



State of New Jersey

Local Government Services

Year: **2026** Municipal User Friendly Budget

MUNICIPALITY: 0903 Guttenberg Town - County of Hudson



Adopted



Municode: 0903

Filename: 0903_fba_2026.xlsm

Website: www.guttenbergnj.org

Phone Number:

201968-2315

Mailing Address:

6808 Park Ave

Municipality:

Guttenberg

State:

NJ

Zip:

07093

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
Wayne		Zitt	12/31/2028	wzitt@myguttenberg.com

Chief Administrative Officer

Cosmo		Cirillo		Ccirillo@myguttenberg.com
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Chief Financial Officer

Cert. Number

Vincent		Buono	N-0767	cfo@myguttenberg.com
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Municipal Clerk

Cosmo		Cirillo	C-1683	Ccirillo@myguttenberg.com
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Registered Municipal Accountant

Steven		Wielkocz	413	sdw@w-cpa.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
William		Hokien	12/31/2026	whokien@myguttenberg.com
Juana		Malave	12/31/2026	jmalave@myguttenberg.com
Monica		Fundora	12/31/2028	monica.fundora@myguttenebrg.com
John		Habermann	12/31/2028	john.habermann@myguttenberg.com
Richard		Delafuente	12/31/2028	rdelafuente@myguttenberg.com

Government Type:

Town

5

Election Type:

Partisan

2

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2025 Calendar Year Property Tax Levies - ALL entities levying property taxes					Current Year 2026 Budget		
	Calendar Year Tax Rate	Calendar Year Tax Levy	% of Total Levy	Avg Residential Taxpayer Impact	Taxes	Actual/Estimated	Tax Levy
Municipal Purpose Tax	2.122	\$16,486,802.25	50.77%	\$5,394.08	Municipal Purpose Tax	ACTUAL	\$18,152,546.94
Municipal Library			0.00%	\$0.00	Municipal Library	ACTUAL	
Municipal Open Space			0.00%	\$0.00	Municipal Open Space	ACTUAL	
Municipal Arts and Culture			0.00%	\$0.00	Municipal Arts and Culture		
Fire Districts (avg. rate/total levies)			0.00%	\$0.00	Fire Districts (total levies)		
Other Special Districts (total levies)			0.00%	\$0.00	Other Special Districts (total levies)		
Local School District	1.457	\$11,321,822.00	34.87%	\$3,703.66	Local School District	ESTIMATED	\$11,321,822.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.584	\$4,529,463.78	13.95%	\$1,484.52	County Purposes	ESTIMATED	\$5,050,000.00
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.018	\$133,368.64	0.41%	\$45.76	County Open Space	ESTIMATED	\$150,000.00
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2025 Budget)	4.181	\$32,471,456.67	100.00%	\$10,628.02	Total ESTIMATED amount to be raised by taxes		\$34,674,368.94
Total Taxable Valuation as of October 1, 2025 \$776,656,035.00 (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy		9,310,455.53
Current Year (2026) Average Residential Assessment \$254,198.00					Budget Appropriations, before Reserve for Uncollected Taxes		25,370,502.47
Prior Year (2025) Average Residential Assessment \$254,198.00					Total Non-Municipal Tax Levy		\$16,521,822.00
Prior Year to Current Year Comparison					Amount to be Raised by Taxes - Before RUT		\$32,581,868.94
Comparison - Municipal Purposes Tax Rate					Reserve for Uncollected Taxes (RUT)		\$2,092,500.00
Comparison - Municipal Purposes Tax Levy					Total Amount to be Raised by Taxes		\$34,674,368.94
Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)					% of Tax Collections used to Calculate RUT		93.96%
					If % used exceeds the actual collection % then reference the statutory exception used		
					Tax Collections - ACTUAL as of Prior Year		
					Total Tax Revenue, Collections CY 2025		32,234,046.84
					Total Tax Levy, CY 2025		32,988,843.19
					% of Taxes Collected, CY 2025		97.71%
					Delinquent Taxes - December 31, 2025		\$714,684.77
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	-0.70%	(\$21,000.00)	\$3,021,000.00	\$3,000,000.00	\$3,000,000.00							
08	Local Revenue	-23.53%	(\$507,441.24)	\$2,156,191.24	\$1,648,750.00	\$1,648,750.00							
09	State Aid (without offsetting appropriation)	-69.85%	(\$1,000,447.16)	\$1,432,270.16	\$431,823.00	\$431,823.00							
08	Uniform Construction Code Fees	-0.72%	(\$952.00)	\$132,952.00	\$132,000.00	\$132,000.00							
	Special Revenue Items w/ Prior Written Consent												
11	Shared Services Agreements	-1.64%	(\$31,675.00)	\$1,929,925.00	\$1,898,250.00	\$1,898,250.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	-95.93%	(\$392,133.06)	\$408,762.59	\$16,629.53	\$16,629.53							
08	Other Special Items	57.53%	\$568,980.17	\$989,022.83	\$1,558,003.00	\$1,558,003.00							
15	Receipts from Delinquent Taxes	26.52%	\$131,012.15	\$493,987.85	\$625,000.00	\$625,000.00							
	Amount to be raised by taxation												
07	Local Tax for Municipal Purposes	-0.63%	(\$114,604.50)	\$18,267,151.44	\$18,152,546.94	\$18,152,546.94							
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	-4.75%	(\$1,368,260.64)	\$28,831,263.11	\$27,463,002.47	\$27,463,002.47	\$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 Positions		% Difference	\$ Difference	Total Modified	Total	General	Public & Private	Open Space	Arts and Culture	Utility	Utility	Utility	Utility	Utility
		Full-Time	Part-Time	Current v. Prior Year	Current v. Prior Year	Appropriation for Service Type (Prior Year)	Appropriation for Service Type (Current Year)	Budget	Offsets	Budget	Trust Fund					
20	General Government			-3.57%	(\$99,273.53)	\$2,782,169.53	\$2,682,896.00	\$2,682,896.00								
21	Land-Use Administration			#DIV/0!	\$0.00		\$0.00									
22	Uniform Construction Code			2.31%	\$7,859.10	\$340,022.90	\$347,882.00	\$347,882.00								
23	Insurance			15.74%	\$572,273.25	\$3,636,520.75	\$4,208,794.00	\$4,208,794.00								
25	Public Safety			-2.61%	(\$198,016.40)	\$7,597,490.40	\$7,399,474.00	\$7,399,474.00								
26	Public Works			15.20%	\$361,913.36	\$2,380,751.64	\$2,742,665.00	\$2,742,665.00								
27	Health and Human Services			-14.55%	(\$8,000.00)	\$55,000.00	\$47,000.00	\$47,000.00								
28	Parks and Recreation			-9.10%	(\$103,565.42)	\$1,138,031.42	\$1,034,466.00	\$1,034,466.00								
29	Education (including Library)			-11.98%	(\$62,475.00)	\$521,476.00	\$459,001.00	\$459,001.00								
30	Unclassified			-22.43%	(\$23,126.89)	\$103,126.89	\$80,000.00	\$80,000.00								
31	Utilities and Bulk Purchases			-4.55%	(\$42,538.69)	\$934,717.69	\$892,179.00	\$892,179.00								
32	Landfill / Solid Waste Disposal			#DIV/0!	\$0.00		\$0.00									
35	Contingency			-40.82%	(\$2,500.00)	\$6,125.00	\$3,625.00	\$3,625.00								
36	Statutory Expenditures			3.16%	\$57,017.43	\$1,802,479.57	\$1,859,497.00	\$1,859,497.00								
37	Judgements			#DIV/0!	\$0.00		\$0.00									
42	Shared Services			-1.29%	(\$14,121.05)	\$1,096,471.05	\$1,082,350.00	\$1,082,350.00								
43	Court and Public Defender			#DIV/0!	\$0.00		\$0.00									
44	Capital			-100.00%	(\$88,833.00)	\$88,833.00	\$0.00									
45	Debt			-4.33%	(\$99,497.00)	\$2,297,158.00	\$2,197,661.00	\$2,197,661.00								
46	Deferred Charges			#DIV/0!	\$333,012.47		\$333,012.47	\$333,012.47								
48	Debt - Type I School District			#DIV/0!	\$0.00		\$0.00									
50	Reserve for Uncollected Taxes			0.00%	\$0.00	\$2,092,500.00	\$2,092,500.00	\$2,092,500.00								
55	Surplus General Budget			#DIV/0!	\$0.00		\$0.00									
Total		0.00	0.00	2.20%	\$590,128.63	\$26,872,873.84	\$27,463,002.47	\$27,463,002.47	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

USER FRIENDLY BUDGET SECTION

STRUCTURAL BUDGET IMBALANCES

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ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

Property Tax Assessments - Taxable Properties (October 1, 2025 Value)			
	# of Parcels	Assessed Value	% of Total
1 Vacant Land	30	\$5,921,900.00	0.75%
2 Residential	2,350	\$597,364,426.00	75.40%
3A/3B Farm			0.00%
4A Commercial	173	\$79,098,300.00	9.98%
4B Industrial	26	\$10,620,900.00	1.34%
4C Apartments	90	\$98,809,800.00	12.47%
5A/5B Railroad			0.00%
6A/6B Business Personal Property		\$465,960.00	0.06%
Total	2,669	\$792,281,286.00	100.00%

Average Ratio (%), Assessed to True Value	58.41%
Equalized Valuation, Taxable Properties	\$1,356,413,775.04

Total # of property tax appeals filed in 2025	County Tax Board	3.00
	State Tax Court	0.00
Number of 2025 County Tax Board decisions appealed to Tax Court		0.00
Number of pending property tax appeals in State Tax Court		2.00

Amount paid out by municipality for tax appeals in 2025	\$53,831.04
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Property Tax Assessments - Exempt Properties (October 1, 2025 Value)			
	# of Parcels	Assessed Value	% of Total
15A Public Schools	5	\$8,001,100.00	8.44%
15B Other Schools			0.00%
15C Public Property	16	\$41,314,000.00	43.59%
15D Church and Charities	11	\$6,285,400.00	6.63%
15E Cemeteries & Graveyards			0.00%
15F Other Exempt	57	\$39,184,400.00	41.34%
Total	89	\$94,784,900.00	100.00%

Percentage of Exempt vs. Non-Exempt Properties	11.96%
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Prior Budget Year's Payments in Lieu of Tax (PILOT) - 5 Year Exemptions/Abatements				
	# of Parcels	PILOT Billing/Revenue	Assessed Value	Taxes if Billed in Full 2025 Total Tax Rate
G Commercial/Industrial Exemption				
I Dwelling Exemption				
J Dwelling Abatement				
K New Dwelling/Conversion Exemption				
L New Dwelling/Conversion Abatement				
N Multiple Dwelling Exemption				
O Multiple Dwelling Abatement				
Total 5 Yr Exemptions/Abatements	0	0.00	0.00	0.00

USER FRIENDLY BUDGET SECTION

[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		6.00	63,370.00	\$60,690.00		\$2,680.00		
Supervisory Staff (Department Heads & Managers)	7.00	5.00	1,150,000.00	\$750,000.00			\$375,000.00	\$25,000.00
Police Officers (Including Superior Officers)	26.00		5,643,165.00	\$3,168,165.00	\$250,000.00		\$1,375,000.00	\$850,000.00
Fire Fighters (Including Superior Officers)			0.00					
All Other Union Employees not listed above	15.00	20.00	1,622,602.00	\$1,022,602.00	\$25,000.00		\$400,000.00	\$175,000.00
All Other Non-Union Employees not listed above	10.00	33.00	3,827,258.00	\$2,542,258.00			\$1,060,000.00	\$225,000.00
Totals	58.00	64.00	12,306,395.00	\$7,543,715.00	\$275,000.00	\$2,680.00	\$3,210,000.00	\$1,275,000.00

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
Active Employees - Health Benefits - Annual Cost						
Single Coverage	38.00	\$15,912.00	\$604,656.00	30.00	\$17,059.20	\$511,776.00
Parent & Child	5.00	\$26,148.00	\$130,740.00	3.00	\$31,911.48	\$95,734.44
Employee & Spouse (or Partner)	11.00	\$31,824.00	\$350,064.00	9.00	\$35,625.48	\$320,629.32
Family	14.00	\$44,400.00	\$621,600.00	27.00	\$51,236.88	\$1,383,395.76
Employee Cost Sharing Contribution (enter as negative -)			(\$495,047.00)			(\$682,787.74)
Subtotal	68.00		\$1,212,013.00	69.00		\$1,628,747.78
Elected Officials - Health Benefits - Annual Cost						
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
Retirees - Health Benefits - Annual Cost						
Single Coverage	2	\$18,672.00	\$37,344.00	4	\$17,059.20	\$68,236.80
Parent & Child	5	\$28,488.00	\$142,440.00			\$0.00
Employee & Spouse (or Partner)	4	\$40,716.00	\$162,864.00	7	\$35,625.48	\$249,378.36
Family	9	\$46,320.00	\$416,880.00	9	\$51,236.88	\$461,131.92
Employee Cost Sharing Contribution (enter as negative -)			(\$22,500.00)			(\$29,489.78)
Subtotal	20.00		\$737,028.00	20.00		\$749,257.30
GRAND TOTAL	88.00		\$1,949,041.00	89.00		\$2,378,005.08

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)?

NO

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

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
ADM/FINANCE/TAX		\$54,726.83									X		
COURT		\$5,344.04									X		
BLD/FIRE		\$20,266.87									X		
DPW/TRANSPORTATION		\$2,203.63									X		
DPW/TRANSPORTATION		\$46,533.38									X		
POLICE		\$20,120.64									X		
RECREATION		\$2,098.92									X		
TOTALS (THIS PAGE ONLY)	-	\$151,294.51	-	\$0.00	-	\$0.00	-	\$0.00	-	\$0.00			

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]

USER FRIENDLY BUDGET SECTION
ACCUMULATED ABSENCE LIABILITY

[illegible]

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

Gross Debt			Deductions			Net Debt		
Local School Debt						\$0.00		
Regional School Debt						\$0.00		
Utility Fund Debt								
						\$0.00		
						\$0.00		
						\$0.00		
						\$0.00		
						\$0.00		
Municipal Purposes								
Debt Authorized (BNI)			\$7,413,087.24			\$7,413,087.24		
Notes Outstanding			\$14,449,584.00			\$14,449,584.00		
Bonds Outstanding			\$14,905,000.00	\$2,855,422.00		\$12,049,578.00		
Loans and Other Debt						\$0.00		
Total (Current Year)			\$36,767,671.24	\$2,855,422.00		\$33,912,249.24		
Population (2020 census)			12,017					
Per Capita Gross Debt			\$3,059.64					
Per Capita Net Debt			\$2,822.02					
3 Year Average Property Valuation			\$1,393,219,195.33					
Net Debt as % of 3 Year Average Property Valuation			2.43%					

Current Year Budget		2027 Budget		2028 Budget		All Additional Future Years' Budgets	
Utility Fund - Principal							
Utility Fund - Interest							
Bond Anticipation Notes - Principal		\$473,036.00					
Bond Anticipation Notes - Interest		\$470,000.00					
Bonds - Principal		\$620,000.00	\$650,000.00	\$680,000.00		\$12,955,000.00	
Bonds - Interest		\$634,625.00	\$603,625.00	\$571,125.00		\$4,562,625.00	
Loans & Other Debt - Principal							
Loans & Other Debt - Interest							
Total		\$2,197,661.00	\$1,253,625.00	\$1,251,125.00		\$17,517,625.00	
Total Principal		\$1,093,036.00	\$650,000.00	\$680,000.00		\$12,955,000.00	
Total Interest		\$1,104,625.00	\$603,625.00	\$571,125.00		\$4,562,625.00	
% of Total Current Year Budget		8.00%					
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			AA				
Year of Last Rating			2014				
Mark "X" if Municipality has no bond rating							

Sheet UFB-10	
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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)
