,000	Reserve for Uncollected Taxes	10,382,273	 Total Exceptions	 57,876,773	 Amount on which % CAP is Applied (carried forward)	 220,986,277	<table border="0"> <tr> <td>Amount on which CAP is Applied (brought forward)</td> <td align="right">\$220,986,277</td> </tr> <tr> <td>1.5% CAP CY 2017 (LFN 2016-18)</td> <td align="right">3,314,794</td> </tr> <tr> <td>Allowable Operating Appropriations before Additional Exceptions per N.J.S.A. 40A:4-45.3</td> <td align="right">224,301,0712</td> </tr> <tr> <td>Additional Exceptions:</td> <td></td> </tr> <tr> <td>Available from Banking - 2016</td> <td></td> </tr> <tr> <td>Available from Banking - 2017</td> <td align="right">1,125,837</td> </tr> <tr> <td>Assessed Value of New Construction per Assessor's Certification</td> <td align="right">10,908</td> </tr> <tr> <td>Additional Increase in CAPS per COLA Ordinance</td> <td align="right">4,419,726</td> </tr> <tr> <td>Total Additional Exceptions</td> <td align="right">5,556,740</td> </tr> <tr> <td>Total Allowable Appropriations Within CAPS for SFY 2017</td> <td align="right">229,857,541</td> </tr> <tr> <td>Total Appropriations Subject to CAPS Set Forth in this Budget</td> <td align="right">223,242,685</td> </tr> <tr> <td>Amount Available for CAP Bank carry over</td> <td align="right">\$ 6,614,856</td> </tr> <tr> <td>Allowable Operating Appropriations before Additional Exceptions per N.J.S.A. 40A:4-45.3</td> <td align="right">509,924,999.00</td> </tr> <tr> <td>Additional Exceptions:</td> <td></td> </tr> <tr> <td>Available from Banking - 2014</td> <td align="right">\$14,884,685.00</td> </tr> </table>	Amount on which CAP is Applied (brought forward)	\$220,986,277	1.5% CAP CY 2017 (LFN 2016-18)	3,314,794	Allowable Operating Appropriations before Additional Exceptions per N.J.S.A. 40A:4-45.3	224,301,0712	Additional Exceptions:		Available from Banking - 2016		Available from Banking - 2017	1,125,837	Assessed Value of New Construction per Assessor's Certification	10,908	Additional Increase in CAPS per COLA Ordinance	4,419,726	Total Additional Exceptions	5,556,740	Total Allowable Appropriations Within CAPS for SFY 2017	229,857,541	Total Appropriations Subject to CAPS Set Forth in this Budget	223,242,685	Amount Available for CAP Bank carry over	\$ 6,614,856	Allowable Operating Appropriations before Additional Exceptions per N.J.S.A. 40A:4-45.3	509,924,999.00	Additional Exceptions:		Available from Banking - 2014	\$14,884,685.00
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