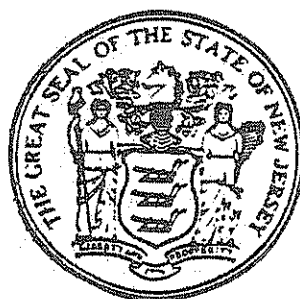


# **A Taxpayer's Guide**

for  
Identifying Cost Drivers in  
Municipal and  
School District Budgets



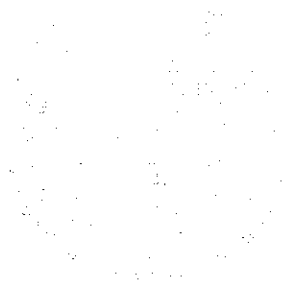
CHRISTINE TODD WHITMAN, GOVERNOR

NJ STATE TREASURY DEPARTMENT  
BRIAN W. CLYMER, TREASURER

NJ STATE DEPARTMENT OF COMMUNITY AFFAIRS  
COMMISSIONER HARRIET E. DERMAN

NJ STATE DEPARTMENT OF EDUCATION  
COMMISSIONER LEO F. KLAGHOLZ

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CHRISTINE TODD WHITMAN  
Governor

BRIAN W. CLYMER  
State Treasurer

Dear Concerned Taxpayer:

Thank you for joining in the mission of this administration to "right-size" government. For far too many years, government on all levels--local, state, and federal--has moved in only one direction: ever larger. As government has increased, so has its cost. This growth has not necessarily resulted in better service to you.

The philosophy of the Whitman Administration is that all government can be leaner, smarter and more responsive. Newer, more creative solutions are required to break the old patterns that led to this as well.

That's why this taxpayer manual was prepared. We are happy to help inform you about some of the ways that we have discovered to reduce the cost of local government. Perhaps in the process, you will discover even more efficiencies that you can share with us.

Ultimately, our goal is to create high-performance government at the lowest cost possible to the taxpayer. Thank you once again for helping us achieve that goal.

Sincerely,

A handwritten signature in dark ink, appearing to read "Brian W. Clymer".

Brian W. Clymer  
State Treasurer

# **A Taxpayer's Guide** for Identifying Cost Drivers in Municipal and School District Budgets

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## **1. LOCAL GOVERNMENT BUDGET REVIEW TEAMS**

In 1994, Governor Christie Whitman and State Treasurer Brian Clymer created the Local Government Budget Review Program to conduct a detailed analysis of the cost of local government services and to document opportunities to control those costs. The Local Government Budget Review teams analyze municipal and school district operations and produce written reports outlining their recommendations and proposed savings. The reports also identify and evaluate the best practices occurring across the State of New Jersey in an effort to transfer innovative solutions between municipalities and school districts. Innovations, both large and small, are evaluated and presented to speed their replication across the State. Municipalities and school districts may save considerable expense and effort in addressing their local concerns by understanding the successes occurring in other communities.

As outlined in the attached charts, the cost of local municipal government has increased at a rate greater than twice the cost of living. The review teams investigated and documented the opportunities for change which exist in each municipality and school district in an effort to assist local elected officials in reducing their cost of government. Each segment of the local government operation would be reviewed by experienced public administrators to find savings and improve operating efficiencies. These examinations looked beyond the numbers and transactions reported in annual budgets and audits to document the operating policies and systems in each community and their effect on the efficiency of the organization. Opportunities to improve the delivery of services by using competitive contracts, shared services or regionalized resources were all evaluated for their application to the community. Each review focused on the individual needs and opportunities presented in the community and provided specific recommendations for change tailored to that community.

An equally significant portion of each report is dedicated to a look inward at state regulations and statutes which the communities believe add no value to their operation.

As part of the review program, the teams seek to identify those expenditures which are driving the cost of local government, while highlighting the "best practices" which should be emulated statewide. This summary of the first six reviews will be updated as additional reviews are completed and will be complimented by a similar summary of our school district reports.

## **2. BEST PRACTICES OF MUNICIPAL GOVERNMENTS**

Two of the practices which have been identified as innovative successes in communities have also been identified as critical short-comings in other communities. This observation begins to validate the premise that the success of one community may be the critical need of another. The Local Government Budget Review process shares these observations across the State in order to match the strengths and weaknesses of the individual communities to form a stronger more successful State.

### **a) Planning**

The long-term planning capabilities of individual communities varies significantly. New Jersey statutes require that all communities annually prepare a capital program as a portion of their budget. All too often, these budgets do not represent a true effort to develop a long-term capital program for the community, resulting in a deteriorating infrastructure and unnecessary expenses. A number of communities, however, have recognized the value of a long-term capital plan and the orderly replacement of equipment and infrastructure. These efforts enable communities to invest wisely in their infrastructure, avoiding costly emergency repairs while capitalizing on a strong municipal bond market or capital grant opportunities.

A number of communities have recognized the value of annual work plans and/or written goals and objectives for each operating department of the municipal or school board. These annual reports enable the elected officials and the public to understand the

### **3. COST DRIVERS - IN MUNICIPAL BUDGETS**

The analysis by Local Government Budget Review teams of the first six municipalities has identified a number of categories of expenditure which appear to be driving the upward spiral of municipal budgets. The average increase in these municipal budgets, 8.13%, was more than twice the 3.5% average increase in the cost of living during this period. It should be noted that this review is of only six of the 567 municipalities in New Jersey, and the results may be skewed as these communities may not be typical of New Jersey. However, based on this analysis, the municipal budgetary categories of Deferred Charges, Reserve for Uncollected Taxes, Debt Service and Salaries and Wages appear to be significant to the increased cost of local municipal government. As outlined on the attached charts, the Deferred Charges, Reserved for Uncollected Taxes and Debt Services expenses of the municipalities all grew at a significantly greater rate than either their municipal budget or the rate of inflation. These three categories during this period, 1989 through 1994, increased to represent 18% of the total annual budget. With almost one-fifth of the operating budget dedicated to these non-operating expenses, it is critical for closer scrutiny to be placed on these expenditures. As was to be expected, in the labor-intensive business of local government, the cost of salaries and wages represented an average of 42% of the total budget and is a predominate factor in overall budget growth.

#### **a) Salaries and Wages (Uniformed Services)**

Analysis conducted in the six municipalities indicates that on average the salary and wages of the municipalities increased at a rate of 7.74% and represents 42.83% of the total budget. This percentage nearly equals the 8.13% annual average change in expenditures, is more than double the 3.5% increase in the cost of living and clearly represents a driving force behind municipal budgets. As this analysis focuses on dollars of expenditure, it does not represent the average percentage increase in individual

### **b) Salaries and Wages (Other Employees)**

The statistics presented indicate that the salary and wages for other employees grew at a rate significantly less than the uniformed services. This category accounts for 14.49% of the total operating budget. Municipalities appear to be exercising greater restraint with regard to the salary increases granted to the non-uniformed employees while also moving to reduce the size of this work force. In spite of these efforts, the 7.57% average increase significantly exceeded the general cost of living of 3.5%. This suggests that the salary increases granted to the uniformed services through the collective bargaining process have a spill-over effect onto the balance of the work force, producing higher salary increases.

### **c) Personnel Management/Productivity**

During the course of the budget review process, a number of issues were highlighted relating to the management of employees within the municipalities. Significant costs associated with overtime, sick leave time and work incurred injury time, all contributed to the overall cost of salaries and wages at the municipal level. These categories of expenditure are all included under the category of salary and wage and contribute to the percentage of increase outlined above. Additionally, long-standing public employment benefits such as longevity, educational incentives and shortened work weeks all contribute to the disparity between the salary and wage cost of public employees and their counterparts in the private sector. Public employees with a regular work week of 30, 32.5, or 35 hours per week are working at an effective hourly rate significantly higher than their private sector counterparts who are routinely employed for a 40-hour work week. Similarly, the policy of adding an increment to an employees negotiated salary in recognition of their years of service, longevity payments, is a tradition in the public sector which is unmatched in private employment. These issues all serve to compound the cost of maintaining public employees and the cost of local government.



During the review period, the Reserve for Uncollected Taxes grew by 20.28% to represent, on average, 7.84% of the total municipal budget. This results in approximately 8% of the average municipal budget now being raised beyond the true spending requirements of either the municipality, county or school district simply, to ensure adequate tax collections to provide 100% of the required funds to all three. The growth in this spending appropriation is significant as it is indicative of a trend in property tax collections and of an increase in the overall level of expenditure for local government. When contrasted to the 8.13% average annual change in total municipal expenditures, it would appear to indicate that significant budget increases have occurred at the county and school district level. Aggressive efforts to collect current year taxes to alter that side of the equation are absolutely necessary to bring this appropriation in line.

#### **f) Debt Service**

The Debt Service appropriation represents the expenditures made by municipalities to pay both principal and interest on funds previously borrowed. During the review period, the debt service portion of the budget grew by 13.56% to represent 8.27% of the average total municipal budget. Due to stringent State laws governing the issuance of debt before 1991, the debt burden of New Jersey municipalities has historically been well below 10% of the annual budget. The introduction of fiscal year adjustment bonds in 1991 permitted, for the first time, the issuance of debt by municipalities for current operating expenses. The relatively low cost of borrowing between 1991 and 1994 coupled with the liberalization of the debt regulations allowed the significant increase in the amount of funds borrowed and the resulting increase in the future cost of debt service. Two of the communities included in the analysis issued fiscal year adjustment debt and changed the beginning of their fiscal year from January 1st to July 1st. The inclusion of two fiscal year communities in the six communities studied may, in fact, skew the analysis which was performed, as only 60 communities in the State have issued this type of debt.

#### **4. GENERAL PROPERTY TAX ISSUES**

While it is critical to understand and focus on the level of local government expenditures in order to gain control over the local property tax, it is equally important to recognize other factors which influence the tax rate and the amount paid by any individual taxpayer. Every municipal and school budget contains revenues other than the local property tax which are generated in support of the local government operations. Those revenues, which include the amount of State aid, as well as locally derived revenue, are critical to the ultimate calculation of the local property tax. In addition, the local property tax is calculated as a function of the funds needed against the total assessed value of the property within a community. Consequently, it is possible for a community to decrease its spending but to suffer an increase in the property tax rate as a result in the decline of the real estate market and the assessed value of the community.

##### **a) Non-Property Tax Revenue**

As indicated, each local government budget contains revenues derived from sources other than the property tax including surplus, fees and investment income. Analysis of this category indicates that local governments need to be increasingly aggressive in maximizing these non-property tax revenues. Many communities appear to fail to correlate their fees and charges for services with their increasing cost for the delivery of services. Failure to recognize the need to match the fee for service to the cost of service results in an increase in the public subsidy through the property tax. The budget review teams have identified a general lack in aggressive cash management policies at the local level. A comparison of the returns generated by the New Jersey Cash Management Fund with local investment programs, indicates that significant additional income could be earned for the local government if greater attention was paid to this objective.

averaging as much as 33.0% annually, has not slowed the increase in spending by municipalities or the increase in the property tax. It is critical to recognize that the impact of changes in State aid are diminished by its place in the overall revenues of a municipality. In 1994, State aid accounts for an average of 24% of the revenues. A 10% increase in State aid would result in only a 2.4% change in the total budget revenues of the communities reviewed. In five of the six communities evaluated, unrestricted State aid contributed less than the combined other revenues to the total revenue. Clearly, State aid does not drive the spending or revenue decisions of a community. The opportunities for significant property tax reform must be driven by the spending plans of these communities.

## DEFINITIONS

### Overview

#### Cost Center

#### **TOTAL BUDGET**

Budget for the fiscal, calendar, or transition year. Audited numbers are used for 1989 through 1993. Budget numbers are used for 1994.

#### *Salaries & Wages*

Includes all salary and wages identified in the budget. Also includes fund money normally used for salaries such as Sale Neighborhoods. If the budget or audit did not identify which portion of the library or municipal court costs were used for salaries in a given year, no attempt was made to add those costs into this line item.

#### *Statutory Expenditures*

Includes all pension, social security taxes, workers compensation, and unemployment taxes mandated by law, including some costs not put under the "statutory" section of the audit or budget.

#### *Operational Expenses*

Includes all other costs not included in the other line items at this level of review. This is a fill number.

#### *Capital Improvements*

Includes only those items found in the Capital Improvements portion of the budget or audit.

#### *Debt Service*

Includes all principal and interest costs for municipal debt service and (if applicable) school debt service. Bond issuance fees, if identified separately, were not included.

#### *Deferred Charges*

Includes only those items identified as Deferred Charges (both within and excluded from the CAP) in the budget or audit

#### *Reserve Uncoll. Taxes*

Includes only the line item costs identified as Reserve for Uncollected Taxes.

# SUMMARY OF MUNICIPAL EXPENDITURES

1988-1994

## OVERVIEW

### BRADLEY BEACH

POPULATION - 4,475  
SQUARE MILES - .70  
AVERAGES - 1989 through 1994

### KEARNY

POPULATION - 34,874  
SQUARE MILES - 9.30  
AVERAGES - 1989 through 1994  
(Not Including TY 1991)

### LAKEWOOD

POPULATION - 45,048  
SQUARE MILES - 24.40  
AVERAGES - 1989 through 1994

### PASSAIC

POPULATION - 58,041  
SQUARE MILES - 3.20  
AVERAGES - 1989 through 1994  
(Not Including TY 1991)

Cost Center	Annual % Total Expenditure	Change In Expenditures	% Of Budget	Annual % Total Expenditure	Change In Expenditures	% Of Budget	Annual % Total Expenditure	Change In Expenditures	% Of Budget	Annual % Total Expenditure	Change In Expenditures	% Of Budget
<b>TOTAL BUDGET</b>	<b>\$4,513,488</b>	<b>2.80%</b>	<b>100%</b>	<b>\$40,673,652</b>	<b>8.58%</b>	<b>100%</b>	<b>\$27,645,408</b>	<b>4.15%</b>	<b>100%</b>	<b>\$46,126,160</b>	<b>12.31%</b>	<b>100%</b>
Salaries & Wages	\$1,694,476	0.73%	37.54%	\$18,692,118	6.82%	45.96%	\$11,558,225	5.44%	41.81%	\$20,153,560	10.83%	43.69%
Statutory Expenditures	\$203,646	-5.96%	4.51%	\$2,707,266	-5.06%	6.66%	\$1,309,612	7.81%	4.74%	\$2,791,068	2.42%	6.05%
Operational Expenses	\$1,637,490	3.62%	36.28%	\$11,414,328	15.76%	28.06%	\$8,530,952	0.43%	30.86%	\$18,237,287	6.85%	39.54%
Capital Improvements	\$92,241	-6.43%	2.04%	\$99,400	-43.86%	0.24%	\$313,192	-2.76%	1.13%	\$71,600	-19.26%	0.16%
Debt Service	\$321,596	11.4%	7.13%	\$5,172,513	12.79%	12.72%	\$1,867,106	2.82%	6.75%	\$1,442,300	37.34%	3.13%
Deferred Charges	\$59,880	2.57%	1.33%	\$607,573	-5.26%	1.49%	\$494,197	-0.67%	1.79%	\$480,935	108.45%	1.04%
Reserve Uncoll. Taxes	\$504,170	8.05%	11.17%	\$1,980,454	3.56%	4.87%	\$3,572,124	10.2%	12.92%	\$2,949,410	55.4%	6.39%

# SUMMARY OF MUNICIPAL EXPENDITURES

1989-1994

## DETAIL

BRADLEY BEACH				KEARNY				LAKEWOOD				PASSAIC			
POPULATION - 4,475				POPULATION - 34,874				POPULATION - 45,048				POPULATION - 58,041			
SQUARE MILES - .70				SQUARE MILES - 9.30				SQUARE MILES - 24.40				SQUARE MILES - 3.20			
AVERAGES - 1989 through 1994				AVERAGES - 1989 through 1994 (Not including TY 1991)				AVERAGES - 1989 through 1994				AVERAGES - 1989 through 1994 (Not including TY 1991)			
Cost Center	Total Expenditure	Annual % Change In Expenditures	% Of Budget	Total Expenditure	Annual % Change In Expenditures	% Of Budget	Total Expenditure	Annual % Change In Expenditures	% Of Budget	Total Expenditure	Annual % Change In Expenditures	% Of Budget	Total Expenditure	Annual % Change In Expenditures	% Of Budget
TOTAL BUDGET	\$4,513,499	2.89%	100%	\$40,673,652	8.58%	100%	\$27,645,408	4.15%	100%	\$46,126,160	12.31%	100%			
Police Salary & Wage	\$801,334	5.93%	19.97%	\$7,185,275	8.09%	17.67%	\$5,713,018	4.53%	20.67%	\$8,201,053	15.85%	17.78%			
Fire, EMS, EMT Salary	\$11,802	44.64%	0.26%	\$6,384,154	7.35%	15.7%	\$366,798	12.58%	1.33%	\$5,731,015	8.9%	12.42%			
Other Salary & Wage	\$781,340	-4.63%	17.31%	\$5,122,689	8.95%	12.59%	\$5,478,409	7.82%	19.82%	\$6,221,492	6.75%	13.49%			
Statute Employ Benefit	\$203,646	-5.96%	4.51%	\$2,707,266	-5.06%	6.66%	\$1,309,612	4.49%	4.74%	\$2,791,068	2.42%	6.05%			
Employ Health Benefit	\$310,823	6.68%	6.89%	\$3,187,228	15.93%	7.84%	\$2,210,031	15.04%	7.99%	\$3,571,846	13.19%	7.74%			
Library Aid	\$88,833	6.62%	1.97%	\$621,356	7.18%	1.53%	\$712,324	7.23%	2.58%	\$1,013,639	8.68%	2.2%			
Municipal Court	\$68,662	6.35%	1.52%	\$266,866	14.18%	0.66%	\$334,472	12.56%	1.21%	\$527,622	7.45%	1.14%			
Other	\$508,850		11.27%	\$4,809,254		11.82%	\$1,293,583		4.68%	\$7,815,157		16.94%			
Street Lighting	\$73,324	-3.51%	1.62%	\$401,959	-3.27%	0.99%	\$623,666	4.4%	2.26%	\$470,600	0.38%	1.02%			
G&T and Recycling	\$408,717	-1.21%	9.06%	\$1,869,779	2.03%	4.6%	\$2,627,519	3.91%	9.5%	\$4,619,746	NA	10.02%			
Capital Improvements	\$92,241	-6.43%	2.04%	\$99,400	-43.86%	0.24%	\$313,192	-2.76%	1.13%	\$71,600	-19.26%	0.16%			
Non-employ Insurance	\$178,282	3.58%	3.95%	\$257,886	12.05%	0.63%	\$729,358	5.46%	2.64%	\$218,677	-36.82%	0.47%			
Municipal Debt Service	\$321,596	11.4%	7.13%	\$4,723,754	13.48%	11.64%	\$1,867,106	2.82%	6.75%	\$1,442,300	37.34%	3.13%			
School Debt Service	\$0	NA	0%	\$438,759	5.58%	1.08%	\$0	NA	0%	\$0	NA	0%			
Deferred Charges	\$59,880	2.57%	1.33%	\$607,573	-5.26%	1.49%	\$494,197	-0.67%	1.79%	\$480,935	108.45%	1.04%			
Reserve Uncoll. Taxes	\$504,170	8.05%	11.17%	\$1,980,454	3.56%	4.87%	\$3,572,124	10.22%	12.92%	\$2,949,410	55.4%	6.39%			



COMPARISON OF NET TAXABLE VALUATION, COLLECTION RATES, AND RESERVE FOR UNCOLLECTED TAXES: 1989 - 1994

TOWN	1989	1990	1991	1992	1993	1994	6 YEAR CHANGE
<b>BRADLEY BEACH</b>							
Net Valuation Taxable	338,902,303	341,366,239	335,021,296	330,049,725	321,321,053	316,206,698	(22,695,607)
Projected Collection Rate		91.99%	92.14%	92.13%		93.55%	
Actual Collection Rate	92.78%	93.14%	93.10%	93.00%	93.58%	NOT AVAILABLE	
Delinquent Tax Collection Rate				83.98%	73.47%	NOT AVAILABLE	
Reserve for Uncollected Taxes	318,018	583,574	572,140	546,780	501,168	519,659	201,641
<b>LAKEWOOD</b>							
Net Valuation Taxable	1,163,419,343	1,220,165,928	1,246,765,791	1,814,635,532	1,820,066,826	1,849,404,813	685,985,470
Projected Collection Rate	93.50%	93.50%	92.50%	90.50%	91.50%	91.50%	
Actual Collection Rate	93.66%	92.78%	92.35%	91.92%	92.73%	94.54%	
Delinquent Tax Collection Rate	73.39%	65.10%	52.97%	50.64%	47.30%	47.28%	
Reserve for Uncollected Taxes	2,538,000	2,797,000	3,379,000	4,471,000	4,013,000	4,282,188	1,744,188
<b>VENTNOR</b>							
Net Valuation Taxable	1,054,848,877	1,046,571,304	1,048,607,415	1,037,316,189	1,015,724,929	999,143,801	(55,705,076)
Projected Collection Rate	95.43%	95.50%	94.50%	93.30%	93.50%	93.30%	
Actual Collection Rate	93.70%	94.55%	93.33%	93.57%	93.67%	93.27%	
Delinquent Tax Collection Rate	98.00%	92.34%	93.46%	93.66%	91.36%	NOT AVAILABLE	
Reserve for Uncollected Taxes	698,617	766,013	1,000,415	1,250,389	1,247,991	1,369,520	670,903
<b>WILLINGBORO</b>							
Net Valuation Taxable	888,403,021	976,645,187	978,731,813	981,146,182	987,225,198	988,132,868	99,729,847
Projected Collection Rate	95.50%	94.60%	92.86%	95.00%	95.00%	95.25%	
Actual Collection Rate	96.19%	95.46%	95.34%	95.53%	95.34%	95.89%	
Delinquent Tax Collection Rate	93.60%	94.60%	92.86%	82.44%	94.25%	94.34%	
Reserve for Uncollected Taxes	1,150,800	1,439,076	1,502,900	1,537,400	1,680,500	1,588,400	437,600
<b>KEARNY</b>							
Net Valuation Taxable	1,114,220,924	1,120,312,262	1,098,944,160	1,089,002,860	1,077,984,615	1,065,643,736	(48,577,088)
Projected Collection Rate				95.50%	96.00%	95.14%	
Actual Collection Rate	97.57%	96.01%	95.42%	96.15%	95.14%	93.99%	
Delinquent Tax Collection Rate		35.41%	38.63%	48.68%	62.99%	47.85%	
Reserve for Uncollected Taxes	2,314,066	1,210,178	7,114,809	1,908,640	1,814,345	2,575,042	260,976
<b>PASSAIC</b>							
Net Valuation Taxable	278,391,707	278,214,119	279,328,936	1,421,763,279		1,340,801,900	(80,961,379)
Projected Collection Rate	97.90%	95.00%			89.50%	89.50%	
Actual Collection Rate	95.60%	96.01%	91.55%	89.93%	91.29%	89.90%	
Delinquent Tax Collection Rate				90.07%	62.23%	79.46%	
Reserve for Uncollected Taxes	823,675	1,739,297		3,078,837	3,318,099	5,844,610	5,021,935

\* = PASSAIC - Property Revaluation. 1991; Comparison is 1992-1994

# DEFERRED CHARGES

1989 - 1994

TOWN	1989	1990	1991	1992	1993	1994
<b>BRADLEY BEACH</b>						
Statutory	14,620	14,620	14,620	14,620	49,800	49,800
Mandatory	36,000	36,000	5,592	18,200	21,796	23,624
Total	50,620	50,620	20,212	32,820	71,596	73,424
<b>LAKEWOOD</b>						
Statutory	124,969	99,590	54,390	84,390	103,390	103,390
Mandatory	535,000	400,000	375,000	44,810	500,000	541,000
Total	659,969	499,590	429,390	129,200	603,390	644,390
<b>VENTNOR</b>						
Statutory	52,000	52,000	52,000	52,000	16,000	
Mandatory	9,588	8,625	4,108	0	6,500	
Total	61,588	60,625	56,108	52,000	22,500	
<b>WILLINGBORO</b>						
Statutory		715,989	696,394	993,352	10,000	10,000
Mandatory		93,393	104,611	102,652	99,710	116,858
Total		809,382	801,005	1,096,004	109,710	126,858
	1989	1990	1991 - 1992	1992 - 1993	1993 - 1994	1994 - 1995
<b>KEARNY</b>						
Statutory		0	0	0	0	0
Mandatory		934,057	2,797,802	1,671,031	2,767,729	1,221,458
Total		934,057	2,797,802	1,671,031	2,767,729	1,221,458
<b>PASSAIC</b>						
Statutory	560,000	280,000	140,000	140,000	140,000	
Mandatory	49,304	9,452	14,960	445,563	1,326,744	
Total	609,304	289,452	154,960	585,563	1,466,744	

**Note:** Kearny and Passaic made transition to State Fiscal Year in 1991; six month transition data not included.



**COMPARISON OF STATE AID,  
PROPERTY TAX AND NON-TAX REVENUES  
1989-1994**

TOWN	1989	1990	1991	1992	1993	1994	6 YEAR CHANGE
<b>BRADLEY BEACH</b>							
Other Revenue	1,467,356	1,563,960	1,518,182	1,737,257	1,406,777	1,224,894	(242,462)
State Aid	329,188	310,824	506,487	487,648	771,663	871,542	542,354
Property Tax	2,250,796	2,852,417	2,357,288	2,304,112	2,259,545	2,546,734	295,938
Total	4,047,340	4,727,201	4,381,957	4,529,017	4,437,985	4,643,170	595,830
<b>LAKEWOOD</b>							
Other Revenue	10,199,233	9,507,375	7,087,730	7,648,269	8,175,380	8,192,906	(2,006,327)
State Aid	3,061,849	3,034,666	5,455,840	5,692,276	6,274,792	6,501,873	3,440,024
Property Tax	11,363,634	13,129,759	13,133,230	13,111,190	14,536,969	16,426,400	5,062,766
Total	24,624,716	25,671,800	25,676,800	26,451,735	28,987,041	31,121,179	6,496,463
<b>VENTNOR</b>							
Other Revenue	1,729,073	2,187,942	2,946,598	3,434,776	3,391,966	4,120,574	2,391,501
State Aid	768,699	853,705	883,147	882,914	935,382	893,174	124,475
Property Tax	7,936,551	8,239,061	8,182,328	8,432,283	8,465,599	8,391,299	454,748
Total	10,434,323	11,280,708	12,012,073	12,749,973	12,792,947	13,405,047	2,970,724
<b>WILLINGBORO</b>							
Other Revenue	3,380,554	3,959,581	4,524,753	6,162,317	5,914,254	5,450,716	2,070,162
State Aid	2,175,346	2,253,494	3,998,247	3,590,077	3,589,146	3,848,184	1,672,838
Property Tax	7,977,500	8,575,800	7,628,100	7,638,900	8,326,300	9,320,100	1,342,600
Total	13,533,400	14,788,875	16,151,100	17,391,294	17,829,700	18,619,000	5,085,600
<b>1989</b>	<b>1989</b>	<b>1990</b>	<b>1991-1992</b>	<b>1992-1993</b>	<b>1993-1994</b>	<b>1994-1995</b>	
<b>KEARNY</b>							
Other Revenue	6,584,795	12,978,284	11,831,488	10,578,804	5,512,800	6,198,200	(386,596)
State Aid	19,921,133	17,011,454	18,521,777	19,806,120	26,585,172	26,270,226	6,349,093
Property Tax	6,478,347	7,461,790	10,829,976	11,726,298	15,729,329	15,730,400	9,252,053
Total	32,984,275	37,451,528	41,183,241	42,111,222	47,827,301	48,198,826	15,214,551
<b>PASSAIC</b>							
Other Revenue	5,265,876	3,036,735	10,011,299	9,406,229	14,512,591	13,034,704	7,768,828
State Aid	10,757,785	11,948,957	12,863,334	11,370,644	12,863,344	12,911,589	2,153,804
Property Tax	20,165,284	22,687,053	25,961,505	33,642,727	31,135,994	29,572,072	9,406,788
Total	36,188,945	37,672,745	48,836,138	54,419,600	58,511,929	55,518,365	19,329,420

## **LOCAL GOVERNMENT BUDGET REVIEW**

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John C. Ekarius, Deputy State Treasurer  
Louis C. Goetting, IV, Director, Local Government Budget Review

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Dr. Richard DiPatri, Deputy Commissioner, Department of Education  
Dr. Peter B. Contini, Assistant Commissioner, Department of Education  
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