

**Borough of Emerson**  
**2024 Municipal Funding Proposal**

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**BOROUGH OF EMERSON**  
**2025 MUNICIPAL FUNDING PROPOSAL**  
**ANALYSIS OF MUNICIPAL PROPERTY TAX RATE**

	<u>2024</u>	<u>2025</u>
<b>Total Budget Appropriations</b>	<b>\$15,815,200</b>	<b>\$16,774,933</b>
 Less:		
Surplus	\$ 1,125,000	\$1,641,500
Local Revenue	\$ 325,300	\$ 448,250
State Aid	\$ 710,144	\$ 645,486
Construction Code Fees	\$ 185,000	\$ 190,000
Special Items of Revenue - Interlocals	\$ 156,300	\$ 209,292
Public & Private Revenues	\$ 263,687	\$ 173,156
Special Items of Revenue	\$ 410,708	\$ 455,050
Delinquent Taxes	\$ 255,000	\$ 255,000
Library Tax	\$ 537,616	\$ 572,474
 Amount to Be Raised by Taxes	 <b>\$11,846,445</b>	 <b>\$12,184,725</b>
 Divided by Assessed Valuation		
Municipal Purposed Tax Rate (per \$100)	<b><u>\$0.972</u></b>	<b><u>\$0.999</u></b>

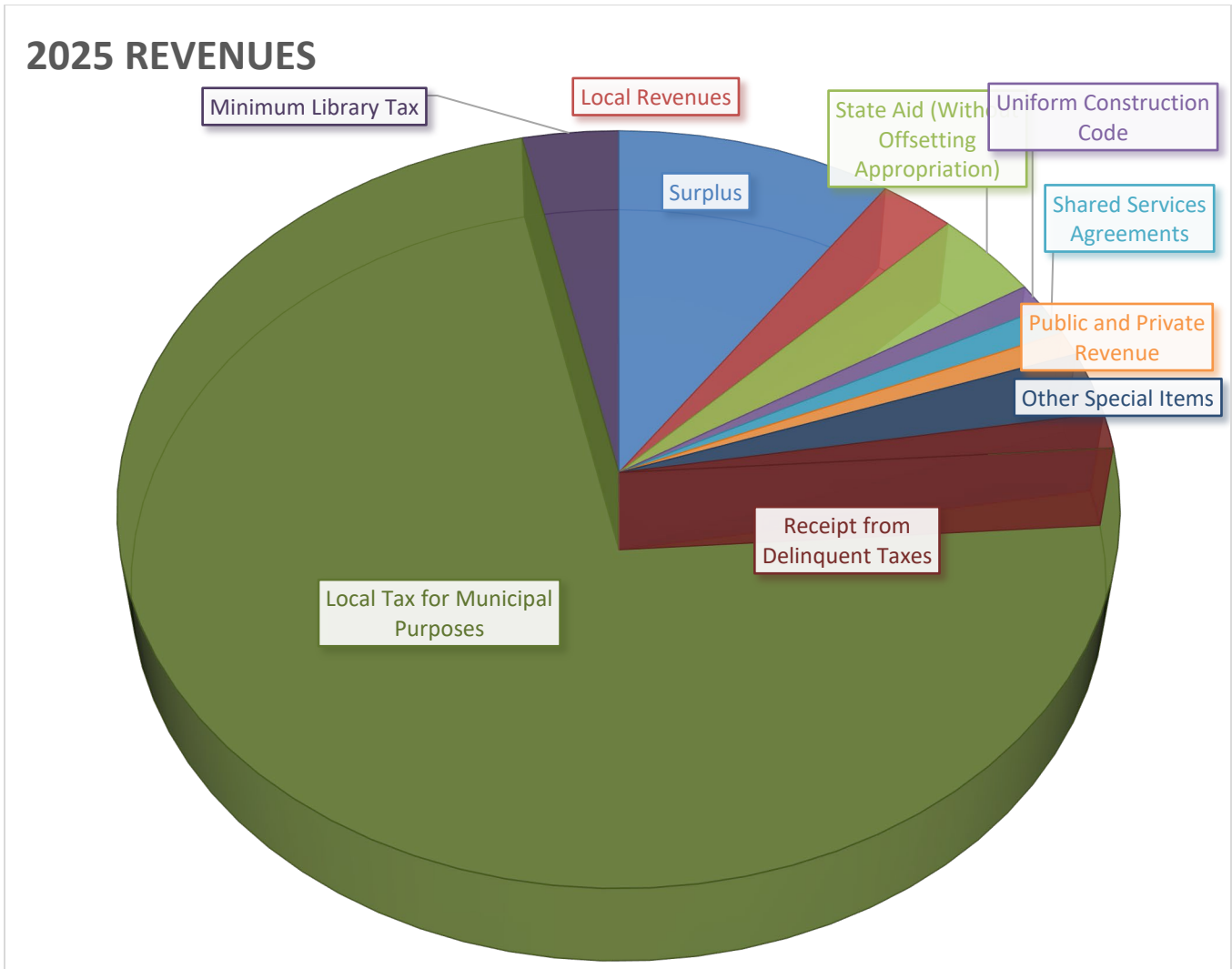
The 2025 Municipal Budget for the Borough of Emerson as adopted is \$16,774,993 – this year, the total non-tax revenues *increased* by \$586,595 and appropriations also *increased* by \$959,733. The tax rate will increase by 0.027 points over 2025 for a total rate of \$0.999 per hundred dollars of assessed value.

Taxes on the average house represent an increase of \$125 per year or about \$10.42 per month; the proposed budget maintains all services.

**Local Revenues**

Revenues from local, non-tax, sources which include but are not limited to construction code fees, liquor license fees, interest on investments, interest on taxes, available for the support of the general budget operations increased from \$3,431,139 to \$4,017,734 or a difference of \$586,595 – a 17.10% increase.

Borough of Emerson					
Summary of Revenues					
Current Fund					
	2024	2025	Change from	%	\$
	BUDGET	Request	2025	CHANGE	CHANGE
Surplus	1,125,000	1,641,500	+516,500	45.91%	\$188.23
Local Revenues	325,300	448,250	+122,950	37.80%	\$44.81
State Aid (Without Offsetting Appropriation)	710,144	645,486	-64,658	-9.10%	-\$23.56
Uniform Construction Code	185,000	190,000	+5,000	2.70%	\$1.82
Shared Services Agreements	156,300	209,292	+52,992	33.90%	\$19.31
Public and Private Revenue	263,687	173,156	-90,531	-34.33%	-\$32.99
Other Special Items	410,708	455,050	+44,342	10.80%	\$16.16
Receipt from Delinquent Taxes	255,000	255,000	+0	0.00%	\$0.00
Local Tax for Municipal Purposes	11,846,445	12,184,725	+338,280	2.86%	\$123.28
Minimum Library Tax	537,616	572,474	+34,858	6.48%	\$12.70
	15,815,200	16,774,933			

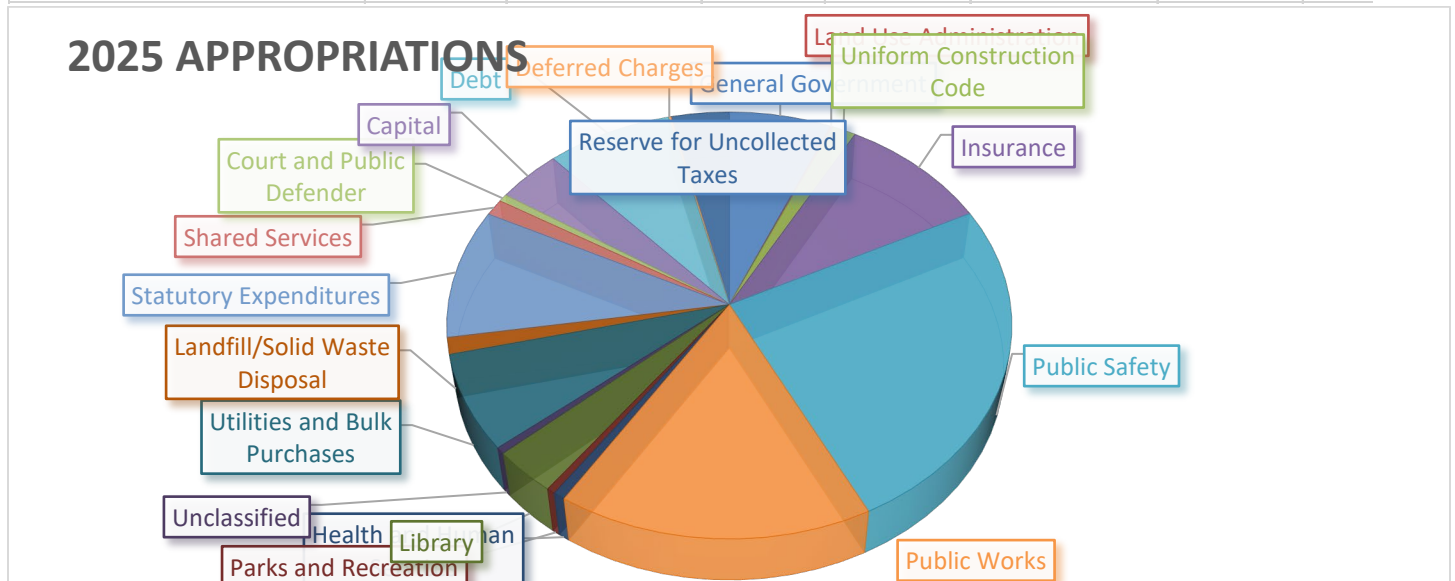


## Appropriations

In general, the appropriations by category proposed for 2025 compared with 2024 amounts reflect inflationary increases in the costs of providing services, including contractual salary increases and other expenses. Appropriations increased by \$959,733 and of that amount, \$220,084 can be attributed to contractual or statutory increases in the following categories:

1. The Borough's Insurance costs (including general liability, workers compensation, and health benefits for employees) increased by \$122,163
2. The Borough's pension liability increased by \$97,921

Borough of Emerson Summary of Appropriations Current Fund						
LINE ITEM	2024 BUDGET	2024 Budget	CHANGE FROM 2024	% CHANGE	\$ Change	
General Government	1,037,445	1,075,970	+38,525	3.713%	\$14.04	
Land Use Administration	26,850	26,850	+0	0.000%	\$0.00	
Uniform Construction Code	285,000	249,725	-35,275	-12.377%	-\$12.86	
Insurance	1,474,179	1,596,342	+122,163	8.287%	\$44.52	
Public Safety	3,971,791	4,187,531	+215,740	5.432%	\$78.62	
Public Works	2,759,476	2,770,527	+11,051	0.400%	\$4.03	
Health and Human Services	106,045	107,417	+1,372	1.294%	\$0.50	
Parks and Recreation	86,720	74,990	-11,730	-13.526%	-\$4.27	
Library	537,616	572,474	+34,858	5.977%	\$12.70	
Unclassified	79,000	81,000	+2,000	-3.594%	\$0.73	
Utilities and Bulk Purchases	1,268,506	1,218,078	-50,428	-3.975%	-\$18.38	
Landfill/Solid Waste Disposal	279,250	212,036	-67,214	-24.069%	-\$24.49	
Statutory Expenditures	1,533,679	1,643,800	+110,121	7.180%	\$40.13	
Shared Services	156,300	209,292	+52,992	33.904%	\$19.31	
Court and Public Defender	90,794	92,875	+2,081	2.292%	\$0.76	
Capital	335,000	686,500	+351,500	104.925%	\$128.10	
Debt	1,222,549	1,328,824	+106,275	8.693%	\$38.73	
Deferred Charges	0	25,702	+25,702		\$9.37	
Reserve for Uncollected Taxes	565,000	615,000	+50,000	8.850%	\$18.22	
	15,815,200	16,774,933				



<b>Borough of Emerson</b>				
<b>2025 Municipal Funding Proposal</b>				
<b>Distribution of Property Taxes</b>				
	County - est	\$3,843,206.95	9.33%	
	School - est	\$24,593,217.96	59.70%	
	Library	\$572,474.00	1.39%	
	Municipal	\$12,184,725.00	29.58%	
		\$41,193,623.91	100.00%	



\*Both Bergen County and the Emerson Board of Education are estimated

This is an example of what the tax increase would be if using the average Emerson home value of \$447,060. The numbers will change if the home value is greater than or less than the \$447,060.

The municipal tax increase is \$125  
 The library tax increase is \$13

If you would like info on the 2025 budget process the following links will bring you the budget meeting held in March:

March 18, 2025

<https://www.youtube.com/watch?v=TvVQk-W6Eh4>

## 2024 Municipal Funding Proposal ~ Capital Projects/Debt Management

Good debt management and capital planning will avoid the “peaks and valleys” in debt payments. The Borough will be confronting a number of major projects in the coming years and is in the process of evaluating alternative funding mechanisms such as sourcing grant funding for these significant projects. Since 2020, the Borough has also began appropriating the full amount for smaller items such as police cars to avoid paying interest in future years. As interest rates continue to rise, the Borough is able to save thousands of dollars in future years with this policy.

For 2025, the Borough is committed to address a limited number of projects that are expected to improve the quality of services, create efficiencies, stabilize or reduce costs of operations or improve our infrastructure.

Our anticipated projects for 2025 include such items as personal protective gear for firefighters, improvements to public property, solar paneled signs and beacon crossing signals for the Police Department and radios for the Ambulance Corps. The Borough will also start work on two large drainage projects using grant funding totaling \$1,959,752.

<b>Borough of Emerson 2025 Capital Budget Spreadsheet</b>				
<b>Department</b>	<b>Description of Item</b>	<b>Estimated Total Cost</b>	<b>Debt Authorized</b>	<b>Grants and Other Funds</b>
DPW	Replace 2002 VacAll Catch Basin Cleaning Truck with Westwood	\$360,000.00	\$342,000.00	
DPW	2025 SUV	\$60,000.00	\$0.00	
Bldgs and Grounds	Imp to Public Properties	\$80,000.00	\$0.00	
EVAC	PPE	\$5,500.00	\$0.00	
Police	Two Sets of Flashing Beacon Crossing Signs	\$7,000.00	\$0.00	
Police	Solar Powered Radar Signs	\$23,940.00	\$0.00	
Fire Dept	New Chief's Vehicle	\$105,000.00	\$0.00	
Fire Dept	PPE	\$5,500.00	\$0.00	
Administration	Road Program	\$440,000.00	\$418,000.00	
Bldg Dept/Clerk	Scanning	\$65,000.00	\$0.00	
Administration	EPA Community Grants - Vivian And Dorchester Project	\$1,219,690.00	\$0.00	\$959,752.00
Administration	West End Drainage Project (ARP Funds)			\$1,000,000.00
Rec	Imp to Parks	\$27,500.00		
Administration	Senior Center Doors	\$102,500.00	\$16,150.00	\$85,500.00
		\$0.00	\$0.00	