

Deirdre Dillon
Mayor

Judith Cusick
Councilwoman
Utilities, Building & Grounds

Michael Gutwetter
Councilman
Finance & Administration

Peter Kilman
Council President
Public Safety



Sara Poppe
Councilwoman
Public & Governmental Relations

Harry Weber
Councilman
Health, Education & Social Services

Jane Woods
Councilwoman
Building, Planning & Zoning

A MESSAGE FROM THE MAYOR AND COUNCIL

Public Hearing on the 2022 Municipal Budget will be April 13, 2022 at 7:30PM

Due to COVID-19, the budget hearing will also be held telephonically. Access information will be posted on the Borough's website www.ramseynj.com with the agenda for the meeting. The meeting also may be viewed on the Borough YouTube channel which may be directly accessed from link on the Borough website.

Dear Resident:

Your property tax bill is comprised of four separate components: Ramsey Schools, Ramsey Free Public Library, Ramsey Municipal Services and Bergen County Government. Please note that only the municipal services portion (20%) of your property taxes is administered by your Mayor and Council. The Board of Education solely determines the school tax levy from the annual budget it sets and incorporates any additional voter approved referendums or ballot questions. Similarly, Bergen County is responsible for setting its budget and tax levy. The Ramsey Library funding is a formula mandated by State law.

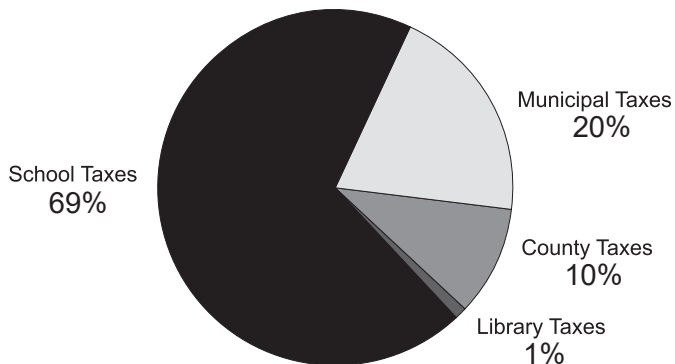
Below please find a breakdown of 2021 property taxes by each component, followed by a discussion of the 2022 Municipal Budget.

SUMMARY OF PROPERTY TAX COMPONENTS

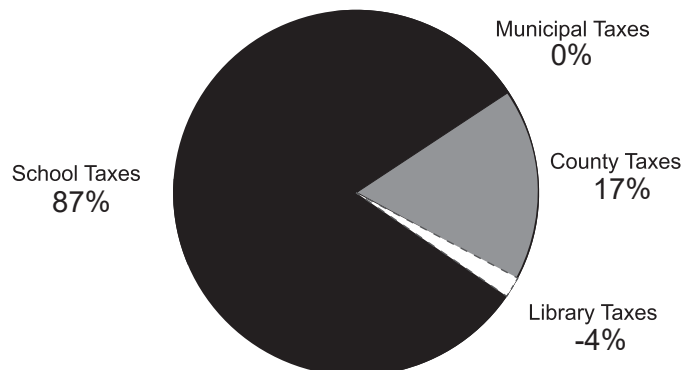
2021 Property Tax Rate Increases by Component:

Municipal 0.0% School 1.13% County 1.52% Library -2.94% Total Property Tax Rate 0.89%

% of Your Property Tax Bill



% of 2021 Property Tax Increase



2022 MUNICIPAL BUDGET

The municipal budget for 2022 includes a modest tax rate increase of 1.79% for the municipal portion of property taxes. This municipal budget marks the twelfth consecutive year that the municipal portion of property taxes annual increase has been under 2.0% and the last five year's annual average is under 1.50%. To provide further context to this, in just the last three years alone, eleven (11) of the thirteen (13) Northwest Bergen municipalities have all had an annual increase of over 2% in these three years, whereas Ramsey has not had a municipal tax rate over 2% in twelve years.

Please note this increase is only for the municipal portion of property taxes, as the remaining approximately 80% of property taxes for 2022 will be determined when the Ramsey Board of Education and Bergen County Board of Commissioners set their respective final budgets and tax levies later this year. The library portion will be determined by mandated State formula.

Of the 70 Bergen County towns, Ramsey ranks as the 6th lowest, or better than 90% of the towns in the lowest percentage of property taxes utilized for municipal services. In fact, Ramsey's effective municipal tax rate is more than 30% below the County average, translating to Ramsey's annual municipal tax levy being millions of dollars below that of the average Bergen County town.

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 of municipal services for our community. In order to provide budget stability, we continually seek new revenue sources such as grants from various sources. Indeed, over the last three budgets alone, the Borough has received over \$1.7 million in grant reimbursements to offset taxpayer impact of necessary improvements.

This year presents additional budget challenges as the inflationary cost pressures we all face as residents are the same that the Borough deals with in its operations. We continue, at Borough Hall and throughout our other points of service to residents, to streamline and enhance our services in a cost-effective way achieving savings in certain budget lines thereby mitigating increases in others.

We also put a high priority on investing in the Borough's infrastructure. This year will be no exception. The Borough will utilize funding received from the American Rescue Plan to provide funding for a number of capital projects.

Summary of the 2022 Municipal Budget

- **Meets the objective of adopting a prudent and responsible budget while continuing to provide a high level of service to taxpayers with a municipal tax rate increase of 1.79%**
- **Economic benefits of previous budget reduction measures are being utilized as revenue in the 2022 budget**
- **Ramsey has implemented and negotiated appropriation reductions for 2022 to offset contractual, statutory and inflationary increases to other line items**
- **Ramsey maintains favorable ranking for municipal tax rates, debt and surplus levels with other Bergen County and Northwest Bergen County municipalities**
- **2022 budget continues to reduce municipal debt levels while addressing necessary infrastructure improvements**

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 service and long-term value. 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 work diligently to produce a leaner, more efficient municipal government, yet one which remains able to deliver the essential municipal services which our residents expect and deserve. Much credit is due to our dedicated and hard-working municipal employees, who work with the governing body to reduce operational costs and improve efficiencies, while maintaining high standards of performance.

The full 2022 budget is available for your inspection in several places. You may view the budget in its entirety on the Borough website (www.ramseynj.com) along with a summary budget presentation. 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,

Borough of Ramsey Mayor and Council

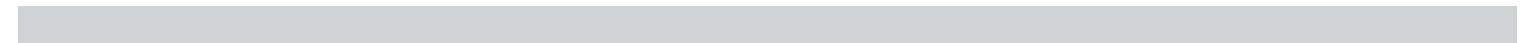
PROPOSED MUNICIPAL TAX DATA COMPARISON

	2021 Actual Tax Rate - \$	2022 Proposed Tax Rate - \$	2022 Rate Increase - \$	2022 Rate Increase - %
MUNICIPAL SERVICES	\$0.502	\$0.511	\$0.009	1.79%

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

MUNICIPAL REVENUE COMPARISON

	<u>2021</u>	<u>2022</u>
Alcoholic Beverage Licenses.....	\$35,500	\$34,000
Other Administrative Licenses	\$64,000	\$70,000
Construction Code.....	\$423,000	\$480,000
Other Permits	\$21,000	\$25,000
Municipal Court Fines.....	\$80,500	\$81,000
Interest and Cost on Taxes.....	\$136,000	\$100,000
Energy Receipts Tax.....	\$1,474,471	\$1,474,471
Utility Operating Surplus.....	\$-----	\$200,000
Interest on Investments and Deposits	\$70,000	\$15,000
Cable Franchise Fee	\$225,000	\$222,000
Municipal Occupancy Tax.....	\$98,000	\$120,000
Cell Tower Revenue	\$69,500	\$65,000
Life Hazard Use Fees.....	\$195,000	\$205,000
Reserve to Pay Bond Anticipation Notes (Grants).....	\$109,228	\$559,835
Grants with Offsetting Appropriations	\$194,610	\$63,409
Recycling Revenue.....	\$12,500	\$17,000
Receipts from Delinquent Taxes.....	\$560,000	\$400,000
American Rescue Plan.....	\$-----	\$1,557,887
Utilization of Contingency Reserve (1)	\$2,495,000	\$2,695,000
Amount of be Raised by Taxes for Support of Municipal Budget	\$17,628,522	\$17,996,748
Amount to be Raised by Taxes for Free Public Library	\$1,226,828	\$1,254,438
TOTAL GENERAL REVENUES	\$25,118,660	\$27,635,788



1. CONTINGENCY RESERVE – We anticipate utilizing \$2,695,000 of reserve/fund balance in the 2022 Municipal Budget. Fund Balance is generated by unused appropriations and unanticipated revenues from last year’s Municipal Budget, which is then utilized to offset municipal taxes on a year-to-year basis.

MUNICIPAL EXPENSE COMPARISON

	<u>2021</u>	<u>2022</u>
GENERAL GOVERNMENT		
Administrative & Executive	\$422,500	\$427,500
Mayor & Council	\$50,950	\$50,950
Borough Clerk	\$291,050	\$302,050
Finance & Administration	\$270,750	\$290,750
Audit Services	\$50,000	\$50,000
Computer Maintenance & Data Services	\$135,000	\$175,000
Collection & Assessment of Taxes	\$403,800	\$ 416,600
Legal Services	\$250,000	\$250,000
Engineering	\$139,500	\$139,500
LAND USE ADMINISTRATION		
Planning Board	\$90,500	\$92,000
Zoning Board	\$11,400	\$11,400
INSURANCE	\$2,305,500	\$2,430,500
PUBLIC SAFETY		
Police, Prosecutor and Courts, and 911	\$6,166,000	\$6,302,650
Emergency Management	\$157,400	\$157,900
Fire and Fire Protection	\$436,730	\$436,730
First Aid Contribution	\$112,750	\$112,750
Construction Official	\$373,250	\$392,250
PUBLIC WORKS		
Road Maintenance, Resurfacing and Sidewalks	\$1,463,750	\$1,508,750
Shade Tree Commission	\$197,250	\$197,250
Recycling	\$664,000	\$666,000
Garbage & Trash Removal	\$630,000	\$645,000
Building & Grounds	\$606,000	\$620,000
Vehicle Maintenance	\$450,750	\$458,750
HEALTH SERVICES		
Board of Health	\$118,130	\$127,500
Visiting Nurses	\$19,500	\$24,500
Environmental Commission	\$7,330	\$7,330
Dog & Cat Regulation	\$20,500	\$20,500
Drug Abuse Program and Other Human Services	\$31,400	\$31,400
PARKS & RECREATION		
Board of Recreation Commission	\$140,310	\$144,310
Other Programs	\$180,250	\$185,250
PURCHASE VARIOUS DEPARTMENT EQUIPMENT	\$200,000	\$213,000
UTILITIES AND LANDFILL FEES	\$1,427,000	\$1,517,000
CONTINGENCY	\$5,000	\$5,000
DEFERRED CHARGES AND STATUTORY	\$2,609,176	\$2,655,000
LIBRARY	\$1,226,828	\$1,254,438
GRANTS OFFSET BY REVENUES	\$194,610	\$63,409
AMERICAN RESCUE PLAN - CAPITAL IMPROVEMENTS	\$-----	\$1,557,887
CAPITAL IMPROVEMENT FUND	\$500,000	\$100,000
DEBT SERVICE AND DEFERRED CHARGES	\$1,709,795	\$2,544,984
RESERVE FOR UNCOLLECTED TAXES	\$1,050,000	\$1,050,000
TOTAL GENERAL APPROPRIATIONS	\$25,118,660	\$27,635,788

Borough of Ramsey

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Ramsey, NJ 07446

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