



State of New Jersey
Department of Community Affairs
Annual Debt Statement



Unit Code: 0200

Local Unit: Bergen County

County: Bergen

Budget Year Ending: December

31

2025 (year)

Name: Jonathan Rheinhardt

Phone: (201)336-6560

Title: CFO

Email: jrheinhardt@bergencountynj.gov

CFO Cert. # Y-0071

Address: ONE Bergen County Plaza

Hackensack, NJ 07601

Jonathan Rheinhardt, Being duly sworn, deposes and says:
Deponent is the Chief Financial Officer of Bergen County, here and in the statement hereinafter mentioned called the local unit.
The Annual Debt Statement annexed hereto and hereby made a part thereof is a true statement of the debt condition of the local unit as of the date therein stated and is computed as provided by the Local Bond Law of New Jersey.

☒ By checking this box, I am swearing that the above statement is true.	Gross Debt	Deduction	Net Debt
Total Bonds and Notes for Local School Purposes	\$ -	\$ -	\$ -
Total Bonds and Notes for Regional School Purposes	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -
Municipal/County General Obligations	\$1,770,600,392.07	\$ 724,670,297.54	\$ 1,045,930,094.53
2 Total	\$1,770,600,392.07	\$ 724,670,297.54	\$ 1,045,930,094.53

3 Equalized valuation basis (the average of the equalized valuations of real estate, including improvements and the assessed valuation of class II railroad property of the local unit for the last 3 preceding years).

Year	Equalized Valuation Real Property with Improvements plus assessed valuation of Class II RR Property	
2023	Equalized Valuation Real Property with Improvements plus assessed valuation of Class II RR Property	\$ 226,534,364,876.00
2024	Equalized Valuation Real Property with Improvements plus assessed valuation of Class II RR Property	\$ 244,335,496,283.00
2025	Equalized Valuation Real Property with Improvements plus assessed valuation of Class II RR Property	\$ 262,975,476,857.00
4	Equalized Valuation Basis - Average of (1), (2) and (3).....	\$ 244,615,112,672.00
5	Net Debt expressed as a percentage of such equalized valuation basis is: %	0.428%

BONDS AND NOTES FOR LOCAL SCHOOL PURPOSES

If Municipality has no Local School District, check this box: ☐

If Local School District has no debt, check this box: ☐

Local School District Type (select one):

Type II

1 Term Bonds

2 Serial Bonds

(a) Issued

(b) Authorized but not issued

3 Temporary Notes

(a) Issued

(b) Authorized but not issued

4 Total Bonds and Notes

\$ -

DEDUCTIONS APPLICABLE TO BONDS AND NOTES - FOR SCHOOL PURPOSES

Amounts held or to be held for the sole purpose of paying bonds and notes included above.

5 Sinking funds on hand for bonds shown as Line 1 but not in excess of such bonds.

\$ -

6 Funds on hand in those cases where such funds cannot be diverted to purposes other than the payment of bonds and notes included in Line 4.

\$ -

7 Estimated proceeds of bonds and notes authorized but not issued where such proceeds will be used for the sole purpose of paying bonds and notes included in Line 4.

\$ -

8 % of average of equalized valuations \$ -

\$ -

Use applicable per centum as follows:

2.50% Kindergarten or Grade 1 through Grade 6

3.00% Kindergarten or Grade 1 through Grade 8

3.50% Kindergarten or Grade 1 through Grade 9

4.00% Kindergarten or Grade 1 through Grade 12

9 Additional State School Building Aid Bonds (NJSA 18A:58-33.4(d))

\$ -

10 Total Potential Deduction

\$ -

Total Allowable Deduction

\$ -

BONDS AND NOTES FOR REGIONAL SCHOOL PURPOSES 1

If there is no Regional School District, check this box: ☐
If Regional School District has no debt, check this box: ☐

Regional School District Name:

1	TERM BONDS	
2	SERIAL BONDS	
	(a) Issued	
	(b) Authorized but not issued	
3	TEMPORARY BONDS AND NOTES	
	(a) Issued	
	(b) Authorized but not issued	
4	TOTAL OF REGIONAL SCHOOL BONDS AND NOTES	\$ -

N.J.S.A. 40A:2-43 reads in part as follows: "Gross debt of a municipality shall also include that amount of the total of all the bonds and notes issued and authorized but not issued by any school district including the area of the municipality, which results from the application to such total of the ratio which the equalized valuation basis of the municipality bears to the sum of the equalized valuation basis of each municipality in any such school district."

COMPUTATION OF REGIONAL AND/OR CONSOLIDATED SCHOOL DISTRICT DEBT

% OF VALUATIONS APPORTIONED TO EACH MUNICIPALITY			APPORTIONMENT OF DEBT - December 31, 2025		
Municipality	Average Equalized Valuations	%	Serial Bonds Issued	Temp. Bond-Notes Issued	Authorized But not Issued
Totals	\$ -	0.00%			

BONDS AND NOTES FOR REGIONAL SCHOOL PURPOSES 2

**Only utilize this page if the municipality is part of more than one regional school district.*

If Regional School District has no debt, check this box:

□

Regional School District Name:

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- | | | |
|---|--|------|
| 1 | TERM BONDS | |
| 2 | SERIAL BONDS | |
| | (a) Issued | |
| | (b) Authorized but not issued | |
| 3 | TEMPORARY BONDS AND NOTES | |
| | (a) Issued | |
| | (b) Authorized but not issued | |
| 4 | TOTAL OF REGIONAL SCHOOL BONDS AND NOTES | \$ - |

N.J.S.A. 40A:2-43 reads in part as follows: "Gross debt of a municipality shall also include that amount of the total of all the bonds and notes issued and authorized but not issued by any school district including the area of the municipality, which results from the application to such total of the ratio which the equalized valuation basis of the municipality bears to the sum of the equalized valuation basis of each municipality in any such school district."

COMPUTATION OF REGIONAL AND/OR CONSOLIDATED SCHOOL DISTRICT DEBT

% OF VALUATIONS APPORTIONED TO EACH MUNICIPALITY			APPORTIONMENT OF DEBT - December 31, 2025		
Municipality	Average Equalized Valuations	%	Serial Bonds Issued	Temp. Bond-Notes Issued	Authorized But not Issued
Totals	\$ -	0.00%			

BONDS AND NOTES FOR UTILITY FUND

If there are no Utilities, check this box: ☐

If Utility has no debt, check this box: ☐

I. Utility

1.	Term bonds	\$	-
2.	Serial bonds		
	(a) Issued	\$	-
	(b) Authorized but not issue	\$	-
3	Bond Anticipation Notes		
	(a) Issued	\$	-
	(b) Authorized but not issued	\$	-
4	Capital Notes (N.J.S.A. 40A:2-8)		
	(a) Issued	\$	-
	(b) Authorized but not issued	\$	-
5	Other		
	(a) Issued	\$	-
	(b) Authorized but not issued	\$	-
6	Total	\$	-

DEDUCTIONS APPLICABLE TO BONDS AND NOTES FOR SELF-LIQUIDATING PURPOSES

Self-Liquidating Utility Calculation

1.	Total Cash Receipts from Fees, Rents or Other Charges for Year		\$	-
2.	Operating and Maintenance Cost	\$	-	
3.	Debt Service			
	(a) Interest	\$	-	
	(b) Notes	\$	-	
	(c) Serial Bonds	\$	-	
	(d) Sinking Fund Requirements	\$	-	
4.	Debt Service per Current Budget (N.J.S.A. 40A:2-52)			
	(a) Interest on Refunding Bonds	\$	-	
	(b) Refunding Bonds	\$	-	
5.	Anticipated Deficit in Dedicated Assessment Budget	\$	-	
6.	Total Debt Service	\$	-	
7.	Total Deductions (Line 2 plus Line 6)		\$	-
8.	Excess in Revenues (Line 1 minus Line 7)		\$	-
9.	Deficit in Revenues (Line 7 minus Line 1)		\$	-
10.	Total Debt Service (Line 6)		\$	-
11.	Deficit (smaller of Line 9 or Line 10)		\$	-
	If Excess in Revenues (Line 8) all Utility Debt is Deductible			

(a)	Gross	0	System Debt	\$	-
(b)	Less: Deficit (Capitalized at 5%), (Line 9 or line 11)				
	\$	-	times 20	\$	-
(c)	Deduction			\$	-
(d)	Plus: Cash held to Pay Bonds and Notes included in 2 (a) above				
(e)	Total Deduction (Deficit in revenues)			\$	-
(f)	NonDeductible Combined GO Debt				

BONDS AND NOTES FOR UTILITY FUND

If Utility has no debt, check this box: ☐

II. Utility

1.	Term bonds	\$	-
2.	Serial bonds		
	(a) Issued	\$	-
	(b) Authorized but not issue	\$	-
3	Bond Anticipation Notes		
	(a) Issued	\$	-
	(b) Authorized but not issued	\$	-
4	Capital Notes (N.J.S.A. 40A:2-8)		
	(a) Issued	\$	-
	(b) Authorized but not issued	\$	-
5	Other		
	(a) Issued	\$	-
	(b) Authorized but not issued	\$	-
6	Total		\$ -

DEDUCTIONS APPLICABLE TO BONDS AND NOTES FOR SELF-LIQUIDATING PURPOSES
Self-Liquidating Utility Calculation

1.	Total Cash Receipts from Fees, Rents or Other Charges for Year		\$ -
2.	Operating and Maintenance Cost	\$ -	
3.	Debt Service		
	(a) Interest	\$ -	
	(b) Notes	\$ -	
	(c) Serial Bonds	\$ -	
	(d) Sinking Fund Requirements	\$ -	
4.	Debt Service per Current Budget (N.J.S.A. 40A:2-52)		
	(a) Interest on Refunding Bonds	\$ -	
	(b) Refunding Bonds	\$ -	
5.	Anticipated Deficit in Dedicated Assessment Budget	\$ -	
6.	Total Debt Service	\$ -	
7.	Total Deductions (Line 2 plus Line 6)		\$ -
8.	Excess in Revenues (Line 1 minus Line 7)		\$ -
9.	Deficit in Revenues (Line 7 minus Line 1)		\$ -
10.	Total Debt Service (Line 6)		\$ -
11.	Deficit (smaller of Line 9 or Line 10)		\$ -
	If Excess in Revenues (Line 8) all Utility Debt is Deductible		
(a)	Gross 0 System Debt	\$ -	
(b)	Less: Deficit (Capitalized at 5%), (Line 9 or line 11)		
	\$ - times 20	\$ -	
(c)	Deduction	\$ -	
(d)	Plus: Cash held to Pay Bonds and Notes included in 2 (a) above		
(e)	Total Deduction (Deficit in revenues)	\$ -	
(f)	NonDeductible Combined GO Debt		

BONDS AND NOTES FOR UTILITY FUND

If Utility has no debt, check this box: ☐

III. Utility

1.	Term bonds	\$	-
2.	Serial bonds		
	(a) Issued	\$	-
	(b) Authorized but not issue	\$	-
3	Bond Anticipation Notes		
	(a) Issued	\$	-
	(b) Authorized but not issued	\$	-
4	Capital Notes (N.J.S.A. 40A:2-8)		
	(a) Issued	\$	-
	(b) Authorized but not issued	\$	-
5	Other		
	(a) Issued	\$	-
	(b) Authorized but not issued	\$	-
6	Total		\$ -

DEDUCTIONS APPLICABLE TO BONDS AND NOTES FOR SELF-LIQUIDATING PURPOSES
Self-Liquidating Utility Calculation

1.	Total Cash Receipts from Fees, Rents or Other Charges for Year		\$ -
2.	Operating and Maintenance Cost	\$ -	
3.	Debt Service		
	(a) Interest	\$ -	
	(b) Notes	\$ -	
	(c) Serial Bonds	\$ -	
	(d) Sinking Fund Requirements	\$ -	
4.	Debt Service per Current Budget (N.J.S.A. 40A:2-52)		
	(a) Interest on Refunding Bonds	\$ -	
	(b) Refunding Bonds	\$ -	
5.	Anticipated Deficit in Dedicated Assessment Budget	\$ -	
6.	Total Debt Service	\$ -	
7.	Total Deductions (Line 2 plus Line 6)		\$ -
8.	Excess in Revenues (Line 1 minus Line 7)		\$ -
9.	Deficit in Revenues (Line 7 minus Line 1)		\$ -
10.	Total Debt Service (Line 6)		\$ -
11.	Deficit (smaller of Line 9 or Line 10)		\$ -
	If Excess in Revenues (Line 8) all Utility Debt is Deductible		
(a)	Gross 0 System Debt	\$ -	
(b)	Less: Deficit (Capitalized at 5%), (Line 9 or line 11)		
	\$ - times 20	\$ -	
(c)	Deduction	\$ -	
(d)	Plus: Cash held to Pay Bonds and Notes included in 2 (a) above		
(e)	Total Deduction (Deficit in revenues)	\$ -	
(f)	NonDeductible Combined GO Debt		

BONDS AND NOTES FOR UTILITY FUND

If Utility has no debt, check this box: ☐

IV.

Utility

1.	Term bonds	\$	-
2.	Serial bonds		
	(a) Issued	\$	-
	(b) Authorized but not issue	\$	-
3	Bond Anticipation Notes		
	(a) Issued	\$	-
	(b) Authorized but not issued	\$	-
4	Capital Notes (N.J.S.A. 40A:2-8)		
	(a) Issued	\$	-
	(b) Authorized but not issued	\$	-
5	Other		
	(a) Issued	\$	-
	(b) Authorized but not issued	\$	-
6	Total		\$ -

DEDUCTIONS APPLICABLE TO BONDS AND NOTES FOR SELF-LIQUIDATING PURPOSES
Self-Liquidating Utility Calculation

1.	Total Cash Receipts from Fees, Rents or Other Charges for Year		\$ -
2.	Operating and Maintenance Cost	\$ -	
3.	Debt Service		
	(a) Interest	\$ -	
	(b) Notes	\$ -	
	(c) Serial Bonds	\$ -	
	(d) Sinking Fund Requirements	\$ -	
4.	Debt Service per Current Budget (N.J.S.A. 40A:2-52)		
	(a) Interest on Refunding Bonds	\$ -	
	(b) Refunding Bonds	\$ -	
5.	Anticipated Deficit in Dedicated Assessment Budget	\$ -	
6.	Total Debt Service	\$ -	
7.	Total Deductions (Line 2 plus Line 6)		\$ -
8.	Excess in Revenues (Line 1 minus Line 7)		\$ -
9.	Deficit in Revenues (Line 7 minus Line 1)		\$ -
10.	Total Debt Service (Line 6)		\$ -
11.	Deficit (smaller of Line 9 or Line 10)		\$ -
	If Excess in Revenues (Line 8) all Utility Debt is Deductible		
(a)	Gross 0 System Debt	\$ -	
(b)	Less: Deficit (Capitalized at 5%), (Line 9 or line 11)		
	\$ - times 20	\$ -	
(c)	Deduction	\$ -	
(d)	Plus: Cash held to Pay Bonds and Notes included in 2 (a) above		
(e)	Total Deduction (Deficit in revenues)	\$ -	
(f)	NonDeductible Combined GO Debt		

OTHER BONDS, NOTES AND LOANS - Page 1

1 TERM BONDS (state purposes separately)		
(1)		\$ -
(2)		\$ -
(3)		\$ -
(4)		\$ -
(5)		\$ -
Total Term Bonds		\$ -
2 SERIAL BONDS (state purposes separately)		
(a) Issued		
(1)	BONDS	\$ 6,000,000.00
(2)	2014 SPECIAL SERVICES/VOCATIONAL SCHOOL BONDS	\$ 18,000,000.00
(3)	2016 REFUNDING BONDS	\$ 6,840,000.00
(4)	2017 GENERAL IMPROVEMENT BONDS	\$ 12,203,000.00
(5)	2017 SPECIAL SERVICES/VOCATIONAL SCHOOL BONDS	\$ 1,124,000.00
(6)	2017 GENERAL IMPROVEMENT BONDS	\$ 8,640,000.00
(7)	2017SPECIAL SERVICES/VOCATIONAL SCHOOL BONDS	\$ 1,085,000.00
(8)	2017 COUNTY COLLEGE BONDS	\$ 90,000.00
(9)	2017 TAXABLE GENERAL IMPROVEMENT BONDS	\$ 835,000.00
(10)	2017 GENERAL IMPROVEMENT REFUNDING BONDS	\$ 7,285,000.00
(11)	2018 COUNTY COLLEGE BONDS, SERIES A	\$ 700,000.00
(12)	2018 COUNTY COLLEGE BONDS, SERIES B	\$ 700,000.00
(13)	2019 COUNTY COLLEGE BONDS, SERIES A	\$ 2,325,000.00
(14)	2019 COUNTY COLLEGE BONDS, SERIES B	\$ 2,325,000.00
(15)	2019 GENERAL OBLIGATION BONDS	\$ 55,105,000.00
(16)	2019 SPECIAL SERVICES/VOCATIONAL SCHOOL BONDS	\$ 6,100,000.00
(17)	2019 COUNTY COLLEGE BONDS	\$ 215,000.00
(18)	2019 LEASE REVENUE BONDS	\$ 42,130,000.00
(19)	2019 GENERAL IMPROVEMENT BONDS	\$ 50,170,000.00
(20)	2019 SPECIAL SERVICES/VOCATIONAL SCHOOL BONDS	\$ 1,170,000.00
(21)	2019 TAXABLE GENERAL IMPROVEMENT BONDS	\$ 1,300,000.00
(22)	2020 COUNTY COLLEGE BONDS, SERIES A	\$ 1,335,000.00
(23)	2020 COUNTY COLLEGE BONDS, SERIES B	\$ 1,335,000.00
(24)	2020 GENERAL IMPROVEMENT BONDS	\$ 23,025,000.00
(25)	2020 SPECIAL SERVICES/VOCATIONAL SCHOOL BONDS	\$ 1,440,000.00
(26)	2020 COUNTY COLLEGE BONDS	\$ 495,000.00
(27)	2020 TAXABLE GENERAL IMPROVEMENT BONDS	\$ 3,620,000.00
(28)	2021GENERAL IMPROVEMENT REFUNDING BONDS	\$ 32,010,000.00
(29)	2021 SPECIAL SERVICES/VOCATIONAL SCHOOL REFUNDING BONDS	\$ 1,675,000.00
(30)	2021GENERAL IMPROVEMENT BONDS, SERIES A	\$ 13,510,000.00
(31)	2021 COUNTY COLLEGE BONDS, SERIES B	\$ 1,495,000.00
(32)	2021 COUNTY COLLEGE BONDS, SERIES C	\$ 1,495,000.00
(33)	2021 GENERAL IMPROVEMENT BONDS, SERIES A	\$ 11,000,000.00
(34)	2021 COUNTY VOCATIONAL/TECHNICAL SCHOOLS BONDS, SERIES B	\$ 985,000.00
(35)	2021 COUNTY COLLEGE BONDS, SERIES C	\$ 265,000.00
(36)	2021 COUNTY GUARANTEED GOVERNMENTAL LOAN REVENUE BOND	\$ 37,170,000.00
(37)	COUNTY COLLEGE BONDS, SERIES 2022A	\$ 1,755,000.00
(38)	COUNTY COLLEGE BONDS, SERIES 2022B	\$ 1,755,000.00
(39)	GENERAL OBLIGATION BONDS, SERIES 2022A	\$ 19,175,000.00
(40)	SPECIAL SERVICES/VOCATIONAL SCHOOL BONDS, SERIES 2022B	\$ 4,380,000.00
(41)	COUNTY COLLEGE BONDS, SERIES 2022C	\$ 850,000.00
(42)	GENERAL IMPROVEMENT BONDS, SERIES 2023A	\$ 16,430,000.00
(43)	COUNTY COLLEGE BONDS, SERIES 2023B	\$ 1,775,000.00
(44)	COUNTY COLLEGE BONDS, SERIES 2023C	\$ 1,775,000.00
(45)	TAXABLE GENERAL IMPROVEMENT BONDS, SERIES 2023	\$ 13,840,000.00
(46)	GENERAL IMPROVEMENT BONDS, SERIES 2023A	\$ 25,855,000.00
(47)	COUNTY VOCATIONAL/TECHNICAL SCHOOLS BONDS, SERIES 2023B	\$ 3,860,000.00
(48)	COUNTY COLLEGE BONDS, SERIES 2023C	\$ 510,000.00
(49)	GENERAL IMPROVEMENT BONDS, SEREIS 2024A	\$ 23,080,000.00
(50)	COUNTY VOCATIONAL/TECHNICAL SCHOOLS BONDS, SERIES 2024B	\$ 7,405,000.00
(51)	COUNTY COLLEGE BONDS, SERIES 2024C	\$ 1,941,000.00
(52)	COUNTY COLLEGE BONDS, SERIES 2024D	\$ 2,447,000.00
(53)	COUNTY COLLEGE BONDS, SERIES 2024E	\$ 2,447,000.00
(54)	2024	\$ 55,365,000.00
(55)	GENERAL IMPROVEMENT BONDS, SERIES 2025A	\$ 12,060,000.00
(56)	COUNTY VOCATIONAL/TECHNICAL SCHOOLS BONDS, SEREIS 2025B	\$ 2,858,000.00
(57)	COUNTY COLLEGE BONDS, SERIES 2025C	\$ 842,000.00
(58)	COUNTY COLLEGE BONDS, SEREIS 2025D	\$ 1,893,000.00
(59)	COUNTY COLLEGE BONDS, SERIES 2025E	\$ 1,893,000.00
(60)		\$ -
(61)		\$ -
(62)		\$ -
(63)		\$ -
(64)		\$ -
Total Serial Bonds Issued		\$ 559,388,000.00

OTHER BONDS, NOTES AND LOANS - Page 1a

(b) Bonds Authorized but not Issued

(1)		
(2)		
(3)		
(4)		
(5)		
(6)		
(7)		\$ -
(8)		\$ -
(9)		\$ -
(10)		\$ -
(11)		\$ -
(12)		\$ -
(13)		\$ -
(14)		\$ -
(15)		\$ -
(16)		\$ -
(17)		\$ -
(18)		\$ -
(19)		\$ -
(20)		\$ -
(21)		\$ -
(22)		\$ -
(23)		\$ -
(24)		\$ -
(25)		\$ -

Total Serial Bonds Authorized but not Issued

\$ -

3 Total Serial Bonds Issued and Authorized but not Issued

\$ 559,388,000.00

OTHER BONDS, NOTES AND LOANS - Page 2

4 BOND ANTICIPATION NOTES (state purposes separately)

(a) Issued

(1)	County Guranteed Govt. Pooled Project Notes	\$	78,000,000.00
(2)	County Guranteed Govt. Pooled Loan Project Notes	\$	62,500,000.00
(3)			
(4)			
(5)			
(6)			
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Bond Anticipation Notes Issued		\$	140,500,000.00

OTHER BONDS, NOTES AND LOANS - Page 3a

4 BOND ANTICIPATION NOTES (state purposes separately)

(b) Authorized but not issued

(1)	05-12 Public Works Improvements	\$	14,397.97
(2)	05-36 DPW Drainage Improvements	\$	63,042.78
(3)	08-41 Vocational Schools Improvements	\$	1,654.72
(4)	08-43 Var. DPW Improvevements	\$	77.00
(5)	08-56 Infrastructure Improvements & Acquisition	\$	3,089.09
(6)	09-01 Juvenile Detention Ctr	\$	56,267.80
(7)	09-18 Park-Golf Course Improvements	\$	366.97
(8)	09-19 Law Enforcement Improvements	\$	6,309.37
(9)	09-20 DPW Var. Improvements	\$	7,546.89
(10)	09-22 DPW Improvements	\$	26,538.60
(11)	10-17 DPW Improvements	\$	75,737.02
(12)	10-20 Voc-Tech Sch. Improvements	\$	13,100.00
(13)	11-08 DPW Capital Improvements	\$	2,234,360.16
(14)	12-19 Law Enforcement Improvements	\$	40,702.00
(15)	12-35 Justice Center & DPW Garage Improvements	\$	705,259.68
(16)	13-17 Bergen County Community College Improvements	\$	212,449.67
(17)	13-22 Law Enforcement Improvements	\$	170,501.75
(18)	14-19 Admin & Finance - Various Capital Improvement	\$	132,500.00
(19)	14-21 Health and Human Services Improvements	\$	23,000.00
(20)	14-38 DPW - Zabriskie Street	\$	269,625.00
(21)	15-15 ADMIN & FINANCE	\$	49,552.00
(22)	15-16 PUBLIC SAFETY 911	\$	118,000.00
(23)	15-17 LAW ENFORCEMENT	\$	4,884.83
(24)	15-22 HEALTH/ HUMAN SERVICES	\$	3,393.00
(25)	15-23 DEPARTMENT OF PUBLIC WORKS	\$	75,657.50
(26)	15-24 BERGEN COUNTY COMMUNITY COLLEGE	\$	66,000.00
(27)	15-27 BERGEN COUNTY TECHNICAL SCHOOLS	\$	58,000.00
(28)	15-29 PLANNING & ENGINEERING	\$	2,300,765.93
(29)	15-34 DOT - PUBLIC WORKS/ ENGINEERING	\$	495,571.99
(30)	16-15 ADMIN & FINANCE	\$	38,000.00
(31)	16-16 HUMAN SERVICES	\$	10,430.00
(32)	16-17 HEALTH DEPARTMENT	\$	35,400.00
(33)	16-18 DEPARTMENT OF PUBLIC SAFETY	\$	290,813.30
(34)	16-19 SHERIFF'S DEPARTMENT	\$	81,000.00
(35)	16-20/17-07 PLANNING & ENGINEERING	\$	1,699,778.48
(36)	SCH. /SUP. OF ELEC.	\$	6,000.00
(37)	16-24 DEPARTMENT OF PUBLIC WORKS	\$	79,000.00
(38)	16-25 PROSECUTOR'S OFFICE	\$	46,000.00
(39)	16-26 PARKS & GOLF	\$	295,144.08
(40)	16-30 BERGEN COUNTY COMMUNITY COLLEGE	\$	2,000.00
(41)	17-08 LAW ENFORCEMENT	\$	390,000.00
(42)	17-10/17-26 ADMIN & FINANCE	\$	91,000.00
(43)	17-11 PARKS & GOLF	\$	590,000.00
(44)	17-12 BOARD OF ELECTIONS	\$	4,000.00
(45)	17-13 HUMAN SERVICES	\$	22,000.00

OTHER BONDS, NOTES AND LOANS - Page 3a(2)

4 BOND ANTICIPATION NOTES (state purposes separately)

(b) Authorized but not issued

(46)	17-16 PLANNING & ENGINEERING	\$	3,255,751.88
(47)	17-17 PUBLIC SAFETY	\$	175,827.00
(48)	17-18 SURROGATE/ SUPERINTENDENT OF SCHOOLS	\$	995,045.87
(49)	17-19 HEALTH	\$	47,000.00
(50)	17-21 COUNTY CLERK	\$	12,000.00
(51)	17-30 PUBLIC SAFETY	\$	106,693.80
(52)	18-05 BERGEN COUNTY COMMUNITY COLLEGE	\$	335,757.86
(53)	18-07 SHERIFF / JAIL / BCI	\$	354,968.34
(54)	18-09 ADMINISTRATION & FINANCE	\$	239,540.81
(55)	18-10 PARKS & GOLF	\$	3,766,700.33
(56)	18-12 PUBLIC WORKS	\$	2,061,500.00
(57)	18-17 PUBLIC SAFETY	\$	699,731.30
(58)	18-18 COUNTY CLERK	\$	11,500.00
(59)	18-19 PROSECUTOR	\$	77,500.00
(60)	18-20 HEALTH	\$	65,500.00
(61)	18-21 HUMAN SERVICES	\$	19,500.00
(62)	SCHOOLS	\$	69,272.40
(63)	18-23 BERGEN COUNTY COMMUNITY COLLEGE	\$	272,115.99
(64)	18-27 PLANNING & ENGINEERING	\$	46,500.00
(65)	18-29 PARKS	\$	377,963.75
(66)	SCHOOLS	\$	13,500.00
(67)	18-34 ADMINISTRATION & FINANCE	\$	178,882.41
(68)	18-36 PROSECUTOR	\$	24,000.00
(69)	19-03 PLANNING & ENGINEERING	\$	80,662.00
(70)	19-11/19-27 DPW	\$	3,634,014.15
(71)	19-12 IT/HEALTH/HUMAN SVCS/PUBLIC SAFETY	\$	219,744.85
(72)	19-13 PARKS & GOLF	\$	840,014.29
(73)	19-14 SPECIAL SVCS/TECHNICAL SCHOOLS	\$	37,689.71
(74)	19-15 PLANNING & ENGINEERING	\$	2,099,808.31
(75)	19-16 BCCC	\$	365,121.43
(76)	19-17 SURROGATE/COUNTY CLERK/SUP.OF SCHOOLS	\$	1,117,659.22
(77)	19-18 PROSECUTOR/SHERIFF	\$	549,791.75
(78)	19-20 PUBLIC SAFETY - OPERATION	\$	238,500.00
(79)	19-31 SUPT. OF ELCECTION/COUNTY CLERK	\$	32,500.00
(80)	20-01 DPW (GENERAL SERVICES)	\$	97,616.70
(81)	20-02 PLANNING & ENGINEERING	\$	2,298,500.00
(82)	20-03 PROSECUTOR	\$	2,500.00
(83)	20-04 HEALTH DEPARTMENT	\$	32,732.00
(84)	20-05 HUMAN SERVICES	\$	47,400.00
(85)	20-06 PARK & GOLF	\$	48,987.94
(86)	20-09 BD OF ELECTIONS	\$	34,623.00
(87)	20-11 PLANNING & ENGINEERING	\$	1,822,500.00
(88)	20-13 SP. SVCS & TECH SCHOOLS	\$	179,740.00
(89)	20-14 PLANNING & ENGINEERING	\$	5,179,500.00
(90)	20-15 BCCC	\$	372,000.00

OTHER BONDS, NOTES AND LOANS - Page 3a(3)

4 BOND ANTICIPATION NOTES (state purposes separately)

(b) Authorized but not issued

(91)	20-16 DPW	\$	5,528,000.00
(92)	20-17 PARK & GOLF	\$	244,900.00
(93)	20-19 PUBLIC SAFETY	\$	123,400.00
(94)	20-20 HEALTH DEPARTMENT	\$	12,000.00
(95)	20-21 IT	\$	110,732.00
(96)	20-22 CLERK TO THE BOARD	\$	15,300.00
(97)	20-23 SHERIFF	\$	30,900.00
(98)	20-24 PROSECUTOR	\$	174,000.00
(99)	21-13 SUPERINTENDENT OF ELECTIONS	\$	15,253.50
(100)	21-14 IT	\$	122,700.00
(101)	21-15 HEALTH	\$	76,500.00
(102)	21-16 HUMAN SERVICES	\$	5,000.00
(103)	21-17 PUBLIC SAFETY	\$	195,480.00
(104)	21-18 DPW	\$	7,454,000.00
(105)	21-19 PARKS & GOLF	\$	425,300.00
(106)	21-20 PLANNING & ENGINEERING	\$	208,500.00
(107)	21-21 BCCC	\$	624,384.90
(108)	21-22 SPECIAL SERVICES SCHOOLS	\$	23,750.00
(109)	21-23 VOCATIONAL SCHOOLS	\$	56,000.00
(110)	21-24 PROSECUTOR	\$	372,806.00
(111)	21-25 SHERIFF	\$	65,300.00
(112)	21-26 BCI	\$	68,000.00
(113)	21-27 SUPERINTENDENT OF SCHOOLS	\$	13,000.00
(114)	22-01 DPW - ANIMAL SHELTER	\$	478,000.00
(115)	22-13 IT	\$	190,000.00
(116)	22-14 HEALTH	\$	78,000.00
(117)	22-15 HUMAN SERVICES	\$	34,000.00
(118)	22-16 PUBLIC SAFETY	\$	113,000.00
(119)	22-17 DPW	\$	30,762,943.00
(120)	22-18 PARKS & GOLF	\$	4,181,500.00
(121)	22-19 BCCC	\$	967,000.00
(122)	22-20 PLANNING & ENGINEERING	\$	1,356,867.00
(123)	22-21 SPECIAL SERVICES SCHOOLS	\$	414,000.00
(124)	22-22 VOCATIONAL SCHOOLS	\$	822,000.00
(125)	22-23 PROSECUTOR	\$	201,000.00
(126)	22-24 SHERIFF	\$	174,500.00
(127)	22-26 SELF INSURANCE FUND	\$	21,276,000.00
(128)	22-30 TREASURY	\$	1,841,000.00
(129)	23-07 SUPT. OF ELECTIONS	\$	2,300,000.00
(130)	23-15 HEALTH	\$	298,000.00
(131)	23-16 PUBLIC SAFETY	\$	421,455.00
(132)	23-17 DPW	\$	26,102,500.00
(133)	23-18 BCCC	\$	578,000.00
(134)	23-19 SPECIAL SERVICE SCHOOL	\$	250,000.00
(135)	23-20 PLANNING & ENGINEERING	\$	11,615,000.00

OTHER BONDS, NOTES AND LOANS - Page 3b

4 BOND ANTICIPATION NOTES (state purposes separately)

(b) Authorized but not issued (Continued)

(136)	23-21 PROSECUTOR	\$	632,000.00
(137)	23-22 SHERIFF	\$	765,500.00
(138)	23-23 SUPT. OF SCHOOLS	\$	18,300.00
(139)	23-24 COUNTY CLERK	\$	25,000.00
(140)	23-25 JAIL	\$	26,000.00
(141)	23-26 BCI	\$	18,000.00
(142)	23-28 PARKS & GOLF	\$	38,671,000.00
(143)	24-04 BCIA - COURTHOUSE PROJECT	\$	40,000,000.00
(144)	24-06 BCCC CHAPTER 12	\$	1,945.00
(145)	24-09 IT	\$	950,000.00
(146)	24-10 HEALTH	\$	1,027,000.00
(147)	24-11 PUBLIC SAFETY	\$	3,663,500.00
(148)	24-12 DPW	\$	17,403,000.00
(149)	24-13 PARKS & GOLF	\$	10,141,500.00
(150)	24-14 PLANNING & ENGINEERING	\$	3,490,000.00
(151)	24-15 BCCC	\$	6,517,055.00
(152)	24-16 SPECIAL SERVICES SCHOOLS	\$	959,000.00
(153)	24-17 VOCATONAL SCHOOLS	\$	2,761,000.00
(154)	24-18 PROSECUTOR	\$	1,277,000.00
(155)	24-19 SHERIFF	\$	1,502,000.00
(156)	25-10 BCCC CHAPTER 12	\$	1,386.00
(157)	25-24 IT	\$	4,918,000.00
(158)	25-25 HEALTH	\$	1,020,000.00
(159)	25-26 HUMAN SERVICES	\$	18,000.00
(160)	25-27 PUBLIC SAFETY	\$	3,463,426.00
(161)	25-28 DPW	\$	24,186,738.00
(162)	25-29 PARKS & GOLF	\$	11,622,576.00
(163)	25-30 PLANNING & ENGINEERING	\$	1,850,000.00
(164)	25-31 PROSECUTOR	\$	2,950,000.00
(165)	25-32 SHERIFF	\$	2,866,000.00
(166)	25-33 BCCC	\$	1,770,000.00
(167)	25-34 SPECIAL SERVICES SCHOOLS	\$	1,200,000.00
(168)	25-35 VOCATONAL SCHOOLS	\$	13,650,000.00
(169)			
(170)			
(171)			
(172)			
(173)			
(174)			
(175)			
(176)			
(177)			
(178)			

Bond Anticipation Notes Authorized but not Issued

\$363,232,172.07

5 Total Bond Anticipation Notes Issued and Authorized but not Issued

\$503,732,172.07

OTHER BONDS, NOTES AND LOANS - Page 4

6 MISCELLANEOUS BONDS, NOTES AND LOANS

(not including Tax Anticipation Notes, Emergency Notes, Special Emergency Notes and Utility Revenue Notes)

(a) Issued

(1)	Capital Notes (N.J.S.A. 40A:2-8)	
(2)	Bonds issued by another Public Body Guaranteed by Municipality or County	\$ 707,480,220.00
(3)	Green Trust Loans	
(4)	Infrastructure Trust	
(5)		
(6)		
(7)		

Miscellaneous Bonds, Notes and Loans Issued \$ 707,480,220.00

(b) Authorized but not issued

(1)	Capital Notes (N.J.S.A. 40A:2-8)	
(2)	Bonds issued by another Public Body Guaranteed by Municipality or County	
(3)		
(4)		
(5)		

Miscellaneous Bonds and Notes Authorized but not Issued \$ -

Total Miscellaneous Bonds, Notes and Loans Issued and Authorized but not Issued \$ 707,480,220.00

DEDUCTIONS APPLICABLE TO OTHER BONDS AND NOTES

1.	Amounts held or to be held for the sole purpose of paying general bonds and notes included			
(a)	Sinking funds on hand for term bonds			
(1)		\$	-	
				\$ -
(b)	Funds on hand (including proceeds of bonds and notes held to pay other bonds and notes), in those cases where such funds cannot be diverted to purposes other than the payment of bonds and notes			
(1)	RESERVE FOR PAYMENT OF DEBT	\$	4,593,077.54	
(2)		\$	-	
(3)		\$	-	
				\$ 4,593,077.54
(c)	Estimated proceeds of bonds and notes authorized but not issued where such proceeds will be used for the sole purpose of paying bonds and notes			
(1)		\$	-	
(2)		\$	-	
(3)		\$	-	
				\$ -
(d)	Accounts receivable from other public authorities applicable only to the payment of any part of the gross debt not otherwise deductible			
(1)				
(2)		\$	-	
(3)		\$	-	
				\$ -
2.	Bonds authorized by another Public Body to be guaranteed by the municipality			\$ 707,480,220.00
3.	Bonds issued and bonds authorized by not issued to meet cash grants-in-aid for housing authority, redevelopment agency or municipality acting as its local public agency [N.J.S.A. 55:14B-4.1(d)]			\$ -
4.	Bonds issued and bonds authorized but not issued - Capital projects for County Colleges (N.J.S.A. 18A:64A-22.1 to 18A:64A-22.8)			\$ 12,597,000.00
5.	Refunding Bonds (N.J.S.A 40A:2-52)			
(1)		\$	-	
(2)		\$	-	
				\$ -
Total Deductions Applicable to Other Bonds and Notes				\$ 724,670,297.54

Bonds authorized/issued by another Public Body to be guaranteed by the municipality

(1)	Lyndhurst	\$	985,000.00
(2)	Utilities	\$	19,095,000.00
(3)	East Rutherford	\$	11,245,000.00
(4)	Bergen Community College Building	\$	12,390,000.00
(5)	Capital Equipment	\$	1,475,000.00
(6)	Fort Lee Education	\$	7,155,000.00
(7)	Saddle Brook	\$	6,795,000.00
(8)	Elmwood Park Education	\$	12,055,000.00
(9)	Pooled BCUA	\$	1,310,000.00
(10)	Mixed	\$	37,430,000.00
(11)	Mixed	\$	19,705,000.00
(12)	Greater Bergen Community Action, Refunding 2004A,2011	\$	9,255,000.00
(13)	Pooled	\$	6,840,000.00
(14)	Pooled	\$	495,000.00
(15)	Pooled	\$	9,390,000.00
(16)	Fort Lee Improvement	\$	8,415,000.00
(17)	Bergen	\$	42,130,000.00
(18)	Northern Valley	\$	2,680,000.00
(19)	Ridgefield Park	\$	16,625,000.00
(20)	Saddle Brook	\$	23,130,000.00
(21)	Refunding 2004	\$	5,770,000.00
(22)	Mahwah	\$	20,680,000.00
(23)	Mixed	\$	39,415,000.00
(24)	Bergen New Bridge Medical Center	\$	59,455,000.00
(25)	Bergen Performing Arts Center Project	\$	4,995,000.00
(26)	Country Guaranteed Project Note	\$	20,015,000.00
(27)	Country Guaranteed Revenue Bonds	\$	19,295,000.00
(28)	County Guaranteed Governmental Project Notes	\$	179,994,720.00
(29)	Country Guaranteed Revenue Notes	\$	3,170,000.00
(30)	Country Guaranteed Revenue Notes	\$	12,300,000.00
(31)	Country Guaranteed Governmental Pooled Loan Project Notes	\$	93,790,500.00
(32)			
(33)		\$	-
(34)		\$	-
(35)		\$	-
(36)		\$	-
(37)		\$	-
(38)		\$	-
(39)		\$	-
(40)		\$	-
(41)		\$	-
(42)		\$	-
(43)		\$	-
(44)		\$	-
(45)		\$	-
(46)		\$	-
(47)		\$	-
(48)		\$	-
(49)		\$	-
(50)		\$	-
Total Bonds and Notes authorized/issued by another Public Body to be guaranteed by the municipality			<u><u>\$ 707,480,220.00</u></u>

SPECIAL DEBT STATEMENT BORROWING POWER
AVAILABLE UNDER N.J.S.A. 40A:2-7(f)

1. Balance of debt incurring capacity December 31, 2024 (NJSA 40:1-16(d))		\$	-
2. Obligations heretofore authorized during 2025 in excess of debt limitation and pursuant to:			
(a) NJSA 40A:2-7, paragraph (d)	\$	-	
(b) NJSA 40A:2-7, paragraph (f)	\$	-	
(c) NJSA 40A:2-7, paragraph (g)	\$	-	
Total		\$	-
3. Less 2025 authorizations repealed during 2025		\$	-
4. Net authorizations during 2025		\$	-
5. Balance of debt incurring capacity December 31, 2025 (NJSA 40:1-16(d))		\$	-

Obligations NOT Included in Gross Debt

1 Capital Leases and Other Comittments

(1)		\$	-
(2)		\$	-
(3)		\$	-
(4)		\$	-
(5)		\$	-
(6)		\$	-
(7)		\$	-
(8)		\$	-
(9)		\$	-
(10)		\$	-
(11)		\$	-
(12)		\$	-
(13)		\$	-
(14)		\$	-
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(36)		\$	-
(37)		\$	-
(38)		\$	-
(39)		\$	-
(40)		\$	-
(41)		\$	-
(42)		\$	-
(43)		\$	-
(44)		\$	-
(45)		\$	-
(46)		\$	-
(47)		\$	-
(48)		\$	-
(49)		\$	-
(50)		\$	-
Total Leases and Other Comittments			\$ -

Obligations NOT Included in Gross Debt

2 Guarantees NOT included in Gross Debt - Public and Private

(1)	Lyndhurst	\$	985,000.00
(2)	Utilities	\$	19,095,000.00
(3)	East Rutherford	\$	11,245,000.00
(4)	Bergen Community College Building	\$	12,390,000.00
(5)	Capital Equipment	\$	1,475,000.00
(6)	Fort Lee Education	\$	7,155,000.00
(7)	Saddle Brook	\$	6,795,000.00
(8)	Elmwood Park Education	\$	12,055,000.00
(9)	Pooled BCUA	\$	1,310,000.00
(10)	Mixed	\$	37,430,000.00
(11)	Mixed	\$	19,705,000.00
(12)	Greater Bergen Community Action, Refunding 2004A,2011	\$	9,255,000.00
(13)	Pooled	\$	6,840,000.00
(14)	Pooled	\$	495,000.00
(15)	Pooled	\$	9,390,000.00
(16)	Fort Lee Improvement	\$	8,415,000.00
(17)	Bergen	\$	42,130,000.00
(18)	Northern Valley	\$	2,680,000.00
(19)	Ridgefield Park	\$	16,625,000.00
(20)	Saddle Brook	\$	23,130,000.00
(21)	Refunding 2004	\$	5,770,000.00
(22)	Mahwah	\$	20,680,000.00
(23)	Mixed	\$	39,415,000.00
(24)	Bergen New Bridge Medical Center	\$	59,455,000.00
(25)	Bergen Performing Arts Center Project	\$	4,995,000.00
(26)	Country Guaranteed Project Note	\$	20,015,000.00
(27)	Country Guaranteed Revenue Bonds	\$	19,295,000.00
(28)	County Guaranteed Governmental Project Notes	\$	179,994,720.00
(29)	Country Guaranteed Revenue Notes	\$	3,170,000.00
(30)	Country Guaranteed Revenue Notes	\$	12,300,000.00
(31)	Country Guaranteed Governmental Pooled Loan Project Notes	\$	93,790,500.00
(32)		\$	-
(33)		\$	-
(34)		\$	-
(35)		\$	-
(36)		\$	-
(37)		\$	-
(38)		\$	-
(39)		\$	-
(40)		\$	-
(41)		\$	-
(42)		\$	-
(43)		\$	-
(44)		\$	-
(45)		\$	-
(46)		\$	-
(47)		\$	-
(48)		\$	-
(49)		\$	-
(50)		\$	-
Total Guarantees NOT included in Gross Debt - Public and Private			\$ 707,480,220.00