



State of New Jersey  
Local Government Services

Year: 2025 Municipal User Friendly Budget

MUNICIPALITY: 0216 Englewood Cliffs Borough - County of Bergen

Municode: 0216

Filename: 0216\_fba\_2025.xlsm

Website: https://englewoodcliffsnj.org/

Phone Number: 201-569-5252

Mailing Address: 482 Hudson Terrace

Municipality: Englewood Cliffs

State: NJ

Zip: 07632

Government Type: Borough

Election Type: Non-Partisan (November)

Mayor				
First Name	Middle Name	Last Name	Term Expires	Business Email
Mark		Park	12/31/2027	mpark@englewoodcliffsnj.org

Chief Administrative Officer				
Intashan		Chowdhury		ichowdhury@englewoodcliffsnj.org

Chief Financial Officer				
			Cert. Number	
Shuaib	Ahmed	Firozvi	N-0652	sfirozvi@englewoodcliffsnj.org

Municipal Clerk				
Beauty		Nadim	C-2149	bnadim@englewoodcliffsnj.org

Registered Municipal Accountant				
Gary		Higgins	CR-00405	gahiggins@pkfod.com

Governing Body Members				
First Name	Middle Name	Last Name	Term Expires	Business Email
Rivka		Biegacz	12/31/2026	rbiegacz@englewoodcliffsnj.org
Patricia		Drimones	12/31/2025	pdrimones@englewoodcliffsnj.org
Tim		Koutroubas	12/31/2027	tkoutroubas@englewoodcliffsnj.org
Philip	Zhi	Liang	12/31/2026	zliangpb@englewoodcliffsnj.org
Glenn		Luciano	12/31/2025	gluciano@englewoodcliffsnj.org
Rashid		Patel	12/31/2027	rpatel@englewoodcliffsnj.org

## USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2024 Calendar Year Property Tax Levies - ALL entities levying property taxes				
	Calendar Year Tax Rate	Calendar Year Tax Levy	% of Total Levy	Avg Residential Taxpayer Impact
Municipal Purpose Tax	0.459	\$16,336,880.00	39.77%	\$6,183.62
Municipal Library			0.00%	\$0.00
Municipal Open Space			0.00%	\$0.00
Municipal Arts and Culture			0.00%	\$0.00
Fire Districts (avg. rate/total levies)			0.00%	\$0.00
Other Special Districts (total levies)			0.00%	\$0.00
Local School District	0.431	\$15,366,545.00	37.40%	\$5,806.41
Regional School District			0.00%	\$0.00
County Purposes	0.253	\$8,974,420.34	21.85%	\$3,408.40
County Library			0.00%	\$0.00
County Board of Health			0.00%	\$0.00
County Open Space	0.012	\$403,826.90	0.98%	\$161.66
Other County Levies (total)			0.00%	\$0.00
Total (Calendar Year 2024 Budget) 1.155 \$41,081,672.24 100.00% \$15,560.09				
Total Taxable Valuation as of October 1, 2024 \$3,558,758,661.00 (To be used to calculate the current year tax rate)				
Current Year (2025) Average Residential Assessment		\$1,363,086.28		
Prior Year (2024) Average Residential Assessment		\$1,347,193.80		
Prior Year to Current Year Comparison				
Comparison - Municipal Purposes Tax Rate				
Prior Year	Current Year	% Change (+/-)		
0.459	0.456	-0.65%		
Comparison - Municipal Purposes Tax Levy				
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)	
\$16,336,880.00	\$16,336,880.00	0.00%	\$0.00	
Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)				
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)	
\$6,183.62	\$6,215.67	0.52%	\$32.05	

Current Year 2025 Budget		
Taxes	Actual/Estimated	Tax Levy
Municipal Purpose Tax	ACTUAL	\$16,336,880.00
Municipal Library		
Municipal Open Space		
Municipal Arts and Culture		
Fire Districts (total levies)		
Other Special Districts (total levies)		
Local School District	ACTUAL	\$16,009,588.00
Regional School District		
County Purposes	ESTIMATED	\$9,200,000.00
County Library		
County Board of Health		
County Open Space	ESTIMATED	\$415,000.00
Other County Levies (total)		
Total ESTIMATED amount to be raised by taxes		\$41,961,468.00
Revenue Anticipated, Excluding Tax Levy 7,226,945.71		
Budget Appropriations, before Reserve for Uncollected Taxes		22,713,825.71
Total Non-Municipal Tax Levy		\$25,624,588.00
Amount to be Raised by Taxes - Before RUT		\$41,111,468.00
Reserve for Uncollected Taxes (RUT)		\$850,000.00
Total Amount to be Raised by Taxes		\$41,961,468.00
% of Tax Collections used to Calculate RUT 97.97%		
If % used exceeds the actual collection % then reference the statutory exception used		
Tax Collections - ACTUAL as of Prior Year		
Total Tax Revenue, Collections CY 2024		40,930,106.49
Total Tax Levy, CY 2024		41,359,708.47
% of Taxes Collected, CY 2024		98.96%
Delinquent Taxes - December 31, 2024 \$267,611.76		

Sheet UFB-1

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	Arts and Culture Trust Fund	Utility	Utility	Utility	Utility	Utility
08	Surplus	59.18%	\$1,450,000.00	\$2,450,000.00	\$3,900,000.00	\$3,900,000.00							
08	Local Revenue	-3.80%	(\$59,545.21)	\$1,568,545.21	\$1,509,000.00	\$1,509,000.00							
09	State Aid (without offsetting appropriation)	10.31%	\$72,124.99	\$699,719.72	\$771,844.71	\$771,844.71							
08	Uniform Construction Code Fees	-70.59%	(\$1,199,825.89)	\$1,699,825.89	\$500,000.00	\$500,000.00							
	<i>Special Revenue Items w/ Prior Written Consent</i>												
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	-100.00%	(\$107,341.87)	\$107,341.87	\$0.00								
08	Other Special Items	-40.74%	(\$200,073.86)	\$491,073.86	\$291,000.00	\$291,000.00							
15	Receipts from Delinquent Taxes	-17.16%	(\$52,838.37)	\$307,939.37	\$255,101.00	\$255,101.00							
	<i>Amount to be raised by taxation</i>												
07	Local Tax for Municipal Purposes	-3.77%	(\$639,674.99)	\$16,976,554.99	\$16,336,880.00	\$16,336,880.00							
07	Minimum Library Tax	#DIV/0!	\$0.00		\$0.00								
54	Open Space Levy Tax	#DIV/0!	\$0.00		\$0.00								
56	Arts and Cultural 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								
	Total	-3.03%	(\$737,175.20)	\$24,301,000.91	\$23,563,825.71	\$23,563,825.71	\$0.00	\$0.00	\$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	Arts and Culture Trust Fund	Utility	Utility	Utility	Utility	Utility
20	General Government	5.00	6.00	-18.95%	(\$603,700.00)	\$3,185,700.00	\$2,582,000.00	\$2,582,000.00								
21	Land-Use Administration			0.00%	\$0.00	\$70,000.00	\$70,000.00	\$70,000.00								
22	Uniform Construction Code	3.00	6.00	5.38%	\$23,500.00	\$436,500.00	\$460,000.00	\$460,000.00								
23	Insurance			18.39%	\$474,915.00	\$2,583,082.00	\$3,057,997.00	\$3,057,997.00								
25	Public Safety	30.00		10.06%	\$511,000.00	\$5,078,000.00	\$5,589,000.00	\$5,589,000.00								
26	Public Works	16.00	1.00	-0.48%	(\$12,549.00)	\$2,620,889.00	\$2,608,340.00	\$2,608,340.00								
27	Health and Human Services			3.95%	\$3,500.00	\$88,500.00	\$92,000.00	\$92,000.00								
28	Parks and Recreation		1.00	25.47%	\$63,456.80	\$249,100.00	\$312,556.80	\$312,556.80								
29	Education (including Library)			2.70%	\$5,000.00	\$185,000.00	\$190,000.00	\$190,000.00								
30	Unclassified			-100.00%	(\$107,341.87)	\$107,341.87	\$0.00									
31	Utilities and Bulk Purchases			8.64%	\$51,700.00	\$598,300.00	\$650,000.00	\$650,000.00								
32	Landfill / Solid Waste Disposal			20.00%	\$100,000.00	\$500,000.00	\$600,000.00	\$600,000.00								
35	Contingency			#DIV/0!	\$0.00		\$0.00									
36	Statutory Expenditures			21.60%	\$414,235.91	\$1,917,989.00	\$2,332,224.91	\$2,332,224.91								
37	Judgements			-71.43%	(\$500,000.00)	\$700,000.00	\$200,000.00	\$200,000.00								
42	Shared Services			#DIV/0!	\$0.00		\$0.00									
43	Court and Public Defender		4.00	13.33%	\$10,000.00	\$75,000.00	\$85,000.00	\$85,000.00								
44	Capital			-66.67%	(\$200,000.00)	\$300,000.00	\$100,000.00	\$100,000.00								
45	Debt			70.34%	\$1,332,267.00	\$1,893,955.00	\$3,226,222.00	\$3,226,222.00								
46	Deferred Charges			45.98%	\$175,900.00	\$382,585.00	\$558,485.00	\$558,485.00								
48	Debt - Type 1 School District			#DIV/0!	\$0.00		\$0.00									
50	Reserve for Uncollected Taxes			0.00%	\$0.00	\$850,000.00	\$850,000.00	\$850,000.00								
55	Surplus General Budget			#DIV/0!	\$0.00		\$0.00									
Total		54.00	18.00	7.98%	\$1,741,883.84	\$21,821,941.87	\$23,563,825.71	\$23,563,825.71	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

## USER FRIENDLY BUDGET SECTION

### STRUCTURAL BUDGET IMBALANCES

[illegible]

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

Property Tax Assessments - Taxable Properties (October 1, 2024 Value)			
	# of Parcels	Assessed Value	% of Total
1 Vacant Land	104	\$68,783,100.00	1.92%
2 Residential	1,902	\$2,592,590,100.00	72.44%
3A/3B Farm			0.00%
4A Commercial	125	\$916,062,800.00	25.59%
4B Industrial			0.00%
4C Apartments	1	\$1,750,000.00	0.05%
5A/5B Railroad			0.00%
6A/6B Business Personal Property			0.00%
Total	2,132	\$3,579,186,000.00	100.00%

Average Ratio (%), Assessed to True Value		88.75%
Equalized Valuation, Taxable Properties		\$4,032,885,633.80

Total # of property tax appeals filed in 2024	County Tax Board	
	State Tax Court	
Number of 2024 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 2024	\$1,602,317.16
---	----------------

Property Tax Assessments - Exempt Properties (October 1, 2024 Value)			
	# of Parcels	Assessed Value	% of Total
15A Public Schools	3	\$82,935,300.00	9.07%
15B Other Schools	5	\$76,546,300.00	8.38%
15C Public Property	34	\$750,849,500.00	82.16%
15D Church and Charities			0.00%
15E Cemeteries & Graveyards	1	\$2,628,500.00	0.29%
15F Other Exempt	1	\$928,900.00	0.10%
Total	44	\$913,888,500.00	100.00%
Percentage of Exempt vs. Non-Exempt Properties		25.53%	

## USER FRIENDLY BUDGET SECTION

### Long Term Tax Exemptions

---

[illegible]

## USER FRIENDLY BUDGET SECTION

### Long Term Tax Exemptions

---

[illegible]



**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	19,377.00	\$18,000.00				\$1,377.00
Supervisory Staff (Department Heads & Managers)	4.00	7.00	1,184,263.66	\$911,852.00		\$68,388.90	\$134,266.08	\$69,756.68
Police Officers (Including Superior Officers)	29.00		6,067,461.62	\$4,261,400.00	\$490,000.00	\$426,140.00	\$821,026.32	\$68,895.30
Fire Fighters (Including Superior Officers)		35.00	163,797.50	\$115,000.00		\$40,000.00		\$8,797.50
All Other Union Employees not listed above	20.00		1,653,148.35	\$1,052,706.72		\$78,953.00	\$440,956.56	\$80,532.06
All Other Non-Union Employees not listed above	4.00	5.00	927,580.53	\$698,598.08		\$52,394.86	\$123,144.84	\$53,442.75
Totals	57.00	54.00	10,015,628.66	\$7,057,556.80	\$490,000.00	\$665,876.76	\$1,519,393.80	\$282,801.30

Is the Local Government required to comply with N.J.S.A. 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
<b>Active Employees - Health Benefits - Annual Cost</b>						
Single Coverage	17.00	\$18,136.20	\$308,315.40	14.00	\$15,555.12	\$217,771.68
Parent & Child	3.00	\$32,463.84	\$97,391.52	3.00	\$27,843.72	\$83,531.16
Employee & Spouse (or Partner)	6.00	\$36,272.40	\$217,634.40	5.00	\$31,110.24	\$155,551.20
Family	20.00	\$50,600.04	\$1,012,000.80	20.00	\$43,398.84	\$867,976.80
Employee Cost Sharing Contribution (enter as negative - )			(\$468,000.00)			(\$389,087.16)
Subtotal	46.00		\$1,167,342.12	42.00		\$935,743.68
<b>Elected Officials - Health Benefits - Annual Cost</b>						
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
<b>Retirees - Health Benefits - Annual Cost</b>						
Single Coverage	17	\$9,573.36	\$162,747.12	16	\$8,501.04	\$136,016.64
Parent & Child	3	\$29,795.64	\$89,386.92	3	\$25,288.92	\$75,866.76
Employee & Spouse (or Partner)	17	\$17,833.92	\$303,176.64	19	\$16,593.72	\$315,280.68
Family	2	\$53,667.36	\$107,334.72	3	\$45,567.84	\$136,703.52
Employee Cost Sharing Contribution (enter as negative - )						
Subtotal	39.00		\$662,645.40	41.00		\$663,867.60
GRAND TOTAL	85.00		\$1,829,987.52	83.00		\$1,599,611.28

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)?

YES

YES

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

### USER FRIENDLY BUDGET SECTION ACCUMULATED ABSENCE LIABILITY

	Sick Time		Vacation Time		Compensatory Time		Personal Time		Other		Legal basis for benefit ("X" applicable items)		
Bargaining Unit or Non-Union Position Eligible for Benefit (List Union Employees Liabilities by Bargaining Unit and Non-Union Employees by Individual Title Rather Than Naming Each Individuals)	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Approved Labor Agreement	Local Ordinance	Individual Employment Agreement
Police Department	5,548.75	\$1,850,992.47											
Public Works Department	769.23	\$241,397.91											
Other Union and Non-Union Employees	599.13	\$121,268.54											
TOTALS (THIS PAGE ONLY)	6,917.11	\$2,213,658.92	-	\$0.00	-	\$0.00	-	\$0.00	-	\$0.00			

### UFB-9 Accumulated Absence Liability

**USER FRIENDLY BUDGET SECTION**  
**ACCUMULATED ABSENCE LIABILITY**

	Sick Time		Vacation Time		Compensatory Time		Personal Time		Other		Legal basis for benefit ("X" applicable items)		
Bargaining Unit or Non-Union Position Eligible for Benefit (List Union Employees Liabilities by Bargaining Unit and Non-Union Employees by Individual Title Rather Than Naming Each Individuals)	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Approved Labor Agreement	Local Ordinance	Individual Employment Agreement
TOTALS (THIS PAGE ONLY)	-	\$0.00	-	\$0.00	-	\$0.00	-	\$0.00	-	\$0.00			

**USER FRIENDLY BUDGET SECTION**  
**ACCUMULATED ABSENCE LIABILITY**

[illegible]

### USER FRIENDLY BUDGET SECTION ACCUMULATED ABSENCE LIABILITY

[illegible]

## ACCUMULATED ABSENCE LIABILITY

[illegible]

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

Gross Debt			Net Debt	Current Year Budget		2026 Budget	2027 Budget	All Additional Future Years' Budgets
Local School Debt			\$0.00	Utility Fund - Principal				
Regional School Debt			\$0.00	Utility Fund - Interest				
				Bond Anticipation Notes - Principal	\$1,440,000.00			
				Bond Anticipation Notes - Interest	\$422,853.00			
				Bonds - Principal	\$1,055,000.00	\$1,200,000.00	\$1,220,000.00	\$5,690,000.00
				Bonds - Interest	\$308,369.00	\$273,169.00	\$232,169.00	\$578,913.00
				Loans & Other Debt - Principal				
				Loans & Other Debt - Interest				
				Total	\$3,226,222.00	\$1,473,169.00	\$1,452,169.00	\$6,268,913.00
				Total Principal	\$2,495,000.00	\$1,200,000.00	\$1,220,000.00	\$5,690,000.00
				Total Interest	\$731,222.00	\$273,169.00	\$232,169.00	\$578,913.00
				% of Total Current Year Budget	13.69%			
				Description	Debt Not Listed Above			
				Total Guarantees - Governmental				
				Total Guarantees - Other				
				Total Capital/Equipment Leases				
				Total Other				
				Bond Rating	Moody's	Standard & Poors	Fitch	
				Rating	AA2			
				Year of Last Rating	2023			
				Mark "X" if Municipality has no bond rating				



## USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED

[illegible]

## USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED

[illegible]

## USER FRIENDLY BUDGET SECTION - LIST OF AUTHORITIES AND FIRE DISTRICTS

**Please set forth below the names of all authorities and fire districts that serve your municipality**

[illegible]

USER FRIENDLY BUDGET SECTION - Notes

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