

Deirdre Dillon
Mayor

Vanessa Jachzel
Councilwoman
Finance & Administration

William Jones
Councilman
Public & Governmental Relations

Peter Kilman
Councilman
Public Safety



Ken Tyburczy
Councilman
Utilities, Building & Grounds

Joseph Verdone
Council President
Building, Planning & Zoning

Harry Weber
Councilman
Health, Education & Social Services

A MESSAGE FROM THE MAYOR AND COUNCIL

Budget hearing will be March 22, 2017, 8:30PM at Ramsey Borough Hall

Dear Resident:

Your 2017 tax bill is comprised of four separate parts: Ramsey Schools, Ramsey Public Library, Ramsey Municipal Services and Bergen County government. While we, the elected officials of the Borough, receive the majority of comments about taxes, it should be noted that **only the municipal services portion is administered by your Mayor and Council.**

YOUR PROPOSED 2017 TAX BILL IS DIVIDED AS FOLLOWS:

1% RAMSEY PUBLIC LIBRARY

67% SCHOOL SYSTEM

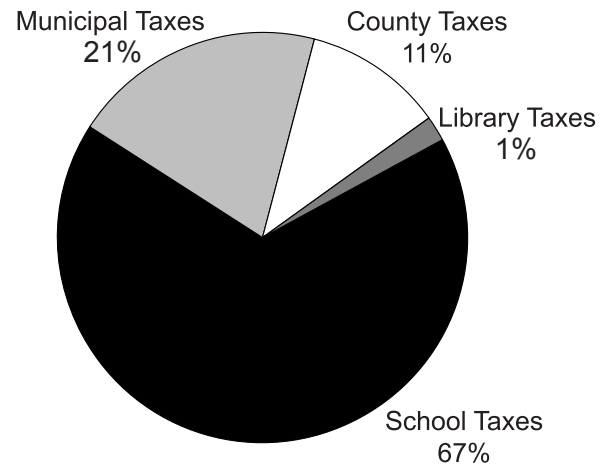
RAMSEY BOARD OF EDUCATION

21% MUNICIPAL SERVICES

RAMSEY POLICE, LOCAL ROADS, SANITATION, RECYCLING, RECREATION, TOWN ADMINISTRATION, VOLUNTEER EMERGENCY SERVICES, HEALTH SERVICES, ETC.

11% BERGEN COUNTY GOVERNMENT

COUNTY HIGHWAYS, HOSPITALS, LAW ENFORCEMENT, COUNTY ADMINISTRATION, PARKS & RECREATIONAL FACILITIES



The municipal budget for 2017 includes a modest tax increase over 2016 of 1.71%, which is below the State cap of 2%. The State provides municipalities the ability to budget above the 2% cap for increases in certain items such as pension costs, health insurance, debt service or capital improvements. While this budget increases Ramsey's debt pay-down, through other budget reductions it does not utilize any State-authorized exceptions and remains under the cap. This year marks the seventh consecutive year the municipal budget increase has remained under 2%, despite State Aid remaining flat at \$1,414,471 during that same time period.

On a home assessed at \$522,353 (the average Ramsey assessment), the 2017 annual increase would amount to approximately \$42 for the municipal services portion of your tax bill, or about \$3.50 per month. This does not include school taxes or county taxes, the Ramsey Board of Education and Bergen County Board of Chosen Freeholders, respectively, control those budgets and tax rates.

As your elected representatives, we face the ongoing challenge of making difficult choices in the provision of municipal services to ensure municipal government costs remain under control, while still maintaining a high

level and quality of municipal services for our community. In order to provide budget stability with only minimal increases, we continually seek new revenue sources such as grants for various Borough projects (Arch & Carol Street project grant), income from use of Borough facilities (cell tower rent) while controlling costs by finding efficiencies where feasible (switch full-time positions to part-time; participating in joint purchasing agreements with nearby towns). We also continue, at Borough Hall and throughout our points of service to residents, to use new technology, where applicable, to streamline and enhance our services in a cost-effective way. For example, we will be launching a new Borough website which should be more user-friendly and comprehensive, in the very near future.

We also put a high priority on investing in the Borough's infrastructure. We dedicated over \$1 million annually for the last two years towards much-needed road resurfacing, and anticipate similar funding in 2017. This investment has resulted in better overall conditions on our local roads. We also contracted last year for a new ladder truck for the Fire Department, replacing a similar truck with over thirty years in service. This year, we anticipate investing in a new community/senior center and pool house. Even with this infrastructure investment, through prudent budgeting, we have been able to reduce our municipal debt by \$2.8 million from January 1, 2014 to March 1, 2017. We will again be paying down a significant amount of long-term debt in 2017, which will put us in a position to borrow funds needed for 2017 projects while keeping overall debt under \$10 million, which is less than 10% of the level the State allows for a community our size. The Borough is currently at its lowest debt level since 2012.

Other expenditures, in addition to roads and a down-payment on the Community/Senior Center Pool House Project, are anticipated to be included in our budgeted capital improvement fund line and equipment purchases line totaling \$1.525 million. These additional items include replacement of equipment for all of the various Borough departments and emergency services that has reached the end of its useful life.

As your elected officials, we remain highly cognizant of our obligation to wisely manage residents' tax dollars, and we maintain our focus upon managing these expenditures as conservatively as possible without sacrificing quality. Through our careful long-term planning, which includes a history of stable budgeting and low debt levels, Ramsey is financially healthy and strong. Your Mayor and Council have worked diligently to produce a leaner, more efficient municipal government, yet one which remains able to deliver the essential municipal services that our residents expect and deserve. Much credit continues to be due our dedicated and hard-working municipal employees, who have worked with the governing body to reduce operational costs and improve efficiencies, while maintaining high standards of performance.

The full budget is available for your inspection in several places. You may view the budget in its entirety on our Borough website (www.ramseynj.com). In addition, copies of the budget are on reserve at the Ramsey Free Public Library. Residents are invited to comment on any aspect of the budget at Mayor and Council meetings, or by letter or e-mail.

Thank you for your continued cooperation and support,

Mayor and Council

PROPOSED MUNICIPAL TAX DATA COMPARISON

	2016 Actual Total Tax Amount	2016 Actual Tax Rate	2017 Total Tax Amount	2017 Proposed Tax Rate
PUBLIC LIBRARY	\$1,131,584	\$0.033	\$1,173,999	\$0.034
MUNICIPAL SERVICES	\$16,293,596	\$0.468	\$16,559,837	\$0.476
TOTAL	\$17,425,180	\$0.501	\$17,733,836	\$0.510

The following information is a more detailed overview of the municipal budget:

MUNICIPAL REVENUE COMPARISON

	<u>2016</u>	<u>2017</u>
Alcoholic Beverage Licenses.....	\$34,000	\$34,000
Other Administrative Licenses.....	\$41,000	\$45,000
Construction Code Official Permits.....	\$510,000	\$535,000
Other Permits & Fees.....	\$35,000	\$50,000
Municipal Court Fines.....	\$150,000	\$134,000
Interest and Cost on Taxes.....	\$110,000	\$120,000
Energy Receipts Tax.....	\$1,474,471	\$1,474,471
Utility Operating Surplus.....	\$75,000	\$100,000
Interest on Investments and Deposits.....	\$10,000	\$20,000
Cable Franchise Fee.....	\$230,000	\$235,000
Municipal Occupancy Tax.....	\$184,000	\$175,000
Cell Tower Revenue.....	\$30,000	\$30,000
Life Hazard Use Fees.....	\$155,000	\$165,000
Clean Communities Grant Program.....	\$30,544	\$34,923
Various Grants.....	\$27,456	\$26,231
Recycling Tonnage Grants.....	\$43,732	\$45,143
Governor's Council on Alcoholism & Drug Abuse Grant.....	\$9,876	\$9,876
Alcohol Education & Rehabilitation Fund.....	\$4,538	\$3,686
Recycling Revenue.....	\$10,000	\$15,000
Receipts from Delinquent Taxes.....	\$510,000	\$530,000
Utilization of Contingency Reserve (1).....	\$3,050,000	\$2,650,000
Reserve to Pay Bonds & Notes.....	\$150,000	298,000
Amount of be Raised by Taxes for Support of Municipal Budget.....	\$16,293,596	\$16,599,837
Amount to be Raised by Taxes for Free Public Library.....	\$1,131,584	\$1,173,999
TOTAL GENERAL REVENUES.....	\$24,299,797	\$24,464,166

1. CONTINGENCY RESERVE – We anticipate utilizing \$2,650,000 of reserve/fund balance in the 2017 Municipal Budget. Fund Balance is generated by unused appropriations and unanticipated revenues through last year's Municipal Budget. This is then utilized to offset municipal taxes on a year-to-year basis.

MUNICIPAL EXPENSE COMPARISON

GENERAL GOVERNMENT	2016	2017
Administrative & Executive	\$418,000	\$421,000
Mayor & Council	\$52,000	\$51,000
Borough Clerk	\$266,000	\$272,000
Finance & Administration	\$235,000	\$240,000
Audit Services	\$47,000	\$50,000
Computer Maintenance & Data Services	\$112,000	\$120,000
Collection & Assessment of Taxes	\$602,500	\$527,800
Legal Services	\$175,000	\$175,000
Engineering	\$210,000	\$163,000
LAND USE ADMINISTRATION		
Planning Board	\$107,000	\$99,000
Zoning Board	\$15,000	\$15,000
INSURANCE	\$2,615,000	\$2,640,000
PUBLIC SAFETY		
Police, Prosecutor and Courts, and 911	\$5,135,000	\$5,249,500
Emergency Management	\$133,500	\$133,500
Fire and Fire Protection	\$419,250	\$430,250
First Aid Contribution	\$115,000	\$115,000
Construction Official	\$422,000	\$422,000
PUBLIC WORKS		
Road Maintenance, Resurfacing and Sidewalks	\$1,647,000	\$1,655,000
Shade Tree Commission	\$190,000	\$205,000
Recycling	\$331,000	\$382,500
Garbage & Trash Removal	\$525,000	\$537,000
Building & Grounds	\$723,500	\$740,000
Vehicle Maintenance	\$508,500	\$513,000
HEALTH SERVICES		
Board of Health	\$125,500	\$122,500
Visiting Nurses	\$17,000	\$17,000
Environmental Commission	\$8,000	\$8,000
Dog & Cat Regulation	\$20,000	\$20,500
Drug Abuse Program and Other Human Services	\$31,450	\$31,450
PARKS & RECREATION		
Board of Recreation Commission	\$136,800	\$136,800
Other Programs	\$193,000	\$189,000
PURCHASE VARIOUS DEPARTMENT EQUIPMENT	\$325,000	\$275,000
UTILITIES AND LANDFILL FEES	\$1,402,200	\$1,415,000
CONTINGENCY	\$5,000	\$5,000
DEFERRED CHARGES AND STATUTORY	\$2,162,867	\$2,121,508
LIBRARY	\$1,131,584	\$1,173,999
GRANTS OFFSET BY REVENUES	\$116,146	\$119,859
CAPITAL IMPROVEMENT FUND	\$1,250,000	\$1,250,000
DEBT SERVICE AND DEFERRED CHARGES	\$1,321,000	\$1,372,000
RESERVE FOR UNCOLLECTED TAXES	\$1,050,000	\$1,050,000
TOTAL GENERAL APPROPRIATIONS	\$24,299,797	\$24,464,166

Borough of Ramsey

33 N. Central Avenue
Ramsey, NJ 07446

PRSR STD
US POSTAGE
PAID
RAMSEY, NJ
PERMIT NO. 239

*****ECR WSS*****

Residential Customer
Ramsey, NJ 07446