

State of New Jersey Local Government Services

Year: 2021 Municipal User Friendly Budget

Rudolf Nancy Peter Diana **First Name** Robert Melissa Thomas **Timothy** MUNICIPALITY: 0270 Wyckoff Township - County of Bergen Email the UFB if not using Outlook First Name Municode: 0270 Registered Municipal Accountant Middle Name Mayor Middle Name **Governing Body Members** Municipal Clerk **Chief Financial Officer Chief Administrative Officer Mailing Address: Phone Number:** Website: www.wyckoff-nj.com McLeod **Last Name** Brown Shannon Shanley Melchionne Madigan Boonstra Rubenstein Last Name Municipality: Wyckoff 12/31/2023 12/31/2021 12/31/2021 12/31/2022 **Term Expires Term Expires** 340 Franklin Ave 12/31/2023 Memorial Town Hall 201-891-7000 X100 Filename: 0270_fba_2021.xlsm **Business Email** tshanley@wyckoff-nj.com ghiggins@lvhcpa.com rboonstra@wyckoff-nj.com wyckoffclerk@wyckoff-nj.com wyckoffcfo@wyckoff-nj.com **Business Email** tmadigan@wyckoff-nj.com wyckoffadm@wyckoff-nj.com melchionne@wyckoff-nj.com mrubenstein@wyckoff-nj.com State: NJ Zip: 07481 Adopted

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

Delinquent Taxes - December 31, 2020 Sheet UFB-1	Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Onlections CY 2020Prior YearCurrent Year% Change (+/-)\$ Change (+/-)% of Taxes Collected, CY 2020\$2,017.29\$2,089.343.57%\$72.05	Prior Year Current Year % Change (+/-) \$ Change (+/	ompariso	Comparison - Municipal Purposes Tax Rate Prior Year	Prior Year to Current Year Comparison Reserve for Uncollected Taxes (RUT) Total Amount to be Raised by Taxes	ssment \$800,513.00	Total Taxable Valuation as of October 1, 2020 (To be used to calculate the current year tax rate) S4,771,800,100.00 Revenue Anticipated, Excluding Tax Levy Rudget Appropriations before Persons for Hospital Standard	Total (Calendar Year 2020 Budget) 1.835 \$86,829,599.30 100.00% \$14,689.41 Total ESTIMATED amount to be raised by taxes	Other County Levies (total) 0.00% \$0.00 Other County Levies (total)	0.010 \$474,448.89 0.55% \$80.05	alth 0.00% \$0.00	0.00% \$0.00 County Library	0.239 \$11,270,456.41 12.98% \$1,913.23 County Purposes	District 0.442 \$20,927,073.00 24.10% \$3.538.27 Regional School District	0.854 \$40 406 071 00 46 53% \$6 826 28 I coal Sale of Districts (total levies)		0.00% \$0.00 Municipal Arts and Culture	0.005 \$236,595.00 0.27% \$40.03 Municipal Open Space	0.033 \$1,574,329.00 1.81% \$264.17 Municipal Library	Tax 0.252 \$11,940,626.00 13.75% \$2,017.29 Municipal Purpose Tax	Tax Levy Total Levy Taxpaver Impact	operty taxes Current Year 2021 Budget
mber 31, 2020	ections CY 2020) Y 2020	UAL as of Prior Year	ception used	ed to Calculate RUT	Taxes - Before RU1 Taxes (RUT) ed by Taxes	x Levy	cluding Tax Levy	unt to be raised by taxes	tal)			DO ANTALANDO		ESTIMATED		s)		ACTUAL	ACTUAL	ACTUAL	<u>Actual/Estimated</u>	ent Year 2021 Budget
	86,762,717.00 87,184,131.00 99.52%			98.31%	\$87,381,377.00 \$1,499,961.47 \$88,881,338.47	\$74,832,684.00	5,847,662.00	\$88,881,377.00				W12,001,200.00	\$17,034,788,00	\$41,214,192.00				\$238,590.00	\$1,586,818.00	\$12.461.875.00	Tax Levy	

USER FRIENDLY BUDGET SECTION - ANTICIPATED REVENUE SUMMARY (ALL OPERATING FUNDS)

		80							15						08					10011	FCOA
	Total	Deficit General Budget	Addition to Local District School Tax	Arts and Cultural Levy Tax	Open Space Levy Lax	Minimum Library Tax	Local Tax for Municipal Purposes	Amount to be raised by taxation	Receipts from Delinquent Taxes	Other Special Items	Public and Private Revenue	Additional Revenue Offset by Appropriations	Shared Services Agreements	Special Revenue Items w/ Prior Written Consent	Uniform Construction Code Fees	State Aid (without offsetting appropriation)	Local Revenue	Surplus			
	-6.04%	#DIV/0!	#DIV/0!	#DIV/0!	0.84%	0.79%	4.28%		-9.73%	14.07%	-100.00%	#DIV/0!	-27.09%		15.46%	0.00%	1.33%	-29.58%	Prior Year	Current vs.	% Difference
	(\$1,465,341.00)	\$0.00	\$0.00	\$0.00	\$1,995.00	\$12,489.00	(\$557,148.00)		(\$45,045.00)	\$97,596.00	(\$74,909.00)	\$0.00	(\$5,040.00)		\$69,615.00	\$0.00	\$43,106.00	(\$1,008,000.00)	Year	Current vs. Prior	S Difference
Sheet UFB-2	\$24,260,924.00				\$236,595.00	\$1,574,329.00	\$13,019,023.00		\$463,045.00	\$693,705.00	\$74,909.00		\$18,604.00		\$450,385.00	\$1,093,271.00	\$3,229,058.00	\$3,408,000.00	Year)	Revenue (Prior	Total Realized
₹B-2	\$22,795,583.00	\$0.00	\$0.00	\$0.00	\$238,590.00	\$1,586,818.00	\$12,461,875.00		\$418,000.00	\$791,301.00	\$0.00	\$0.00	\$13,564.00		\$520,000.00	\$1,093,271.00	\$3,272,164.00	\$2,400,000.00	Year)	Revenue (Current	Total Anticipated
	\$19,896,355.00					\$1,586,818.00	\$12,461,875.00		\$418,000.00	\$791,301.00	\$0.00		\$13,564.00		\$520,000.00	\$1,093,271.00	\$1,011,526.00	\$2,000,000.00		Budget	General
	\$238,590.00				\$238,590.00															Budget	Open Space
	\$0.00																			Trust Fund	Arts and Culture
	\$2,660,638.00															1-9-0-9-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-	\$2 260 638 00	\$400 000 00		Utility	Sewer
	\$0.00																			Utility	
	\$0.00																			Utility	
	\$0.00																			Utility	
	\$0.00																			Utility	

USER FRIENDLY BUDGET SECTION - APPROPRIATIONS SUMMARY (ALL OPERATING FUNDS)

	55	50	48	46	45	‡	47	42	31	30	33	32	31	30	29	28	27	26	25	23	22	21	20			FCOA
Total	Surplus General Budget	Reserve for Uncollected Taxes	Debt - Type 1 School District	Deterred Charges	Debt	Capital	Court and Public Detender	Shared Services	Judgements	Statutory Expenditures	Contingency	Landfill / Solid Waste Disposal	Utilities and Bulk Purchases	Unclassified	Education (including Library)	Parks and Recreation	Health and Human Services	Public Works	Public Safety	Insurance	Uniform Construction Code	Land-Use Administration	General Government			
63.00																3.00		14.00	27.00		6.00	1.00	12.00			Full-Time Part-Time
36.00							1.00							San Charles				6.00	19.00		3.00		7.00			
4.43%	-100.00%	#DIV/0!	#DIV/0!	#DIV/0!	-4.62%	3.31%	0.31%	-27.09%	#DIV/0!	8.29%	#DIV/0!	2.27%	0.00%	-100.00%	0.79%	41.18%	0.77%	-3.48%	-0.29%	3.92%	7.55%	1.09%	141.68%	A HOL A CAL	Current v.	% Difference
\$967,685.00	(\$3,165,527.00)	\$1,500,000.00	\$0.00	\$0.00	(\$37,200.00)	\$31,750.00	\$316.00	(\$5,040.00)	\$0.00	\$148,822.00	\$0.00	\$10,000.00	\$0.00	(\$8,000.00)	\$12,489.00	\$273,454.00	\$808.00	(\$112,091.00)	(\$10,964.00)	\$94,046.00	\$36,967.00	\$1,426.00	\$2,196,429.00	I cal	Current v. Prior	S Difference
\$21,827,898.00	\$3,165,527.00				\$805,000.00	\$958,500.00	\$100,944.00	\$18,604.00		\$1,795,304.00		\$440,000.00	\$563,500.00	\$8,000.00	\$1,574,329.00	\$664,065.00	\$104,310.00	\$3,221,887.00	\$3,839,922.00	\$2,397,130.00	\$489,621.00	\$131,028.00	\$1,550,227.00	(Prior Year)	for Service Type	Total Modified
\$22,795,583.00	\$0.00	\$1,500,000.00	\$0.00	\$0.00	\$767,800.00	\$990,250.00	\$101,260.00	\$13,564.00	\$0.00	\$1,944,126.00	\$0.00	\$450,000.00	\$563,500.00	\$0.00	\$1,586,818.00	\$937,519.00	\$105,118.00	\$3,109,796.00	\$3,828,958.00	\$2,491,176.00	\$526,588.00	\$132,454.00	\$3,746,656.00	(Current Year)	Service Type	Total
\$19,896,355.00		\$1,500,000.00			\$767,800.00	\$490,250.00	\$101,260.00	\$13,564.00		\$1,944,126.00		\$450,000.00	\$563,500.00		\$1,586,818.00	\$698,929.00	\$105,118.00	\$3,109,796.00	\$3,828,958.00	\$2,491,176.00	\$526,588.00	\$132,454.00	\$1,586,018.00			General Budget
\$0.00																										Public&Private Offsets
\$238,590.00																\$238,590.00										Open Space Budget
\$0.00																										Arts and Culture Trust Fund
\$2,660,638,00						\$500,000.00																42,200,000,00	\$2 160 638 00		j	Sewer
\$0.00																									Ç many	T Hillity
\$0.00																									Cumy	I fellite
00 00																									Cunity	Heller
\$0.00																									ounty	

USER FRIENDLY BUDGET SECTION STRUCTURAL BUDGET IMBALANCES

Revenues at Risk Non-recurring appropriations Future Year Approprie	Future Year Appropriation Inc. Structural Imbalance Offset	Line Item. Put "X" in cell to the left that corresponds to the type of imbalance.	Amount	Comment/Explanation

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

							Total & V. Evamations/Alatan	
							O Multiple Dwelling Abatement	0
							N Multiple Dwelling Exemption	フ
							L New Dwelling/Conversion Abatement	I
							K New Dwelling/Conversion Exemption	7
			T.	Z		O N	J Dwelling Abatement	ے
							I Dwelling Exemption	
							G Commercial/Industrial Exemption	_
			2020 Total Tax Rate	Assessed Value	Billing/Revenue	Parcels		
			Taxes if Billed in Full		PILOT	# of		
				ıs/Abatements	Prior Budget Year's Payments in Lieu of Tax (PILOT) - 5 Year Exemptions/Abatements	ents in Lieu of Tax (F	Prior Budget Year's Payn	
				\$39,537.00		x appeals in 2020	Amount paid out by municipality for tax appeals in 2020	
				206.00		is in sidic 1 ax Court	rominos or bonomes proporty as appears in state Lax Court	
				30.00	x Court	cisions appealed to 1 a	Number of pending property to console in State To Court	
				75.00		:	Number of 2020 County Town D. 1.1	
				93.00	State Tax Court			
		1.21%	Non-Exempt rioperties	131.00	County Tax Board	ed in 2020	Total # of property tax appeals filed in 2020	-
		1 212	Percentage of Exempt vs.		\$4,//9,44/,215.54		Education Americal Tayable Flobellies	
					94 770 447 016 64	3	Equalized Valuation Tavable Dramer	
					99 84%	Value	Average Ratio (%), Assessed to True Value	
100.00%	\$346,892,100.00	123	Total	100.00%	\$4,771,800,100.00	5,813	Total	
				0.00%			6A/6B Business Personal Property	6A
1000				0.00%			5A/5B Railroad	5A
26 34%	\$91.357.900.00	25	15F Other Exempt	0.04%	\$1,942,500.00	2	4C Apartments	4
1.09%	\$3.787.400.00	5	15E Cemeteries & Graveyards	0.68%	\$32,481,200.00	17	4B Industrial	4
24 74%	\$85.836.600.00	23	15D Church and Charities	5.77%	\$275,438,900.00	143	4A Commercial	4
28 81%	\$99,922,500,00	58	15C Public Property	0.05%	\$2,513,300.00	သ	3A/3B Farm	3A
2 30%	\$7,990,600,00	1		92.89%	\$4,432,444,500.00	5,537	2 Residential	
16.72%	\$57.997.100.00	11	15A Public Schools	0.57%	\$26,979,700.00	1111	l Vacant Land	
% of Total	Assessed Value	# of Parcels		% of Total	Assessed Value	# of Parcels		-
le)	Property Tax Assessments - Exempt Properties (October 1, 2020 Value)	sments - Exempt Prop	Property Tax Asses	ue)	Property Tax Assessments - Taxable Properties (October 1, 2020 Value)	ments - Taxable Propo	Property Tax Assess	+
	UAIA	IAX APPEAL	IF I PROPERTY - PROPERTY TAX APPEAL DATA	EARIN	- CMOTTWOTH IT	AUDEUDED I NOI EN I I	ABBE	1

Total 5 Yr Exemptions/Abatements

0.00

0.00 | Sheet UFB-5

0.00

Total Long Term Exemptions - Column Total

Mark "X" if Grand Total Project Name Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions Type of Project (use drop-down for data entry) PILOT Billing Assessed Value Taxes if Billed In Full 2020 Total Tax Rate Total Long Term Exemptions Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions Project Name Column Total Type of Project (use drop-down for data entry) PILOT Billing Taxes if Billed
In Full
Assessed Value 2020 Total Tax Rate USER FRIENDLY BUDGET SECTION
Long Term Tax Exemptions Total Long Term Exemptions - Column Total Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions Project Name Type of Project (use drop-down for data entry) PILOT Billing \$0.00 Taxes if Billed
In Full
Assessed Value 2020 Total Tax Rate \$0.00 Total Long Term Exemptions - Column Total

Total Long Term Exemptions - GRAND TOTAL Project Name Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions Type of Project (use drop-down for data entry) PILOT Billing \$0.00 \$0.00 Assessed Value \$0.00 \$0.00 Taxes if Billed In Full 2020 Total Tax Rate

Sheet UFB-6

\$0.00 Sheet UFB-6C

USER FRIENDLY BUDGET SECTION BUDGETED PERSONNEL COSTS

\$113 024 47	\$240 548 00	\$212.602.00	\$0.00	\$1,477,444.00	2,043,618.47	24.00	15.00	An Other Ivon-Onion Employees not fisted above
φυσ,ουσ.10	טטיניון וייש	4-20,000	+3-		200	2	17 00	All Other Non Union Employment list July
\$58,066,10	\$314 115 00	\$210,090,00	\$258.346.00	\$759,034.00	1,599,651.10	6.00	15.00	All Other Union Employees not listed above
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00		0.00	All Cd III : S i deperior Officers)
\$214,605.99	\$308,633.00	\$928,392.00	\$93,069.00	\$2,805,307.00	4,350,006.99		26.00	ronce Officers (Heliading Superior Officers)
\$79,652.49	\$127,636.00	\$98,042.00		\$1,041,209.00	1,346,539.49	1.00	7.00	Police Officer (Incl., in S., in Officer)
\$1,701.97	\$0.00	\$0.00	\$0.00	\$22,248.00	23,949.97	5.00		Covering body
								Coverning Pode
Employment Taxes and Other Benefits	Health Benefits Net of Cost Share	Pension (Estimate)	Overtime and other Compensation	Base Pay	Total Personnel Cost	# of # of Full-Time Part-Time Employees Employees	# of Full-Time Employees	Organization / Individuals Eligible for Benefit

Is the Local Government required to comply with NJSA 11A (Civil Service)? - YES or NO

NO

Overtime and other compensation is any other item that is charged as a salary and wage expense but not included in Base Pay. 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.



USER FRIENDLY BUDGET SECTION - HEALTH BENEFITS

GRAIN TOTAL	CBAND TOTAL	Subtotal	Employee Cost Sharing C	Family	Employee & Spouse (or Partner)	Parent & Child	Single Coverage	Retirees - Health Benefits - Annual Cost	Subtotal	Employee Cost Sharing (Family	Employee & Spouse (or Partner)	Parent & Child	Single Coverage	Elected Officials - Healt	Subtotal	Employee Cost Sharing (Family	Employee & Spouse (or Partner)	Parent & Child	Single Coverage	Active Employees - Hea				
			Employee Cost Sharing Contribution (enter as negative -)		Partner)			its - Annual Cost		Employee Cost Sharing Contribution (enter as negative -)		Partner)			Elected Officials - Health Benefits - Annual Cost		Employee Cost Sharing Contribution (enter as negative -)		Partner)			Active Employees - Health Benefits - Annual Cost				
105.00	107	42.00		8	19		14		0.00							63.00		31.00	17.00	4.00	11.00		(Medical & Rx)	Covered Members	Current Year # of	
				\$2,375.00	\$25,051.00	\$7,318.00	\$11,491.00											\$31,445.00	\$22,541.00	\$20,175.00	\$11,270.00		Employee	Estimate per	Annual Cost	Current Year
\$1,925,823.00	ψοου, το τισο	\$663 161 00		\$19,000.00	\$475,969.00	\$7,318.00	\$160,874.00		\$0.00		\$0.00	\$0.00	\$0.00	\$0.00		\$1,262,662.00	(\$300,000.00)	\$974,795.00	\$383,197.00	\$80,700.00	\$123,970.00		Year Cost	Total Current		
100.00	55.00	00 05		8	18	2	11		0.00							61.00		31.00	13.00	3.00	14.00		(Medical & Rx)	Covered Members	Prior Year # of	
				\$25,360.00	\$22,468.00	\$14,429.00	\$1,426.00				行っていたとはは							\$30,874.00	\$22,132.00	\$19,808.00	\$11,066.00		(Average)	Cost per Employed	Prior Year Annual	
\$1,811,006.00	Ψ0.1,0+0.00	\$651 848 00		\$202,880.00	\$404,424.00	\$28,858.00	\$15,686.00		\$0.00		\$0.00	\$0.00	\$0.00	\$0.00		\$1,159,158.00	(\$300,000.00)	\$957,094.00	\$287,716.00	\$59,424.00	\$154,924.00		Cost	Cost per Employee Total Prior Year		

Note - other health insurances such as dental and vision are not included in this analysis unless included in the employees total

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

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

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USER FRIENDLY BUDGET SECTION ACCUMULATED ABSENCE LIABILITY

Legal basis for benefit (check applicable items)

			\$0.00	0.00	Totals
				THE REPORT OF	
		THE REAL PROPERTY.			
	A				
					のことが というとう ないのか をなっている というとうし
Agreement	Ordinance	Agreement		Absence	Organization/Individuals Eligible for Benefit
Employment	Local	Labor	Dollar Val	Accumulated	
Individual	Approved Individual	Approved		Gross Days of	

Total Funds Reserved as of end of 2020

Total Funds Appropriated in 2021

UFB-9 Accumulated Absence Liability

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

)			CALLED THE PROPERTY AND A MAN CO	CINI IIII III	DODGET IMI ACT		
	Gross		Net		Current Year	2022	2023	All Additional Future
	Debt	Deductions	Debt		Budget	Budget	Budget	Years' Budgets
Local School Debt	\$18,050,000.00	\$18,050,000.00	\$0.00	Utility Fund - Principal				
Regional School Debt	\$6,068,673.94	\$6,068,673.94	\$0.00	Utility Fund - Interest				
				Bond Anticipation Notes - Principal	\$740,800.00			
Utility Fund Debt				Bond Anticipation Notes - Interest	\$27,000.00			
Arts and Culture			\$0.00	Bonds - Principal				
Sewer			\$0.00	Bonds - Interest				
0			\$0.00	Loans & Other Debt - Principal				
0			\$0.00	Loans & Other Debt - Interest				
0			\$0.00					
0			\$0.00	Total	\$767,800.00	\$0.00	\$0.00	\$0.00
Municipal Purposes								
Debt Authorized	\$3,823,990.00		\$3,823,990.00	Total Principal	\$740,800.00	\$0.00	\$0.00	\$0.00
Notes Outstanding			\$0.00	Total Interest	\$27,000.00	\$0.00	\$0.00	\$0.00
Bonds Outstanding			\$0.00	% of Total Current Year Budget	3.37%			
Loans and Other Debt			\$0.00					
				Description		Debt Not Listed Above	d Above	
Total (Current Year)	\$27,942,663.94	\$24,118,673.94	\$3,823,990.00	Total Guarantees - Governmental				
				Total Guarantees - Other				
				Total Capital/Equipment Leases				
Population (2010 census) =	16,508			Total Other				
Per Capita Gross Debt	\$1,692.67			Bond Rating	Moody's	Standard & Poors	Fitch	
Per Capita Net Debt	\$231.64			Rating	Aa1	AA+		
				Year of Last Rating	1997	2007		
3 Yr. Average Property Valuation		\$4,720,105,068.00			1			
				Mark "X" if Municipality has no bond rating	o bond rating			
iver Debt as % of 3 Year Avg Property valuation	y valuation ===	0.08%		Choct TEP 10				
				Sheet of P-10				

USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED

10/2/2019 1/2/2029			Rescue Boat	Bergen County	Receiving
5/15/2018 5/15/2028			Truck to Transport Swift Water		
			Trailer	Bergen County	Providing
3/16/2021 3/16/2022			Road Paving Program	Bergen County	Froviding
3/16/2021 3/16/2022			ADA Comp Curb Ramp Prog	Bergen County	
			Backup Court Administrator	Ridgewood	
			Fire Truck Loan	Bergen County	
-			TV Testing	NWBCUA	
		Name and Address of the Owner, where the Owner, which is the Owne	Sewer Cleaning	NWBCUA	
8/1/2011 7/31/2021			COAH Rehabilitation	Bergen County	_
			Vehicle Equipment Sharing Vehicle Equipment Sharing	Franklin Lakes/Oakland Franklin Lakes/Oakland	Receiving
1/1/2021 12/31/2021			Health Services	Bergen County	
			Baby Well Clinic	Waldwick	
			Vehicle Repairs	Wyckoff K-8 Schools	
			Veihicle Sharing	Ramsey	Providing
			Payroll Services	Wyckoff Public Library	Providing
11/1/2020 10/31/2021			Licensed Sewer Operator	Bergen County Utilities Authority	Receiving
4/1/2019 4/1/2022			Bureau	Glen Rock	Receiving
-		No. of Contract Contr	Court Administrator/Violations		
1/1/2020 12/31/2021			Dispatch Service	Bergen County	Receiving
if needed) Begin Date End Date	if needed)	Notes (Enter more specifics if needed)	Type of Shared Service Provided	Providing Services To/Receiving Services From	Providing or Receiving Services?
					. :

USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED

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																								Providing or Receiving Services?
																								Providing Services To/Receiving Services From
																								Type of Shared Service Provided
																								Notes (Enter more specifics if needed)
													No. of the last of											Begin Date
																								End Date
																								Amount to be Received/Paid

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