

# Understanding & Executing a Successful Property Tax Appeal in Bergen County, NJ

By Dave Miller – RE/Max Integrity



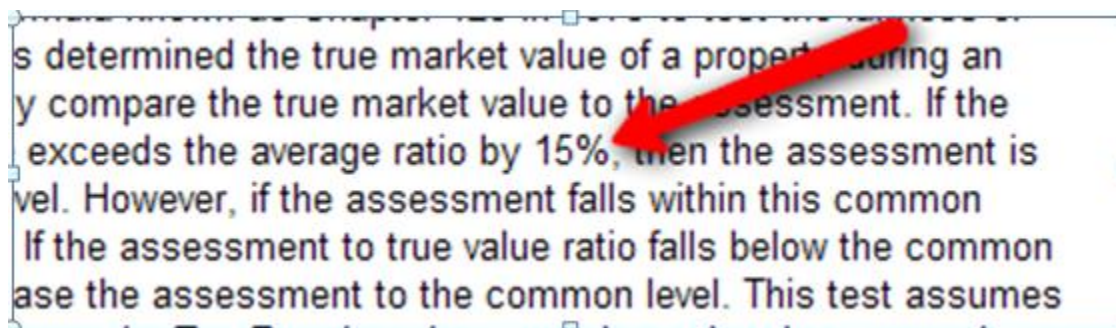
Assessor's View



Your Appeal

**Misconception:** You are really not appealing your taxes, you appealing your property's assessment. The assessment is the value the town has put on your house in order to calculate the taxes. Multiply the assessment by the town's tax rate and you get the total property tax amount.

If your assessment is \$450,000, times a tax rate of 2.385, your taxes would be \$10,732. Typically every year the tax rate goes up. That's why your taxes go up. The assessment is usually only done about every 10 years so at any given time your assessment may be high or low – this is why the State gives municipalities a 15% leeway of error.



s determined the true market value of a property during an y compare the true market value to the assessment. If the exceeds the average ratio by 15%, then the assessment is vel. However, if the assessment falls within this common If the assessment to true value ratio falls below the common ase the assessment to the common level. This test assumes

Otherwise the assessments would have to be redone every couple years as the market changes which would cost hundreds of thousands of dollars, which would in itself, increase your taxes because the property owners would be paying for it.

If you think your house is worth close to or more than the assessment then you probably have a lousy appeal. If your unhappy with your taxes, then your beef is with the Mayor & Council, Governor, Senators, etc. & not with the tax assessor.

That being said, if your assessment far exceeds your homes value, then you have the right to challenge that number. If you're not sure what your home is worth, you can e-mail with your homes basic parameters & I can give you a ballpark figure to see if it's worth an appeal.

Email: [Dave@DaveMillerRealEstate.com](mailto:Dave@DaveMillerRealEstate.com)

I say probably because every town has it's 'equalization ratio' which means if your house is assessed at market value but the town on average assesses homes at 70% of value, then you may have reason to appeal. I have the [full equalization chart for every town in Bergen County](#) on my web site.

**ABSTRACT OF RATABLES – BERGEN COUNTY – 2009**  
(Tax rates based on \$100.00 per assessed value)

| TAXING DISTRICT NAME |     | 2009 TAX RATE | County Equalization Avg. Ratio % | TAXING DISTRICT NAME |     | 2009 TAX RATE | County Equalization Avg. Ratio % |
|----------------------|-----|---------------|----------------------------------|----------------------|-----|---------------|----------------------------------|
| ALLEDALE             | BOR | 2.618         | 71.75                            | MONTVALE             | BOR | 1.579         | 106.27                           |
| ALPINE               | BOR | 0.670         | 81.76                            | MOONACHIE            | BOR | 1.712         | 98.62                            |
| BERGENFIELD          | BOR | 2.808         | 83.73                            | NEW MILFORD          | BOR | 2.183         | 96.21                            |
| BOGOTA               | BOR | 2.421         | 88.97                            | NORTH ARLINGTON      | BOR | 4.482         | 86.60                            |
| CARLSTADT            | BOR |               | 35.42                            | NORTHVALE            | BOR | 1.902         | 98.61                            |
| CLIFFSIDE PARK       | BOR | 2.203         | 70.77                            | NORWOOD              | BOR | 1.656         | 98.72                            |
| CLOSTER              | BOR | 1.971         | 91.89                            | OAKLAND              | BOR | 2.052         | 95.46                            |
| CRESSKILL            | BOR | 2.214         | 71.41                            | OLD TAPPAN           | BOR | 2.141         | 68.27                            |
| DEMAREST             | BOR | 2.176         | 82.69                            | ORADY                | BOR |               | 83.47                            |
| DUMONT               | BOR | 2.385         | 92.44                            | PALISADES            | BOR |               | 93.37                            |
| ELMWOOD PARK         | BOR | 2.335         | 83.13                            | PARAMUS              | BOR | 1.545         | 86.81                            |

New Milford homes are assessed on average at 96% of their real value.

The next step is to find at least 3 [legitimate comparable sales](#). Homes that are similar to yours and preferably in the same area that have sold for less than you are being assessed for – this will help establish market value and hopefully convince the County Commissioner at the appeal to rule in your favor. Again, I can help with this, just shoot me an e-mail.

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Style: C/C LP: \$279,000 RES \$ #2915523  
 20 WINDSOR DR Twin: DUMONT YrBlt: 1950'S  
 Rms: 5 Bdr: 2 FB: 1 HB: 0 Gar: ATT,1C,  
 Fpt: NONE Taxes: \$7,323 Apprx. Lt Frt: Apprx. LtDim: 51 X 98  
 Heat/C: GAS, HOT AIR Bsm: FIN,FULL,  
 SD: 6/26/2009 UCD: 4/28/2009 DOM: 22 SP: \$267,000

Dir: KNICKERBOCKER TO GRANT AVE

Image 1 of 12  
[Click Here for Virtual Tour](#)

GREAT STARTER HOME IN TERRIFIC LOCATION ON CRESSKILL BORDER, CLOSE TO SCHOOL, NY BUS TRANSPORTATION & DUMONT'S MEMORIAL PARK! UPDATED BATH, REFINISHED HARDWOOD FLOORS, WONDERFUL NEIGHBORHOOD, DINING ROOM IS BEING USED \*

Sold Price should be at least 15% below your requested value



Style: C/C LP: \$315,000 RES \$ #2925485  
 115 2ND ST Twin: DUMONT YrBlt: 1950'S  
 Rms: 6 Bdr: 4 FB: 2 HB: 0 Gar: NONE,  
 Fpt: NONE Taxes: \$8,862 Apprx. Lt Frt: Apprx. LtDim: 101 X 109  
 Heat/C: CENT AIR, GA \$, HOT AIR Bsm: FULL,UNFIN,  
 SD: 8/6/2009 UCD: 6/19/2009 DOM: 15 SP: \$315,000

Dir: W. MADISON/HIGHLAND/2ND

Image 1 of 14  
[Click Here for Virtual Tour](#)

CAPE COD WITH COLONIAL FLAIR ON PARK LIKE 102 X 109 PROPERTY! CHARMING OPEN FRONT PORCH, LIVING ROOM OPENS TO DINING ROOM, KITCHEN, 4 BEDROOMS, 2 FULL BATHS, FULL BASEMENT WITH OUTSIDE ENTRY, CENTRAL AIR CONDITIONING.\*

Photos can be helpful to your appeal

Sold date must be prior to Oct 1st of the tax year you're appealing.



Style: C/C LP: \$388,500 RES \$ #2918345  
 210 JOHNSON AVE Twin: DUMONT YrBlt: 1950'S  
 Rms: 7 Bdr: 3 FB: 2 HB: 0 Gar: DET,2C,  
 Fpt: 1 FPL Taxes: \$8,844 Apprx. Lt Frt: Apprx. LtDim: 53 X 100  
 Heat/C: OIL Bsm: UNFIN,  
 SD: 7/13/2009 UCD: 5/12/2009 DOM: 19 SP: \$385,000

Dir: WASHINGTON/NEW MILFORD AVE/JOHNSON

Image 1 of 15  
[Click Here for Virtual Tour](#)

PICTURE PERFECT CAPE IN ABSOLUTE MOVE IN CONDITION FEATURES GORGEOUS NEW KITCHEN W/ STAINLESS STEEL APPLIANCES, GRANITE COUNTER TOPS & TILE BACKSPLASH OPENS TO DINING AREA/DEN ADDITION! FORMAL LIVING & DINING ROOM, 2 BEA\*

You should also use photographs of other factors such as a gas station, fire station, cell tower, traffic light, busy street/traffic, etc., anything that may help the commissioner to understand your situation. For more detailed information read 'What is Good Evidence' in Bergen County Board of Taxation's 'Understanding Tax Appeal Hearings'.

Filling out the paperwork is easy. Here is a sample appeal form filled out.

Understanding & Executing a Successful Property Tax Appeal in Bergen County, NJ

Form A-1 (2-07) County Of Bergen SAMPLE Appeal Number   
 Board Of Taxation TION  
 One Bergen County Plaza Room 370  
 Hackensack, N.J. 07601

Property Class \_\_\_\_\_  
 Filed \_\_\_\_\_  
 Check/Cash \_\_\_\_\_  
 Checked \_\_\_\_\_  
 Notified \_\_\_\_\_  
 Heard \_\_\_\_\_

NAME OF PETITIONER DAVE Miller  
 (Please type or print)

MAILING ADDRESS 75 E Madison Ave  
Dumont, N.J. 07628 Daytime Telephone Number: (201) 385 8100

BLOCK 1222 LOT 8 QUALIFIER \_\_\_\_\_ LOT SIZE 50 X 100  
 Municipality Dumont Property Location same

Name, telephone no., fax no. and address of person or attorney to be notified of hearing and judgment if different than above:  
 \_\_\_\_\_  
 \_\_\_\_\_

SECTION I APPEAL OF REAL PROPERTY VALUATION (SEE INSTRUCTION SHEET FOR FILING FEES & DEADLINE DATE )  
 TAX YEAR 2009

CURRENT ASSESSMENT

Land \$ 200,000  
 Improvement \$ 250,000  
 Abatement \$ \_\_\_\_\_  
 Total \$ 450,000  
 Purchase Price \$ 350,000  
 Date of Purchase 1/2000

REQUESTED ASSESSMENT

Land \$ 200,000  
 Improvement \$ 150,000  
 Abatement \$ \_\_\_\_\_  
 Total \$ 350,000  
 Tax Court Pending Yes  No

REASON FOR APPEAL Market Value is \$350,000

SECTION II COMPARABLE SALES (See instruction #9B)

| Block/Lot/Qualifier | Property Location    | Sale Price        | Sale/Deed Date |
|---------------------|----------------------|-------------------|----------------|
| 1. <u>20/4</u>      | <u>12 Any Street</u> | \$ <u>340,000</u> | <u>8/15/09</u> |
| 2. <u>25/5</u>      | <u>34 Giant Ave</u>  | \$ <u>350,000</u> | <u>9/15/09</u> |
| 3. <u>30/6</u>      | <u>56 Jets Pl</u>    | \$ <u>345,000</u> | <u>7/1/09</u>  |
| 4. _____            | _____                | \$ _____          | _____          |

I have a blank copy on my web site [www.DaveMillerRealEstate.com](http://www.DaveMillerRealEstate.com) but to appeal you must call the Bergen County Board of Taxation for the official 4 carbon copy form (no idea why), 201-336-6300. They will mail you their form and will not accept a copy. My web site also has links to terrific reference materials from the County. I highly recommend you read through this material. Starting with [Understanding Tax Appeal Hearings](#)

Many people ask me if they should hire an attorney or get an appraisal. This can get expensive and the Appraiser must be present to testify. [See Important Reminders for Tax Appeal Hearings](#). The cost to appeal is only \$25 but you'd have to take a half day off work. I think if you do your homework you can

do it yourself. It can be quite interesting. I recommend sitting up front as many people may go before you and it's more interesting if you can hear what's being said. Plus you can get an idea of what to do & what not to do. Be brief & to the point. The commissioner is listening to hundreds of appeals & he/she will appreciate your brevity. Remember; don't complain about your taxes! You're appealing your assessment!! Good luck! Dave Miller

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