



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode: Filename:

Website:

Phone Number:

Mailing Address:

Municipality: State: Zip:

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
ANDRE		SAYEGH	6/30/2022	ASAYEGH@PATERSONNJ.GOV

Chief Administrative Officer

KATHLEEN		LONG		KLONG@PATERSONNJ.GOV
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Chief Financial Officer

JAVIER		SILVA		JSILVA@PATERSONNJ.GOV
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Municipal Clerk

SONIA	L	GORDON		SGORDON@PATERSONNJ.GOV
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Registered Municipal Accountant

WIELKOTZ & COMPANY				
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
ALAA		ABDELAZIZ	6/30/2024	AABDELAZIZ@PATERSONNJ.GOV
RUBY	N	COTTON	6/30/2024	RCOTTON@PATERSONNJ.GOV
MARITZA		DAVILA	6/30/2022	MDAVILA@PATERSONNJ.GOV
MICHAEL		JACKSON	6/30/2024	MIKEJACKSON@PATERSONNJ.GOV
SHAHIN		KHALIQUE	6/30/2024	SKHALIQUE@PATERSONNJ.GOV
ALEX		MENDEZ	6/30/2024	AMENDEZ@PATERSONNJ.GOV
DR. LILISA		MIMMS	6/30/2022	LMIMMS@PATERSONNJ.GOV
FLAVIO		RIVERA	6/30/2022	FLAVIORIVERA@PATERSONNJ.GOV
LUIS		VELEZ	6/30/2024	LVELEZ@PATERSONNJ.GOV



USER FRIENDLY BUDGET SECTION - ANTICIPATED REVENUE SUMMARY (ALL OPERATING FUNDS)

FCOA		% Difference Current vs. Prior Year	\$ Difference Current vs. Prior Year	Total Realized Revenue (Prior Year)	Total Anticipated Revenue (Current Year)	General Budget	Open Space Budget	Arts and Culture Trust Fund	Utility	Utility	Utility	Utility	Utility
08	Surplus	#DIV/0!	\$0.00		\$0.00								
08	Local Revenue	146.55%	\$18,803,813.58	\$12,831,186.42	\$31,635,000.00	\$12,135,000.00			\$19,500,000.00				
09	State Aid (without offsetting appropriation)	79.38%	\$25,983,464.25	\$32,732,520.00	\$58,715,984.25	\$58,715,984.25							
08	Uniform Construction Code Fees	97.71%	\$1,097,141.00	\$1,122,859.00	\$2,220,000.00	\$2,220,000.00							
	Special Revenue Items w/ Prior Written Consent												
11	Shared Services Agreements	#DIV/0!	\$0.00		\$0.00								
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	1.82%	\$348,239.15	\$19,087,739.58	\$19,435,978.73	\$19,435,978.73							
08	Other Special Items	312.31%	\$6,251,711.46	\$2,001,775.24	\$8,253,486.70	\$8,253,486.70							
15	Receipts from Delinquent Taxes	-52.02%	(\$4,908,989.38)	\$9,435,989.38	\$4,527,000.00	\$4,527,000.00							
	Amount to be raised by taxation												
07	Local Tax for Municipal Purposes	97.64%	\$79,178,408.17	\$81,092,078.15	\$160,270,486.32	\$160,270,486.32							
07	Minimum Library Tax	125.34%	\$1,549,529.43	\$1,236,225.00	\$2,785,754.43	\$2,785,754.43							
54	Open Space Levy Tax	#DIV/0!	\$0.00		\$0.00								
56	Arts and Cultural Levy Tax	#DIV/0!	\$0.00		\$0.00								
07	Addition to Local District School Tax	#DIV/0!	\$0.00		\$0.00								
08	Deficit General Budget	#DIV/0!	\$0.00		\$0.00								
	Total	80.42%	\$128,303,317.66	\$159,540,372.77	\$287,843,690.43	\$268,343,690.43	\$0.00	\$0.00	\$19,500,000.00	\$0.00	\$0.00	\$0.00	\$0.00

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

FCOA	Budgeted Full-Time	Positions Part-Time	% Difference Current v. Prior Year	\$ Difference Current v. Prior Year	Total Modified Appropriation for Service Type (Prior Year)	Total Appropriation for Service Type (Current Year)	General Budget	Public&Private Offsets	Open Space Budget	Arts and Culture Trust Fund	Utility	Utility	Utility	Utility	Utility
20	General Government		94.16%	\$6,934,043.10	\$7,364,182.90	\$14,298,226.00	\$12,046,278.00				\$2,251,948.00				
21	Land-Use Administration		86.27%	\$372,453.00	\$431,715.00	\$804,168.00	\$804,168.00								
22	Uniform Construction Code		260.89%	\$1,048,217.00	\$401,783.00	\$1,450,000.00	\$1,450,000.00								
23	Insurance		51.25%	\$14,288,678.00	\$27,881,322.00	\$42,170,000.00	\$42,170,000.00								
25	Public Safety		76.28%	\$38,042,382.66	\$49,874,714.34	\$87,917,097.00	\$87,917,097.00								
26	Public Works		81.75%	\$4,771,062.00	\$5,836,328.00	\$10,607,390.00	\$10,607,390.00								
27	Health and Human Services		108.55%	\$2,159,276.00	\$1,989,266.00	\$4,148,542.00	\$4,148,542.00								
28	Parks and Recreation		119.55%	\$2,990,491.00	\$2,501,549.00	\$5,492,040.00	\$5,492,040.00								
29	Education (including Library)		114.61%	\$1,990,682.00	\$1,736,952.00	\$3,727,634.00	\$3,727,634.00								
30	Unclassified		58.29%	\$58,290.71	\$100,000.00	\$158,290.71	\$158,290.71								
31	Utilities and Bulk Purchases		90.33%	\$8,267,384.90	\$9,152,615.10	\$17,420,000.00	\$4,920,000.00				\$12,500,000.00				
32	Landfill / Solid Waste Disposal		119.78%	\$6,660,000.00	\$5,560,000.00	\$12,220,000.00	\$12,220,000.00								
35	Contingency		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
36	Statutory Expenditures		1050.80%	\$29,794,437.47	\$2,835,403.66	\$32,629,841.13	\$32,629,841.13								
37	Judgements		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
42	Shared Services		1.82%	\$348,239.15	\$19,087,739.58	\$19,435,978.73	\$19,435,978.73								
43	Court and Public Defender		100.70%	\$959,883.00	\$953,225.00	\$1,913,108.00	\$1,913,108.00								
44	Capital		1598.18%	\$4,956,845.00	\$310,155.00	\$5,267,000.00	\$4,767,000.00				\$500,000.00				
45	Debt		306.43%	\$13,254,833.42	\$4,325,567.00	\$17,580,400.42	\$12,225,541.78				\$5,354,858.64				
46	Deferred Charges		15.47%	\$134,000.00	\$866,000.00	\$1,000,000.00	\$1,000,000.00								
48	Debt - Type I School District		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
50	Reserve for Uncollected Taxes		1.76%	\$185,365.99	\$10,525,415.09	\$10,710,781.08	\$10,710,781.08								
55	Surplus General Budget		-100.00%	(\$7,806,440.10)	\$7,806,440.10	\$0.00	\$0.00								
	Total	0.00	0.00	81.11%	\$129,410,124.30	\$159,540,372.77	\$288,950,497.07	\$268,343,690.43	\$0.00	\$0.00	\$0.00	\$20,606,806.64	\$0.00	\$0.00	\$0.00

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

<u>Property Tax Assessments - Taxable Properties (October 1, 2020 Value)</u>				<u>Property Tax Assessments - Exempt Properties (October 1, 2020 Value)</u>			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	967	\$49,141,800.00	0.77%	15A Public Schools	129	\$426,992,600.00	24.85%
2 Residential	18,344	\$3,622,984,600.00	56.94%	15B Other Schools	11	\$15,538,700.00	0.90%
3A/3B Farm			0.00%	15C Public Property	497	\$716,276,300.00	41.68%
4A Commercial	3,612	\$1,702,139,500.00	26.75%	15D Church and Charities	594	\$327,033,400.00	19.03%
4B Industrial	489	\$486,176,200.00	7.64%	15E Cemeteries & Graveyards	2	\$25,017,400.00	1.46%
4C Apartments	542	\$501,926,300.00	7.89%	15F Other Exempt	273	\$207,560,600.00	12.08%
5A/5B Railroad			0.00%				
6A/6B Business Personal Property			0.00%				
Total	23,954	\$6,362,368,400.00	100.00%	Total	1,506	\$1,718,419,000.00	100.00%
Average Ratio (%), Assessed to True Value				0.00%			
Equalized Valuation, Taxable Properties				#DIV/0!			
Total # of property tax appeals filed in 2020				County Tax Board			
				State Tax Court			
Number of 2020 County Tax Board decisions appealed to Tax Court							
Number of pending property tax appeals in State Tax Court							
Amount paid out by municipality for tax appeals in 2020							
				Percentage of Exempt vs. Non-Exempt Properties			
				27.01%			

<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - 5 Year Exemptions/Abatements</u>				
	# of Parcels	PILOT Billing/Revenue	Assessed Value	Taxes if Billed in Full 2020 Total Tax Rate
G Commercial/Industrial Exemption	36		\$29,647,600.00	
I Dwelling Exemption				
J Dwelling Abatement	110		\$12,330,297.00	
K New Dwelling/Conversion Exemption				
L New Dwelling/Conversion Abatement	54		\$2,485,300.00	
N Multiple Dwelling Exemption				
O Multiple Dwelling Abatement	7		\$505,600.00	
Total 5 Yr Exemptions/Abatements	207	0.00	44,968,797.00	0.00

USER FRIENDLY BUDGET SECTION
Long Term Tax Exemptions

Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions					Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions					Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions					Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions				
Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2020 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2020 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2020 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2020 Total Tax Rate
ASPEN HAMILTON	Aff. Housing	\$91,257.00	\$3,737,800.00	\$154,320.65	CM 15-27 ARLINGTON LLC			\$51,300.00	111 WASHINGTON STREET REALTY LLC					\$172,000.00					
BROOKS-SLOATE	Aff. Housing	\$174,304.00	\$11,760,000.00	\$486,158.40	JCM 14-20 ARLINGTON LLC			\$84,100.00	114-118 ELLISON ST PROJECT LLC					\$1,260,000.00					
COLT ARMS	Aff. Housing	\$418,430.00	\$13,370,000.00	\$560,983.80	JCM INVESTORS 1012 LLC			\$20,500.00	162 MAIN, LLC					\$1,325,000.00					
GOVERNOR TOWERS - IIII	Aff. Housing	\$641,234.00	\$19,415,500.00	\$802,636.77	251 5TH AVENUE			\$57,600.00	6-81 ELLISON STREET INC					\$3,414,500.00					
CONGDON MILLS	Aff. Housing	\$88,609.00	\$3,736,200.00	\$154,454.51	BAUS MANAGEMENT GROUP LLC			\$1,268,500.00	165-169 BARCLAY STREET, LLC					\$142,000.00					
SENIORS TOWER PATERSON	Aff. Housing	\$100,000.00	\$6,632,000.00	\$274,166.88	289 E 17TH ST LLC			\$128,000.00	BARCLAY URBAN RENEWAL, LLC					\$720,000.00					
RIESE-MADISON PARK	Aff. Housing	\$76,298.00	\$5,027,900.00	\$207,853.39	JCM INVESTORS 1012 LLC			\$232,200.00	ABBY 2012, LLC					\$109,400.00					
INCCA - TRIANGLE	Aff. Housing	\$175,230.00	\$14,361,600.00	\$601,976.54	SC AUCTION HOLDINGS LLC			\$284,400.00	LAROMA HOMES REALTY LLC					\$98,800.00					
ACKSON SLATER/MARTIN DEPORRE	Aff. Housing	\$215,424.00	\$4,160,000.00	\$171,974.40	210-220 GOVERNOR LLC			\$124,000.00	859 MAIN STREET LLC					\$343,700.00					
MADISON AVE APTS	Aff. Housing	\$168,285.00	\$6,926,200.00	\$286,329.11	JCM 196 ROSA GRAHAM LLC			\$24,500.00	STRAIGHT STREET PROPERTIES, LLC					\$728,100.00					
PATERSON HOUSING AUTH	Aff. Housing	\$49,082.00	\$123,984,200.00	\$5,125,506.83	JCM INVESTORS 1012, LLC			\$69,500.00	PATERSON MEDICAL PLAZA					\$538,750.00					
GREAT FALLS	Aff. Housing	\$241,258.00	\$7,928,200.00	\$327,751.79	FLORIO ENTERPRISES LLC			\$318,300.00	STRAIGHT STREET PROPERTIES, LLC					\$164,000.00					
446-460 E.19TH ST.	Aff. Housing	\$25,402.00	\$2,983,900.00	\$123,437.11	359-367 HAMILTON CV 2019 LLC			\$200,000.00	216-224 SPRING STREET HOLDINGS LLC					\$291,600.00					
BELMONT / McBRIDE	Aff. Housing	\$39,179.00	\$4,605,300.00	\$190,383.10	FLORIO ENTERPRISES LLC			\$68,100.00	188-200 21ST STREET LLC					\$1,446,200.00					
N.MADN S. SCATTERED	Aff. Housing	\$68,409.00	\$8,762,700.00	\$362,250.02	40 12TH AVENUE HOLDINGS, LLC			\$33,500.00	RAMADY REALTY, LLC.					\$729,000.00					
HOPE 98 - BEECH ST.	Aff. Housing	\$34,102.00	\$2,304,800.00	\$95,280.43	JCM 47-49 GODWIN LLC			\$27,800.00	941 MAIN STREET, LLC					\$307,200.00					
VAN HOUTEN ST.	Aff. Housing	\$32,166.00	\$4,030,200.00	\$166,608.47	100 CARROLL ST CV BRIDGE LLC			\$23,400.00	BUFFALO & MAIN, LLC					\$970,100.00					
RISING DOVE SR. HOUSING	Aff. Housing	\$30,812.00	\$5,076,100.00	\$209,845.97	146-152 HAMILTON LLC			\$86,400.00	1010 SOUTH PATERSON PLAZA, LLC					\$217,300.00					
BELMONT 2007	Aff. Housing	\$19,322.00	\$4,954,300.00	\$204,810.76	144-155 FAIR STREET DEV. LLC			\$99,600.00	1010 SOUTH PATERSON PLAZA, LLC					\$1,605,300.00					
CHRISTOPHER HOPE 99	Aff. Housing	\$112,814.00	\$1,721,000.00	\$71,146.14	JCM 118 HAMILTON LLC			\$23,700.00	GAETA CLASS RECYCLING CENTER LLC					\$48,100.00					
ALEXANDER HAMILTON I-III	Aff. Housing	\$130,494.94	\$25,229,400.00	\$1,042,983.40	SAFI LLC			\$134,600.00	BEDKAS REALTY LLC					\$2,311,300.00					
					370 BROADWAY LLC			\$1,637,100.00	SEVAN ASSOCIATES					\$118,700.00					
					FLORIO ENTERPRISES			\$129,500.00											
					39-43 16TH LLC			\$71,100.00											
					JCM INVESTORS 1012 LLC			\$57,200.00											
					PARK AVENUE RENTALS LLC			\$139,100.00											
					7-91 PARK AVENUE BRIDGE LLC			\$237,000.00											
Total Long Term Exemptions - Column Total		2,932,111.94	281,109,300.00	11,621,058.47	Total Long Term Exemptions - Column Total		\$0.00	\$5,631,000.00	\$0.00	Total Long Term Exemptions - Column Total		\$0.00	\$17,261,050.00	\$0.00	Total Long Term Exemptions - Column Total		\$0.00	\$304,001,350.00	\$11,621,058.47
Mark "X" if Grand Total															Total Long Term Exemptions - GRAND TOTAL		\$2,932,111.94	\$304,001,350.00	\$11,621,058.47

**USER FRIENDLY BUDGET SECTION
BUDGETED PERSONNEL COSTS**

Organization / Individuals Eligible for Benefit	# of Full-Time Employees	# of Part-Time Employees	Total Personnel Cost	Base Pay	Overtime and other Compensation	Pension (Estimate)	Health Benefits Net of Cost Share	Employment Taxes and Other Benefits
Governing Body	1.00	9.00	490,916.00	\$490,916.00	\$0.00	\$5,732.23	\$18,003.91	\$33,409.62
Supervisory Staff (Department Heads & Managers)	99.00	5.00	8,421,899.52	\$8,416,899.52	\$5,000.00	\$567,491.21	\$1,782,387.48	\$347,460.01
Police Officers (Including Superior Officers)	416.00	0.00	38,087,730.00	\$36,287,730.00	\$1,800,000.00	\$12,790,319.06	\$7,489,628.18	\$465,395.61
Fire Fighters (Including Superior Officers)	370.00	0.00	33,442,951.00	\$32,942,951.00	\$500,000.00	\$11,376,004.94	\$6,661,448.14	\$413,933.60
All Other Union Employees not listed above	604.00	178.00	28,762,580.69	\$27,559,183.39	\$1,203,397.00	\$3,462,269.61	\$10,874,363.99	\$2,612,632.03
All Other Non-Union Employees not listed above	43.00	6.00	1,365,030.96	\$1,365,030.96		\$246,486.08	\$774,168.30	\$163,707.12
Totals	1533.00	198.00	110,571,108.17	\$107,062,710.87	\$3,508,397.00	\$28,448,303.13	\$27,600,000.00	\$4,036,537.99

Is the Local Government required to comply with NJS A 11A (Civil Service)? - YES or NO

YES

Note - **Base Pay** is the annualized rate of pay to which overtime (if eligible) and/or pension is calculated. Either calculation is fine at the discretion of the Local Unit. Overtime and other compensation is any other item that is charged as a salary and wage expense but not included in Base Pay.

USER FRIENDLY BUDGET SECTION - HEALTH BENEFITS

	Current Year # of Covered Members (Medical & Rx)	Current Year Annual Cost Estimate per Employee	Total Current Year Cost	Prior Year # of Covered Members (Medical & Rx)	Prior Year Annual Cost per Employee (Average)	Total Prior Year Cost
<u>Active Employees - Health Benefits - Annual Cost</u>						
Single Coverage	546.00	\$11,543.52	\$6,302,761.92	584.00	\$12,086.04	\$7,058,247.36
Parent & Child	316.00	\$20,662.80	\$6,529,444.80	303.00	\$21,633.96	\$6,555,089.88
Employee & Spouse (or Partner)	125.00	\$23,087.04	\$2,885,880.00	133.00	\$24,172.08	\$3,214,886.64
Family	394.00	\$32,206.32	\$12,689,290.08	409.00	\$33,720.00	\$13,791,480.00
Employee Cost Sharing Contribution (enter as negative -)			(\$5,904,975.80)			(\$6,334,521.56)
Subtotal	1,381.00		\$22,502,401.00	1,429.00		\$24,285,182.32
<u>Elected Officials - Health Benefits - Annual Cost</u>						
Single Coverage		\$11,543.52	\$0.00		\$12,086.04	\$0.00
Parent & Child		\$20,662.80	\$0.00		\$21,633.96	\$0.00
Employee & Spouse (or Partner)		\$23,087.04	\$0.00		\$24,172.08	\$0.00
Family	1	\$32,206.32	\$32,206.32	1	\$33,720.00	\$33,720.00
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	1.00		\$32,206.32	1.00		\$33,720.00
<u>Retirees - Health Benefits - Annual Cost</u>						
Single Coverage	316	\$10,306.44	\$3,256,835.04	301	\$10,790.82	\$3,248,036.82
Parent & Child	48	\$14,429.16	\$692,599.68	50	\$15,107.30	\$755,365.00
Employee & Spouse (or Partner)	319	\$22,468.44	\$7,167,432.36	322	\$23,524.41	\$7,574,860.02
Family	214	\$25,560.36	\$5,469,917.04	221	\$26,761.64	\$5,914,322.44
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	897.00		\$16,586,784.12	894.00		\$17,492,584.28
GRAND TOTAL	2,279.00		\$39,121,391.44	2,324.00		\$41,811,486.60

Note - other health insurances such as dental and vision are not included in this analysis unless included in the employees total premium. Therefore, the total from this sheet may not agree with the budgeted appropriation.

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

YES
YES

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

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

			Current Year	2022	2023	All Additional Future
Gross Debt	Deductions	Net Debt	Budget	Budget	Budget	Years' Budgets
Local School Debt		\$0.00				
Regional School Debt		\$0.00				
Utility Fund Debt						
Arts and Culture		\$0.00				
0		\$0.00				
0		\$0.00				
0		\$0.00				
0		\$0.00				
0		\$0.00				
0		\$0.00				
Municipal Purposes						
Debt Authorized	\$12,695,330.47	\$12,695,330.47				
Notes Outstanding		\$0.00				
Bonds Outstanding	\$99,454,000.00	\$99,454,000.00				
Loans and Other Debt	\$2,899,562.26	\$2,899,562.26				
Total (Current Year)	\$115,048,892.73	\$0.00	\$115,048,892.73			
Population (2010 census)	147,754					
Per Capita Gross Debt	\$778.65					
Per Capita Net Debt	\$778.65					
3 Yr. Average Property Valuation	\$6,103,542,278.33					
Net Debt as % of 3 Year Avg Property Valuation	1.88%					
Utility Fund - Principal						
Utility Fund - Interest						
Bond Anticipation Notes - Principal						
Bond Anticipation Notes - Interest						
Bonds - Principal			\$11,735,000.00	\$9,514,000.00	\$9,670,000.00	\$68,535,000.00
Bonds - Interest			\$4,538,491.25	\$4,120,625.00	\$3,649,600.00	\$16,997,500.00
Loans & Other Debt - Principal			\$960,330.47	\$873,742.27	\$493,294.26	\$572,195.26
Loans & Other Debt - Interest			\$67,239.19	\$51,271.90	\$34,289.55	\$39,996.92
Total			\$17,301,060.91	\$14,559,639.17	\$13,847,183.81	\$86,144,692.18
Total Principal			\$12,695,330.47	\$10,387,742.27	\$10,163,294.26	\$69,107,195.26
Total Interest			\$4,605,730.44	\$4,171,896.90	\$3,683,889.55	\$17,037,496.92
% of Total Current Year Budget			5.99%			
Description	Debt Not Listed Above					
Total Guarantees - Governmental						
Total Guarantees - Other						
Total Capital/Equipment Leases						
Total Other						
Bond Rating	Moody's	Standard & Poors	Fitch			
Rating	Ba1					
Year of Last Rating	2016					
Mark "X" if Municipality has no bond rating						

USER FRIENDLY BUDGET SECTION - Notes

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