

# Tax Assessment FAQ

## Related Questions

### **Besides voting for Township Committee members, fire commissioners and school board members, how else can I have a say in what happens with my taxes?**

The issues of New Jersey property tax have become a hot topic in recent elections. Township officials and the Budget and Finance Advisory Committee ("BFAC") have been monitoring the state property tax reform efforts closely.

Additionally, if you are concerned about the municipal tax portion of your tax bill, please contact the Township Committee. The township's Budget and Finance Advisory Committee and Finance staff are also available to listen to your concerns and answer detailed questions. The Township Committee relies on BFAC to provide independent advice on financial issues of the town both as finance professionals and local taxpayers. Its function is described under Boards and Commissions on this website. They can be contacted via the Township Administrator.

If you are concerned about your school tax, please contact the [Montgomery Board of Education](#). If you are concerned about your county tax, please contact the [Somerset County Board of Commissioners](#).

### **Do I have to let the data collector inside?**

While owners or occupants are not obligated to allow a data collector to enter their property, interior information is required under State guidelines and characteristics will be estimated if they cannot be observed. Interior inspections enhance overall assessment quality, as there may be conditions apparent from the inside that are not discernible from the outside.

Data collectors will check items such as:

- Number of bathrooms
- Number of bedrooms
- Types of heating and cooling systems

- Year house was built
- General construction, materials, and physical condition of the interior and exterior
- Personal items such as furniture or décor do not influence the value of the house; they will **not** be noted

## **Explain the relationship between assessment, tax rate and budgets.**

Once all the budgets are finalized, the county, township and schools determine how much money must be raised through property taxation. The County Board of Taxation takes the assessed value for the whole town and divides the total tax money needed by the total assessment to come up with a tax rate. That tax rate is then applied to each individual assessment to determine each property owner's taxes.

## **How do I know if the information on my property record card is accurate?**

You can request that a copy of your property record card be sent to you by calling the Assessor's Office at (908) 359-8211, or you may stop in at the Assessor's office to obtain a copy. To ensure the accuracy of their assessment, residents are encouraged to periodically verify the information on their property record cards.

## **How is the assessed value of my property calculated?**

The assessed value of a property is determined by the size of the land, the building(s), what is heated, what is cooled, what is finished/unfinished area, basement/finished or unfinished, attic/finished or unfinished, number of bathroom fixtures, garage area, and other physical characteristics of your property. After a number has been obtained using the State of New Jersey manual the result is compared to the market sales for the previous two years.

## **Is it necessary to hire an attorney?**

It is up to the property owner. Most property owners hire an attorney to help them navigate the trail of paperwork, but many have completed the process without an attorney. The cost of the

attorney is borne by the property owners.

## Is my assessment based on a physical field inspection?

The Assessor’s office still continues to physically inspect 25% of the total properties in the municipality until four years have passed and the cycle starts again. You may have been part of that 25 % this year. If not, you will be in the future. If we have not physically inspected the property, your assessment was based on what was in the Township records.

## Is there any way to know in advance how improving our home in certain ways may affect our property value as well as future taxes we will pay?

A detailed plan can be dropped off at the assessor’s office and an estimate of assessed value for the current year can be given. Taxes can be calculated by applying the current tax rate.

## My neighbor and I have the same model in our development. Why is my assessment higher?

You may have a larger lot; a finished area that the other does not have; another bathroom; a special feature such as a Jacuzzi tub that the other doesn’t; OR there may be an error. If you suspect an error, contact the tax assessor’s office.

## What about photography?

Exterior photographs will be taken sometime during the process.

## What costs can I expect if I file an appeal and go through the county process?

Filing Fees	
Appeal Type	Fee
An appeal on assessed valuation (Less than \$150,000)	\$5.00

Appeal Type	Fee
An appeal on assessed valuation (\$150,000 to \$500,000)	\$25.00
An appeal on assessed valuation (\$500,000 to \$1,000,000)	\$100.00
An appeal on assessed valuation (\$1,000,000 or more)	\$150.00
An appeal on classification	\$25.00
Appeal on valuation & classification	Sum of valuation & classification fees
Appeal not covered by the above	\$25.00

## What evidence of value will I need to bring to support my position?

You must bring at least three sales of comparable properties in your neighborhood or comparable properties within the township that demonstrate that it would be highly unlikely that you could sell your property at its assessed value. Alternatively, you can also bring an appraisal from a certified appraiser or a comparative market analysis (CMA) from a realtor. A CMA can only be used in the informal hearing stage with the township tax assessor. At the County Board Appeal level, you can bring in your own comparable sales or you can use an professional appraisal, however the appraiser must appear at the hearing in order to answer any questions to the validity.

## What happens after the data is collected?

After the data is collected, the Assessor will analyze local building costs, property sales, and valuations factors to establish preliminary market values. These initial values are then reviewed to check for errors. Any necessary corrections are then made.

## What if I am not at home?

If no one is home, the data collector will complete an exterior inspection- including exterior measurements, estimate interior data.

## **What if I can't come to an agreement with the assessor over my valuation?**

Property owners have the right to file an appeal before the County Board of Taxation on or before April 1st of each tax year. All forms and instructions can be obtained at the County Board office.

## **What if I do not let them in my home?**

The interior components will be estimated in accordance with the standards of your neighborhood.

## **What if I have questions about my new value?**

Informal value review meetings will be conducted by the staff of the Assessor's office after data collection is completed and the new values are mailed out. If a property owner is not satisfied with the results of an informal review, a formal appeal may be filed with the Somerset County Board of Taxation by April 1 of each year.

## **What is a property record card?**

A property record card itemizes the specific features of your property such as number of bedrooms, baths, heating system, basement type, acreage, presence of easements or wetlands, etc. All these factors impact your assessment.

## **What is involved in a physical inspection?**

The building(s) will be measured and the interiors will be inspected.

## **What is the deadline for discussing my assessment with the assessor without having to go through the County**

# Board of Taxation appeal process?

All discussions must take place before the deadline for filing appeals. The deadlines are April 1st of the current year for regular appeals and December 1st for Added Assessment Appeals. Property owners who desire are encouraged to allow ample time prior to April 1st to set up an appointment with the tax assessor.

## What is the deadline for filing a county appeal?

The deadlines are April 1st of the current year for regular appeals and December 1st for added assessment appeals on improvements.

## When should I know the assessed value of my property?

The assessed value is normally given to the County as of January 10th of a tax year. A notification card (usually green) will be sent to you before the end of February each year. On this card you have your new assessed value, and last year's taxes billed prior to any added taxes from improvements. A property owner can file an appeal directly with the County until April 1st.

## When will I be notified of my new value?

If there is a change, a notification of new **tentative** values will be mailed to the owner. The notice will also have instructions on how to contact the Assessor's office to ask questions or schedule a meeting for an informal hearing.

## Who should I talk to if I have a concern about high taxes?

You should address the individual taxing authorities: the Township Committee for municipal taxes; the Board of Education for school tax, the Fire District Commissioners for fire district tax, and the County Freeholders for county taxes. The Township Committee holds its annual budget meetings in late February and March in the municipal courtroom and all are welcome to attend.

## Will my taxes go up or down by the same percent as my reassessment in any given year?

No. Your local property taxes — the revenues needed to pay for county and municipal services, open space, and public schools — are not directly correlated to your assessment. The tax rate is determined after the county, township and schools finalize their budgets and know how much money they need to collect. Thus, if assessments rise by 20% but the budget rises by 5%, the tax rate is adjusted downward. Your taxes are still likely to rise, but not by the same percentage as the increase in your assessment. In fact, it is possible that your assessment can decrease and your taxes increase, or vice versa.

## Will someone come inside my home?

Yes, if you allow it. **All workers will have identification.**

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