

2026 Budget Introduction



COUNTY OF PASSAIC
Board of County Commissioners

MARCH 24, 2026

Budget Committee

Chairman, John W. Bartlett

Commissioner Cassandra “Sandi” Lazzara

Commissioner Orlando Cruz

Administration Staff

Matthew P. Jordan, County Administrator

Tim Roetman, Deputy County Administrator

Maeve McGinley, Asst. County Administrator

Kelly C. Ruffel, Asst. County Administrator

Richard Cahill, Chief Financial Officer

Steve Wielkocz, County Auditor



Budget Process, Challenges & Priorities

Budget Process

- On July 24, 2025, the Chief Financial Officer issued a memorandum to all County Department Heads requiring departmental budget submissions by September 19, 2025. Department Heads are required to review previous requests for salaries and operational expenses.
- Thereafter, budget meetings are conducted with each department head where the budget requests are reviewed, and justification is provided for each budget expenditure.

Budget Priorities

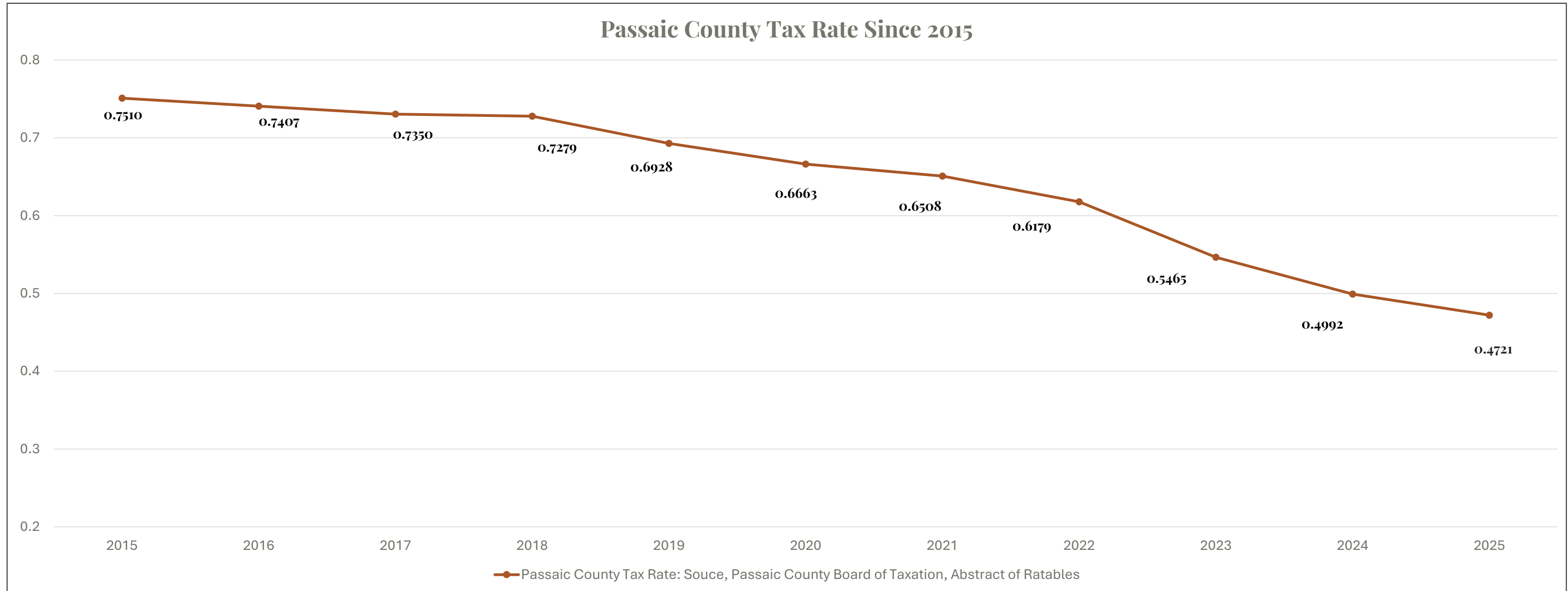
- Stable Taxes
- Maintaining the County's Credit Rating
- Continued Investment in Vital Programs and Infrastructure

Budget Challenges

- Group Hospitalization & Prescription Benefits Program
- Federal Funding Cuts
- Emergencies



Stabilizing Taxes: County Tax Rate Decreased for the 10th Consecutive Year



37% Reduction in the County Tax Rate over the Last 10 Years

Passaic County Retains Its Highest-Ever Credit Rating for 6th Year in a Row

MOODY'S RATINGS

Rating Action: Moody's Ratings assigns Aa1 to Passaic County Improvement Authority, NJ's Little Falls BOE Guaranteed Bonds

14 Nov 2025

In 2025, Moody's rated 6 different financial transactions involving the County of Passaic. All six times the Aa1 Credit Rating was maintained, demonstrating responsible financial management & budgeting practices.

Governance

Passaic County's strong governance is reflected in a score of **G-1**. The county has built a deep bench of civil servants and outside professionals to implement its policy objectives. This, plus a combination of a strong statewide institutional framework and highly conservative budgeting, has allowed the county not only to strengthen its finances but to do so while providing various forms of assistance to its local governments.

Aa1 Credit Rating

Increasing Fund Balance to Keep Passaic County on Sound Financial Footing

MOODY'S RATINGS

Credit strengths

- » Continued growth in reserves through strong financial management

Factors that could lead to a downgrade

- » Increase in leverage
- » Decline in reserves to below 20% of revenues



YEAR	FUND BALANCE
2025	\$110,534,425*
2024	\$113,630,093
2023	\$106,076,813
2022	\$98,275,027
2021	\$88,814,032
2020	\$85,573,813
2019	\$77,510,058
2018	\$66,427,185
2017	\$50,056,246
2016	\$45,016,252
2015	\$34,364,188

Replenishing & Maintaining Budget Reserves

Creating financial flexibility for the County to manage the unknowns

RESERVES	2017	2021	2025
Workers' Compensation	\$5,456,202	\$9,241,136	\$5,903,459
Health Benefits	\$13,912,500	\$27,213,889	\$19,734,442
Liability Insurance	\$5,436,558	\$25,351,672	\$18,867,720
Snow Removal	\$783,671	\$5,509,520	\$4,113,942
Accumulated Absences	\$774,927	\$4,426,217	\$3,405,014
Unemployment Compensation	\$731,357	\$1,643,948	\$1,411,572
County Pension Plan	\$575,735	\$4,246,034	\$3,488,676
Mosquito Control	0.00	\$973,055	\$760,951
TOTAL RESERVES	\$27,670,950	\$78,605,471	\$57,685,576
TOTAL RESERVES PLUS FUND BALANCE	\$77,727,196	\$167,419,503	\$168,220,201

Managing Salaries & Wages Through Responsible Collective Bargaining

Salaries and wages in the 2026 County Budget are only increasing 1.07%

- Since 2023, the Board of County Commissioners ratified successor agreements with nineteen (19) collective bargaining units, representing employees across multiple County departments.
- Because of reasonable economic packages and patterned bargaining, salaries and wages are growing at a sustainable rate while maintaining essential services for residents.



Managing the Uncertainty of Federal Funding Sources

\$3,170,000 lost in federal funding over the last year, and the County is still maintaining essential services

PASSAIC

Passaic County offers food assistance to SNAP recipients affected by federal shutdown



David M. Zimmer
NorthJersey.com

Oct. 31, 2025, 4:43 p.m. ET



The Passaic County government will offer emergency food assistance to residents enrolled in the Supplemental Nutrition Assistance Program, or SNAP, who are affected by the anticipated suspension of November benefits due to the federal shutdown.

The temporary county program is set to start Monday, Nov. 3, with the first of two scheduled food package distribution events. The first event is due to be held at 11 a.m. at the Calvary Baptist Community Center, 575 E. 18th Street, Paterson. The second is scheduled for Wednesday, Nov. 5, at 11 a.m. at the Mt. Pilgrim Missionary Baptist Church, 163 Autumn Street, Passaic.



- \$55,314,979 in the 2026 County Budget is derived from grant funds, a large majority of which is from the federal government.
- The Trump Administration has made significant cuts to historically stable funding sources for public health, human services, and weatherization and home energy programs.
- To manage this uncertainty, we are proactively creating grant contingency plans for departments reliant upon federal funding to ensure that we can maintain essential services vital to Passaic County residents.

Statewide Health & Prescription Benefit Problems

County and local governments across New Jersey are dealing with employee benefit financial issues

POLITICS

N.J. health insurance program is broke. Murphy proposes \$260M bailout to save it.

Updated: Nov. 20, 2025, 8:21 p.m. | Published: Nov. 20, 2025, 12:00 p.m.

By [Susan K. Livio | NJ.com](#)

The State Health Benefits Program that insures nearly 150,000 county and municipal employees in New Jersey is broke and headed for collapse next year, unless members agree to pay thousands of dollars more for their coverage, Gov. [Phil Murphy](#) announced Thursday.

The Democratic governor proposed spending \$260 million in state funds to rescue the program by paying off its debt and creating a reserve fund to pay unforeseen excessive claims. But workers would have to pay much more in premiums and out-of-pocket costs. They will also see their choice of plans reduced from 50 to six, according to the governor's office.

Premiums [have risen 59% over the last three years](#), causing dozens of the largest counties and municipalities to flee for cheaper insurance options. That's left behind a weaker, sicker pool of members and a program that is headed for disaster, state officials have said.



NJ local government health coverage at risk of 'death spiral'

Health benefits system for school employees and dependents also deemed unstable

LILO H. STANTON | MAY 21, 2025 | [HEALTH CARE, BUDGET](#)

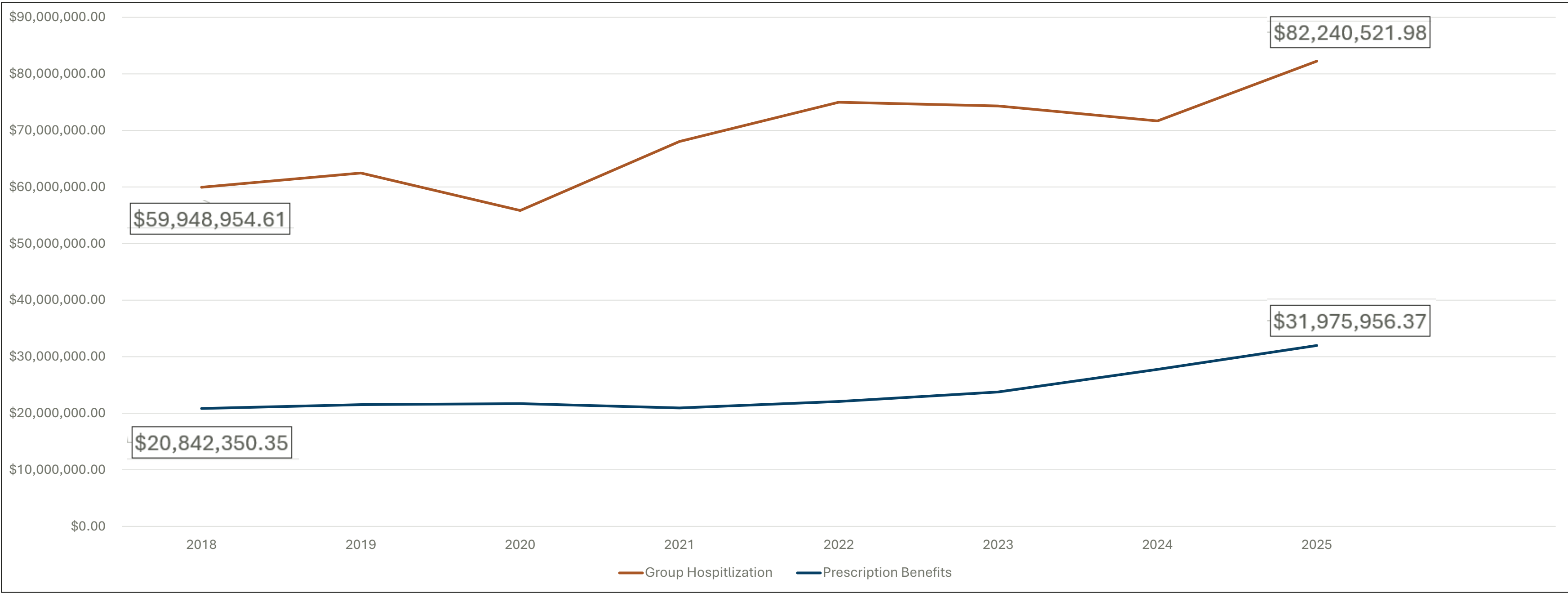
The health insurance system New Jersey uses to cover some 156,000 local government workers, retirees and their families is facing a "death spiral," according to state officials, the result of rising prices, increasingly sick members and reduced cash reserves.

The system providing health coverage to nearly 300,000 local school employees and their dependents is also dangerously unstable, state Treasury Department officials said in [a white paper released Tuesday](#). The system covering 300,000 state workers and their families is in better shape, they said, but it would benefit from a cash infusion.

Despite repeated efforts to control costs over the years, health care use during and after the COVID-19 pandemic [increased the price of these plans significantly](#), with premiums for local government coverage rising 59% between 2022 and 2025, officials said. Taxpayers pick up almost all of the tab for the three state-run systems. Plans are administered by Aetna and Horizon Blue Cross Blue Shield, but the state is responsible for all the costs associated with patient claims instead of paying an insurance company to shoulder this risk.

Group Hospitalization & Prescription Benefits Program

\$33 million dollar increase in spending since 2018 on the Group Hospitalization & Prescription Benefits Program



71% Increase in Medical and Prescription Costs Since 2018

Proactive Steps to Contain Medical & Prescription Costs

Limiting and Eliminating Eligibility for the County's Traditional Healthcare Plan

Through collective bargaining we eliminated eligibility to the Traditional Plan for 10 of the 23 collective bargaining units in the County and limited eligibility for the remaining 13.

Mandating the Use of Generic Prescriptions & Leveraging the County's PBM Relationship

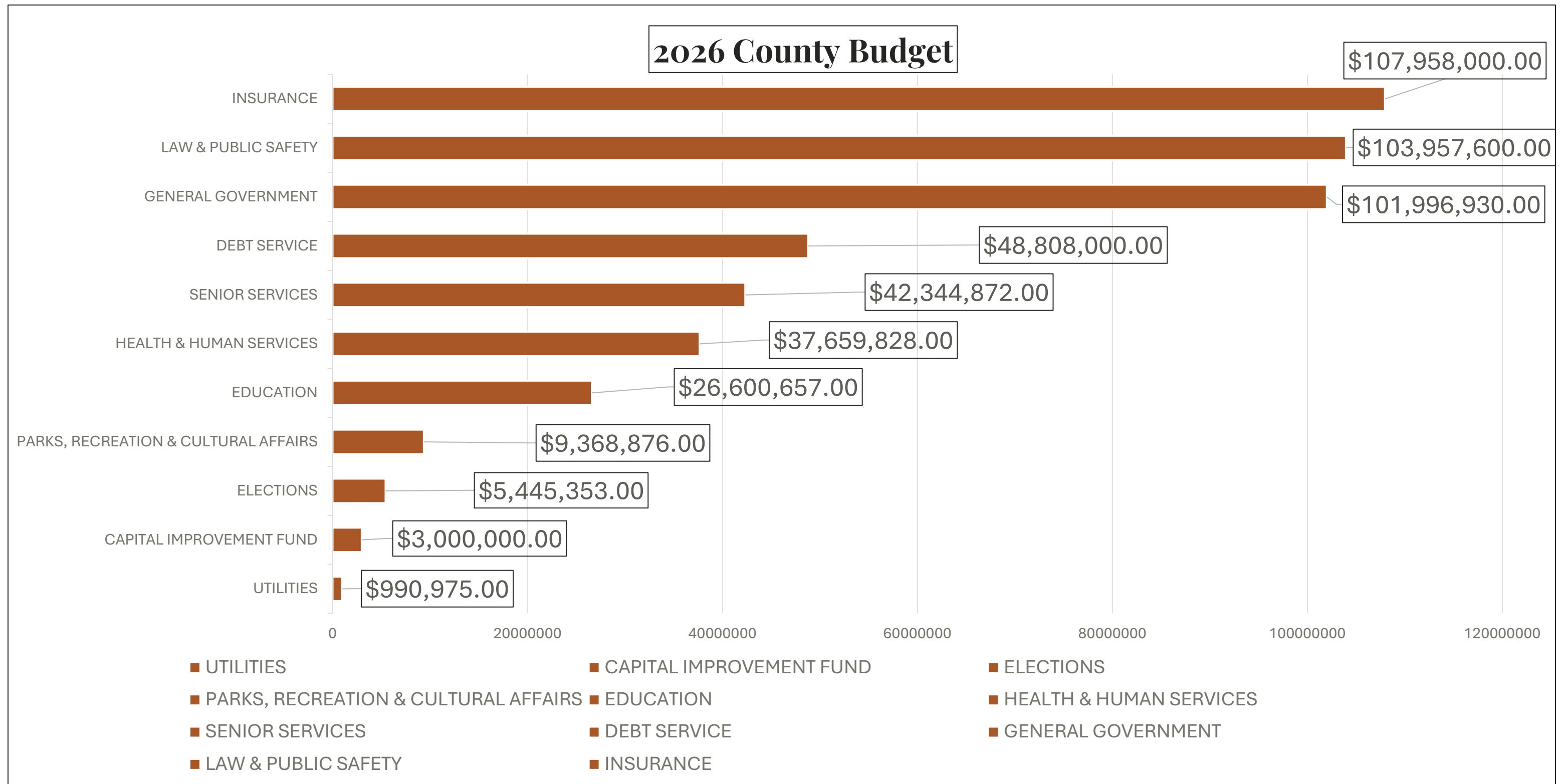
Negotiated cost containment measures with 16 of the 23 collective bargaining units mandating the use of generic drugs when applicable and incentivizing the use of CVS pharmacies.

Taking Proactive Steps to Limit Access to GLP Prescriptions

Implemented preclearance requirements for weight loss drug eligibility ensuring that there is a medical necessity before coverage is approved for prescriptions.



What is this Budget Funding?



Funding Education to Help Build our Children's Futures

The 2026 Budget provides **approximately \$26,000,000 in funding** to support Passaic County Community College and PCTI

PASSAIC COUNTY

Passaic County's top performing schools, updated for 2025. See the full list.

Updated: Jun. 13, 2025, 6:08 a.m. | Published: Jun. 13, 2025, 6:01 a.m.

By [Katie Kausch](#) | [NJ.com](#)

Passaic County Technical Institute STEM Academy in Wayne is the top performing school in Passaic County, according to an NJ Advance Media analysis of the [latest school data](#).

The new ratings come from the annual School Performance Reports released earlier this spring. Using data from the 2023-24 school year, families can see how their student's school compares to others around the state. (See the full list of Passaic County's school ratings below.)



Public Safety Funding to Protect Passaic County Families

The 2026 County Budget provides over \$103,000,000 in funding to protect Passaic County families – from training police officers, to investigating crimes, and prosecuting criminals.

This budget invests in protecting Passaic County families.

Investigation by Passaic County Sheriff's Office Leads to Drugs Arrest

By TAPinto Paterson Staff

Published November 29, 2025 at 10:25 AM

Last updated November 29, 2025 at 10:25 AM



PATERSON, NJ - A four-week investigation by the Passaic County Sheriff's Office, Bureau of Narcotics, and Fugitive Warrant Squad, has led to the dismantling of a crack-cocaine distribution operation, Passaic County Sheriff Thomas Adamo announced on Friday.



PATERSON POLICE DEPARTMENT WELCOMES 22 NEW OFFICERS FOLLOWING ACADEMY GRADUATION

WAYNE — The Paterson Police Department is proud to announce that 22 new officers have successfully graduated from the Passaic County Police Academy in Wayne and are set to begin their service to the City of Paterson. This is the largest class of new officers for the PPD in more than two years. The graduates were honored during a ceremony recognizing their successful completion of the academy's rigorous 23-week training program.



Providing Essential Services for Passaic County Seniors

The 2026 County Budget provides over \$42,000,000 in funding for essential programs and services for Passaic County Seniors

SERVICES	NOTES
Meals on Wheels	224,819 meals delivered to homebound Passaic County Seniors
Senior Congregate Sites	56,527 meals served across 7 County-run Congregate Senior Sites
Caregivers Assistance Relief Education Support	12,096 hours of in-home health aide services & 91 days of respite care
Jersey Assistance for Community Caregivers	92,000 hours of in-home health aide services & 42 days of respite care
Paratransit Division	92,230 rides for seniors to essential appointments

Protecting the Most Vulnerable in Passaic County

The 2026 Budget provides over **\$37,000,000 in funding for Human Services programs** as a first line of defense in the social safety net.

Passaic County Expands Addiction Treatment, Prevention, and Recovery Services

Post Date: 03/11/2026 8:00 AM

Paterson, NJ — The Passaic County Board of County Commissioners approved a series of contracts that reinforce the County’s ongoing commitment to strengthening the local continuum of care for individuals and families impacted by substance use disorders.

Passaic County Highlights SNAP Locations and Services to Support Food Security

Post Date: 01/30/2026 10:00 AM

Passaic County, NJ – Passaic County is reminding residents that the Supplemental Nutrition Assistance Program (SNAP) is a vital support program designed to help eligible individuals and families afford healthier food and maintain food security.

Passaic County Continues Youth Prevention and Support Programs for 2026

Post Date: 12/31/2025 11:00 AM

Paterson, NJ – Following its Board Meeting on Monday, December 29, the Passaic County Board of Commissioners approved a resolution to continue funding youth programs that focus on prevention, early support and positive outcomes for young people across the county.

PASSAIC

What is happening with the \$5.3M West Milford health center project? Find out here



David M. Zimmer
NorthJersey.com

Passaic County’s \$5.3 million plan to open a satellite health center in West Milford is taking shape, with construction underway at the Johner Building on Edgar Drive.

The township-owned property is being converted into a county office that will include a public health clinic, behavioral health services and a senior nutrition site. Officials said planning and design are complete, and they expect the work to wrap up by the end of 2026.

Commissioner Orlando Cruz said the new health center addresses a long-standing gap in services for residents in the county’s northwest.

The Liberty: A Veterans & Senior Housing Community

POMPTON LAKES

Passaic County accepting applications for 64 affordable housing units



David M. Zimmer
NorthJersey.com

March 3, 2026, 4:10 a.m. ET

Passaic County is accepting applications beginning on March 18 for 64 affordable apartments at The Liberty at Pompton Lakes, a \$23 million senior and veterans housing development under construction on Ringwood Avenue.

The four-story building is rising across from Broad Street on what had been a county Department of Public Works lot. Once completed in late 2026, it will provide one-bedroom apartments primarily for seniors, disabled residents and veterans.



The **Liberty**
at Pompton Lakes



A Veterans and Senior Housing Community

Funded by the Passaic County Board of County Commissioners



In just six days, 40 residents submitted applications to be considered for one of the 64 units designated for veterans and senior citizens in our service area.

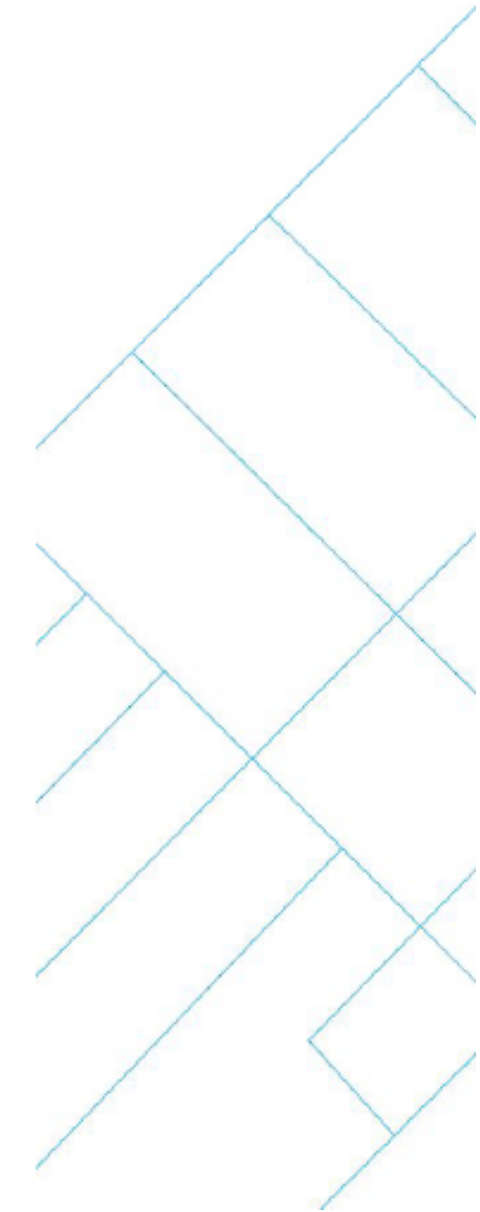
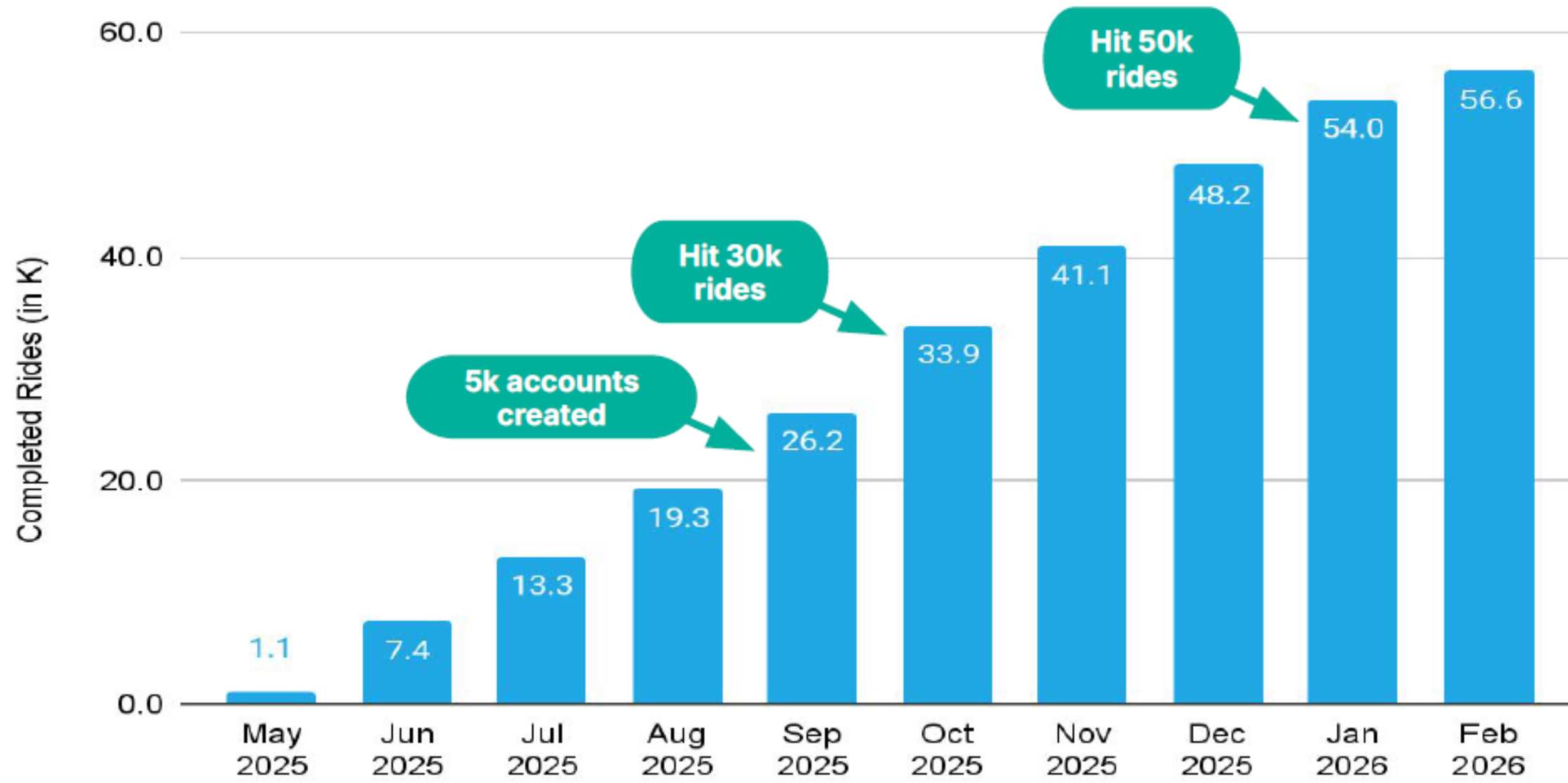
Passaic County MOVE is Driving Affordability

Since launch in May 2025, Passaic County MOVE has seen rapid adoption by riders, becoming a crucial part of the transit network



75%
Of riders have household incomes of \$50k or less

86%
Of riders do not own a personal vehicle



Sustained Investment in the Passaic County Park System

BLOOMINGDALE

Here's how 100 acres of woods in Passaic County became a new park

2-minute read



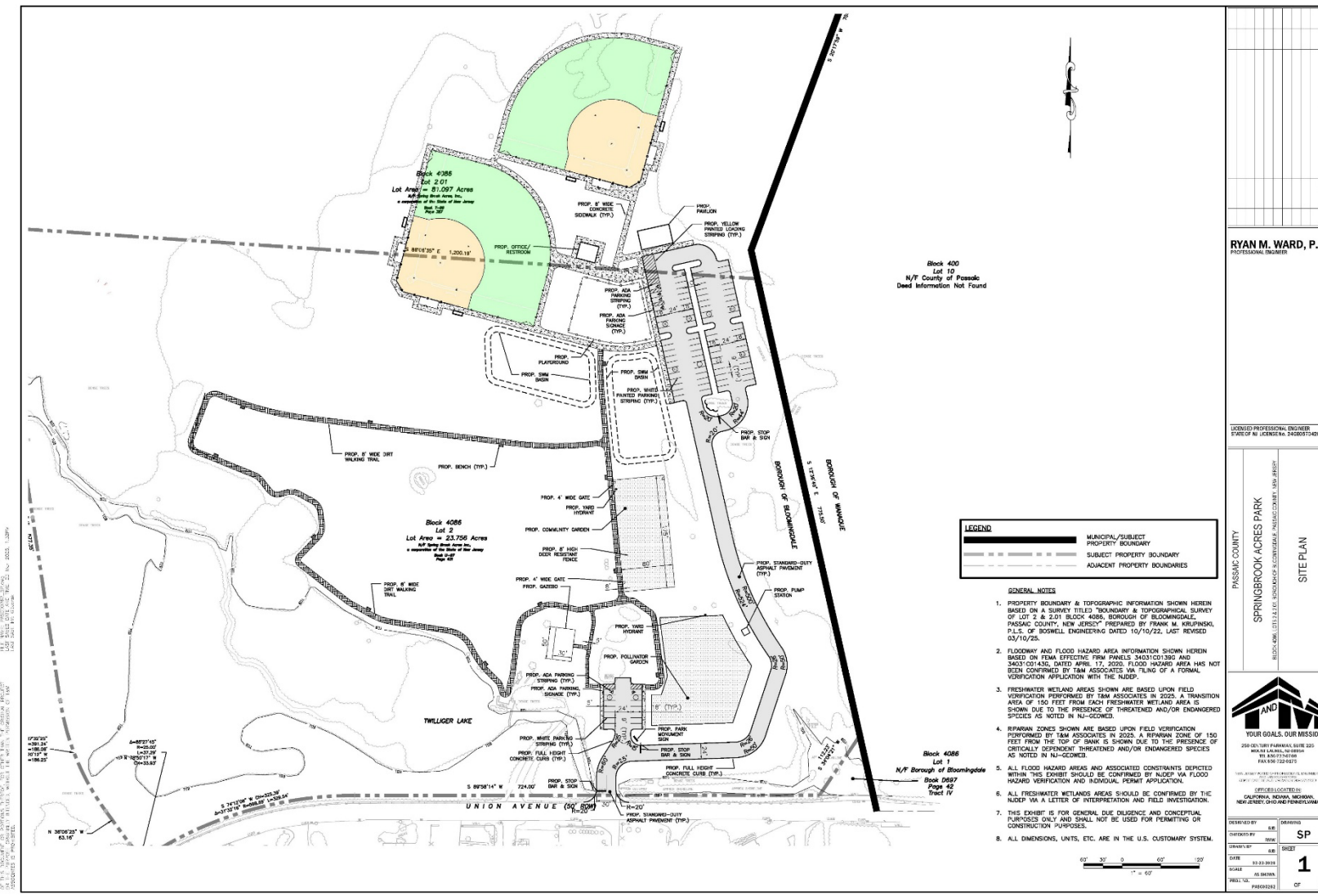
David M. Zimmer
NorthJersey.com

Feb. 5, 2026, 4:12 a.m. ET

A roughly 100-acre stretch of Bloomingdale woods and fields once targeted for hundreds of housing units now has a permanent place in the Passaic County Park System — and a new name.

County commissioners in late January formally designated the former [Spring Brook Acres property](#) on Union Avenue as Highlands Farm. The site, long known locally as “the horse farm,” was purchased by the county for \$5 million after skirting serious development proposals dating back to the early 2000s.

Half of the acquisition cost was covered through a \$2.5 million grant from the state’s Green Acres land preservation program. The remainder came from the county’s Open Space, Farmland and Historic Preservation Trust Fund.



Historic Raceway System in Paterson Set for Major Rehabilitation

PATERSON, NJ - The historic Raceway System within Paterson's Great Falls National Historical Park is slated for a comprehensive rehabilitation to restore its industrial-era infrastructure and enhance surrounding green spaces. The project, a joint initiative of the City of Paterson, Passaic County, and the National Park, will be overseen by the newly established Raceway Redevelopment Corporation (RRC), a nonprofit organization created to lead the effort.



Driving Economic Development Through Historic Preservation & Tourism

POP-ROCK

Passaic County Arts Center will host 'Born to Run at 50' exhibition

Written By JAY LUSTIG • February 16, 2026



Lambert Castle Welcomes Over 3,000 Visitors on Opening Weekend; New Timed Ticket System Introduced to Enhance Visitor Experience

Post Date: 03/06/2026 3:30 PM

Paterson, NJ – The Passaic County Board of County Commissioners is proud to announce a tremendous opening weekend at Lambert Castle, where more than 3,000 residents and visitors came through the doors to experience the newly restored landmark. The turnout marked a powerful return for one of the County's most treasured destinations.

Families, local residents and visitors from across the region filled the Castle throughout the weekend, eager to see its restored interiors and breathtaking views overlooking the City of Paterson. The excitement was felt from the moment doors opened, as guests lined up to be among the first to step inside.

Passaic County Restaurant Week Returns May 11–17, 2026 – Restaurants Invited to Showcase Local Flavor

Post Date: 02/19/2026 10:30 AM

Passaic County, NJ – Passaic County is calling on local restaurants to join the highly anticipated Passaic County Restaurant Week, taking place Monday, May 11 through Sunday, May 17, 2026. This weeklong celebration highlights the county's diverse culinary scene, offering residents and visitors a chance to enjoy special prix-fixe menus while discovering new favorites and supporting local businesses.



2.16 million business and leisure travelers visited Passaic County in 2024

- +4.5% increase over 2023
- Surpassed pre-pandemic high of 1.92 million visitors

Day visitors: 1.47 million (majority of total visitation)

Overnight visitors: 700,000

- +2.6% increase from 2023
- Above pre-pandemic level of 690,000

**Source: Passaic County Heritage Tourism Plan*

Prioritizing Shared Services Agreements

Passaic County Receives Over \$375,000 in LEAP Grants to Expand Shared Services and Improve Emergency Response

Post Date: 11/05/2025 1:00 PM

LEAP Implementation Grant for Fiber Expansion – \$200,000

A matching grant of \$200,000 will allow Passaic County to expand its fiber optics network to six municipalities: Bloomingdale, Hawthorne, Haledon, Totowa, Ringwood and Wanaque. This infrastructure project will provide secure high-speed internet access to approximately 69,000 residents and reduce total municipal costs by over \$91,000 annually. In addition to saving taxpayer dollars, this project will enhance data security and improve digital connectivity for municipal operations and residents alike.

Passaic County is partnering with 6 municipalities to connect into the Passaic County Fiber Optic Ring to bring hi-speed internet services to municipal buildings at a significant savings.

LEAP Challenge Grant for EMS Study – \$100,000

Passaic County received \$100,000 to conduct a comprehensive study on the feasibility of creating a County-wide Emergency Medical Services (EMS) network modeled on the successful Monmouth County system. Wayne, Ringwood, Woodland Park and West Milford have formally joined the project by resolution. The study will assess coverage gaps and develop a plan to improve emergency response for communities across the County, from rural areas in the Highlands to densely populated suburban neighborhoods.

Passaic County is spearheading a stakeholder committee of municipal officials to develop a new model to ensure that EMS services are delivered in an effective manner



GOVERNMENT PARTNER	SERVICE
All Municipalities	Fueling Access at County Gas Pumps
Bloomingdale	Public Health Services
County of Bergen	Correctional Services (Male Inmates)
County of Bergen	Consumer Protection Services
County of Hudson	Correctional Services (Female Inmates)
County of Essex	Youth Detention Services
Haledon	Public Health Services
Little Falls	Salt Dome Access
Passaic Valley Water Commission	Various Infrastructure Projects
Prospect Park	Public Health Services
Ringwood	Public Health Services
Wanaque	Public Health Services
Wayne	Management of Historic Sites
West Milford	Public Health Services
Woodland Park	Public Health Services

Planning & Investing in Passaic County's Infrastructure

Facilities Assessment Report & Open Space Master Plan Update

Last year, the County retained a consultant to assess all buildings and facilities so that capital dollars can be budgeted in a cost-effective manner, and ensure we are being proactive in our preventative maintenance. Updating the Passaic County Open Space Master Plan to map out the next 10 years of park improvement projects.

Capital Budget

The 2026 Capital Budget invests \$22,000,000, along with \$11,000,000 in State and federal funding, in Passaic County's infrastructure, resurfacing roads, repairing bridges and culverts, and includes major projects such as the roof and HVAC replacement at the County Warehouse and a new public works facility at Preakness Valley Golf Course.

Equipment Upgrades

Streamlining the purchase of vehicles and equipment to reduce redundancy, ensure departmental coordination, and increase of capabilities to execute large maintenance projects in-house. Building a fleet of vehicles that can be used in multiple seasons and ensuring all vehicles can be used for snow emergency operations during the winter.

Question & Answer

