

Budget Highlights

- The total tax rate has **decreased** for the 5th year in a row
- 2024 Cell Tower **revenues exceeded** the overall anticipated revenues by roughly \$230,000
- Borough fund balance, or surplus, is up approximately **\$2.3 million** which allowed the Borough to anticipate more in the 2025 budget and help alleviate the amount to be raised by taxpayers
- The Borough was awarded a **\$750,000 CPF Grant** to fund the New Community Center helping to continue lower any future debt burden
- Amount to be raised by taxation only increased **1.02%**

A MESSAGE FROM THE BOROUGH OF ALLENDALE MAYOR AND FINANCE COMMITTEE

Dear Allendale Taxpayer,

This comprehensive budget newsletter is designed to provide full transparency and help you understand exactly how your tax dollars are being used.

As we present the 2025 municipal budget, our focus continues to be on fiscal responsibility, ensuring every tax dollar is spent wisely and effectively. This year's budget reflects our ongoing commitment to prudent financial management, while also investing in infrastructure upgrades and meaningful improvements throughout the borough.

We are constantly exploring new ways to maximize savings and stretch each dollar. Even after the budget is adopted and funds are allocated, we continue to identify cost-saving opportunities and pursue additional revenue sources. We actively seek out grants to support key projects, from the new tennis courts at Crestwood and downtown streetscape enhancements to energy system upgrades, ensuring we make the most of every opportunity to improve Allendale.

Through thoughtful planning and a forward-looking approach, we are positioning Allendale for long-term success. While we do not control County, Library, or School taxes, we are proud to maintain and improve municipal services with only a 0.54% increase in the municipal taxes on the average home which equates to \$22.

A big thank you to our Finance Team, Councilwoman Lovisolo, Council President Homan, and our CFO and Business Administrator, Alison Altano, for your hard work and dedication in crafting a strong, responsible budget.

As always, please don't hesitate to reach out with any questions. We are committed to working hard for Allendale and making our community the very best it can be.

Best Regards,

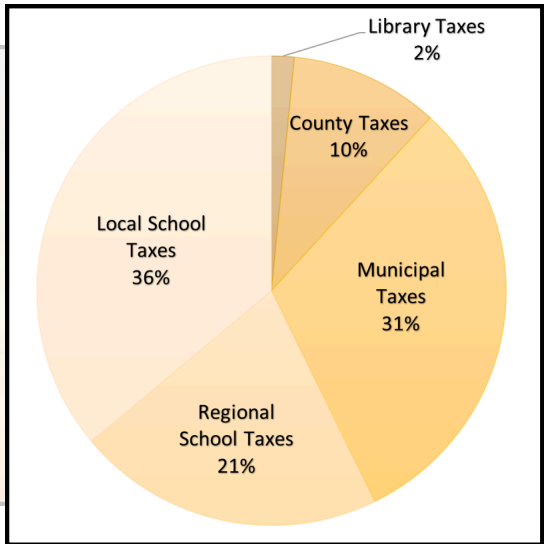
Mayor Amy Wilczynski

Where do your tax dollars go?

Your property tax bill consists of four components:

- Allendale Schools
- Bergen County Government
- Lee Memorial Public Library
- Allendale Municipal Services

New Jersey's Fiscal Laws require the municipal government of Allendale to serve as a billing and collection agency for all four separate entities. It is important to note that the municipal taxes are only a portion of an Allendale property Taxpayer's obligation.

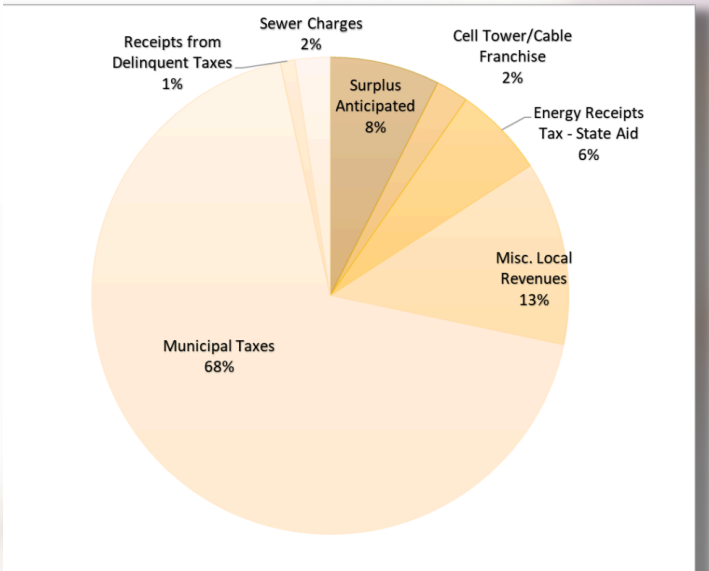


Understanding the 2025 Municipal Budget

The Municipal Budget is one of the most critical financial processes that the Borough takes on every year. The municipal budget is mandated by the State of New Jersey to run on a "cash basis" which means we must collect enough revenue to meet our appropriated expenditures. This is just one reason why it is so important that we remain fiscally responsible when spending taxpayers' funds.

Each year, every department is carefully analyzed with each department head. We go line by line to ensure we have basic municipal services identified and the funds to cover these expenses.

2025 Sources of Revenue



The largest sources of income in a municipal budget is the amount to be raised by taxpayers. This is calculated when all other miscellaneous revenue sources are accounted for. Some of these sources come from fees and permits collected from various departments, State or Federal Grants.

For example, this year we received a \$750,000 grant towards the community center and in 2024, we had the opportunity to take back ownership of our cell tower and start receiving funds through leases. Our Cell Tower revenue has now become one of our main sources of miscellaneous revenue.

While there are not many opportunities for a municipality to increase revenue, the Mayor and Council are always actively putting full efforts into finding new sources wherever they can.

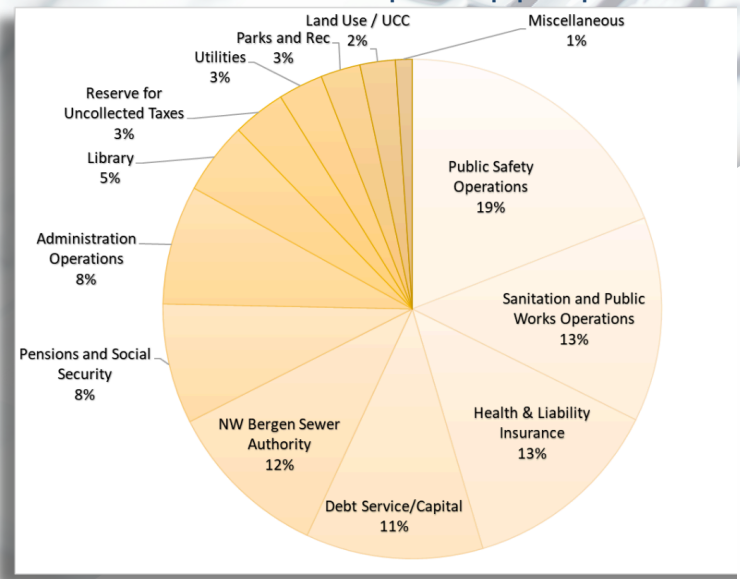
The top 3 largest budget appropriations are Public Safety Operations (police, fire, ambulance), Sanitation & Public Works Operations (garbage/recycling, roads, parks, snow removal) and Insurance. The New Jersey State Health Benefits increased a whopping 16.3% in 2025 on top of a 24% increase in 2023 and 7% increase in 2024!

Our Debt Service and Capital budget is our 4th largest expense and contributes solely to all capital improvements. In 2024, we made improvements in Borough Hall to increase efficiency, completed the new Community Center, began construction on the Crestwood Lake Concession Stand, assisted the Library in funding some of their capital improvements, and budgeted for the paving of the Grandstand Parking Lot and sidewalk rehab at Memorial Park (which will be executed this year). In 2025 we will complete the final stage of the Allendale Streetscape Project (with grant), purchase new dispatch equipment, start funding the tennis court and pickleball court rehab project (with grants), complete sewer upgrades, road repaving and various other capital improvements.

The Borough continues its support of the Library and has historically aided in funding their operating expenses (approximately \$50K in 2024) in addition to the 1/3mil obligation which increased over 10% in 2025.

The continued efforts of reduced spending, increasing revenue from grants and other sources, and yearly valuations all contribute to a continuous decrease in tax rate while still keeping essential services while still upgrading.

2025 Municipal Appropriations



We will be discussing the budget in more detail at the April 24th Mayor and Council meeting at 7:00pm. Our auditor and CFO will be there to answer any questions.

Municipal Revenue Comparison

	2025	2024
Liquor License Fee	12,500	12,500
Administration Fees and Permits	58,000	50,000
Municipal Court Fines and Costs	30,000	16,800
Interest on Delinquent Taxes	70,000	60,000
Interest on Investments and Deposits	300,000	220,000
Dues and Fees - Crestwood Lake	290,000	340,000
Outside Sewer Usage Fees	415,100	355,400
Garbage Collection Fees	2,400	1,800
Cell Tower Lease	385,000	147,000
Cable TV Franchise Fees	99,000	98,000
State Aid - Energy Receipts Tax	1,081,614	1,081,614
Municipal Relief Fund Aid (COVID)	-0-	111,490
Uniform Construction Code Fees	240,000	250,000
Grants Received for Operations	19,356	653,613
Uniform Fire Safety Act Rebates	45,000	36,000
PILOT Payment	162,900	140,000
Litigation Settlement	850,000	-0-
Receipts from Delinquent Taxes	175,000	175,000
Amount to be raised by Taxes for Municipal Budget	11,114,779	11,073,352
Amount to be raised by Taxes for Free Public Library	816,227	736,932
Surplus	1,300,000	1,100,000
TOTAL GENERAL REVENUES	17,466,876	16,659,501

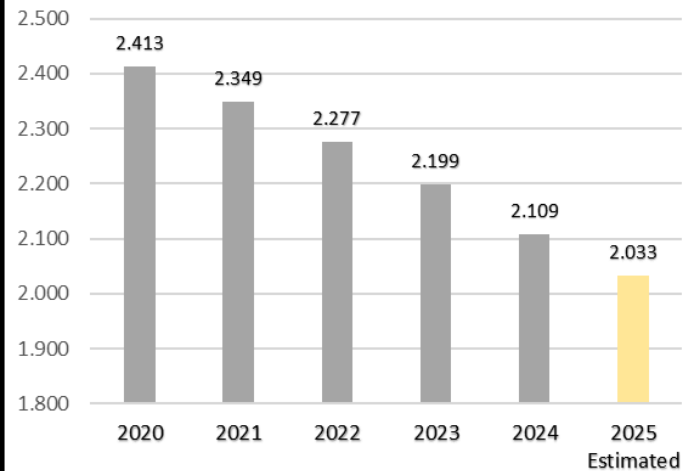
Municipal Appropriation Comparison

	2025	2024
General Government	1,428,500	1,367,100
Construction and Land Use Administration	399,500	388,350
Insurance	2,290,317	1,962,341
Public Safety	3,273,400	3,070,750
Public Works Operations	1,393,000	1,428,000
Garbage, Recycling and Trash Removal	922,000	922,000
County Health Services	62,000	58,000
Parks and Crestwood Lake	414,000	419,000
Utilities	508,000	489,000
Salary and Wage Adjustment	90,000	90,000
Contingency	30,000	30,000
Northwest Bergen Sewer Authority	2,009,269	2,049,882
Statutory Expenses (PERS/PFRS/SS)	1,357,299	1,389,505
Lee Memorial Public Library	816,227	736,932
Grants for Operating Expenditures	19,356	52,775
Capital Improvement Fund	1,670,000	1,000,000
Debt Service and Deferred Charges	184,008	605,866
Reserve for Uncollected Taxes	600,000	600,000
TOTAL GENERAL APPROPRIATIONS	17,466,876	16,659,501

Proposed Municipal Tax Rate Comparison

2025 Proposed Tax Rate	2024 Actual Tax Rate	Tax Rate Decrease
0.478	0.511	(0.033)

Tax Rates 2020-2025



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Presented To You By

Mayor

Amy Wilczynski
&

The Finance Committee

Susanne Lovisolo, Councilwoman
Liz Homan, Council President

Alison Affano
CFO & Borough Administrator

Gina Wittmack
Tax Collector

Carol Savoy
Bookkeeper

Angela Mattiace
Tax Assessor

TAX COLLECTION

The Tax Collector is responsible for billing, collection, reporting, and enforcing municipal taxes for the Borough of Allendale. Tax bills are mailed out in July, and the first payment is due August 1st. Property taxes are due February 1, May 1, August 1 and November 1. Failure to receive a tax bill does not exempt you from paying your taxes or the interest due on delinquent taxes, but the Borough does permit a ten (10) day grace period. Taxes must be received in the office before the 10th; however, if the 10th falls on a weekend or legal holiday you have until the next business day to make payment. The State of New Jersey does not permit postmark dating. All payments may be made by check, money order, or online. The interest rate charged for late payment of taxes is 8% on the first \$1,500.00, plus 18% on the amount over \$1,500.00. Bills may be paid in full by adding the amounts on the four numbered stubs. This covers the last half of the current year and the first half of the following year. As a statutory officer of the State of New Jersey, the Tax Collector is obligated to follow all the State Statutes regarding property tax collection including rate, interest of delinquent tax payments, and tax sale procedures.

TAX ASSESSMENT

Like most municipalities, the Borough of Allendale is contracted with an appraisal company to participate in an annual rolling reassessment program. This is the most efficient way to keep property values current and fair for all residents. Due to the rising real estate market, municipalities were advised by Bergen County to perform town-wide property assessments to ensure all homes are assessed according to the current market. The increase in average assessed properties within Allendale has allowed the Borough to have a zero tax rate increase.
