

**2026 AUTHORITY BUDGET
CERTIFICATION SECTION**

FISCAL YEAR 2026

Northwest Bergen County Utilities Authority

AUTHORITY BUDGET

FISCAL YEAR: January 01, 2026 to December 31, 2026

For Division Use Only

CERTIFICATION OF CONDITIONALLY APPROVED BUDGET

It is hereby certified that the approved Budget made a part hereof complies with the requirements of law and the rules and regulations of the Local Finance Board, and approval is given pursuant to N.J.S.A. 40A:5A-11.

State of New Jersey

Department of Community Affairs

Director of the Division of Local Government Services

By: Christine Zopicchi Date: 12/10/2025

Approval is Granted Contingent on Fulfillment of the Following Conditions:

- 1) The Connection Fee Resolution must be adopted by the Governing Body on or before the budget adoption hearing date.

2026

Northwest Bergen County Utilities Authority

AUTHORITY BUDGET

FISCAL YEAR: January 01, 2026 to December 31, 2026

For Division Use Only

CERTIFICATION OF APPROVED BUDGET

It is hereby certified that the approved Budget made a part hereof complies with the requirements of law and the rules and regulations of the Local Finance Board, and approval is given pursuant to N.J.S.A. 40A:5A-11.

*State of New Jersey
Department of Community Affairs
Director of the Division of Local Government Services*

By: _____ Date: _____

CERTIFICATION OF ADOPTED BUDGET

It is hereby certified that the adopted Budget made a part hereof has been compared with the approved Budget previously certified by the Division, and any amendments made thereto. This adopted Budget is certified with respect to such amendments and comparisons only.

*State of New Jersey
Department of Community Affairs
Director of the Division of Local Government Services*

By: _____ Date: _____

2026 PREPARER'S CERTIFICATION

Northwest Bergen County Utilities Authority

AUTHORITY BUDGET

FISCAL YEAR: January 01, 2026 to December 31, 2026

It is hereby certified that the Authority Budget, including the Annual Budget and the Capital Budget/Program annexed hereto, represents the members of the governing body's resolve with respect to statute in that; all estimates of revenue are reasonable, accurate and correctly stated; all items of appropriation are properly set forth; and in form, and content, the budget will permit the exercise of the comptroller function within the Authority.

It is further certified that all proposed budgeted amounts and totals are correct. Also, I hereby provide reasonable assurance that all assertions contained herein are accurate and all required schedules are completed and attached.

Preparer's Signature:	rlaux@bcua.org
Name:	Robert Laux
Title:	Executive Director
Address:	30 Wyckoff Avenue @ Authority Drive, PO Box 1000 Waldwick, NJ 07463
Phone Number:	201-447-2660
Fax Number:	201-447-0247
E-mail Address:	rlaux@bcua.org

AUTHORITY INTERNET WEBSITE CERTIFICATION

Authority's Web Address:	www.nbcua.com
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All authorities shall maintain either an Internet website or a webpage on the municipality's or county's Internet website. The purpose of the website or webpage shall be to provide increased public access to the authority's operations and activities. N.J.S.A. 40A:5A-17.1 requires the following items to be included on the Authority's website at a minimum for public disclosure. Check the boxes below to certify the Authority's compliance with N.J.S.A. 40A:5A-17.1.

- A description of the Authority's mission and responsibilities.**
- The budgets for the current fiscal year and immediately preceding two prior years.**
- The most recent Annual Comprehensive Financial Report (Unaudited) or similar financial information**
(Similar information includes items such as Revenue and Expenditure pie charts, or other types of charts, along with other information that would be useful to the public in understanding the finances/budget of the Authority).
- The complete (all pages) annual audits (not the Audit Synopsis) for the most recent fiscal year and immediately preceding two prior years.**
- The Authority's rules, regulations and official policy statements deemed relevant by the governing body of the Authority to the interests of the residents within the Authority's service area or jurisdiction.**
- Notice posted pursuant to the "Open Public Meetings Act" for each meeting of the Authority, setting forth the time date, location and agenda of each meeting.**
- The approved minutes of each meeting of the Authority including all resolutions of the board and their committees; for at least three consecutive fiscal years.**
- The name, mailing address, electronic mail address and phone number of every person who exercises day-to-day supervision or management over some or all of the operations of the Authority.**
- A list of attorneys, advisors, consultants and any other person, firm, business, partnership, corporation or other organization which received any renumeration of \$17,500 or more during the preceding fiscal year for any service whatsoever rendered to the Authority.**

It is hereby certified by the below authorized representative of the Authority that the Authority's website or webpage as identified above complies with the minimum statutory requirements of N.J.S.A. 40A:5A-17.1 as listed above. A check in each of the above boxes signifies compliance.

Name of Officer Certifying Compliance:

Robert Laux

Title of Officer Certifying Compliance:

Executive Director

Signature:

rlaux@bcua.org

2026 APPROVAL CERTIFICATION

Northwest Bergen County Utilities Authority

AUTHORITY BUDGET

FISCAL YEAR: January 01, 2026 to December 31, 2026

It is hereby certified that the Authority Budget, including all schedules appended hereto, are a true copy of the Annual Budget and Capital Budget/Program approved by resolution by the governing body Northwest Bergen County Utilities Authority, at an open public meeting held pursuant to N.J.A.C. 5:31-2.3, on October 15, 2025.

It is further certified that the recorded vote appearing in the resolution represents not less than a of the full membership of the governing body thereof.

Officer's Signature:	jdanubio@nbcua.com
Name:	John Danubio
Title:	Assistant Executive Director
Address:	30 Wyckoff Avenue @ Authority Drive, PO Waldwick, NJ 07463
Phone Number:	201-447-2660
Fax Number:	201-447-0247
E-mail Address:	jdanubio@nbcua.com

2026 AUTHORITY BUDGET RESOLUTION

Northwest Bergen County Utilities Authority

FISCAL YEAR: January 01, 2026 to December 31, 2026

WHEREAS, the Annual Budget for Northwest Bergen County Utilities Authority for the fiscal year beginning January 01, 2026 and ending December 31, 2026 has been presented before the governing body of the Northwest Bergen County Utilities Authority at its open public meeting of October 15, 2025; and

WHEREAS, the Annual Budget as introduced reflects Total Revenues of \$17,633,238.00, Total Appropriations including any Accumulated Deficit, if any, of \$17,633,238.00, and Total Unrestricted Net Position planned to be utilized as funding thereof, of \$0.00; and

WHEREAS, the Capital Budget as introduced reflects Total Capital Appropriations of \$14,765,000.00 and Total Unrestricted Net Position planned to be utilized as funding thereof, of \$1,950,000.00; and

WHEREAS, the schedule of rents, fees and other charges in effect will produce sufficient revenues, together with all other anticipated revenues to satisfy all obligations to the holders of bonds of the Authority, to meet operating expenses, capital outlays, debt service requirements, and to provide for such reserves, all as may be required by law, regulation or terms of contracts and agreements; and

WHEREAS, the Capital Budget/Program, pursuant to N.J.A.C. 5:31-2, does not confer any authorization to raise or expend funds; rather it is a document to be used as part of the said Authority's planning and management objectives. Specific authorization to expend funds for the purposes described in this section of the budget must be granted elsewhere; by bond resolution, by a project financing agreement, by resolution appropriating funds from the Renewal and Replacement Reserve or other means provided by law.

NOW, THEREFORE BE IT RESOLVED, by the governing body of the Northwest Bergen County Utilities Authority, at an open public meeting held on October 15, 2025 that the Annual Budget, including all related schedules, and the Capital Budget/Program of the) Northwest Bergen County Utilities Authority for the fiscal year beginning January 01, 2026 and ending December 31, 2026, is hereby approved; and

BE IT FURTHER RESOLVED, that the anticipated revenues as reflected in the Annual Budget are of sufficient amount to meet all proposed expenditures/expenses and all covenants, terms and provisions as stipulated in the said Authority's outstanding debt obligations, capital lease arrangements, service contracts, and other pledged agreements; and

BE IT FURTHER RESOLVED, that the governing body of the Northwest Bergen County Utilities Authority will consider the Annual Budget and Capital Budget/Program for Adoption on December 17, 2025.

jdanubio@nbcua.com

(Secretary's Signature)

10/15/2025

Governing Body Recorded Vote

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2026 ADOPTION CERTIFICATION

Northwest Bergen County Utilities Authority

AUTHORITY BUDGET

FISCAL YEAR: January 01, 2026 to December 31, 2026

It is hereby certified that the Authority Budget and Capital Budget/Program annexed hereto is a true copy of the Budget adopted by the governing body of the Northwest Bergen County Utilities Authority, pursuant to N.J.A.C 5:31-2.3, on December 17, 2025.

Officer's Signature:			
Name:	John Danubio		
Title:	Assistant Executive Director		
Address:	30 Wyckoff Avenue @ Authority Drive, PO Box 255 Waldwick, NJ 07463		
Phone Number:	201-447-2660	Fax:	201-447-0247
E-mail address:	jdanubio@nbcua.com		

2026 ADOPTED BUDGET RESOLUTION

Northwest Bergen County Utilities Authority

FISCAL YEAR: January 01, 2026 to December 31, 2026

WHEREAS, the Annual Budget and Capital Budget/Program for the Northwest Bergen County Utilities Authority for the fiscal year beginning January 01, 2026 and ending December 31, 2026 has been presented for adoption before the governing body of the Northwest Bergen County Utilities Authority at its open public meeting of December 17, 2025; and

WHEREAS, the Annual Budget and Capital Budget as presented for adoption reflects each item of revenue and appropriation in the same amount and title as set forth in the introduced and approved budget, including all amendments thereto, if any, which have been approved by the Director of the Division of Local Government Services; and

WHEREAS, the Annual Budget presented for adoption reflects Total Revenues of \$17,633,238.00, Total Appropriations, including any Accumulated Deficit, if any, of \$17,633,238.00, and Total Unrestricted Net Position utilized of \$0.00; and

WHEREAS, the Capital Budget as presented for adoption reflect Total Capital Appropriations of \$14,765,000.00 and Total Unrestricted Net Position Utilized of \$1,950,000.00; and

NOW, THEREFORE BE IT RESOLVED, by the governing body of the Northwest Bergen County Utilities Authority at an open public meeting held on December 17, 2025 that the Annual Budget and Capital Budget/Program of the Northwest Bergen County Utilities Authority for the fiscal year beginning January 01, 2026 and ending December 31, 2026 is hereby adopted and shall constitute appropriations for the purposes stated; and

BE IT FURTHER RESOLVED, that the Annual Budget and Capital Budget/Program as presented for adoption reflects each item of revenue and appropriation in the same amount and title as set forth in the introduced and approved budget, including all amendments thereto, if any, which have been approved by the Director of the Division of Local Government Services.


(Secretary's Signature)

12/17/2025
(Date)

Governing Body Recorded Vote

**2026 AUTHORITY BUDGET
NARRATIVE AND INFORMATION SECTION**

2026 AUTHORITY BUDGET MESSAGE & ANALYSIS

Northwest Bergen County Utilities Authority

FISCAL YEAR: January 01, 2026 to December 31, 2026

Answer all questions below using the space provided. Do not attach answers as a separate document.

1. Complete a brief statement on the Fiscal Year 2026 proposed Annual Budget and make comparison to the Fiscal Year 2025 adopted budget for each Revenues and Appropriations. Explain any variances over +/-10% (as shown on budget pages F-2 and F-4) for each individual revenue and appropriation line item. Explanations of variances should include a description of the reason for the increase or decrease in the budgeted line item, not just an indication of the amount and percent of change. Upload any supporting documentation that will help explain the reason for the increase or decrease in the budgeted line item.

CONNECTION FEES (+\$100,000, +33.3%) - THE INCREASE IN ANTICIPATED CONNECTION FEES IS BASED ON OUT ESTIMATED PROJECTED NEW CONSTRUCTION IN THE COMING YEAR.

OUTSIDE SEPTAGE (-\$200,000, -14.3%) - DECREASE DUE TO LESS TRUCKS BEING ACCEPTED FOR SEPTAGE RECEIVAL.

SOLAR RENEWABLE ENERGY CREDITS (-\$70,000, -100.0%) - THE SOLAR GENERATING SYSTEM IS AGING OUT OF THE PRO

IPP PERMITS (-\$5,000, -20.0%) - THE AUTHORITY IS ANTICIPATING A DECREASED DEMAND IN IPP PERMITS IN 2026.

COLLECTION SYSTEM OPERATION (+\$25,000, +33.3%) - INCREASE DUE TO INCREASE IN SHARED SERVICES.

MISCELLANEOUS INCOME (+\$20,000, +40.0%) - INCREASE DUE TO INCREASE IN SHARED SERVICES.

INTEREST EARNED (+\$400,000, +200.0%) - INCREASE IS BASED ON PRIOR YEAR EXPERIENCE.

ADMINISTRATION - PERSONNEL FRINGE BENEFITS (+\$94,216, +15.6%) - THE AUTHORITY ANTICIPATES AN INCREASE IN INSURANCE COSTS IN 2026.

COPS - PERSONNEL FRINGE BENEFITS (+\$487,639, +16.7%) - THE AUTHORITY ANTICIPATES AN INCREASE IN INSURANCE COSTS IN 2026.

PROFESSIONALS (+\$160,000, +28.1%) - THE AUTHORITY IS ANTICIPATING ADDITIONAL PROFESSIONAL NEEDS IN 2026.

COMMUNICATIONS (+\$3,000, +13.0%) - INCREASE IS BASED ON PRIOR YEAR EXPERIENCE.

EXECUTIVE (+\$3,000, +33.3%) - INCREASE IS BASED ON PRIOR YEAR EXPERIENCE.

2. Describe the state of the local/regional economy and how it may impact the proposed Annual Budget, including the planned Capital Program.

THE LOCAL ECONOMY HAS BEEN AFFECTED BY RISING ENERGY, MATERIAL AND INFLATIONARY COSTS. THE NORTHWEST BERGEN COUNTY UTILITIES AUTHORITY HAS CONSIDERED THESE FACTORS WHILE PREPARING THE 2026 BUDGET.

3. Describe the reasons for utilizing Unrestricted Net Position in the proposed Annual Budget (i.e. rate stabilization, debt service reduction, to balance the budget, etc.) If the Authority's budget anticipated a use of Unrestricted Net Position, this question must be answered.

THE AUTHORITY PLANS TO UTILIZE \$1,950,000 OF UNRESTRICTED NET POSITION IN THE 2026 CAPITAL BUDGET TO FUND VARIOUS IMPROVEMENTS TO THE FACILITY AND PURCHASE OF EQUIPMENT.

2026 AUTHORITY BUDGET MESSAGE & ANALYSIS

Northwest Bergen County Utilities Authority

FISCAL YEAR: January 01, 2026 to December 31, 2026

Answer all questions below using the space provided. Do not attach answers as a separate document.

4. Identify any sources of funds transferred to the County/Municipality as a budget subsidy or shared service payments, pilot payments, or other types of contracts or agreements. (Example - To provide police services to the Authority, etc. and explain the reason for the transfer (i.e. to balance the County/Municipal Budget, etc.)

NOT APPLICABLE. THERE ARE NO SUCH FUNDS INCLUDED IN THE 2026 BUDGET.

5. The proposed budget must not reflect an anticipated deficit from 2025 operations. If there exists an accumulated deficit from prior year's budgets (and funding is included in the proposed budget as a result of a prior year deficit) explain the funding plan to eliminate said deficit (N.J.S.A. 40A:5A-12). If the Authority has a net deficit reported in its most recent audit, it must provide a deficit reduction plan in response to this question.

THE AUTHORITY REPORTED A (\$15,588,629) DEFICIT IN UNRESTRICTED, UNDESIGNATED NET POSITION IN THE AUDIT REPORT FOR THE YEAR ENDING DECEMBER 31, 2024. OF THIS DEFICIT, \$8,560,210 IS DIRECTLY ATTRIBUTABLE TO THE IMPLEMENTATION OF GASB STATEMENT NO. 68. \$13,840,393 IS DIRECTLY ATTRIBUTABLE TO THE IMPLEMENTATION OF GASB STATEMENT NO.75. THE AUTHORITY WILL CONTINUE TO PAY THE ANNUAL PENSION AND HEALTH BENEFIT BILLS AND, OVER TIME, THE INCREASING AMOUNTS OF THESE PAYMENTS WILL FUND THE DEFICIT.

(Prepare a response to deficits in most recent audit report pertaining to Deficits to Unrestricted Net Position caused by recording Pension and Post-Employment Benefits liabilities as required by GASB 68 and GASB 75) and similar types of deficits in the audit report. How would these deficits be funded?

2026 AUTHORITY BUDGET MESSAGE & ANALYSIS

Northwest Bergen County Utilities Authority

FISCAL YEAR: January 01, 2026 to December 31, 2026

Answer the question below using the space provided.

6. Attach in FAST a schedule of the Authority's existing rate structure (connection fees, parking fees, service charges, etc.) if it has been changed since the prior year budget submission and a schedule of the proposed rate structure for the upcoming fiscal year. Explain any proposed changes in the rate structure and attach the resolution approving the change in rate structure, if applicable. (If no changes to fees or rates, indicate answer as "Rates Are Staying The Same".

THE AUTHORITY'S ANNUAL SERVICE CHARGES ARE CALCULATED ACCORDING TO A FORMULA IN WHICH 60% OF THE SERVICE CHARGES ARE BASED ON ADJUSTED METER FLOW, 20% ARE BASED ON WATER CONSUMPTION AND 20% ARE BASED ON WATER USAGE. THERE WILL BE NO CHANGE IN THIS FORMULA FOR THE 2026 SERVICE CHARGES. THE AUTHORITY'S CONNECTION FEE RATE WAS CHANGED SINCE THE PRIOR BUDGET SUBMISSION TO \$5,757 PER SERVICE UNIT IN 2025. THE AUTHORITY HAS A RATE HEARING SCHEDULED FOR DECEMBER 17, 2025 TO INCREASE THE CONNECTION FEE TO \$5,939.

AUTHORITY CONTACT INFORMATION FISCAL YEAR 2026

Please complete the following information regarding this Authority. All information requested below must be completed.

Name of Authority:	Northwest Bergen County Utilities Authority		
<i>Federal ID Number:</i>	22-1809103		
<i>Address:</i>	30 Wyckoff Avenue @ Authority Drive, PO Box 255		
<i>City, State, Zip:</i>	Waldwick	nj	07463
<i>Phone: (ext.)</i>	201-447-2660	<i>Fax:</i>	201-447-0247
Preparer's Name:	Robert Laux		
<i>Preparer's Address:</i>	30 Wyckoff Avenue @ Authority Drive, PO Box 255		
<i>City, State, Zip:</i>	Waldwick	nj	07463
<i>Phone: (ext.)</i>	201-447-2660	<i>Fax:</i>	201-447-0247
<i>E-mail:</i>	rlaux@bcua.org		
Chief Executive Officer*	Robert Laux		
<i>*Or person who performs these functions under another title.</i>			
<i>Phone: (ext.)</i>	201-447-2660	<i>Fax:</i>	201-447-0247
<i>E-mail:</i>	rlaux@bcua.org		
Chief Financial Officer*	Robert Laux		
<i>*Or person who performs these functions under another title.</i>			
<i>Phone: (ext.)</i>	201-447-2660	<i>Fax:</i>	201-447-0247
<i>E-mail:</i>	rlaux@bcua.org		
Name of Auditor:	Steven Wielkotz		
<i>Name of Firm:</i>	Wielkotz & Company, LLC		
<i>Address:</i>	401 Wanaque Avenue		
<i>City, State, Zip:</i>	Pompton Lakes	nj	07442
<i>Phone: (ext.)</i>	973-835-7900	<i>Fax:</i>	973-835-6631
<i>E-mail:</i>	sdw@w-cpa.com		

AUTHORITY INFORMATIONAL QUESTIONNAIRE

Northwest Bergen County Utilities Authority

FISCAL YEAR: January 01, 2026 to December 31, 2026

1. Provide the number of individuals employed as reported on the Authority's most recent Form W-3, Transmittal of Wage, and Tax Statement:

2. Provide the amount of total salaries and wages reported on the Authority's most recent Form W-3, Transmittal of Wage, and Tax Statements:

3. Provide the number of regular voting members of the governing body:

(5 or 7 per State statute, possibly more for regional authorities)

4. Provide the number of alternate voting members of the governing body:

(Maximum is 2)

5. **Regional Authorities Only** - Did all individuals that were required to file a Financial Disclosure Statement for the current fiscal year because of their relationship with the Authority file the form as required?

Check to see if individuals filed their FDS on the FDS webpage: <https://www.nj.gov/dca/divisions/dlgs/resources/fds.html>.

If "no", provide a list of those individuals who failed to file a Financial Disclosure Statement and an explanation as to the reason for their failure to file.

6. Does the Authority have any amounts receivable from current or former commissioners, officers, key employees, or the highest compensated employee?

If "yes", provide a list of those individuals, their position, the amount receivable, and a description of the amount due to the Authority.

7. Was the Authority a party to a business transaction with one of the following parties:

a. A current or former commissioner, officer, key employee, or highest compensated employee?

b. A family member of a current or former commissioner, officer, key employee, or highest compensated employee?

c. An entity of which a current or former commissioner, officer, key employee, or highest compensated employee (or family member thereof) was an officer or direct or indirect owner?

If the answer to any of the above is "yes", provide a description of the transaction including the name of the commissioner, officer, key employee, or highest compensated employee (or family member thereof) of the Authority; the name of the entity and relationship to the individual or family member; the amount paid; and whether the transaction was subject to a competitive bid process.

8. Did the Authority during the most recent fiscal year pay premiums, directly or indirectly, on a personal benefit contract*?

**A personal benefit contract is generally any life insurance, annuity, or endowment contract that benefits, directly or indirectly, the transferor, a member of the transferor's family, or any other person designated by the transferor.*

If "yes", provide a description of the arrangement, the premiums paid, and indicate the beneficiary of the contract.

9. Explain the Authority's process for determining compensation for all persons listed on Page N-4. Include whether the Authority's process includes any of the following: 1) review and approval by the commissioners or a committee thereof; 2) study or survey of compensation data for comparable positions in similarly sized entities; 3) annual or periodic performance evaluation; 4) independent compensation consultant; and/or 5) written employment contract. Attach a narrative of your Authority's procedures for all individuals listed on Page N-4 (2 of 2).

AUTHORITY INFORMATIONAL QUESTIONNAIRE (CONTINUED)

Northwest Bergen County Utilities Authority

FISCAL YEAR: January 01, 2026 to December 31, 2026

10. Did the Authority pay for meals or catering during the current fiscal year?

Yes

If "yes", provide a detailed list of all meals and/or catering invoices for the current fiscal year and provide an explanation for each expenditure listed.

11. Did the Authority pay for travel expenses for any employee or individual listed on Page N-4?

Yes

If "yes", provide a detailed list of all travel expenses for the current fiscal year and provide an explanation for each expenditure listed.

12. Did the Authority provide any of the following to or for a person listed on Page N-4 or any other employee of the Authority?

- a. First class or charter travel
- b. Travel for companions
- c. Tax indemnification and gross-up payments
- d. Discretionary spending account
- e. Housing allowance or residence for personal use
- f. Payments for business use of personal residence
- g. Vehicle/auto allowance or vehicle for personal use
- h. Health or social club dues or initiation fees
- i. Personal services (i.e. maid, chauffeur, chef)

<input type="checkbox"/> No

If the answer to any of the above is "yes", provide a description of the transaction including the name and position of the individual and the amount expended.

13. Did the Authority follow a written policy regarding payment or reimbursement for expenses incurred by employees and/or commissioners during the course of Authority business and does that policy require substantiation of expenses through receipts or invoices prior to reimbursement?

Yes

If "no", attach an explanation of the Authority's process for reimbursing employees and commissioners for expenses. (If your authority does not allow for reimbursements, indicate that in answer).

14. Did the Authority make any payments to current or former commissioners or employees for severance or termination?

No

15. Did the Authority make payments to current or former commissioners or employees that were contingent upon the performance of the Authority or that were considered discretionary bonuses?

No

If "yes", provide explanation including amount paid.

16. Did the Authority receive any notices from the Department of Environmental Protection or any other entity regarding maintenance or repairs required to the Authority's systems to bring them into compliance with current regulations and standards that it has not yet taken action to remediate?

No

If "yes", provide explanation as to why the Authority has not yet undertaken the required maintenance or repairs and describe the Authority's plan to address the conditions identified.

AUTHORITY INFORMATIONAL QUESTIONNAIRE (CONTINUED)

Northwest Bergen County Utilities Authority

FISCAL YEAR: January 01, 2026 to December 31, 2026

17. Did the Authority receive any notices of fines or assessments from the Department of Environmental Protection or any other entity due to noncompliance with current regulations (i.e. sewer overflow, etc.)? **No**

If "yes", provide description of the event or condition that resulted in the fine/assessment and indicate the amount of the fine/assessment.

AUTHORITY INFORMATIONAL QUESTIONNAIRE (CONTINUED)

Northwest Bergen County Utilities Authority

FISCAL YEAR: January 01, 2026 to December 31, 2026

Use the space below to provide clarification for any Questionnaire responses.

Question 9: Compensation is approved by the Commissioners after a review by a committee thereof.

Question 10: See attached.

Question 11: See attached.

**AUTHORITY SCHEDULE OF COMMISSIONERS, OFFICERS, KEY EMPLOYEES
HIGHEST COMPENSATED EMPLOYEES AND INDEPENDENT CONTRACTORS**

Northwest Bergen County Utilities Authority

FISCAL YEAR: January 01, 2026 to December 31, 2026

Complete the attached table for all persons required to be listed per #1-4 below.

- 1) List all of the Authority's current commissioners and officers and amount of compensation from the Authority as defined below. Enter zero if no compensation was paid.
- 2) List all of the Authority's key employees and highest compensated employees other than a commissioner or officer as defined below and amount of compensation from the Authority.
- 3) List all of the Authority's former officers, key employees, and highest compensated employees who received more than \$100,000 in reportable compensation from the Authority during the most recent fiscal year completed.
- 4) List all of the Authority's former commissioners who received more than \$10,000 in reportable compensation from the Authority during the most recent fiscal year completed.

Commissioner: A member of the governing body of the authority with voting rights. Include alternates for the purposes of this schedule.

Officer: A person elected or appointed to manage the authority's daily operations at any time during the year, such as the chairperson, vice-chairperson, secretary, or treasurer. For the purposes of this schedule, treat the authority's top management official and top financial officer as officers, if applicable. A member of the governing body may be both a commissioner and an officer for the purposes of this schedule.

Key Employee: An employee or independent contractor of the authority (other than a commissioner or officer) who meets
a) The individual received reportable compensation from the authority and other public entities in excess of
\$150,000 for the most recent fiscal year completed; and
b) The individual has responsibilities or influence over the authority as a whole or has power to control or
determine 10% or more of the authority's capital expenditures or operating budget.

Highest Compensated Employee: One of the five highest compensated employees or independent contractors of the authority other than current commissioners, officers, or key employees whose aggregate reportable compensation from the authority and other public entities is greater than \$100,000 for the most recent fiscal year completed.

Compensation: All forms of cash and non-cash payments or benefits provided in exchange for services, including salaries and wages, bonuses, severance payments, deferred payments, retirement benefits, fringe benefits, and other financial arrangements or transactions such as personal vehicles, meals, housing, personal, and family education benefits, below-market loans, payment of personal or family travel, entertainment, and personal use of the Authority's property. Compensation includes payments and other benefits provided to both employees and independent contractors in exchange for services.

Reportable Compensation (Use the most recent W-2 available): The aggregate compensation that is reported (or required to be reported) on Form W-2, box 1 or 5, whichever amount is greater, and/or Form 1099-MISC, box 7, for the most recent calendar year ended 60 days before the start of the proposed budget year.

Northwest Bergen County Utilities Authority
For the Period January 01, 2026 to December 31, 2026

Name	Title	Average Hours per Week Dedicated to Position	Highest Compensated Commissioner	Key Employee Officer	Position			Reportable Compensation from Authority (W-2/ 1099)			Estimated amount of other compensation from the Authority (health benefits, pension, etc.)	Total Compensation from Authority
					Former	Base Salary/ Stipend	Bonus	Other (auto allowance, expense account, payment in lieu of health benefits, etc.)				
1 Frank Kelaher	Chairman	1 x				\$ - \$	- \$	- \$	- \$	- \$	- \$	-
2 Matthew P. Jordan	Vice-Chairman	1 x				\$ - \$	- \$	- \$	- \$	- \$	- \$	-
3 John P. Biale	Commissioner	1 x				\$ - \$	- \$	- \$	- \$	- \$	- \$	-
4 Dennis Bonagura	Commissioner	1 x				\$ - \$	- \$	- \$	- \$	- \$	- \$	-
5 Stephen Lo Iacono	Commissioner	1 x				\$ - \$	- \$	- \$	- \$	- \$	- \$	-
6 Berge V. Tombalakian	Commissioner	1 x				\$ - \$	- \$	- \$	- \$	- \$	- \$	-
7 Yogi Virk	Commissioner	1 x				\$ - \$	- \$	- \$	- \$	- \$	- \$	-
8 Robert Genetelli	Superintendent	40	x	5	172,278.86	\$ - \$	- \$	- \$	34,455.77	\$ 206,734.63		
9 John Danubio	Asst. Ex. Director	40	x x		\$ 111,369.72	\$ - \$	- \$	- \$	22,273.94	\$ 133,643.66		
10												\$ -
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28												\$ -
29												\$ -
30												\$ -
31												\$ -
32												\$ -
33												\$ -
34												\$ -
35												\$ -
Total:						\$ 283,648.58	\$ - \$	- \$	- \$	56,729.72	\$ 340,378.30	

Schedule of Health Benefits - Detailed Cost Analysis

Northwest Bergen County Utilities Authority
For the Period: January 01, 2026 to December 31, 2026

If no health benefits, check this box:

	# of Covered Members (Medical & Rx) Proposed Budget			Annual Cost Estimate per Employee Proposed Budget			# of Covered Members (Medical & Rx) Current Year			Annual Cost per Employee Current Year		\$ Increase (Decrease)	% Increase (Decrease)
	Proposed Budget	Proposed Budget	Total Cost Estimate Proposed Budget	Current Year	Year	Total Current Year Cost							
Active Employees - Health Benefits - Annual Cost													
Single Coverage	5	25,000.00	125,000.00	5	18,526.59	92,632.95	32,367.05	34.9%					
Parent & Child	6	44,918.00	269,508.00	6	33,247.84	199,487.04	70,020.96	35.1%					
Employee & Spouse (or Partner)	8	49,874.00	398,992.00	8	36,722.89	293,783.12	105,208.88	35.8%					
Family	22	69,528.00	1,529,616.00	22	51,381.34	1,130,389.48	399,226.52	35.3%					
Employee Cost Sharing Contribution (enter as negative -)			(70,000.00)				(70,000.00)						
Subtotal	41		2,253,116.00	41		1,716,292.59	536,823.41	31.3%					
Commissioners - Health Benefits - Annual Cost													
Single Coverage	-		-	-		-	-	-					
Parent & Child	-		-	-		-	-	-					
Employee & Spouse (or Partner)	-		-	-		-	-	-					
Family	-		-	-		-	-	-					
Employee Cost Sharing Contribution (enter as negative -)			-			-	-	-					
Subtotal			-			-	-	-					
Retirees - Health Benefits - Annual Cost													
Single Coverage	8	9,669.00	77,352.00	8	9,130.56	73,044.48	4,307.52	5.9%					
Parent & Child	2	30,442.00	60,884.00			-	60,884.00						
Employee & Spouse (or Partner)	9	27,425.00	246,825.00	9	28,036.35	252,327.15	(5,502.15)	-2.2%					
Family	4	52,122.00	208,488.00	6	41,573.88	249,443.28	(40,955.28)	-16.4%					
Employee Cost Sharing Contribution (enter as negative -)			-			-	-	-					
Subtotal	23		593,549.00	23		574,814.91	18,734.09	3.3%					
GRAND TOTAL	64		2,846,665.00	64		2,291,107.50	555,557.50	24.2%					

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

Northwest Bergen County Utilities Authority
ACCUMULATED ABSENCE LIABILITY

If no accumulated absences, check this box:

Bargaining Unit or Non-Union Position Employee for Benefit (List Non-Union Employees by Individual Position Rather Than Each Named Individual)	Sick Time		Vacation Time		Compensatory Time		Personal Time		Other		Legal basis for benefit ("X" applicable items)			
	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	Resolution	Individual Employment Agreement	
Union (NBCUA Non-Supervisory Employees Group)	17.13	\$6,006.54	1.00	\$350.75							X			
Union (NBCUA Non-Supervisory Employees Group)	4.88	\$1,222.63	8.00	\$2,257.15							X			
Union (NBCUA Non-Supervisory Employees Group)	35.00	\$11,814.15	22.00	\$7,426.04							X			
Union (NBCUA Non-Supervisory Employees Group)	28.38	\$10,777.91	18.13	\$6,124.89							X			
Union (NBCUA Non-Supervisory Employees Group)	0.88	\$294.37	-	\$0.00							X			
Union (NBCUA Non-Supervisory Employees Group)	6.50	\$1,870.06	14.00	\$4,027.81							X			
Union (NBCUA Non-Supervisory Employees Group)	13.00	\$4,829.70	21.00	\$7,479.75							X			
Union (NBCUA Non-Supervisory Employees Group)	8.00	\$3,166.72	24.00	\$6,417.92							X			
Union (NBCUA Non-Supervisory Employees Group)	5.63	\$1,459.33	14.75	\$3,852.93							X			
Union (NBCUA Non-Supervisory Employees Group)	3.78	\$958.82	15.13	\$3,835.29							X			
Union (NBCUA Non-Supervisory Employees Group)	15.06	\$3,819.44	8.00	\$2,038.58							X			
Union (NBCUA Non-Supervisory Employees Group)	14.63	\$5,206.41	21.00	\$7,476.75							X			
Union (NBCUA Non-Supervisory Employees Group)	4.50	\$1,732.31	13.00	\$5,004.50							X			
Union (NBCUA Non-Supervisory Employees Group)	11.75	\$4,378.37	2.00	\$744.91							X			
Union (NBCUA Non-Supervisory Employees Group)	19.25	\$6,369.06	10.00	\$3,306.60							X			
Union (NBCUA Non-Supervisory Employees Group)	3.69	\$845.30	3.00	\$687.77							X			
Union (NBCUA Non-Supervisory Employees Group)	8.13	\$2,576.71	4.13	\$1,306.35							X			
Union (NBCUA Non-Supervisory Employees Group)	4.75	\$1,686.05	11.00	\$3,859.21							X			
Union (NBCUA Non-Supervisory Employees Group)	12.03	\$3,813.80	3.00	\$951.45							X			
Union (NBCUA Non-Supervisory Employees Group)	2.58	\$854.41	10.88	\$4,050.47							X			
Union (NBCUA Non-Supervisory Employees Group)	4.47	\$1,453.97	12.00	\$3,984.91							X			
Union (NBCUA Non-Supervisory Employees Group)	3.68	\$1,471.87	22.00	\$8,356.44							X			
Union (NBCUA Non-Supervisory Employees Group)	11.00	\$3,840.06	14.00	\$4,887.36							X			
Union (NBCUA Non-Supervisory Employees Group)	19.38	\$8,331.00	23.00	\$9,890.73							X			
Laboratory Supervisor	36.00	\$16,700.37	7.00	\$3,247.38							X			
Union (NBCUA Non-Supervisory Employees Group)	20.00	\$8,589.00	24.00	\$10,318.88							X			
Superintendent	15.00	\$10,734.73	5.00	\$3,576.24							X			
Electrical Supervisor	9.56	\$4,225.04	-	\$0.00							X			
Union (NBCUA Non-Supervisory Employees Group)	32.50	\$12,562.00	20.00	\$7,730.50							X			
Union (NBCUA Non-Supervisory Employees Group)	13.00	\$6,338.88	6.00	\$2,925.64							X			
TOTALS (THIS PAGE ONLY)		365.33	\$147,850.70	356.00	\$126,112.72	-	\$0.00	-	\$0.00	-	\$0.00			

N-6 Accumulated Absence Liability

Northwest Bergen County Utilities Authority
ACCUMULATED ABSENCE LIABILITY

Bargaining Unit or Non-Union Position Eligible for Benefit (List Non-Union Employees by Individual Position Rather Than Each Named Individual)	Legal basis for benefit (*X* applicable items)							
	Sick Time	Vacation Time	Compensatory Time	Personal Time	Other	Applicable Labor Agreement	Applicable Resolution	Applicable Employment Agreement
Assistant Executive Director	15.69	\$8,587.95	0.31	\$4,550.59				X
Administrator of Security Operations	12.63	\$5,377.82	3.50	\$1,480.03				X
Engineer	21.66	\$16,146.81	17.50	\$12,917.45				X
Senior Administrative Assistant	3.63	\$1,360.76	0.88	\$2,637.69				X
Manager of Community & Government Relations	14.66	\$6,546.58	11.38	\$5,006.20				X
Administrative Assistant	10.81	\$3,405.15	—	\$0.00				X
<hr/>								
TOTALS (THIS PAGE ONLY)	78.62	\$41,454.85	47.56	\$26,602.75	—	\$0.00	—	\$0.00

N-6 (2) Accumulated Absence Liability

**Northwest Bergen County Utilities Authority
ACCUMULATED ABSENCE LIABILITY**

N-6 (3) Accumulated Absence Liability

**Northwest Bergen County Utilities Authority
ACCUMULATED ABSENCE LIABILITY**

N-6 (TOTAL) Accumulated Absence Liability

Schedule of Shared Service Agreements

Northwest Bergen County Utilities Authority

For the Period: January 01, 2026 to December 31, 2026

If no shared services, check this box:

Enter the shared service agreements that the Authority currently engages in and identify the amount that is received/paid for those services.

Schedule of Shared Service Agreements (Cont.)

Northwest Bergen County Utilities Authority

For the Period: January 01, 2026 to December 31, 2026

Enter the shared service agreements that the Authority currently engages in and identify the amount that is received/paid for those services.

**FISCAL YEAR 2026 AUTHORITY BUDGET
FINANCIAL SCHEDULES SECTION**

SUMMARY

Northwest Bergen County Utilities Authority
For the Period: January 01, 2026 to December 31, 2026

	FY 2026 Proposed Budget						FY 2025 Adopted Budget		\$ Increase (Decrease) Proposed vs. Adopted		% Increase (Decrease) Proposed vs. Adopted	
	Wastewater Treatment	Total All Operations					Total All Operations			All Operations	All Operations	
		N/A	N/A	N/A	N/A	N/A						
REVENUES												
Total Operating Revenues	\$ 17,033,238	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 17,033,238	\$ 16,797,510	\$ 235,728	1.4%		
Total Non-Operating Revenues	600,000	-	-	-	-	-	600,000	200,000	400,000	200.0%		
Total Anticipated Revenues	17,633,238	-	-	-	-	-	17,633,238	16,997,510	635,728	3.7%		
APPROPRIATIONS												
Total Administration	2,533,010	-	-	-	-	-	2,533,010	2,257,083	275,927	12.2%		
Total Cost of Providing Services	13,023,155	-	-	-	-	-	13,023,155	12,740,046	283,109	2.2%		
Total Principal Payments on Debt Service in Lieu of Depreciation	1,672,329	-	-	-	-	-	1,672,329	1,577,306	95,023	6.0%		
Total Operating Appropriations	17,228,494	-	-	-	-	-	17,228,494	16,574,435	654,059	3.9%		
Total Interest Payments on Debt	254,744	-	-	-	-	-	254,744	273,075	(18,331)	-6.7%		
Total Other Non-Operating Appropriations	150,000	-	-	-	-	-	150,000	150,000	-	-		
Total Non-Operating Appropriations	404,744	-	-	-	-	-	404,744	423,075	(18,331)	-4.3%		
Accumulated Deficit	-	-	-	-	-	-	-	-	-	#DIV/0!		
Total Appropriations and Accumulated Deficit	17,633,238	-	-	-	-	-	17,633,238	16,997,510	635,728	3.7%		
Less: Total Unrestricted Net Position Utilized	-	-	-	-	-	-	-	-	-	#DIV/0!		
Net Total Appropriations	17,633,238	-	-	-	-	-	17,633,238	16,997,510	635,728	3.7%		
ANTICIPATED SURPLUS (DEFICIT)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	#DIV/0!		

Revenue Schedule

Northwest Bergen County Utilities Authority
For the Period: January 01, 2026 to December 31, 2026

FY 2026 Proposed Budget						FY 2025 Adopted Budget	\$ Increase (Decrease)	% Increase (Decrease)	
Wastewater Treatment	N/A	N/A	N/A	N/A	Total All Operations				
OPERATING REVENUES									
<i>Service Charges</i>									
Residential	15,165,238				\$ 15,165,238	\$ 14,799,510	\$ 365,728	2.5%	
Business/Commercial								#DIV/0!	
Industrial								#DIV/0!	
Intergovernmental								#DIV/0!	
Other								#DIV/0!	
Total Service Charges	15,165,238	-	-	-	15,165,238	14,799,510	365,728	2.5%	
<i>Connection Fees</i>									
Residential	400,000				400,000	300,000	100,000	33.3%	
Business/Commercial								#DIV/0!	
Industrial								#DIV/0!	
Intergovernmental								#DIV/0!	
Other								#DIV/0!	
Total Connection Fees	400,000	-	-	-	400,000	300,000	100,000	33.3%	
<i>Parking Fees</i>									
Meters								#DIV/0!	
Permits								#DIV/0!	
Fines/Penalties								#DIV/0!	
Other								#DIV/0!	
Total Parking Fees	-	-	-	-	-	-	-	#DIV/0!	
<i>Other Operating Revenues (List)</i>									
Outside Septage	1,200,000				1,200,000	1,400,000	(200,000)	-14.3%	
Solar Renewable Energy Credits	-					70,000	(70,000)	-100.0%	
IPP Permits	20,000				20,000	25,000	(5,000)	-20.0%	
Collection System Operation	100,000				100,000	75,000	25,000	33.3%	
Miscellaneous Income	70,000				70,000	50,000	20,000	40.0%	
Oakland Sewer Charges	78,000				78,000	78,000	-	0.0%	
Total Other Revenue	1,468,000	-	-	-	1,468,000	1,698,000	(230,000)	-13.5%	
Total Operating Revenues	17,033,238	-	-	-	17,033,238	16,797,510	235,728	1.4%	
NON-OPERATING REVENUES									
<i>Other Non-Operating Revenues (List)</i>									
								#DIV/0!	
								#DIV/0!	
								#DIV/0!	
								#DIV/0!	
								#DIV/0!	
								#DIV/0!	
Total Other Non-Operating Revenue	-	-	-	-	-	-	-	#DIV/0!	
<i>Interest on Investments & Deposits (List)</i>									
Interest Earned	600,000				600,000	200,000	400,000	200.0%	
Penalties	-					-	-	#DIV/0!	
Other								#DIV/0!	
Total Interest	600,000	-	-	-	600,000	200,000	400,000	200.0%	
Total Non-Operating Revenues	600,000	-	-	-	600,000	200,000	400,000	200.0%	
TOTAL ANTICIPATED REVENUES	\$ 17,633,238	\$	- \$	- \$	- \$	\$ 17,633,238	\$ 16,997,510	\$ 635,728	3.7%

Prior Year Adopted Revenue Schedule

Northwest Bergen County Utilities Authority

<i>FY 2025 Adopted Budget</i>						Total All Operations
	Wastewater Treatment	N/A	N/A	N/A	N/A	
OPERATING REVENUES						
<i>Service Charges</i>						
Residential	14,799,510					\$ 14,799,510
Business/Commercial						-
Industrial						-
Intergovernmental						-
Other						-
Total Service Charges	14,799,510					14,799,510
<i>Connection Fees</i>						
Residential	300,000					300,000
Business/Commercial						-
Industrial						-
Intergovernmental						-
Other						-
Total Connection Fees	300,000					300,000
<i>Parking Fees</i>						
Meters						-
Permits						-
Fines/Penalties						-
Other						-
Total Parking Fees	-					-
<i>Other Operating Revenues (List)</i>						
Outside Septage	1,400,000					1,400,000
Solar Renewable Energy Credits	70,000					70,000
IPP Permits	25,000					25,000
Collection System Operation	75,000					75,000
Miscellaneous Income	50,000					50,000
Oakland Sewer Charges	78,000					78,000
Total Other Revenue	1,698,000					1,698,000
Total Operating Revenues	16,797,510					16,797,510
NON-OPERATING REVENUES						
<i>Other Non-Operating Revenues (List)</i>						
Other Non-Operating Revenues	-					-
<i>Interest on Investments & Deposits</i>						
Interest Earned	200,000					200,000
Penalties						-
Other						-
Total Interest	200,000					200,000
Total Non-Operating Revenues	200,000					200,000
TOTAL ANTICIPATED REVENUES	\$ 16,997,510	\$	\$	\$	\$	\$ 16,997,510

Appropriations Schedule

Northwest Bergen County Utilities Authority
For the Period: January 01, 2026 to December 31, 2026

	FY 2026 Proposed Budget					FY 2025 Adopted Budget	Total All Operations	Total All Operations	All Operations	All Operations	\$ Increase (Decrease)	% Increase (Decrease)
	Wastewater Treatment	N/A	N/A	N/A	N/A						Proposed vs. Adopted	Proposed vs. Adopted
	OPERATING APPROPRIATIONS											
<i>Administration - Personnel</i>												
Salary & Wages	\$ 860,030					\$ 860,030	\$ 836,319	\$ 23,711	2.8%			
Fringe Benefits	698,980					698,980	604,764	94,216	15.6%			
Total Administration - Personnel	1,559,010					1,559,010	1,441,083	117,927	8.2%			
<i>Administration - Other (List)</i>												
Professionals	730,000					730,000	570,000	160,000	28.1%			
Communications	26,000					26,000	23,000	3,000	13.0%			
Executive	12,000					12,000	9,000	3,000	33.3%			
Management	206,000					206,000	214,000	(8,000)	-3.7%			
Miscellaneous Administration*											#DIV/0!	
Total Administration - Other	974,000					974,000	816,000	158,000	19.4%			
Total Administration	2,533,010					2,533,010	2,257,083	275,927	12.2%			
<i>Cost of Providing Services - Personnel</i>												
Salary & Wages	4,198,970					4,198,970	4,045,000	153,970	3.8%			
Fringe Benefits	3,412,685					3,412,685	2,925,046	487,639	16.7%			
Total COPS - Personnel	7,611,655					7,611,655	6,970,046	641,609	9.2%			
<i>Cost of Providing Services - Other (List)</i>												
See Sheet F-4 Detail	5,411,500					5,411,500	5,770,000	(358,500)	-6.2%			
Miscellaneous COPS*											#DIV/0!	
Total COPS - Other	5,411,500					5,411,500	5,770,000	(358,500)	-6.2%			
Total Cost of Providing Services	13,023,155					13,023,155	12,740,046	283,109	2.2%			
<i>Total Principal Payments on Debt Service in Lieu of Depreciation</i>												
1,672,329						1,672,329	1,577,306	95,023	6.0%			
Total Operating Appropriations	17,228,494					17,228,494	16,574,435	654,059	3.9%			
NON-OPERATING APPROPRIATIONS												
Total Interest Payments on Debt	254,744					254,744	273,075	(18,331)	-6.7%			
Operations & Maintenance Reserve											#DIV/0!	
Renewal & Replacement Reserve	150,000					150,000	150,000	-	0.0%			
Municipality/County Appropriation											#DIV/0!	
Other Reserves											#DIV/0!	
Total Non-Operating Appropriations	404,744					404,744	423,075	(18,331)	-4.3%			
TOTAL APPROPRIATIONS	17,633,238					17,633,238	16,997,510	635,728	3.7%			
UNRESTRICTED NET POSITION UTILIZED											#DIV/0!	
Municipality/County Appropriation											#DIV/0!	
Other											#DIV/0!	
Total Unrestricted Net Position Utilized	-					-	-	-	-			
TOTAL NET APPROPRIATIONS	\$ 17,633,238	\$ -	\$ -	\$ -	\$ -	\$ 17,633,238	\$ 16,997,510	\$ 635,728	3.7%			

* Miscellaneous line items may not exceed 5% of total operating appropriations shown below. If amount in miscellaneous is greater than the amount shown below, then the line item must be itemized above.

5% of Total Operating Appropriations \$ 861,424.70 \$ - \$ - \$ - \$ - \$ - \$ - \$ 861,424.70

AUTHORITY PROPOSED APPROPRIATIONS

APPROPRIATION DETAIL PAGE

Northwest Bergen County Utilities Authority

For the Period: January 01, 2026 to December 31, 2026

Use the space below to provide further detail of any Appropriations listed on "F-4 Appropriations (Proposed)"

AUTHORITY PROPOSED APPROPRIATIONS

APPROPRIATION DETAIL PAGE

Northwest Bergen County Utilities Authority

For the Period: January 01, 2026 to December 31, 2026

Use the space below to provide further detail of any Appropriations listed on "F-4 Appropriations (Proposed)"

AUTHORITY PROPOSED APPROPRIATIONS

APPROPRIATION DETAIL PAGE

Northwest Bergen County Utilities Authority

For the Period: January 01, 2026 to December 31, 2026

Use the space below to provide further detail of any Appropriations listed on "F-4 Appropriations (Proposed)"

Prior Year Adopted Appropriations Schedule

Northwest Bergen County Utilities Authority

	<i>FY 2025 Adopted Budget</i>					Total All Operations
	Wastewater Treatment	N/A	N/A	N/A	N/A	Total All Operations
OPERATING APPROPRIATIONS						
<i>Administration - Personnel</i>						
Salary & Wages	\$ 836,319					\$ 836,319
Fringe Benefits	604,764					604,764
Total Administration - Personnel	1,441,083					1,441,083
<i>Administration - Other (List)</i>						
Professionals	570,000					570,000
Communications	23,000					23,000
Executive	9,000					9,000
Management	214,000					214,000
Miscellaneous Administration*						-
Total Administration - Other	816,000					816,000
Total Administration	2,257,083					2,257,083
<i>Cost of Providing Services - Personnel</i>						
Salary & Wages	4,045,000					4,045,000
Fringe Benefits	2,925,046					2,925,046
Total COPS - Personnel	6,970,046					6,970,046
<i>Cost of Providing Services - Other (List)</i>						
See Sheet F-5 Detail	5,770,000					5,770,000
Miscellaneous COPS*						-
Total COPS - Other	5,770,000					5,770,000
Total Cost of Providing Services	12,740,046					12,740,046
Total Principal Payments on Debt Service in Lieu of Depreciation	1,577,306					1,577,306
Total Operating Appropriations	16,574,435					16,574,435
NON-OPERATING APPROPRIATIONS						
Total Interest Payments on Debt	273,075					273,075
Operations & Maintenance Reserve						-
Renewal & Replacement Reserve	150,000					150,000
Municipality/County Appropriation						-
Other Reserves						-
Total Non-Operating Appropriations	423,075					423,075
TOTAL APPROPRIATIONS	16,997,510					16,997,510
ACCUMULATED DEFICIT						
TOTAL APPROPRIATIONS & ACCUMULATED DEFICIT	16,997,510					16,997,510
UNRESTRICTED NET POSITION UTILIZED						
Municipality/County Appropriation						-
Other						-
Total Unrestricted Net Position Utilized	-					-
TOTAL NET APPROPRIATIONS	\$ 16,997,510	\$	\$	\$	\$	\$ 16,997,510

* Miscellaneous line items may not exceed 5% of total operating appropriations shown below. If amount in miscellaneous is greater than the amount shown below, then the line item must be itemized above.

5% of Total Operating Appropriations \$ 828,721.75 \$ - \$ - \$ - \$ - \$ - \$ 828,721.75

AUTHORITY PRIOR YEAR ADOPTED APPROPRIATIONS
APPROPRIATION DETAIL PAGE

Northwest Bergen County Utilities Authority

FY 2025 Adopted Budget

Use the space below to provide further detail of any Appropriations listed on "F-5 Appropriations (PY Adopted)"

AUTHORITY PRIOR YEAR ADOPTED APPROPRIATIONS
APPROPRIATION DETAIL PAGE

Northwest Bergen County Utilities Authority

FY 2025 Adopted Budget

Use the space below to provide further detail of any Appropriations listed on "F-5 Appropriations (PY Adopted)"

AUTHORITY PRIOR YEAR ADOPTED APPROPRIATIONS
APPROPRIATION DETAIL PAGE

Northwest Bergen County Utilities Authority

FY 2025 Adopted Budget

Use the space below to provide further detail of any Appropriations listed on "F-5 Appropriations (PY Adopted)"

Debt Service Schedule - Principal

Northwest Bergen County Utilities Authority

If Authority has no debt, check this box:

	Date of Local Finance Board Approval	FY 2025 Adopted Budget	FY 2026 (Proposed Budget)	Fiscal Year Ending in							Total Principal Outstanding
				2027	2028	2029	2030	2031	Thereafter		
Wastewater Treatment											
Loans		\$ 1,577,306	\$ 1,672,329	\$ 1,694,946	\$ 1,718,630	\$ 1,742,318	\$ 1,687,281	\$ 1,527,024	\$ 9,772,252	\$ 19,814,780	
Total Principal				1,577,306	1,672,329	1,694,946	1,718,630	1,742,318	1,687,281	1,527,024	9,772,252
N/A											
Total Principal											
N/A											
Total Principal											
N/A											
Total Principal											
N/A											
Total Principal											
TOTAL PRINCIPAL ALL OPERATIONS		\$ 1,577,306	\$ 1,672,329	\$ 1,694,946	\$ 1,718,630	\$ 1,742,318	\$ 1,687,281	\$ 1,527,024	\$ 9,772,252	\$ 19,814,780	

Indicate the Authority's most recent bond rating and the year of the rating by ratings service.

Bond Rating	Moody's	Fitch	Standard & Poors
Year of Last Rating			

Debt Service Schedule - Principal (Detail Page)

Northwest Bergen County Utilities Authority

Date of Local Finance Board Approval	FY 2025 Adopted Budget	FY 2026 (Proposed Budget)	Fiscal Year Ending in						Total Principal Outstanding	
			2027	2028	2029	2030	2031	Thereafter		
Authority Loans:										
2010 NJWWT	N/A	\$ 181,000	\$ 186,000	190,000	199,000	203,000	142,049	-	\$ 920,049	
2012 NJWWT	N/A	\$ 109,879	\$ 109,880	109,880	109,880	109,879	109,879	73,253	- \$ 622,651	
2014 NJWWT	N/A	\$ 29,619	\$ 29,618	29,619	29,618	21,003	20,000	40,000	\$ 199,477	
2015 NJWWT	N/A	\$ 433,442	\$ 438,442	443,442	443,441	448,442	453,441	458,441	1,028,557 \$ 3,714,206	
2018 NJWWT	N/A	\$ 111,911	\$ 111,911	111,911	116,911	116,911	116,911	116,911	832,213 \$ 1,523,679	
2020 NJWWT	N/A	\$ 110,018	\$ 113,718	117,334	122,020	126,708	131,238	135,660	- \$ 746,678	
2021 NJWWT	N/A	\$ 272,131	\$ 272,131	277,131	277,131	287,131	287,131	292,131	2,957,268 \$ 4,650,054	
2022 NJWWT	N/A	\$ 329,306	\$ 329,306	334,306	339,306	339,306	344,306	349,306	3,624,960 \$ 5,660,796	
2025 NJWWT	N/A	\$ 81,323	\$ 81,323	81,323	81,322	81,323	81,323	81,322	1,289,254 \$ 1,777,190	
TOTAL PRINCIPAL ALL OPERATIONS										
		\$ 1,577,306	\$ 1,672,329	\$ 1,694,946	\$ 1,718,630	\$ 1,742,318	\$ 1,687,281	\$ 1,527,024	\$ 9,772,252	\$ 19,814,780

Debt Service Schedule - Interest

Northwest Bergen County Utilities Authority

If Authority has no debt, check this box:

	<i>Fiscal Year Ending in</i>								Total Interest Payments Outstanding
	FY 2025 Adopted Budget	FY 2026 (Proposed Budget)	2027	2028	2029	2030	2031	Thereafter	
<i>Wastewater Treatment</i>									
Loans	\$ 273,075	\$ 254,744	\$ 230,795	\$ 207,922	\$ 184,167	\$ 159,441	\$ 136,470	\$ 589,566	\$ 1,763,105
Total Interest Payments	273,075	254,744	230,795	207,922	184,167	159,441	136,470	589,566	1,763,105
<i>N/A</i>									
Total Interest Payments	-	-	-	-	-	-	-	-	-
<i>N/A</i>									
Total Interest Payments	-	-	-	-	-	-	-	-	-
<i>N/A</i>									
Total Interest Payments	-	-	-	-	-	-	-	-	-
<i>N/A</i>									
Total Interest Payments	-	-	-	-	-	-	-	-	-
<i>TOTAL INTEREST ALL OPERATIONS</i>	\$ 273,075	\$ 254,744	\$ 230,795	\$ 207,922	\$ 184,167	\$ 159,441	\$ 136,470	\$ 589,566	\$ 1,763,105

Debt Service Schedule - Interest (Detail Page)

Northwest Bergen County Utilities Authority

	FY 2025 Adopted Budget	FY 2026 (Proposed Budget)	Fiscal Year Ending In						Total Interest Payments Outstanding	
			2027	2028	2029	2030	2031	Thereafter		
Authority Loans:										
2010 NJWWT	\$ 26,830	\$ 22,155	17,505	12,802	7,807	2,633	-	-	\$ 62,902	
2014 NJWWT	\$ 4,500	\$ 4,050	3,600	3,150	2,700	2,175	1,575	1,288	\$ 18,538	
2015 NJWWT	\$ 49,325	\$ 43,950	38,900	34,300	29,600	24,700	19,600	26,100	\$ 217,150	
2018 NJWWT	\$ 18,325	\$ 17,075	15,825	14,600	13,400	12,200	11,000	37,600	\$ 121,700	
2020 NJWWT	\$ 27,938	\$ 23,538	18,989	15,469	11,809	8,007	4,070	-	\$ 81,882	
2021 NJWWT	\$ 42,450	\$ 39,950	37,325	34,576	31,575	28,325	24,950	111,500	\$ 308,201	
2022 NJWWT	\$ 63,707	\$ 60,456	57,081	53,456	49,706	45,831	41,706	198,153	\$ 506,389	
2025 NJWWT	\$ 40,000	\$ 43,570	41,570	39,569	37,570	35,570	33,569	214,925	\$ 446,343	
TOTAL INTEREST ALL OPERATIONS	\$ 273,075	\$ 254,744	\$ 230,795	\$ 207,922	\$ 184,167	\$ 159,441	\$ 136,470	\$ 589,566	\$ 1,763,105	

Net Position Reconciliation
Northwest Bergen County Utilities Authority
For the Period: January 01, 2026 to December 31, 2026

FY 2026 Proposed Budget					
	Wastewater	Treatment	N/A	N/A	N/A
TOTAL NET POSITION BEGINNING OF LATEST AUDIT REPORT YEAR(1)					Total All Operations
Less: Invested in Capital Assets, Net of Related Debt (1)	\$ 40,982,991				\$ 40,982,991
Less: Restricted for Debt Service Reserve (1)	41,356,956				41,356,956
Less: Other Restricted Net Position (1)	831,454				831,454
Total Unrestricted Net Position (1)	10,340,863				10,340,863
	(11,546,282)				(11,546,282)
Less: Designated for Non-Operating Improvements & Repairs					-
Less: Designated for Rate Stabilization					-
Less: Other Designated by Resolution					-
Plus: Accrued Unfunded Pension Liability (1)	4,042,347				4,042,347
Plus: Accrued Unfunded Other Post-Employment Benefit Liability (1)	8,560,210				8,560,210
Plus: Estimated Income (Loss) on Current Year Operations (2)	13,840,393				13,840,393
Plus: Other Adjustments (attach schedule)					-
UNRESTRICTED NET POSITION AVAILABLE FOR USE IN PROPOSED BUDGET	6,811,974				6,811,974
Unrestricted Net Position Utilized to Balance Proposed Budget	-				-
Unrestricted Net Position Utilized in Proposed Capital Budget	1,950,000				1,950,000
Appropriation to Municipality/County (3)	-				-
Total Unrestricted Net Position Utilized in Proposed Budget	1,950,000				1,950,000
PROJECTED UNRESTRICTED UNDESIGNATED NET POSITION AT END OF YEAR	\$ 4,861,974				\$ 4,861,974
Last issued Audit Report (4)	\$ -				\$ -

(1) Total of all operations for this line item must agree to audited financial statements.

(2) Include budgeted and unbudgeted use of unrestricted net position in the current year's operations.

(3) Amount may not exceed 5% of total operating appropriations. See calculation below.

Maximum Allowable Appropriation to Municipality/County \$ 861,425 \$ - \$ - \$ - \$ - \$ - \$ - \$ 861,425

(4) If Authority is projecting a deficit for any operation at the end of the budget period, the Authority must attach a statement explaining its plan to reduce the deficit, including the timeline for elimination of the deficit, if not already detailed in the budget narrative section.

FISCAL YEAR 2026

Northwest Bergen County Utilities Authority

(Authority Name)

2026 AUTHORITY CAPITAL BUDGET/PROGRAM

2026 CERTIFICATION OF AUTHORITY CAPITAL BUDGET / PROGRAM

Northwest Bergen County Utilities Authority

(Authority Name)

Fiscal Year: January 01, 2026 to December 31, 2026

Check the box for the applicable statement below:

It is hereby certified that the Authority Capital Budget/Program annexed hereto is a true copy of the Capital Budget/Program approved, pursuant to N.J.A.C. 5:31-2.2, along with the Annual Budget, of governing body of the Northwest Bergen County Utilities Authority, on October 15, 2025.

It is hereby certified that the governing body of the Northwest Bergen County Utilities Authority elected NOT to adopt a Capital Budget/Program for the aforesaid fiscal year, pursuant to N.J.A.C. 5:31-2.2, along with the Annual Budget by the governing body of the Northwest Bergen County Utilities for the following reason(s):

Officer's Signature:	rlaux@bcua.org
Name:	Robert Laux
Title:	Executive Director
Address:	30 Wyckoff Avenue @ Authority Drive, PO Waldwick, NJ 07463
Phone Number:	201-447-2660
Fax Number:	201-447-0247
E-mail Address:	rlaux@bcua.org

2026 CAPITAL BUDGET/PROGRAM MESSAGE

Northwest Bergen County Utilities Authority

Fiscal Year: January 01, 2026 to December 31, 2026

Answer all questions below using the space provided.

1. Has each municipality or county affected by the actions of the authority participated in the development of the capital plan and reviewed or approved the plans or projects included within the Capital Budget/Program (this may include the governing body or certain officials, such as planning boards, Construction Code Officials) as to these projects?

Yes

2. Has each capital project/project financing been developed from a specific capital improvement plan or report; does it include lifecycle costs; and is it consistent with the appropriate elements of Master Plans or other plans in the jurisdiction(s) served by the authority?

Yes

Yes

Yes

3. Has a long-term (5 years or more) infrastructure needs and other capital items (Vehicles, Equipment) needs assessment been prepared?

Yes

4. If amounts are on Page CB-3 in the column Debt Authorizations, indicate the primary source of funding the debt service for the Debt Authorizations (example - rate increase).

Projects listed on Page CB-3 in the debt authorization column will be funded by temporary financing through the New Jersey Infrastructure Bank ("NJIB"). When the projects are completed, the NJIB will issue bonds to permanently finance these temporary loans. At this time, the Authority will fund debt service payments through the Operating Fund through either rate increased or utilization of net position (for rate stabilization purposes).

5. Please indicate which capital projects/project financings are being undertaken in the Metropolitan or Suburban Planning Areas as defined in the State Development and Redevelopment Plan.

Not applicable.

6. Please indicate which capital projects/project financings are being undertaken within the boundary of a State Planning Commission-designated Center and/or Endorsed Plan and if the project was included in the Plan Implementation Agenda for that Center/Endorsed Plan.

Not applicable.

Proposed Capital Budget

Northwest Bergen County Utilities Authority
For the Period: January 01, 2026 to December 31, 2026

	Estimated Total Cost	Funding Sources			
		Unrestricted Net Position Utilized	Renewal & Replacement Reserve	Debt Authorization	Other Capital Grants Sources
<i>Wastewater Treatment</i>					
See CD-3 Detail	\$ 14,765,000	\$1,950,000		\$ 12,815,000	
Total	14,765,000	1,950,000	-	12,815,000	-
N/A					
Total	-	-	-	-	-
N/A					
Total	-	-	-	-	-
N/A					
Total	-	-	-	-	-
N/A					
Total	-	-	-	-	-
N/A					
Total	-	-	-	-	-
TOTAL PROPOSED CAPITAL BUDGET	\$ 14,765,000	\$ 1,950,000	\$ -	\$ 12,815,000	\$ -

Enter brief description of up to four projects for each operation above. For operations with more than four budgeted projects, please utilize the additional pages. Input total amount of all projects for the operation on single line and enter "See Additional Pages" instead of project description.

Proposed Capital Budget

Northwest Bergen County Utilities Authority
for the Period: January 01, 2026 to December 31, 2026

Northwest Bergen County Utilities Authority
 For the Period: January 01, 2026 to December 31, 2026

Estimated Total Cost	\$0	<i>Funding Sources</i>			
		Unrestricted Net Position Utilized	Renewal & Replacement Reserve	Debt Authorization	Other Sources
TOTAL THIS PAGE ONLY	\$0	\$	- \$	- \$	- \$

Proposed Capital Budget

Northwest Bergen County Utilities Authority
for the Period: January 01, 2026 to December 31, 2026

Estimated Total Cost	\$0	Funding Sources				
		Unrestricted Net Position Utilized	Replacement Reserve	Debt Authorization	Capital Grants	Other Sources
TOTAL ALL DETAIL PAGES	\$14,765,000	\$ 1,950,000	\$ -	\$ 12,815,000	\$ -	\$ -

5 Year Capital Improvement Plan

Northwest Bergen County Utilities Authority
For the Period: January 01, 2026 to December 31, 2026

		Fiscal Year Ending in						
	Estimated Total Cost	FY 2026 (Proposed Budget)		2027	2028	2029	2030	2031
<i>Wastewater Treatment</i>								
See CB-4 Detail	\$ 56,565,000	\$ 14,765,000	\$ 16,800,000	\$ 3,500,000	\$ 1,500,000	\$ 5,000,000	\$ 15,000,000	
Total	56,565,000	14,765,000	16,800,000	3,500,000	1,500,000	5,000,000	15,000,000	
<i>N/A</i>								
Total	—	—	—	—	—	—	—	—
<i>N/A</i>								
Total	—	—	—	—	—	—	—	—
<i>N/A</i>								
Total	—	—	—	—	—	—	—	—
<i>N/A</i>								
Total	—	—	—	—	—	—	—	—
<i>N/A</i>								
Total	—	—	—	—	—	—	—	—
TOTAL	\$ 56,565,000	\$ 14,765,000	\$ 16,800,000	\$ 3,500,000	\$ 1,500,000	\$ 5,000,000	\$ 15,000,000	

5 Year Capital Improvement Plan

Northwest Bergen County Utilities Authority
For the Period: January 01, 2026 to December 31, 2026

5 Year Capital Improvement Plan

Northwest Bergen County Utilities Authority
For the Period: January 01, 2026 to December 31, 2026

Estimated Total Cost	FY 2026 (Proposed Budget)	<i>Fiscal Year Ending in</i>				
		2027	2028	2029	2030	2031
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

5 Year Capital Improvement Plan

Northwest Bergen County Utilities Authority
 For the Period: January 01, 2026 to December 31, 2026

Estimated Total Cost	FY 2026 (Proposed Budget)	<i>Fiscal Year Ending in</i>				
		2027	2028	2029	2030	2031
\$ -						
\$ 56,565,000	\$ 14,765,000	#####	\$ 3,500,000	\$ 1,500,000	\$ 5,000,000	\$ 15,000,000

Page CB-4 Detail (Totals)

5 Year Capital Improvement Plan Funding Sources

Northwest Bergen County Utilities Authority
For the Period: January 01, 2026 to December 31, 2026

	<u>Estimated Total Cost</u>	<i>Funding Sources</i>			
		Renewal & Unrestricted Net Position Utilized	Replacement Reserve	Debt Authorization	Capital Grants
<i>Wastewater Treatment</i>					
See CD-5 Detail	\$ 56,565,000	\$ 1,950,000		\$ 54,615,000	
Total	<u>56,565,000</u>	1,950,000	-	54,615,000	-
<i>N/A</i>					
Total		-	-	-	-
<i>N/A</i>					
Total		-	-	-	-
<i>N/A</i>					
Total		-	-	-	-
<i>N/A</i>					
Total		-	-	-	-
<i>N/A</i>					
Total		-	-	-	-
TOTAL	<u>\$ 56,565,000</u>	\$ 1,950,000	\$ -	\$ 54,615,000	\$ -
Total 5 Year Plan per CB-4	<u>\$ 56,565,000</u>				
Balance check					

- If amount is other than zero, verify that projects listed above match projects listed on CB-4.

5 Year Capital Improvement Plan Funding Sources

Northwest Bergen County Utilities Authority
For the Period: January 01, 2026 to December 31, 2026

5 Year Capital Improvement Plan Funding Sources

Northwest Bergen County Utilities Authority
For the Period: January 01, 2026 to December 31, 2026

Estimated Total Cost	<i>Funding Sources</i>				
	Unrestricted Net Position Utilized	Renewal & Replacement Reserve	Debt Authorization	Capital Grants	Other Sources
TOTAL THIS PAGE ONLY	\$ -	\$ -	\$ -	\$ -	\$ -

5 Year Capital Improvement Plan Funding Sources

Northwest Bergen County Utilities Authority
For the Period: January 01, 2026 to December 31, 2026

Estimated Total Cost	Funding Sources				
	Unrestricted Net Position Utilized	Renewal & Replacement Reserve	Debt Authorization	Capital Grants	Other Sources
TOTAL ALL DETAIL PAGES	\$56,565,000	\$1,950,000	\$ - \$ 54,615,000	\$ - \$	\$ - \$

**Annual List of Change Orders Approved
Pursuant to N.J.A.C. 5:30-11**

Contracting Unit: Northwest Bergen County Utilities Authority Year Ending: December 31, 2026

The following is a complete list of all change orders which caused the originally awarded contract price to be exceeded by more than 20 percent. For regulatory details please consult N.J.A.C. 5:30-11.1 et seq. Please identify each change order by name of the project.

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For each change order listed above, submit with introduced budget a copy of the governing body resolution authorizing the change order and an Affidavit of Publication for the newspaper notice required by N.J.A.C. 5:30-11.9(d). (Affidavit must include a copy of the newspaper notice.)

If you have not had a change order exceeding the 20 percent threshold for the year indicated above, please check here and certify below.

10/15/2025
Date

danubio@nbcua.org
Clerk/Secretary to the Governing Body

Appendix to Budget Document

