



# State of New Jersey Local Government Services

**Year:** 2026 **Municipal User Friendly Budget**

**MUNICIPALITY:** 1613 Wanaque Borough - County of Passaic Adopted

**Municode:** 1613 **Filename:** 1613\_fba\_2026.xlsm

**Website:** www.wanaqueborough.com

**Phone Number:** 973-839-3000

**Mailing Address:** 579 RINGWOOD AVE

**Municipality:** WANAQUE **State:** NJ **Zip:** 07465

**Mayor**

First Name	Middle Name	Last Name	Term Expires	Business Email
DANIEL		MAHLER	12/31/2026	mayor@wanaqueborough.com

**Chief Administrative Officer**

ROBERT		HERMANSEN		admin@wanaqueborough.com
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**Chief Financial Officer**

First Name	Middle Name	Last Name	Cert. Number	Business Email
TIFFANY		ROGERS	N-1947	<a href="mailto:cfo@wanaqueborough.com">cfo@wanaqueborough.com</a>

**Municipal Clerk**

LEENA		ABAZA	C-1677	labaza@wanaqueborough.com
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**Registered Municipal Accountant**

STEVEN		WIELKOTZ	CR-00413	sdw@w-cpa.com
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**Governing Body Members**

First Name	Middle Name	Last Name	Term Expires	Business Email
THOMAS		BALUNIS	12/31/2028	balunis@wanaqueborough.com
ROBERT		KRONYAK	12/31/2028	kronyak@wanaqueborough.com
DOMINICK		CORTELLESA	12/31/2025	cortellesa@wanaqueborough.com
EDWARD		LEONARD	12/31/2025	leonard@wanaqueborough.com
DONALD		PASQUARIELLO	12/31/2026	pasquariello@wanaqueborough.com
ROBERT		PETTET	12/31/2026	pettet@wanaqueborough.com

**Government Type:** Borough

**Election Type:** Non-Partisan (November)

## USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2025 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2026 Budget</u>		
	<u>Calendar Year</u>	<u>Calendar Year</u>	<u>% of</u>	<u>Avg Residential</u>	<u>Taxes</u>	<u>Actual/Estimated</u>	<u>Tax Levy</u>
	<u>Tax Rate</u>	<u>Tax Levy</u>	<u>Total Levy</u>	<u>Taxpayer Impact</u>			
Municipal Purpose Tax	1.160	\$12,923,741.69	25.54%	\$2,666.98	Municipal Purpose Tax	ACTUAL	\$13,234,497.21
Municipal Library	0.057	\$637,938.00	1.26%	\$131.05	Municipal Library	ESTIMATED	\$764,827.00
Municipal Open Space	0.010	\$111,457.89	0.22%	\$22.99	Municipal Open Space	ESTIMATED	\$113,657.00
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	1.617	\$18,019,366.00	35.61%	\$3,717.68	Local School District	ESTIMATED	\$18,379,753.00
Regional School District	0.869	\$9,685,345.00	19.14%	\$1,997.94	Regional School District	ESTIMATED	\$9,879,052.00
County Purposes	0.811	\$9,036,312.51	17.86%	\$1,864.59	County Purposes	ESTIMATED	\$9,412,289.00
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.017	\$191,421.07	0.38%	\$39.09	County Open Space	ESTIMATED	\$191,421.07
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
<b>Total (Calendar Year 2025 Budget)</b>	<b>4.541</b>	<b>\$50,605,582.16</b>	<b>100.00%</b>	<b>\$10,440.32</b>	<b>Total ESTIMATED amount to be raised by taxes</b>		<b>\$51,975,496.28</b>
Total Taxable Valuation as of October 1, 2025 <span style="float: right;"><u>\$1,110,557,500.00</u></span> (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy <span style="float: right;"><u>462,338.13</u></span>		
Current Year (2026) Average Residential Assessment <span style="float: right;"><u>\$229,473.32</u></span>					Budget Appropriations, before Reserve for Uncollected Taxes <span style="float: right;"><u>17,769,661.89</u></span>		
Prior Year (2025) Average Residential Assessment <span style="float: right;"><u>\$229,912.36</u></span>					Total Non-Municipal Tax Levy <span style="float: right;"><u>\$37,976,172.07</u></span>		
<b><u>Prior Year to Current Year Comparison</u></b>					Amount to be Raised by Taxes - Before RUT <span style="float: right;"><u>\$55,283,495.83</u></span>		
<b><u>Comparison - Municipal Purposes Tax Rate</u></b>					Reserve for Uncollected Taxes (RUT) <span style="float: right;"><u>\$800,000.00</u></span>		
Prior Year	Current Year	% Change (+/-)			Total Amount to be Raised by Taxes <span style="float: right;"><u>\$56,083,495.83</u></span>		
1.160	1.162	0.17%			% of Tax Collections used to Calculate RUT <span style="float: right;"><u>98.57%</u></span>		
<b><u>Comparison - Municipal Purposes Tax Levy</u></b>					If % used exceeds the actual collection % then reference the statutory exception used		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		<b><u>Tax Collections - ACTUAL as of Prior Year</u></b>		
\$12,923,741.69	\$13,234,497.21	2.40%	\$310,755.52		Total Tax Revenue, Collections CY 2025 <span style="float: right;"><u>50,176,068.81</u></span>		
<b><u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u></b>					Total Tax Levy, CY 2025 <span style="float: right;"><u>50,629,833.43</u></span>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		% of Taxes Collected, CY 2025 <span style="float: right;"><u>99.10%</u></span>		
\$2,666.98	\$2,666.48	-0.02%	(\$0.50)		Delinquent Taxes - December 31, 2025 <span style="float: right;"><u>\$437,641.88</u></span>		

**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	Water Utility	Sewer Utility	Utility	Utility	Utility
08	Surplus	1.54%	\$23,866.74	\$1,545,578.26	\$1,569,445.00	\$995,000.00			\$184,445.00	\$390,000.00			
08	Local Revenue	-1.45%	(\$108,814.24)	\$7,494,414.24	\$7,385,600.00	\$738,600.00			\$1,947,000.00	\$4,700,000.00			
09	State Aid (without offsetting appropriation)	0.00%	\$0.33	\$918,517.67	\$918,518.00	\$918,518.00							
08	Uniform Construction Code Fees	-2.19%	(\$4,037.00)	\$184,037.00	\$180,000.00	\$180,000.00							
	<b><i>Special Revenue Items w/ Prior Written Consent</i></b>												
11	Shared Services Agreements	539.41%	\$43,951.88	\$8,148.12	\$52,100.00	\$52,100.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	-91.39%	(\$693,392.60)	\$758,713.49	\$65,320.89	\$65,320.89							
08	Other Special Items	466.64%	\$1,266,411.42	\$271,387.82	\$1,537,799.24	\$1,352,799.24				\$185,000.00			
15	Receipts from Delinquent Taxes	-1.09%	(\$3,855.29)	\$353,855.29	\$350,000.00	\$350,000.00							
	<b><i>Amount to be raised by taxation</i></b>												
07	Local Tax for Municipal Purposes	2.40%	\$310,755.52	\$12,923,741.69	\$13,234,497.21	\$13,234,497.21							
07	Minimum Library Tax	7.04%	\$44,888.55	\$637,938.00	\$682,826.55	\$682,826.55							
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	3.51%	\$879,775.32	\$25,096,331.58	\$25,976,106.89	\$18,569,661.89	\$0.00	\$0.00	\$2,131,445.00	\$5,275,000.00	\$0.00	\$0.00	\$0.00

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

FCOA	Budgeted Full-Time	Positions Part-Time	% Difference Current v. Prior Year	\$ Difference Current v. Prior Year	Total Modified Appropriation for Service Type (Prior Year)	Total Appropriation for Service Type (Current Year)	General Budget	Public & Private Offsets	Open Space Budget	Arts and Culture Trust Fund	Water Utility	Sewer Utility	Utility	Utility	Utility
20	General Government	10.00	9.00	4.93%	\$351,110.00	\$7,122,641.00	\$7,473,751.00	\$1,469,685.00			\$1,451,066.00	\$4,553,000.00			
21	Land-Use Administration	1.00	5.00	105.30%	\$23,060.00	\$21,900.00	\$44,960.00	\$44,960.00							
22	Uniform Construction Code		1.00	-14.10%	(\$22,250.00)	\$157,750.00	\$135,500.00	\$135,500.00							
23	Insurance			20.06%	\$531,983.00	\$2,651,513.00	\$3,183,496.00	\$3,183,496.00							
25	Public Safety	29.00	10.00	-0.79%	(\$35,473.00)	\$4,473,939.00	\$4,438,466.00	\$4,438,466.00							
26	Public Works	15.00		-1.07%	(\$23,148.33)	\$2,159,251.74	\$2,136,103.41	\$2,136,103.41							
27	Health and Human Services		1.00	-45.90%	(\$24,225.00)	\$52,775.00	\$28,550.00	\$28,550.00							
28	Parks and Recreation		6.00	42.31%	\$55,600.00	\$131,400.00	\$187,000.00	\$187,000.00							
29	Education (including Library)	3.00	4.00	19.89%	\$126,889.00	\$637,938.00	\$764,827.00	\$764,827.00							
30	Unclassified			-0.28%	(\$200.00)	\$72,500.00	\$72,300.00	\$72,300.00							
31	Utilities and Bulk Purchases			4.48%	\$19,947.59	\$444,949.00	\$464,896.59	\$464,896.59							
32	Landfill / Solid Waste Disposal			3.95%	\$17,500.00	\$442,500.00	\$460,000.00	\$460,000.00							
35	Contingency			-91.39%	(\$693,392.60)	\$758,713.49	\$65,320.89	\$65,320.89							
36	Statutory Expenditures			6.06%	\$92,096.00	\$1,520,763.00	\$1,612,859.00	\$1,504,370.00			\$108,489.00	\$0.00			
37	Judgements			#DIV/0!	\$0.00		\$0.00								
42	Shared Services			56.80%	\$201,773.16	\$355,213.84	\$556,987.00	\$556,987.00							
43	Court and Public Defender	2.00	3.00	3.36%	\$6,750.00	\$200,750.00	\$207,500.00	\$207,500.00							
44	Capital			-100.00%	(\$325,000.00)	\$325,000.00	\$0.00								
45	Debt			4.30%	\$137,870.26	\$3,205,729.74	\$3,343,600.00	\$2,049,700.00			\$571,900.00	\$722,000.00			
46	Deferred Charges			#DIV/0!	\$0.00		\$0.00								
48	Debt - Type 1 School District			#DIV/0!	\$0.00		\$0.00								
50	Reserve for Uncollected Taxes			-10.61%	(\$95,000.00)	\$895,000.00	\$800,000.00	\$800,000.00							
55	Surplus General Budget			#DIV/0!	\$0.00		\$0.00								
	<b>Total</b>	<b>60.00</b>	<b>39.00</b>	<b>1.35%</b>	<b>\$345,890.08</b>	<b>\$25,630,226.81</b>	<b>\$25,976,116.89</b>	<b>\$18,569,661.89</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$2,131,455.00</b>	<b>\$5,275,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>



**ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA**

<b>Property Tax Assessments - Taxable Properties (October 1, 2025 Value)</b>				<b>Property Tax Assessments - Exempt Properties (October 1, 2025 Value)</b>			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	228	\$28,627,800.00	2.58%	15A Public Schools	6	\$38,714,300.00	7.90%
2 Residential	4,310	\$989,030,000.00	89.06%	15B Other Schools	0	\$0.00	0.00%
3A/3B Farm	5	\$657,700.00	0.06%	15C Public Property	123	\$418,717,300.00	85.44%
4A Commercial	107	\$67,245,300.00	6.06%	15D Church and Charities	15	\$11,262,000.00	2.30%
4B Industrial	18	\$18,960,800.00	1.71%	15E Cemeteries & Graveyards	4	\$115,300.00	0.02%
4C Apartments	4	\$6,035,900.00	0.54%	15F Other Exempt	61	\$21,266,300.00	4.34%
5A/5B Railroad			0.00%				
6A/6B Business Personal Property			0.00%				
<b>Total</b>	<b>4,672</b>	<b>\$1,110,557,500.00</b>	<b>100.00%</b>	<b>Total</b>	<b>209</b>	<b>\$490,075,200.00</b>	<b>100.00%</b>
<b>Average Ratio (%), Assessed to True Value</b>				<b>54.41%</b>			
<b>Equalized Valuation, Taxable Properties</b>				<b>\$2,041,090,792.13</b>			
<b>Total # of property tax appeals filed in 2025</b>				<b>5.00</b>			
				County Tax Board			
				State Tax Court			
<b>Number of 2025 County Tax Board decisions appealed to Tax Court</b>							
<b>Number of pending property tax appeals in State Tax Court</b>							
<b>Amount paid out by municipality for tax appeals in 2025</b>				<b>\$0.00</b>			
				Percentage of Exempt vs. Non-Exempt Properties	<u>44.13%</u>		

<b>Prior Budget Year's Payments in Lieu of Tax (PILOT) - 5 Year Exemptions/Abatements</b>				
	# 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				
<b>Total 5 Yr Exemptions/Abatements</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>





**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		7.00	52,474.45	\$45,570.56		\$3,417.75		\$3,486.14
Supervisory Staff (Department Heads & Managers)	8.00		1,219,138.60	\$864,320.12		\$64,824.00	\$223,874.00	\$66,120.48
Police Officers (Including Superior Officers)	24.00		4,660,486.00	\$3,200,000.00	\$235,700.00	\$320,000.00	\$664,786.00	\$240,000.00
Fire Fighters (Including Superior Officers)			0.00					
All Other Union Employees not listed above	13.00		1,566,245.20	\$948,738.00	\$170,055.00	\$71,155.35	\$303,718.40	\$72,578.45
All Other Non-Union Employees not listed above	15.00	32.00	1,188,595.34	\$852,167.58		\$63,912.00	\$207,325.76	\$65,190.00
<b>Totals</b>	<b>60.00</b>	<b>39.00</b>	<b>8,686,939.59</b>	<b>\$5,910,796.26</b>	<b>\$405,755.00</b>	<b>\$523,309.10</b>	<b>\$1,399,704.16</b>	<b>\$447,375.07</b>

Is the Local Government required to comply with N.J.S.A. 11A **(Civil Service)**? - YES or NO

**YES**

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**

	<b>Current Year # of Covered Members (Medical &amp; Rx)</b>	<b>Current Year Annual Cost Estimate per Employee</b>	<b>Total Current Year Cost</b>	<b>Prior Year # of Covered Members (Medical &amp; Rx)</b>
<b><u>Active Employees - Health Benefits - Annual Cost</u></b>				
Single Coverage	13.00	\$18,414.60	\$239,389.80	15.00
Parent & Child	2.00	\$46,839.00	\$93,678.00	1.00
Employee & Spouse (or Partner)	7.00	\$36,829.20	\$257,804.40	9.00
Family	16.00	\$51,376.80	\$822,028.80	17.00
Employee Cost Sharing Contribution (enter as negative - )			(\$369,821.76)	
<b>Subtotal</b>	<b>38.00</b>		<b>\$1,043,079.24</b>	<b>42.00</b>
<b><u>Elected Officials - Health Benefits - Annual Cost</u></b>				
Single Coverage			\$0.00	
Parent & Child			\$0.00	
Employee & Spouse (or Partner)			\$0.00	
Family			\$0.00	
Employee Cost Sharing Contribution (enter as negative - )				
<b>Subtotal</b>	<b>0.00</b>		<b>\$0.00</b>	<b>0.00</b>
<b><u>Retirees - Health Benefits - Annual Cost</u></b>				
Single Coverage	4	\$27,864.60	\$111,458.40	3
Parent & Child	2	\$39,011.04	\$78,022.08	2
Employee & Spouse (or Partner)	6	\$60,746.88	\$364,481.28	5
Family	9	\$69,105.84	\$621,952.56	10
Employee Cost Sharing Contribution (enter as negative - )			(\$18,120.00)	
<b>Subtotal</b>	<b>21.00</b>		<b>\$1,157,794.32</b>	<b>20.00</b>
<b>GRAND TOTAL</b>	<b>59.00</b>		<b>\$2,200,873.56</b>	<b>62.00</b>

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)?**

<b>YES</b>
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**Is prescription drug coverage provided by the SHBP (Yes or No)?**

<b>YES</b>
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Prior Year Annual Cost per Employee (Average)	Total Prior Year Cost
\$17,405.88	\$261,088.20
\$31,156.56	\$31,156.56
\$34,811.76	\$313,305.84
\$48,562.44	\$825,561.48
	(\$378,658.29)
	\$1,052,453.79
	\$0.00
	\$0.00
	\$0.00
	\$0.00
	\$0.00
\$20,567.88	\$61,703.64
\$28,795.44	\$57,590.88
\$44,835.72	\$224,178.60
\$51,009.36	\$510,093.60
	(\$17,111.83)
	\$836,454.89
	\$1,888,908.68











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

			Current Year	2027	2028	All Additional Future
Gross Debt	Deductions	Net Debt	Budget	Budget	Budget	Years' Budgets
Local School Debt	\$5,290,000.00	\$5,290,000.00	\$0.00			
Regional School Debt	\$0.00	\$0.00	\$0.00			
<u>Utility Fund Debt</u>						
Water	\$6,426,006.00	\$6,426,006.00	\$0.00			
Sewer	\$1,194,066.85	\$1,194,066.85	\$0.00			
			\$0.00			
			\$0.00			
			\$0.00			
<u>Municipal Purposes</u>						
Debt Authorized (BNI)	\$373,239.98		\$373,239.98			
Notes Outstanding	\$11,620,426.00	\$153.53	\$11,620,272.47			
Bonds Outstanding	\$10,920,000.00		\$10,920,000.00			
Loans and Other Debt	\$81,195.79		\$81,195.79			
<b>Total (Current Year)</b>	<b>\$35,904,934.62</b>	<b>\$12,910,226.38</b>	<b>\$22,994,708.24</b>			
Population (2020 census)	11,317					
Per Capita Gross Debt	\$3,172.65					
Per Capita Net Debt	\$2,031.87					
3 Year Average Property Valuation		\$1,902,393,164.00				
Net Debt as % of 3 Year Average Property Valuation		1.21%				
Utility Fund - Principal			\$635,400.00	\$650,400.00	\$675,400.00	\$2,954,944.45
Utility Fund - Interest			\$658,500.00	\$688,500.00	\$700,500.00	\$759,728.33
Bond Anticipation Notes - Principal			\$47,500.00			
Bond Anticipation Notes - Interest			\$380,500.00			
Bonds - Principal			\$1,325,000.00	\$1,450,000.00	\$1,475,000.00	\$8,457,321.50
Bonds - Interest			\$283,300.00	\$300,300.00	\$323,300.00	\$904,154.09
Loans & Other Debt - Principal			\$13,400.00	\$14,400.00	\$15,400.00	\$18,000.00
Loans & Other Debt - Interest						
<b>Total</b>			<b>\$3,343,600.00</b>	<b>\$3,103,600.00</b>	<b>\$3,189,600.00</b>	<b>\$13,094,148.37</b>
Total Principal			\$2,021,300.00	\$2,114,800.00	\$2,165,800.00	\$11,430,265.95
Total Interest			\$1,322,300.00	\$988,800.00	\$1,023,800.00	\$1,663,882.42
% of Total Current Year Budget			12.87%			
Description	Debt Not Listed Above					
Total Guarantees - Governmental						
Total Guarantees - Other						
Total Capital/Equipment Leases						
Total Other						
<u>Bond Rating</u>	<u>Moody's</u>	<u>Standard &amp; Poors</u>	<u>Fitch</u>			
Rating	AA3					
Year of Last Rating	2024					
<b>Mark "X" if Municipality has no bond rating</b>						







**USER FRIENDLY BUDGET SECTION - Notes**

(Press ALT-Enter to go to a new line in each cell)
