

Borough of Allendale

NEW JERSEY

2026

BUDGET

Newsletter

ALLENDALE SALUTES



Dear Allendale Taxpayer,

We have prepared this comprehensive budget newsletter to help Allendale residents understand exactly how your tax dollars are being spent. It's tweaked a bit since last year in response to your feedback.

Budget Highlights

- Allendale has the lowest average tax impact amongst surrounding NW Bergen County - which range from 2-16%
- Average Assessed Value increased 12% - the highest increase yet
- Average Municipal tax increase on the average home for 2026 is \$38 - **less than 1% increase**
- 2026 Tax Levy **decrease** of **.09%**
- The Municipal tax rate has **decreased** for the 6th year in a row

As we present the 2026 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.

Each year seems to bring new challenges. This year is no different with a big jump in healthcare. We are constantly exploring 'out of the box' thinking to maximize savings. For example, to help counter the healthcare increase, we introduced the Difference Card. This mindset to identify cost-saving opportunities continues throughout the year, even after the budget is adopted. We also pursue every grant that is presented to us from \$2,000 to \$2,000,000. Over the past 4 years, we've received over \$2 million in grants that helped fund various projects such as the Community Center, various road and sidewalk improvements, Crestwood Concession Stand, parks and recreation improvements, public safety equipment and more!

Based on current market conditions, the average assessed home value in Allendale increased by approximately 12% in 2026—higher than in recent years. However, it's important to view this in proper context. Allendale remains revenue-neutral, and for 2026 we were able to decrease the municipal tax levy by leveraging alternative revenue sources. At the same time, our tax rate continues to decline, with a significant reduction of 10.21% this year—the largest decrease we've seen.

Based on the 2026 average assessed home value, the typical tax impact is an increase of approximately \$38, or 0.9%. However, this is only an average—individual tax bills may vary, and not every home will see an increase. For example, over the past two years, roughly 60% of residents experienced minimal, neutral, or even decreased tax impacts. It's also important to remember, an increase in valuation does not automatically mean an increase in your taxes.

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

We are committed to working hard for Allendale and making our community the very best it can be.

Best Regards,

We will be discussing the budget in more detail at the **April 23rd** Mayor and Council meeting at **7:00pm**



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5 -Year Budget Planning Strategy

A key priority for the Borough of Allendale is maintaining a forward-looking budget strategy to ensure continued fiscal responsibility. When evaluating both our capital infrastructure and operating budget, we plan well in advance and carefully consider potential challenges that may arise in future years.

The Borough maintains an ongoing list of future improvements, upgrades, and operational needs so we can plan and budget accordingly. By preparing ahead of time, we aim to implement necessary projects, purchases and savings in a way that minimizes the financial impact on taxpayers when those needs arise.

Municipal Revenue Comparison

	2026	2025
Liquor License Fee	12,500	12,500
Administration Fees and Permits	63,000	58,000
Municipal Court Fines and Costs	30,000	30,000
Interest on Delinquent Taxes	50,000	70,000
Interest on Investments and Deposits	475,000	300,000
Dues and Fees - Crestwood Lake	300,000	290,000
Outside Sewer Usage Fees	426,476	415,100
Garbage Collection Fees	1,836	2,400
Cell Tower Lease	463,157	385,000
Cable TV Franchise Fees	97,000	99,000
State Aid - Energy Receipts Tax	1,081,614	1,081,614
Uniform Construction Code Fees	375,000	240,000
Grants Received for Operations	28,982	19,356
Uniform Fire Safety Act Rebates	42,000	45,000
PILOT Payment	204,744	162,900
Settlement Funds	500,000	850,000
Receipts from Delinquent Taxes	175,000	175,000
Amount to be raised by Taxes for Municipal Budget	11,105,287	11,114,779
Amount to be raised by Taxes for Free Public Library	910,409	816,227
Surplus	2,200,000	1,300,000
TOTAL GENERAL REVENUES	18,542,005	17,466,876

Municipal Appropriation Comparison

	2026	2025
General Government	1,453,000	1,428,500
Construction and Land Use Administration	407,200	399,500
Insurance	2,954,240	2,290,317
Public Safety	3,451,055	3,273,400
Public Works Operations	1,671,500	1,393,000
Garbage, Recycling and Trash Removal	912,000	922,000
County Health Services	66,000	62,000
Parks and Crestwood Lake	435,000	414,000
Utilities	540,000	508,000
Salary and Wage Adjustment	85,000	90,000
Contingency	50,000	30,000
Northwest Bergen Sewer Authority	2,206,196	2,009,269
Statutory Expenses (PERS/PFRS/SS)	1,155,486	1,357,299
Lee Memorial Public Library	910,409	816,227
Grants for Operating Expenditures	28,982	19,356
Capital Improvement Fund	1,250,000	1,670,000
Debt Service and Deferred Charges	365,937	184,008
Reserve for Uncollected Taxes	600,000	600,000
TOTAL GENERAL APPROPRIATIONS	18,542,005	17,466,876

Understanding the 2026

Municipal Budget

The Municipal Budget is one of the most important financial responsibilities the Borough undertakes each year. As required by the State of New Jersey, the budget is developed on a "cash basis," meaning revenues must fully support all planned expenditures. This ensures the Borough remains fiscally responsible with taxpayer dollars. Each year, every department is carefully reviewed alongside department heads to identify essential services and ensure appropriate funding is in place.

The primary source of revenue for the budget is property taxes, determined after accounting for other income such as permits, fees, and state or federal grants. Over the past three years, the Mayor and Council have worked diligently to expand alternative revenue sources. **As a result, the amount to be raised by taxation decreased 0.09%, despite a 6.12% increase in the overall operating budget.**

The largest areas of spending continue to be:

- Public Safety (police, fire, ambulance)
- Sanitation and Public Works (garbage and recycling, roads, parks, snow removal)
- Insurance. Health insurance costs, in particular, have risen sharply—by 35-50% in 2026—placing additional strain on the budget. While a cost-saving program has been implemented, the Borough continues to explore more affordable options while maintaining quality employee benefits.

Sewer costs are another major expense that have increased in recent years. To address this, the Borough will conduct a smoke testing program in 2026 to identify leaks, illegal connections, or other issues that could potentially be contributing to higher costs.

The Borough also remains committed to supporting the local library, continuing to fund operations beyond the required level, even as the mandated library tax increased by more than 12% this year.

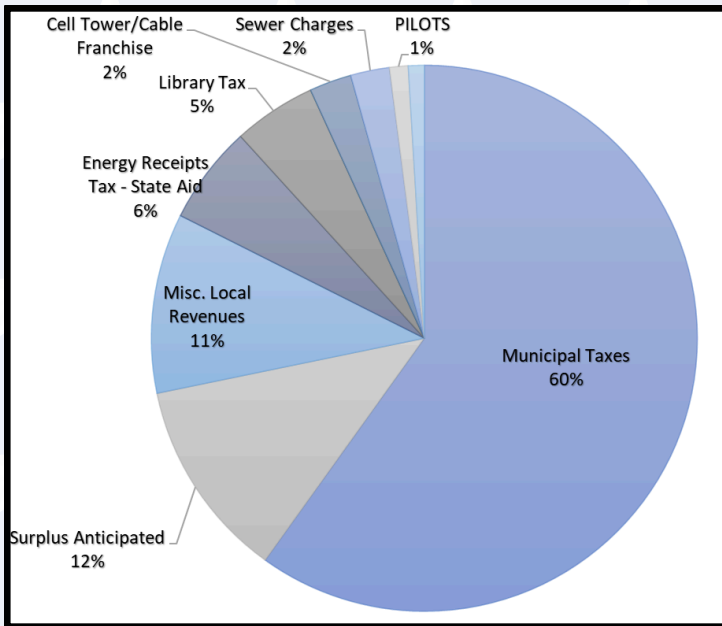
Through disciplined spending, increased grant funding, and growth in property values, the Borough has been able to stabilize the tax rate while continuing to deliver and enhance essential services for the community.

Tax Levy Increases

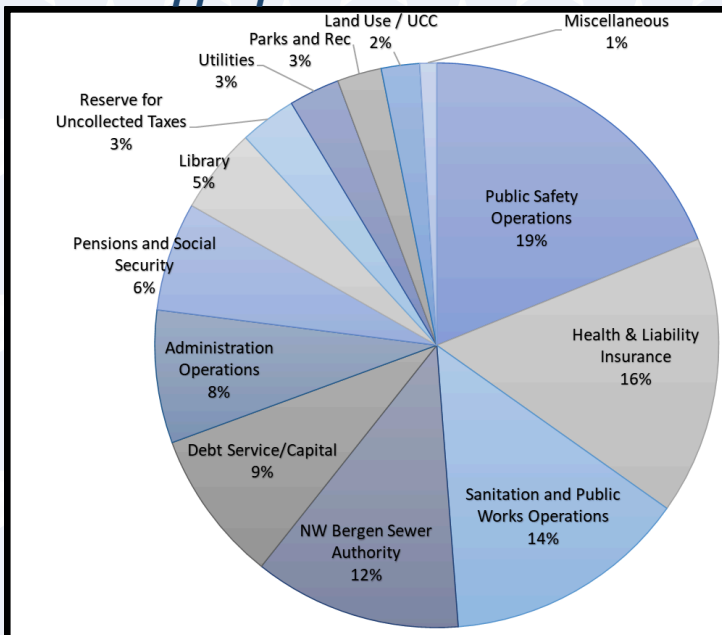
	2023	2024	2025	2026
COUNTY	6.00%	3.50%	9.50%	***
SCHOOLS	2.70%	2.10%	3.10%	***
LIBRARY	8.20%	6.50%	10.80%	11.50%
MUNICIPAL	-0.10%	0.90%	0.44%	-0.09%

*** Actuals unknown at time of budget adoption

Revenue Allocation



Appropriation Allocation



Understanding How the Municipal Budget Affects Your Property Tax Bill Taxes

The Mayor and Finance Committee, alongside the CFO, have worked diligently over the past four years to reduce the municipal tax rate. During this time, the Borough's tax levy—the total amount collected from taxpayers to fund the municipal budget—has remained essentially flat, increasing by **1% or less** each year.

It is also important to remember that, as per New Jersey Fiscal Laws, the Borough of Allendale serves as the billing and collection agency for four separate entities:

Allendale Schools
Bergen County
Lee Memorial Library
Municipality

The Borough can only control the municipal portion of the tax bill.

In 2025, while the Borough increased its tax levy by only 0.04%, and a decrease of .09% for 2026, other entities levies increased in 2025 at much higher rates: Bergen County: **9.5%**, Lee Memorial Library: **10.8%**, Allendale Schools: **3.1%**

Because these levies are all included in your property tax bill, increases from these other entities may contribute to why you might see an increase in your final tax bill.

The Borough is also ensuring that all homes are valued fairly and consistently, which allows the Borough to maintain a lower overall tax rate. Annual town-wide assessments help ensure that all homes have updated property assessments that reflect current market values.

Based on the 2026 assessments and tax rate:

- **60%** of residents are expected to see a **decrease**, or small increase of \$0-\$100, in their property tax bill
- 40% of residents may experience an increase greater than \$100

The Borough remains committed to responsible budgeting and maintaining stable municipal tax rates while ensuring property assessments accurately reflect the current housing market.



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Allendale, NJ 07401

Presented To You By

Mayor

Amy Wilczynski
&

The Finance Committee

Susanne Lovisolo, Council President

Liz Homan, Councilwoman

Angela Mattiace
Tax Assessor

Alison Attano
CFO & Borough Administrator

Gina Wittmaack
Tax Collector

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 Statues regarding property tax collection including rate, interest of delinquent tax payments, and tax sale procedures.

YOU CAN PAY YOUR
TAXES ONLINE
WWW.ALLENDALENJ.GOV