

**DETERMINANTS OF PROPERTY TAX BURDEN
IN NEW JERSEY – 2008**

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September, 2013

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Why is this paper important for public officials?

Property taxes, the mere mention of which causes blood to boil in New Jersey, are difficult to dissect for the average citizen. Why are they higher in some towns and lower in others? Is there a way to control their growth? How do we know if they are too high?

Municipal officials struggle to define and predict the variation between towns. In many forums, the issues of controlling the rise of property taxes and alternative government funding models are debated time and again.

Property Tax Burden Index and Determinants

This paper proposes a model for a Property Tax Burden Index – a tool measuring the determinants of the variation. Property Tax Burden here is defined as the level of the tax in relation to the financial resources from which it must be paid.

Dr. Ernest Reock Jr. first introduced the concept for the Property Tax Burden Index in 2004. This paper updates those findings and defines the significant changes from the original model. The Index can be used to inform policy decisions – perhaps challenging the current thinking that municipal cost cutting alone will result in reduced property tax burdens in the most burdened places.

Property tax burden may have multiple causes; the model proposes twelve primary determinants

- | | |
|---|--------------------------------------|
| 1. Low level of property tax base | 7. High level of school costs |
| 2. Low level of personal income | 8. High level of county taxes |
| 3. High level of residential property | 9. High level of school enrollment |
| 4. Low level of other municipal revenue | 10. Low level of State municipal aid |
| 5. Low level of other school revenue | 11. Low level of State school aid |
| 6. High level of municipal budget | 12. Low level of State tax rebates |

As the list of determinates in the model suggests, no one item can be used to predict the tax burden.

The heaviest property tax burdens are found in small, older suburbs that have low property tax bases and limited personal incomes among their residents; excessive spending is rarely found in such places, and the only feasible relief must come from outside the community. State school aid is of considerable help in many places, especially in urban communities. However, State municipal aid is insufficient and poorly distributed, having been dramatically reduced or eliminated from many towns. State tax rebates do not redress the balance. The Great Recession of 2008 also contributed to the property tax burden as the value of homes decreased.

Using data to understand


This paper is an example of how the use of data available to everyone can inform our understanding of property tax burdens in New Jersey. The model relies on data reported by state agencies and attempts an unbiased analysis.

Building a model of the determinants of property tax burdens – which vary by municipality – can help the public understand the variation in property taxes. The data used in the model is drawn largely from research for the *New Jersey Legislative District Data Book*, a comprehensive data source published annually by the Center for Government Services at Rutgers.

There is evidence from this model to predict the future, even though this paper relies on the last year that personal income and other tax data was available (2008). As more current data becomes available, it can be used in the model. Local officials can prepare a Property Tax Burden Profile for their own municipality by using the model embedded in this paper. We encourage the use.



Alan Zalkind
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Determinants of Property Tax Burden in New Jersey – 2008

Ernest C. Reock, Jr.

Executive Summary

This is an up-date of a paper on the same subject for the year 2004. New data have been gathered and reported, and significant changes have been made in the approach followed.

The purposes of the paper are:

- (1) to suggest a method for measuring the property tax burden in New Jersey municipalities,
- (2) to identify statewide changes in the property tax that took place between 2004 and 2008,
- (3) to apply the suggested method to New Jersey municipalities in order to determine those with the greatest and least tax burden, and
- (4) to continue an exploration of the reasons why variation in burden exists.

The tax burden in any municipality can be measured in two ways: by the equalized net tax rate, which applies to all kinds of property, and by the percentage that the tax takes of the personal income of the residents of the community. A “property tax burden index” is calculated for each municipality, defined as the square root of the product of these two measures. This gives equal weight to each measure in an index that varies proportionately with changes in both measures and permits use of the measure for longitudinal comparisons.

While property taxes are high in New Jersey and were growing annually in the mid-2000's, their burden was declining as a booming economy brought rapidly rising property values and personal incomes. In 2007, both the equalized net tax rate and the property tax as a percentage of personal income hit their lowest point in New Jersey for many years. However, in the years after 2005, the state, and the nation, began to enter a severe recession. The growth in property values and personal income slowed and then began to reverse. By 2008, both the equalized net tax rate and the percentage that property taxes took from personal income were on the rise, although by that date they had not yet reached the level of earlier years.

The relative property tax burden indexes for New Jersey's municipalities show wide variations in 2008, as they did in 2004. While a few of the major North Jersey suburbs are among the most heavily burdened, the most frequently impacted places are small, older suburbs, especially in Camden County. Urban areas are less often among the places with the highest property tax burdens. In fact, property taxes in urban communities declined rapidly between 1997 and 2005 as additional State school aid ordered under the Abbott court decision enabled urban school districts to avoid increases in local school tax levies. By 2007, Newark and Jersey City had total equalized net property tax rates – county + municipal + school- rebates – below

the statewide average rate, and in 2008 they ranked #476 and #524, respectively in Property Tax Burden Index. Other urban places made similar, though less spectacular, gains.

Twelve primary “determinants” of property tax burden have been analyzed in four major categories:

Local Financial Resources:

- Amount of taxable property per capita
- Amount of personal income per capita
- Percentage of residential property
- Amount of municipal non-property tax revenue per capita
- Amount of school non-property tax revenue per resident pupil

Expenditures:

- Municipal budget per capita
- School costs per pupil
- County taxes per capita

Demographics

- Percentage of population in public school

State aid:

- State municipal aid per capita
- State school aid per resident pupil
- State tax rebates per capita

With only one exception, the 30 most heavily burdened communities in 2008 have very limited financial resources – taxable property and personal income per capita. Also common among these places are a high percentage of residential property and limited non-property tax revenues.

Excessive public expenditures do not explain the high property taxes in the most burdened communities.. Most of these places spend well below the state average for municipal services. While half of them have above-average school costs, this has been mandated by the Abbott decisions in three of their school systems, and is balanced by high State school aid. The property tax burden from county costs is below the state average in 24 of the 30 most heavily burdened places

The percentage of the population in the public schools is a factor only sporadically, depending upon the nature of the population and the private school facilities available.

State aid for schools and property tax rebates provide some needed support to many of the most burdened places, but State municipal aid is of little help for all but a handful of places.

Procedures and data are presented in the paper to permit any municipality in the state to prepare a Property Tax Burden Profile, indicating the relative impact of each property tax determinant in that community. Profiles are shown for 12 selected places.

The heaviest property tax burdens are found in small, older suburbs that have low property tax bases and limited personal incomes among their residents; excessive spending is rarely found in such places, and the only feasible assistance must come from outside the community. State school aid is of considerable help in many places, especially in urban communities, but State municipal aid is insufficient and poorly distributed, and State tax rebates do not redress the imbalance.

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Determinants of Property Tax Burden in New Jersey – 2008

Ernest C. Reock, Jr.

This is an up-date of a paper on the same subject for the year 2004, which was completed and distributed in late 2009. New data have been gathered and reported and some substantial changes have been made in the approach followed; these will be identified in the appropriate locations.

The year 2008 may seem ancient history at this point. However, the availability of personal income information at the municipal level always lags at least two years behind tax information. Here, a decision has been made to use the latest¹ tax and income data for the same period -- 2008 -- , rather than trying to appear more current by combining data for two different years

The Property Tax in New Jersey

New Jersey is recognized as having one of the highest property tax levels in the country. In 2008-09 the state ranked second in property taxes per capita and third in property taxes as a percentage of personal income². Within the state the tax is administered through 566³ separate municipal taxing jurisdictions, and its burden varies widely from place to place. Some communities are heavily burdened by their property taxes; others may be only lightly impacted.

The purposes of this paper are:

- (1) to suggest a method for measuring the property tax burden in New Jersey municipalities,
- (2) to identify statewide changes in the property tax that took place between 2004 and 2008,
- (3) to apply the suggested method to New Jersey municipalities in order to determine those with the greatest tax burden, and
- (4) to explore the reasons why substantial variations in tax burden exist.

A Method for Measuring Property Tax Burden

The Equalized Net Tax Rate –

¹ As of the date this paper was started.

² New Jersey ranked 16th and 34th on personal income taxes, 30th and 43rd on sales and gross receipts taxes, and 5th and 15th on total state and local taxes, respectively. Tax and population data from the U.S. Bureau of the Census; personal income data from the U.S. Bureau of Labor Statistics.

³ Now (in 2013) 565 with the consolidation of the two Princetons.

Two different ways usually are suggested for calculating the burden of the property tax. The most common approach is to use the property tax rate as an indicator of burden. General property tax rates, under New Jersey constitutional provisions, must be applied uniformly to all taxable properties within a municipal taxing district⁴. Thus, they become a burden on the property in the municipality, usually without regard to its ownership or use⁵. In order to make comparisons among municipalities, corrections must be made wherever possible for variations in tax assessment practices, so that the true value of their taxable property can be gauged by some common measure. The equalized valuation calculated annually by the State Division of Taxation makes such an adjustment and will be used to provide a common basis for measuring a municipality's tax base. The equalized net tax rate used in this paper is the total amount of property taxes levied within the taxing district (municipality) for county, municipal, and school purposes, minus all tax rebates made to residents of the municipality by the State government, divided by the equalized valuation of the taxing district, and multiplied by 100.

The Property Tax as a Percentage of Personal Income –

The equalized property tax rate often is assumed to indicate the burden on the resident taxpayers, and it is in most cases. However, if the taxpayers have very large or very small personal fiscal resources, a high or low equalized property tax rate may not accurately reflect the tax burden borne by the residents of the community. A second method used for measuring property tax burden in a community is the percentage that the property tax levy paid by the residents of a municipality takes from the personal income of the residents.

Property taxes paid by commercial, industrial and non-homestead farm property relieve the tax burden of a community's residents. In order to find the portion of the total tax levy paid by the residents of a municipality, either directly or through their rent, the total levy first has been multiplied by the percentage of the total assessed valuation of the taxing district that is classified as residential, apartment, or farm residence property. This gives the amount of the total tax levy paid on residential property.

A second adjustment then is made to eliminate taxes paid on residential property used only on a seasonal basis by non-residents. This is particularly important in New Jersey's seashore resort communities. In order to calculate the portion of the tax levy paid by residents, the tax levy paid on residential property has been multiplied by the percentage of dwelling units found by the Bureau of the Census to be occupied on April 1, 2010, a date well prior to summer rentals.

Next, the tax levy paid by residents has been reduced by subtracting the amount of State tax rebates paid to residents of the community. The net result then has been divided by the total amount of personal income reported by the Division of Taxation for income tax-paying residents (including their dependents) of the community to find an estimated percentage that the net property tax forms of the personal income of the residents.

⁴ Constitution of New Jersey, Article VIII, Section 1, paragraph 1.

⁵ Other provisions of the Constitution authorize exemptions from taxation for certain specified uses of property, but differential valuations or tax rates are not permitted.

An Index of Property Tax Burden –

The analysis must face the problem of reconciling in a single index number two different measures of property tax burden – the tax rate and the tax as a percentage of personal income --, which may be considered equally important, but are quite different in magnitude. Tax rates in recent years in New Jersey have averaged from about 1.5 to 2.5% of equalized value property. During the same period, property taxes have averaged from about 7.5 to about 9.0% of resident personal income. Simply adding or averaging the two percentages to obtain an index number would give much greater weight to the personal income factor. Three goals have been sought in developing the property tax burden index:

(1) in the absence of any rationale for preferring one measure over the other, the two measures should be given equal weight in the index.

In the earlier paper, this was done by considering each measure – the equalized property tax rate and the property tax as a percentage of personal income -- as a percentage of the comparable state average figure for the tax year in question. The two percentages of the state average then were averaged to present a single figure that gave them equal weight in an Index of relative property tax burden.

While this produced a balanced measure of relative property tax burden for a particular community in a particular year, it did not lend itself to any meaningful measurement of changing tax burdens over a period of time.

(2) the index should lend itself to measuring tax burden over a period of time.

An approach to these two criteria might be sought by multiplying the tax rate by the taxes as a percentage of income. This approach gives equal weight to each measure and lends itself to calculations of burden both in a given year and over time.

However, multiplication leads to non-linear results; for example, a 10% increase in the tax rate and in the percentage of income leads to a 21% increase in the index

(3) the index should give linear results. Therefore the index that has been used is:

The square root of the product of the tax rate and the tax as a percentage of personal income.

This calculation of the index meets all three of the goals stated.

Statewide Trends: 2004 to 2008

In 2004, New Jersey was in the midst of a boom in property valuations. Equalized valuations rose over 14% in that year, while the total property tax levy increased only 6.5% and homestead tax rebates were increased by almost a billion dollars (See Table 1). The result was a significant decline in the state average equalized net property tax rate.

The growth of valuations continued for two more years, with rebates remaining relatively constant. By 2007, the real estate bubble had begun to deflate. Equalized valuations grew only 6.8% in that year. However, the annual increase in property taxes also slackened, an increased homestead tax rebate program helped provide cover for the weakening economy, and the statewide equalized tax rate continued to decline, reaching its lowest point since equalized valuation was invented in the 1950's.

Table 1. Changes in New Jersey Statewide Equalized Net Property Tax Rate, 2003 to 2008.

	Total Property Tax Levy (Billions)	Annual Percent Change in Total Tax Levy	Homestead Tax Rebates (Billions)	Net Property Tax Levy (Billions)		Equalized Valuation (Billions)	Annual Percent Change in Equalized Valuation	Equalized Net Tax Rate
2003	17.3		- 0.8	16.5		824		2.00
2004	18.4	+ 6.5	- 1.6	16.8		940	+ 14.1	1.79
2005	19.6	+ 6.5	- 1.2	18.4		1,084	+ 15.3	1.70
2006	20.9	+ 6.9	- 1.1	19.8		1,240	+ 14.4	1.60
2007	22.1	+ 5.8	- 2.2	19.9		1,324	+ 6.8	1.51
2008	23.2	+ 4.9	- 1.8	21.4		1,360	+ 1.9	1.57

Sources: All tax levy data in this paper are from county abstracts of ratables reported on the New Jersey Division of Local Government Services (DLGS) website.
Homestead Rebate data provided by the New Jersey Department of Treasury for use in the New Jersey Legislative District Data Book.
All equalized valuation data in this paper are annual calendar year figures from the DLGS website...

By 2008, New Jersey and the entire nation were moving rapidly into recession. Although growth in the total property tax levy continued to slow down, property values increased only marginally and, at the same time, homestead tax rebates were cut back. The result was that the trend of the equalized net property tax rate reversed in 2008, and New Jersey began to enter a period of increasing net property tax rates.

Personal income also was on the rise in 2004 (See Table 2), an 8.4% annual growth combining with the 6.5% increase in the property tax levy and the expansion of the homestead tax rebate program to produce a decline in property taxes as a percentage of income from 5.19% a year earlier to 4.86%.

New Jersey personal income continued to grow through the 2007 income tax year, in fact at an accelerating pace. In that year, property taxes took only 4.54% of New Jersey taxpayers' personal income.

In 2008, however, the bottom dropped out of the economy and the personal income of New Jersey income taxpayers changed from a 10.3% annual increase in 2007 to a 2.9% decrease in the next year. With homestead tax rebates also being reduced, property taxes as a percentage of personal income rose to 4.95%.

Table 2. Changes in the New Jersey Net Property Tax as a Percentage of the Personal Income of Residents, 2003 to 2008

	Total Property Tax Levy (Billions)	Annual Percent Change in Total Tax Levy	Home-Stead tax Rebates (Billions)	Net Property Tax Levy (Billions)	Total Personal Income (Millions)	Annual Percent Change In Personal Income	Percent of Net Property Tax Levy Paid by Residents	Net Property Tax Paid by Residents (Billions)	Net Property Tax as Percent of Personal Income
2003	17.3		- 0.8	16.5	220.8		66.4	11.5	5.19%
2004	18.4	+ 6.5	- 1.6	16.8	239.4	+ 8.4	63.3	11.6	4.86
2005	19.6	+ 6.5	- 1.2	18.4	260.5	+ 8.8	66.2	13.0	4.98
2006	20.9	+ 6.9	- 1.1	19.8	279.3	+ 7.2	67.4	14.1	5.04
2007	22.1	+ 5.8	- 2.2	19.9	308.2	+ 10.3	63.3	14.0	4.54
2008	23.2	+ 4.9	- 1.8	21.4	299.1	- 2.9	63.9	14.8	4.95

Sources: As in Table 1, plus

All Personal Income data in this paper are from New Jersey Department of Treasury for use in the New Jersey Legislative District Data Book.

When the equalized tax rate data from Table 1 are combined with the information on property taxes as a percentage of personal income in Table 2, a Property Tax Burden Index for the entire state can be constructed, as shown in Table 3. New Jersey's state Property Tax Burden Index declined steadily from 2003 through 2007 and then, as the recession gathered strength, it began to rise in 2008.

Table 3. Changes in the New Jersey Property Tax Burden Index, 2003 to 2008

	State Average Equalized Net Property Tax Rate	Net Property Tax As Percent of Personal Income	State Property Tax Burden Index
2003	2.00	5.19%	3.22
2004	1.79	4.86	2.95
2005	1.70	4.98	2.91
2006	1.60	5.04	2.84
2007	1.51	4.54	2.62
2008	1.57	4.95	2.79

Application to New Jersey Municipalities

The procedures described above have been applied to all New Jersey municipalities with the exception of a few that are so small, or their ownership patterns so specialized, that the data may be unreliable⁶. Table 4 shows the Relative Property Tax Burden Index for the 30 most heavily burdened municipalities using 2008 data, with communities listed in descending order of burden⁷.

The two components of the Property Tax Burden Index -- equalized net property tax rate and net taxes as a percentage of personal income -- generally work in tandem; when one measure is high the other usually is high also. However, there are exceptions. Many seashore resorts -- Cape May, Harvey Cedars, Surf City, Bay Head, -- have very low property tax rates, but those property taxes impose well above the state average burden on the personal incomes of their year-round residents. In contrast, some of the poorer communities of the state -- Bridgeton, Hi-Nella, Trenton, Camden -- show the reverse pattern: a low burden on personal income, but very high tax rates.

Seventeen of the most heavily tax-burdened municipalities in 2008 also were among the 30 most heavily burdened in 2004, including eight of the top ten. New Jersey's large cities are conspicuously absent from this list. Only East Orange, Irvington, West Orange, and the City of Orange Township among New Jersey's 100 largest municipalities, appear on the list of the 30 most heavily burdened by the property tax. Instead, the typical high tax-burden place is a small

⁶ Teterboro, Audubon Park, Pine Valley, Tavistock, Walpack and Winfield. Audubon Park was included in the 2004 analysis, but more recent reports appear unreliable.

⁷ The Property Tax Burden Index for all municipalities, in alphabetical order by county, is shown in Appendix Table 1.

most heavily burdened by the property tax. Instead, the typical high tax-burden place is a small suburban community. Thirteen counties have at least one community among the most heavily burdened, with Camden the leader at nine.

Table 4. Property Tax Burden Index – 30 Most Heavily Burdened New Jersey Municipalities, 2008.

Index Rank	Municipality	County	Equalized Net Tax Rate	Net Tax as % of Personal Income	Property Tax Burden Index
1	WOODLYNNE	Camden	3.11	7.93	4.97
2	ROSELLE	Union	2.66	8.65	4.80
3	SALEM CITY	Salem	2.85	6.80	4.40
4	WOODBURY	Gloucester	2.85	6.48	4.30
5	HILLSIDE	Union	2.37	7.50	4.21
6	LAWNSIDE	Camden	2.52	7.02	4.21
7	WEST ORANGE	Essex	2.48	7.13	4.21
8	LAUREL SPRINGS	Camden	2.66	6.58	4.19
9	ORANGE	Essex	2.39	7.32	4.18
10	LINDENWOLD	Camden	2.77	6.17	4.13
11	HIGH BRIDGE	Hunterdon	2.41	7.07	4.13
12	HALEDON	Passaic	2.17	7.73	4.10
13	EAST ORANGE	Essex	2.49	6.73	4.09
14	PROSPECT PARK	Passaic	2.15	7.73	4.08
15	PENNS GROVE	Salem	2.76	5.91	4.04
16	NORTH PLAINFIELD	Somerset	2.23	7.20	4.01
17	STRATFORD	Camden	2.61	6.04	3.97
18	SOMERDALE	Camden	2.62	5.99	3.96
19	BARRINGTON	Camden	2.52	6.20	3.95
20	GLASSBORO	Gloucester	2.54	6.09	3.94
21	RIDGEFIELD PARK	Bergen	2.18	7.07	3.93
22	BLOOMINGDALE	Passaic	2.10	7.33	3.92
23	NEWTON	Sussex	2.25	6.80	3.91
24	IRVINGTON	Essex	2.50	6.11	3.90
25	WILLINGBORO	Burlington	2.30	6.55	3.88
26	POHATCONG	Warren	2.28	6.59	3.87
27	POMPTON LAKES	Passaic	2.07	7.24	3.87
28	MOUNT EPHRAIM	Camden	2.54	5.86	3.86
29	WASHINGTON BOR.	Warren	2.33	6.38	3.85
30	MAGNOLIA	Camden	2.52	5.87	3.85

Determinants of Property Tax Burden

Property tax burden may have multiple causes, including limited local resources, high levels of expenditures, below-average assistance from State government, and even some elements of local demographics. Table 5 shows a classification of the primary determinants that have been examined, together with commonly used scales for measuring the level of each determinant.

Table 5. Determinants of Property Tax Burden.

Nature of Determinant		Primary Determinant	Measurement Scale
Local Financial Resources	1	Low level of property tax base	Equalized valuation per capita
	2	Low level of personal income	Personal income per taxpayer plus dependents.
	3	High level of residential property.	Percentage of residential property
	4	Low level of other municipal revenue.	Local municipal miscellaneous revenue per capita
	5	Low level of other school revenue	Budgeted school surplus per resident pupil.
Expenditures	6	High level of municipal budget.	Municipal budget per capita
	7	High level of school costs	School costs per resident pupil
	8	High level of county taxes	County tax levy per capita
Demographics	9	High level of school enrollment	Resident school enrollment as percentage of total population
State Aid	10	Low level of State municipal aid	State municipal aid per capita
	11	Low level of State school aid	State aid to schools per resident pupil
	12	Low level of State tax rebates	State tax rebates per capita

Only “primary” determinants have been considered here; that is, the determinants having a direct impact on the property tax. For example, a high municipal budget per capita is considered a

primary determinant of property tax burden. However, a low tax collection rate, which would trigger a high reserve for uncollected taxes, causing a larger municipal budget per capita, would be considered a “secondary” determinant of property tax distress. Secondary determinants are not within the scope of this paper.

Special Data Treatment

“Expanded” Population Data Many of the determinants are measured on a per-capita basis—equalized valuation, municipal non-property tax revenue, municipal budgets, county taxes, state municipal aid, and tax rebates⁸. In order to compensate particularly for the special conditions in the seashore resorts – large non-resident summer populations and low year-round occupancy – the estimated resident population of every municipality has been divided by the percentage (expressed as a decimal) of dwelling units found by the Bureau of the Census to be occupied on April 1, 2010. The result is called the “expanded” population figure, which may more reasonably represent the total number of persons for whom services must be provided. Thus, for example, Sea Isle City, with an estimated 2008 resident population of 2,909, and with only 15.1% of its dwelling units occupied on April 1, 2010, is treated as though it had a year-round population of 19,265 persons. The same calculation has been made for every municipality in the state, although the impact is on a much smaller scale in non-resort places. The resulting “expanded” state population is +10.3% higher than the official 2008 state population estimates.

School Data Two problems are encountered in combining the financial data of school districts and municipalities. One is that the geographic jurisdictions of the units do not always coincide. Where there is a school district that offers a full K-12 curriculum or where the school district operates only a K-6 or K-8 system and sends its high school students to another district on a tuition basis, there is no special problem because all resident students will be counted in the home district coinciding with the municipality, and all of their costs will be in the local school budget. However, where there are regional or consolidated school districts that cover more than one municipality, special steps are necessary. Public school enrollment data have been aggregated by municipality, using information supplied by the New Jersey Department of Education on the municipal origin of students enrolled in regional and consolidated school districts. However, the financial data of the regional school districts -- budgets, budgeted school surplus, and state aid – have been apportioned among the constituent municipalities in each case on whatever basis has been used by the school boards and the county boards of taxation in apportioning the tax levies of the regional districts. These bases vary – sometimes in proportion to tax ratables, sometimes to resident enrollment, and sometimes a combination of the two. School financial data – budgets, budgeted school surplus, State aid – have been presented on a per pupil basis, primarily because this is the most commonly used and understood terminology. Part of the school data – State aid and school surplus -- are for the 2008-09 school year, resulting in some disconnect when combined with tax and other data presented on a 2008 calendar or tax year basis.

⁸ Presentation of data on a household basis, rather than per capita, has been considered but rejected in favor of the more common per capita measure.

The second problem is that the fiscal years of the school districts and the municipalities do not coincide. Whereas the property tax is levied on a calendar year basis, school data, including state aid, is available only on a hyphenated school year basis. No neat solution is apparent. Therefore, school district financial data for 2008-09 has been combined with municipal data for 2008, and the term school “costs”, rather than school “budgets”, has been used.

Income Data Personal income data have been presented on the basis of the total number of individual State income tax taxpayers and their dependents, as reported by the Division of Taxation, thus approximating a per capita basis⁹. This obviously results in an undercount of population and income where there are persons below the tax-paying threshold. In 2008 the total number of income taxpayers and their dependents comprised 91% of the total estimated population and 82% of the “expanded” population described above.

Comparison to State Averages

Each primary determinant has been measured by the scale indicated in Table 5. The data for a municipality then have been expressed in Table 6 as percentages of the state average for each determinant. For example, the equalized valuation for Woodlynne (#1)-- \$35,924 per capita – is only 25.3% of the state average of \$141,968. Shading in Table 6 highlights percentages above or below the state average, indicating that these particular determinants contribute unusually to the community’s property tax burden. Percentages of a determinant that reduce, rather than increase, the property tax burden are shown unshaded. For example, the equalized valuation per capita of West Orange (#7) is above the state average, so it is shown unshaded.

The 30 Most Heavily-Burdened Municipalities

Local Financial Resources

Five primary financial resource determinants have a significant effect on the level of property tax burden and are considered here – the property tax base, the personal income of the residents, the proportion of taxable residential property, the amount of non-property tax revenue received by the municipality, and the amount of surplus used to balance the school district budget.

Determinant #1 - Low Level of Property Tax Base

Probably the most obvious financial resource determinant of property tax burden is a low level of taxable property. For any given tax levy, the smaller the amount of taxable property, the higher the tax rate. The level of the tax base has been measured by the equalized valuation per capita, using expanded population figures..

⁹ Personal income data provided by the State Department of Treasury for use in the New Jersey Legislative District Data Book.

Table 6. Determinants of Property Tax Burden: Percentages of State Averages, 2008; 30 Most Heavily Burdened Municipalities.

	LOCAL FINANCIAL RESOURCES					EXPENDITURES					DEMO-GRAPHICS		STATE AID			
	1	2	3	4	5	6	7	8	9	10	11	12	Low Level of State of Municipal Aid	Low Level of State of School Enrollment	Low Level of State of School Aid	Low Level of State of School Tax Rebates
Property Tax Burden Index Rank	Low Level of Property Tax Base	Low Level of Personal Income	High Level of Residential Property	Low Level of Other Municipal Revenue	Low Level of School Surplus	High Level of Municipal Budget	High Level of School Costs	High Level of County Taxes	High Level of School Enrollment	High Level of Municipal Aid	High Level of School Aid	High Level of State Tax Rebates	High Level of State of Municipal Aid	High Level of State of School Enrollment	High Level of State of School Aid	High Level of State of School Tax Rebates
	Property Tax Burden Index	Personal Income per Taxpayer and Dependents	Percentage of Tax Base Residential Property	Misc.Rev per Capita	Surplus per Resident Pupil	Municipal Budget per Capita	School Cost per Resident Pupil	County Tax levy per Capita	School Enrollment as % of Pop.	Municipal Aid per Capita	School Aid per Resident Pupil	State School Tax Rebates per Capita	Municipal Aid	School Enrollment	School Aid	State Tax Rebates
State Average	141,968	38,024	79.4	412	458	1,247	15,776	458	14.0	168	6,047	191	168	6,047	191	191
1 WOODLYNNE	4.97	25.3	115.7	86.0	92.7	73.4	84.1	47.0	155.7	44.0	167.3	93.9	44.0	167.3	93.9	93.9
2 ROSELLE	4.80	59.1	106.9	88.2	137.5	134.5	104.9	60.8	93.6	81.0	131.8	140.1	81.0	131.8	140.1	140.1
3 SALEM CITY	4.40	27.3	87.3	90.8	247.6	91.4	123.6	75.1	113.8	142.9	266.7	64.0	142.9	266.7	64.0	64.0
4 WOODBURY	4.30	45.6	94.2	54.6	240.8	85.8	101.4	75.3	98.4	89.3	123.0	115.0	89.3	123.0	115.0	115.0
5 HILLSIDE	4.21	71.3	97.8	112.2	1.8	150.5	95.4	78.9	97.4	141.1	114.1	134.1	141.1	114.1	134.1	134.1
6 LAWNSIDE	4.21	59.8	82.8	170.5	38.5	114.5	105.2	114.2	114.3	135.1	131.0	127.5	135.1	131.0	127.5	127.5
7 WEST ORANGE	4.21	111.7	103.6	71.6	10.0	124.5	116.0	133.0	104.5	76.8	24.1	136.8	76.8	24.1	136.8	136.8
8 LAUREL SPRINGS	4.19	55.4	112.0	86.7	42.1	98.6	79.4	103.8	123.5	115.5	83.7	167.3	115.5	83.7	167.3	167.3
9 ORANGE	4.18	38.2	46.6	92.2	-	126.3	111.5	44.7	96.6	172.0	255.1	56.1	172.0	255.1	56.1	56.1
10 LINDENWOLD	4.13	29.2	113.0	35.9	22.7	51.8	101.6	61.7	83.6	75.6	167.6	96.4	75.6	167.6	96.4	96.4
11 HIGH BRIDGE	4.13	79.9	116.9	149.8	71.9	120.9	104.1	84.1	103.4	61.9	53.5	158.2	61.9	53.5	158.2	158.2
12 HALEDON	4.10	57.0	105.1	171.3	89.4	108.9	85.5	89.3	107.3	57.1	107.4	104.7	57.1	107.4	104.7	104.7
13 EAST ORANGE	4.10	32.2	102.7	151.5	63.6	142.1	134.2	35.9	97.3	203.0	313.8	47.2	203.0	313.8	47.2	47.2
14 PROSPECT PARK	4.07	51.0	111.6	153.5	131.1	94.6	83.4	80.4	136.6	40.5	131.4	90.4	40.5	131.4	90.4	90.4
15 PENNS GROVE	4.04	24.4	101.6	124.9	46.4	93.6	39.4	66.5	155.2	166.1	67.9	70.2	166.1	67.9	70.2	70.2
16 NORTH PLAINFIELD	4.01	61.0	107.9	43.5	131.0	70.7	109.6	64.4	101.7	50.6	132.1	115.2	50.6	132.1	115.2	115.2
17 STRATFORD	3.97	48.7	103.3	60.0	17.0	66.0	71.6	87.3	116.5	73.2	59.1	154.7	73.2	59.1	154.7	154.7
18 SOMERDALE	3.96	44.5	101.3	80.3	44.8	76.1	92.6	87.6	93.9	68.5	105.9	156.5	68.5	105.9	156.5	156.5
19 BARRINGTON	3.95	55.6	108.0	36.5	181.1	64.2	97.2	104.2	85.3	73.2	64.8	146.6	73.2	64.8	146.6	146.6
20 GLASSBORO	3.94	40.1	100.7	75.7	30.8	76.7	97.1	70.9	75.6	85.7	125.2	96.1	85.7	125.2	96.1	96.1
21 RIDGEFIELD PARK	3.92	83.2	93.5	77.9	105.2	115.6	91.4	50.5	100.0	67.9	44.9	122.7	67.9	44.9	122.7	122.7
22 BLOOMINGDALE	3.92	91.0	112.3	60.8	6.9	88.5	100.7	144.5	86.5	55.4	39.9	178.0	55.4	39.9	178.0	178.0
23 NEWTON	3.91	64.9	88.7	56.9	-	87.5	96.2	78.2	89.8	85.1	92.4	107.7	85.1	92.4	107.7	107.7
24 IRVINGTON	3.91	33.1	98.2	79.7	90.0	107.4	131.1	38.1	79.9	124.4	292.8	47.7	124.4	292.8	47.7	47.7
25 WILLINGBORO	3.88	39.7	117.5	57.6	120.6	76.3	102.8	44.0	82.8	68.5	154.0	127.0	68.5	154.0	127.0	127.0
26 POHATCONG	3.87	89.8	79.6	124.7	135.0	124.5	93.8	181.6	102.0	76.2	61.2	176.2	76.2	61.2	176.2	176.2
27 POMPTON LAKES	3.87	96.3	110.6	53.9	81.7	83.7	95.2	147.6	105.1	70.8	42.8	171.6	70.8	42.8	171.6	171.6
28 MOUNT EPHRAIM	3.86	49.1	108.2	79.5	135.9	81.6	91.5	92.8	99.2	63.7	96.9	176.0	63.7	96.9	176.0	176.0
29 WASHINGTON BOR.	3.85	56.7	68.3	63.0	162.7	72.6	83.4	97.7	103.9	59.5	80.9	112.9	59.5	80.9	112.9	112.9
30 MAGNOLIA	3.85	44.2	107.1	76.9	18.2	71.3	89.5	87.6	102.3	69.0	113.4	158.6	69.0	113.4	158.6	158.6

Table 6 shows the relative 2008 level of the tax base in the 30 most property tax-burdened municipalities, when measured as a percentage of the state average equalized valuation per capita – \$141,968. Low tax bases clearly are a major factor in the most burdened communities. Every one of these places except West Orange (#7) has a property tax base per capita below the state average and, except for Bloomingdale (#22) and Pompton Lakes (#27), more than 10% below.

Determinant #2 - Low Level of Personal Income

The amount of personal income of the community's residents has a direct impact on the second component of the Property Tax Burden Index – the percentage that property taxes take of their personal income. The personal income used here is the total personal income reported by New Jersey income taxpayers. This amount has been divided by the number of taxpayers plus their dependents, with the state average in 2008 being \$38,024 per capita.

Two factors in the 2004 report made the municipal figure artificially low in some cases. First, in that year the data did not include social security payments, so figures for senior citizen communities and other concentrations of the elderly were artificially low. This omission was corrected by 2008, and the data for these communities should be more accurate for this year. The second factor still is reflected in the data; this is that communities having large numbers of very low income persons, who are below the taxpaying threshold for the New Jersey income tax, will show less total personal income than actually exists in such places. However, the income missed by this approach probably is relatively small on a per capita basis. All data are from the State Department of the Treasury.

Among the 30 most distressed municipalities, 26 have levels of personal income per taxpayer considerably below the state average, with three, High Bridge (#11) and Bloomingdale (#22), and Pompton Lakes (#27) being below, but nearer to, the average. Again, West Orange (#7) is the only high-burden place having an average personal income per taxpayer greater than the state average.

Determinant #3 –High Level of Residential Property

The property tax burden on the residents of a municipality can be ameliorated by the presence of large amounts of commercial or industrial property that will carry a portion of the tax levy. Conversely, where a community is almost entirely residential, nearly the full load of property taxation must be borne by the residents. Determinant #3 measures the proportion of residential property¹⁰ in the municipality, using the classifications of property applied by the local tax assessor each year when participating in the sales ratio program administered and reported by the State Division of Taxation. Data come from the website of the State Division of Local Government Services in the Department of Community Affairs. Statewide, the percentage of residential property for 2008 is 79.4%

¹⁰ “Residential property” used here includes properties classified as residential, apartment and farm residential, in contrast to commercial, industrial, and farm property (other than farm homesteads).

Of the 30 places with the highest Property Tax Burden Indexes, 21 have above-average proportions of residential property. In contrast, some municipalities that have relatively small property tax bases per capita and low average personal incomes, may be saved from even heavier property tax burdens by substantial amounts of non-residential property.

Determinant #4 - Low Level of Other Miscellaneous Revenue

The fourth financial resource determinant of property tax burden is the relative absence of non-property tax revenues at the local municipal level. Large amounts of non-property tax revenue can relieve local officials of the necessity for levying substantial property taxes. Examples include payments in lieu of taxes (pilots), license fees, municipal court fines, parking meter revenues, special tax revenues in some places, surplus, delinquent taxes, and a multitude of other sources of local government revenue. Determinant #4 has been measured by the level of municipal miscellaneous revenue shown in Column 14d of the county abstract of ratables, with State aid revenues being deducted. The resulting local miscellaneous revenue has been divided by the expanded population to obtain a per capita figure. The state average in 2008 is \$412 dollars per capita¹¹.

Below-average levels of local municipal miscellaneous revenue are common among the high property tax burden communities. Twenty-two of the 30 highest burden municipalities, including all four of the highest burden places, have less than the average amount of non-property-tax local revenue. Communities with large concentrations of residential property – Woodlynne (#1), Laurel Springs (#8), Lindenwold (#10), Bloomingdale (#22), Willingboro (#25), and Pompton Lakes (#27) – often have low levels of local municipal miscellaneous revenue, although this combination is not universal.

Determinant #5 - Low Level of School Surplus¹²

The final fiscal resource determinant examined here is the amount of the school district's general fund balance that was used in 2008-09 to help balance the school budget. In past years, many school districts were able to build up substantial surpluses that could be drawn upon to help stabilize the property tax rate from year to year. These surpluses have dwindled in recent years under pressure both from taxpayers and from the State Department of Education. Nevertheless, they still constitute an important resource that helps reduce the tax burden in some school districts. On average, across that state, such funds amount to \$458 per resident pupil in 2008-09. However, they vary widely from municipality to municipality, reflecting sporadic use. Among the 30 most burdened municipalities, budgeted school surplus is below the state average in 19 places, with no discernible pattern among the communities.

¹¹ Expanded population.

¹² In 2004, this Determinant also included school district miscellaneous revenue, amounting to about \$67 per resident pupil statewide. Data on this item were not readily available for 2008, and it has been omitted from this report.

Data for budgeted school surplus have been derived from Indicator 20 in the 2010 Comparative Spending Guide issued by the New Jersey Department of Education.

Summary of Financial Resource Determinants

While the distribution of the five financial resource determinants varies from place to place, the lack of such resources remains a predominant reason for high property tax burden in most of the worst-off communities. Although only nine of the 30 most burdened municipalities are below average on every financial resource determinant, thirteen are below average on four resource determinants, and all of them except Pohatcong (#26) fall short on at least three of the five measures.

Expenditures

Three primary expenditure determinants of property tax burden have been evaluated in each municipality. These are the municipal budget per capita, the school costs per resident pupil, and the level of county taxes apportioned to the municipality. The results are shown in Table 6 as percentages of the statewide average figure.

Determinant #6 - High Level of Municipal Budget

The level of the municipal budget has an obvious impact on both the tax rate and the property tax as a percentage of personal income. Municipal budget data have been taken from the county abstracts of ratables, and consist of the tax levies for local municipal purposes (Col. 12CII(a)) and for municipal open space (Col. 12CII(b)), plus the total miscellaneous revenue anticipated (Col. 14(d)), minus all State municipal aid¹³. The resulting budget figures have been divided by the estimated expanded 2008 resident population of each municipality to find Determinant #6. The state average municipal budget per capita in 2008 is \$1,247¹⁴.

Eleven of the 30 most burdened municipalities have per capita municipal budgets above the state average. In several cases, they are the more urban places – Orange (#9), East Orange (#13), and Irvington (#24), but some of the older suburbs also are included, such as Roselle (#2), West Orange (#7), Hillside (#5), Haledon (#12), and Ridgefield Park (#21). Less easily explainable are the high municipal budgets in Lawnside (#6), High Bridge (#11), and Pohatcong (#26).

Determinant #7 - High Level of School Costs

School expenditures also impact both the tax rate and the property tax as a percentage of local income. School costs used here are the sum of:

- (1) all State formula aid to school districts;
- (2) the budgeted general fund balance, or school surplus,

¹³ See below, p. 10 for a description of State municipal aid.

¹⁴ Expanded population.

with both items as supplied for 2008-09 for the New Jersey Legislative District Data Book by the State Department of Education and consolidated on a municipal basis; and

- (3) the local district school tax levy (Col.12CI(a));
- (4) the regional and consolidated school district tax levy (Col.12CI(b)); and
- (5) the school tax levy in the municipal budget (Col.12CI(c));

with all three from the 2008 county abstract of ratables.

The term “school costs” is the equivalent of a school budget per pupil in school districts with K-12 fiscal responsibilities. In the constituent municipalities of a K-12 regional or a regional high school district, the per pupil cost is influenced by the apportionment of the regional tax levy among the municipalities.

Finally, the total school cost figure has been divided by the total number of public school pupils from the municipality in all school districts involved. County vocational district expenditures and pupils have been ignored, since costs not included in the budgets of the individual school districts that send pupils to the vocational schools will be included in the county tax levy. The state average school cost per pupil in 2008-09 is \$15,776.

Thirteen municipalities out of the 30 most burdened have school costs per pupil above the state average on Determinant #7. Several of these places – Salem City (#3), Orange (#9), East Orange (#13), and Irvington (#24) – are Abbott school districts, where a high school budget per pupil has been mandated in recent years with compensating State aid to reduce the property tax. Non-Abbott municipalities in the top 30 tax-burden places with above average per-pupil school costs include Roselle (#2), Woodbury (#4), West Orange (#7), Lawnside (#6), Lindenwold (#10), High Bridge (#11), North Plainfield (#16), Bloomingdale (#22), and Willingboro (#25), although many of these places are barely above the state average.

Determinant #8 - High Level of County Taxes

Taxes for county purposes apportioned to the municipalities are identified as Determinant #8. Here the source of information again is the county abstract of ratables, and the data include the net county taxes less municipal state aid (Col. 12AV)¹⁵, county library taxes (Col. 12B(a)), county health taxes (Col. 12B(b)), and county open space taxes (Col.12B(c)). Expanded population figures are used to calculate the per capita data.

The average county tax levy in 2008 is \$458 per capita¹⁶. Only seven of the 30 most burdened places appear to have above-average county taxes. These include West Orange (#7) – a municipality that is reasonably well-to-do in a county with a number of poorer communities, where the more affluent communities often carry much of the county tax load, three smaller

¹⁵ This particular state aid to municipalities is almost extinct. Only Walpack received such aid in 2008, for a total of \$1,523.

¹⁶ Expanded population.

places in Camden County, where county taxes, in general, are high –Lawnside (#6), Laurel Springs (#8), Barrington (#19), and three places – Bloomingdale (#22) and Pohatcong (#26), and Pompton Lakes (#27) – for which there is no ready explanation.

Summary of Expenditure Determinants

High expenditure levels occur much less frequently than low resource levels among the most burdened communities. Some aspect of high expenditures can be blamed, at least partially, for the property tax burden in most of the 30 highest-burden communities. However, in ten places –Woodlynne (#1), Prospect Park (#14), Penns Grove (#15), Stratford (#17), Somerdale (#18), Glassboro (#20), Newton (#23), Mount Ephraim (#28), Washington Borough (#29), and Magnolia (#30) – the property tax burden is substantial even though every expenditure determinant is below the state average. All of these places have such low levels of resources that they are particularly burdened.

Demographics

Determinant #9 – High Level of Public School Enrollment

One demographic determinant of relative property tax burden has been examined – the percentage of a municipality’s population that is enrolled in the public schools. More children in school mean more expenditures.

The percentage of a community enrolled in the public schools is affected by at least four factors: the age make-up of the community, the reputation of the public schools, the availability of non-public schools, either religious or secular, and an income level of the population that would facilitate private school enrollment. Data on resident enrollment was supplied by the New Jersey Department of Education.

Some communities are relatively young, with large numbers of school-age children in proportion to adults. Woodlynne (#1), Prospect Park (#14), and Penns Grove (#15), are the three places with the highest percentages of their population enrolled in public schools. All three have experienced large in-migrations of Hispanic residents with young children. Haledon (#12) also comes close to fitting this pattern, although the overall population growth has been minimal.

Municipalities that have large public school enrollments probably due of the reputation of their schools – Montgomery (#293), Mountain Lakes (#374), and Millburn (#486), for example – are not included in Table 6 because their high property tax resources often permit them to sponsor such schools with moderate property tax burdens.

Areas having a strong parochial school system and tradition, as in Hudson County, have low public school enrollments as a proportion of total population, and also do not appear in Table 6.

Finally, a low personal income of the residents may prevent them from participating in private school education. This is probably a factor in the most burdened communities, such as Woodlyne (#1), Salem City (#3), Prospect Park (#14), and Penns Grove (#15).

State Aid

State aid is provided to local communities in two ways – by grants to municipalities and school districts, and by direct tax rebate payments to qualified taxpayers.

Determinant #10 – Low Level of State Aid to Municipalities

In 2008-09, State aid to municipalities amounts to \$1.611 billion, broken down as follows:

2008 Adjusted CMPTRA.....	\$ 631,110,087
Total Energy Receipts Tax Distribution 08.....	906,247,396
Garden State Trust CY/08SFY 09.....	9,827,687
Watershed Moratorium Offset.....	2,217,648
Pinelands Property Tax Stabilization.....	1,800,000
Highlands Water Protection and Planning Act.....	<u>108,679</u>
 Total Adjusted Formula Aid	 \$1,611,333,497

Aid is apportioned to municipalities by a variety of formulas. When aggregated, in 2008-09 it comes to an average of \$168 per capita¹⁷. Data on State aid to municipalities comes from the website of the Division of Local Government Services in the Department of Community Affairs.

Low per capita levels of State municipal aid are common among the 30 most heavily-burdened municipalities in 2008. Twenty-two of the 30 places shown in Table 5 receive below-average amounts of such assistance per capita. The more urban places – Orange (#9), East Orange (#13), and Irvington (#24) – do reasonably well, as do some smaller urban places. Salem City (#3) and Hillside (#5) receive more aid than the average, as do a handful of other places – Lawnside (#6), Laurel Springs (#8), and Penns Grove (#15) -- but most heavily-burdened places receive much less.

Determinant #11 – Low Level of State Aid to Schools

The earlier report on property tax determinants in 2004 focused on a year in the midst of a “freeze” of State aid for schools that lasted from 2002-03 to 2007-08 for most school districts. State aid to schools totaling \$6.348 billion, was distributed in 2004-05 through a multitude of formulas, most of them included in the Comprehensive Education Improvement and Financing

¹⁷ Expanded population.

Act of 1996 (CEIFA). In addition, special aid for some of the poorest districts was provided in the State budget and grew from year to year to meet the requirements of the Abbott v. Burke court decision.

In January, 2008, the Governor signed into law the School Funding Reform Act of 2008¹⁸, which substantially changed the distribution of State aid to local school districts. All districts were brought within a single package of state aid formulas, although some provisions of the law were designed to hold the “Abbott” districts harmless for the immediate future. Total State aid for schools in 2008-09 rose to \$8.289 billion, or \$6,047 per resident pupil. Data for 2008-09 were provided by the New Jersey Department of Education.

In contrast to the municipal aid formulas, which give little weight to the financial resources of a community, major portions of the State school aid formulas in 2008-09 do recognize the level of both the property tax base of the school district and the personal income of community residents. The result is that only thirteen of the 30 most burdened municipalities receive below-average amounts of State school aid per pupil. The four Abbott communities among the 30 most burdened – Salem City (#3), Orange (#9), East Orange (#13) and Irvington (#24) – receive far above the average State aid per pupil in 2008-09.

While State school aid plays a significant role in relieving the property tax burden in many low-wealth communities, its effect fades quickly for those places that have more substantial local financial resources. Comparatively well-to-do places like West Orange (#7), receive relatively limited property tax relief from State aid to their schools. The impact of aid to the Abbott districts on the state average is so great that a large number of other municipalities fall below the average level. Even more modest places, such as Laurel Springs (#8), High Bridge (#11), Stratford (#17), Barrington (#19), Ridgefield Park (#21), Bloomingdale (#22), Newton (#23), Pohatcong (#26), Pompton Lakes (#27), Mount Ephraim (#28), and Washington Borough (#29) receive less than the State average of \$6,047 per pupil.

Determinant #12 – Low Level of State Tax Rebates

Tax rebates, paid by the State to individual local taxpayers, have been a staple of New Jersey government since 1977¹⁹. While relatively stable for many years, during the early 2000s tax rebates fluctuated considerably. In 2008, a total of \$1.826 billion - \$191 per capita - was distributed under the tax rebate program. The total rebates received in each municipality have been divided by the expanded population of each municipality to find a per capita figure. Data on tax rebates are from the New Jersey Department of Treasury for use in the New Jersey Legislative District Data Book.

Most of the heavily burdened municipalities receive some significant benefit from the tax rebates in 2008. Exceptions are Salem City (#3), Orange (#9), East Orange (#13), Penns Grove (#15), and Irvington (#24) and, to a lesser extent, Woodlynne (#1), Lindenwold (#10), Prospect

¹⁸ C.260, L.2007.

¹⁹ Tax rebates paid directly to taxpayers were replaced in 2011 by tax credits applied to the quarterly tax bill of each qualified taxpayer.

Park (#14) and Glassboro (#20). Most of the places that have below-average tax rebates also have less than the state average percentage of owner-occupied housing²⁰, probably reflecting some bias in the tax rebate laws favoring home ownership over tenancy.

Summary of State Aid Determinants

None of the 30 most property tax-burdened municipalities in the state receive below-average assistance on every form of State aid. In this sense, the State aid programs tend to supplement each other. State aid for schools, of course, dwarfs the other aid programs, distributing more than twice as much money as municipal aid and tax rebates combined. Moreover, school aid is distributed through a dynamic²¹ formula that recognizes both current property values and personal income. Without such a school aid formula, the situation of the most property-tax-burdened communities of the state would be far more desperate.

Summary of Property Tax Burden Determinants

An examination of the distribution of significant determinants among the 30 most-burdened municipalities in Table 6 reveals a heavy concentration of deficiencies in the financial resources area. Many fewer of these most-burdened places appear in the table because of high expenditures. State aid --municipal, school, and rebate -- fails to compensate adequately for the lack of local financial resources in the most heavily-burdened municipalities of the state, resulting in wide variations in burden.

Property Taxes in the Urban Municipalities

The low 2008 Property Tax Burden Index rankings for many urban municipalities, especially Newark (#476) and Jersey City (#524) may come as some surprise, given the common understanding that property taxes are excessive in New Jersey's urban areas (See Table 7). Property tax rates really were high in these places until the late 1990's. Since that time, however, tax rates in the state's two largest cities and in some of the other urban communities have dropped sharply. By 2005, the equalized net property tax rate in Jersey City was below the state average, and in 2007 the same thing happened in Newark (See Chart 1)²². Both cities remained below the state average net property tax rate through 2009. Since that time, property tax rates have rebounded in the two cities, but they are still far below their peaks in 1997-98 and only minimally above the state average²³. Property taxes as a percentage of personal income in

²⁰ New Jersey Legislative District Data Book, 2009, Table A.

²¹ A "dynamic" formula is recalculated every year with current enrollment, equalized valuation and personal income data.

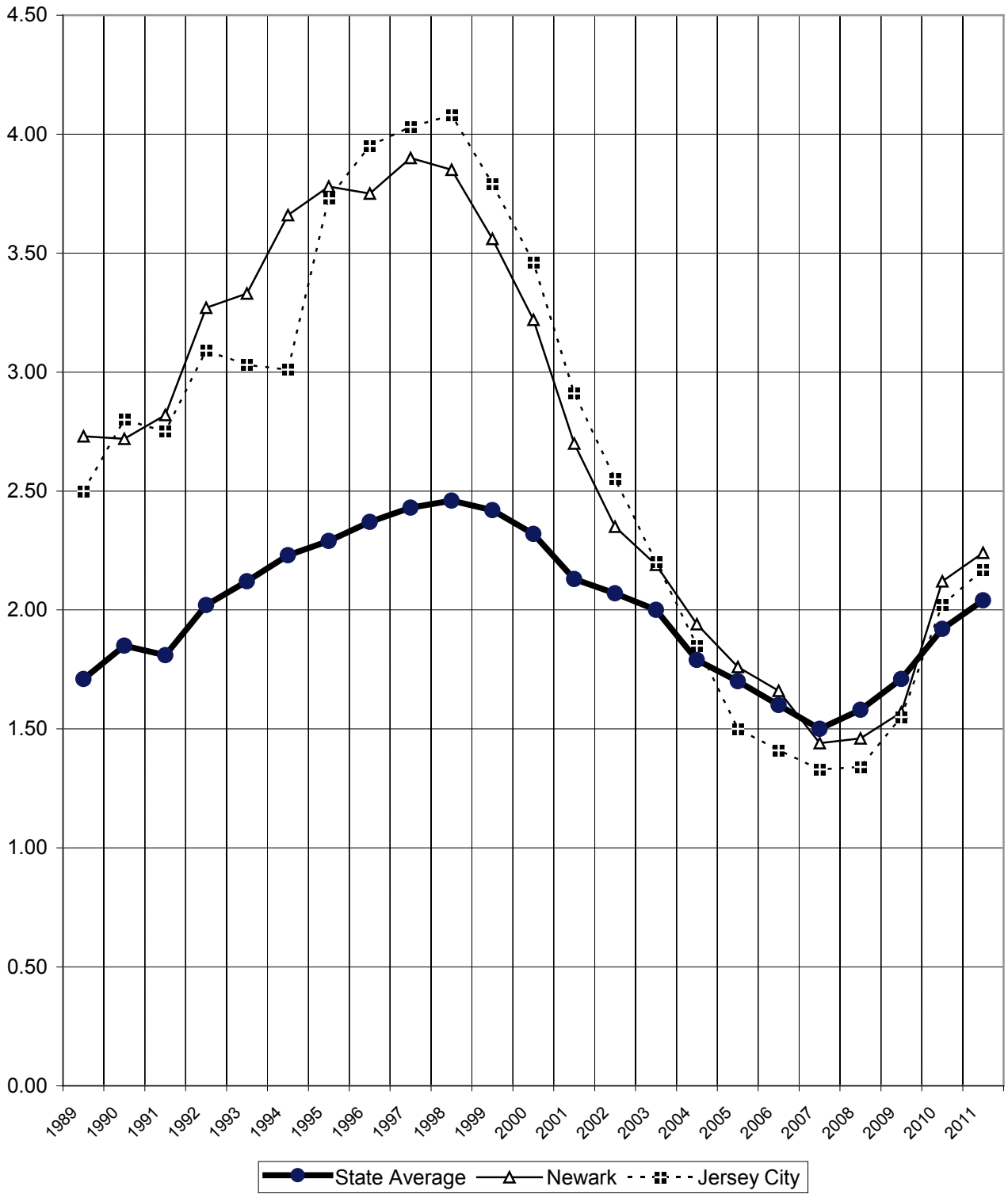
²² New Jersey Legislative District Data Book, years 1989 through 2013.

²³ From this point on this paper will use the Supreme Court's identification of 28 "urban" school districts to define "urban" municipalities. Originally, the Court identified only 28 places. However, subsequent judicial and legislative action soon resulted in the addition of Plainfield and Neptune Township to the 28, and Salem City joined to group in more recent years, for the total of 31 urban municipalities.

Table 7. Property Tax Burden Index – Urban Municipalities, 2008

Index Rank	Municipality	County	Equalized Net Tax Rate	Net Tax as % of Personal Income	Tax Burden Index
3	Salem City	Salem	2.55	6.80	4.40
9	Orange	Essex	2.39	7.32	4.18
13	East Orange	Essex	2.49	6.73	4.10
24	Irvington	Essex	2.50	6.11	3.90
90	Plainfield	Union	1.88	6.37	3.47
101	Passaic City	Passaic	2.02	5.83	3.43
111	Trenton	Mercer	2.41	4.78	3.40
120	Bridgeton	Cumberland	2.86	4.25	3.35
145	Perth Amboy	Middlesex	1.84	5.89	3.29
151	New Brunswick	Middlesex	1.73	6.26	3.29
189	Paterson	Passaic	1.77	5.77	3.20
213	Union City	Hudson	1.93	5.10	3.13
227	Pleasantville	Atlantic	1.80	5.34	3.10
245	Gloucester City	Camden	2.10	4.50	3.07
259	Keansburg	Monmouth	1.57	5.87	3.04
268	Elizabeth	Union	1.69	5.40	3.02
271	Harrison Town	Hudson	1.75	5.18	3.01
274	Long Branch	Monmouth	1.25	7.14	3.00
279	Burlington City	Burlington	1.82	4.90	2.98
287	Millville	Cumberland	1.96	4.46	2.96
299	Garfield	Bergen	1.51	5.66	2.93
301	Phillipsburg	Warren	1.79	4.76	2.92
315	Asbury Park	Monmouth	1.43	5.83	2.89
377	Camden	Camden	2.40	3.06	2.71
391	Neptune Twp.	Monmouth	1.37	5.20	2.67
421	West New York	Hudson	1.81	3.63	2.56
435	Vineland	Cumberland	1.70	3.72	2.52
446	Pemberton Twp.	Burlington	1.46	4.22	2.48
476	Newark	Essex	1.40	3.79	2.30
524	Jersey City	Hudson	1.33	2.83	1.94
525	Hoboken	Hudson	1.23	3.07	1.94

**Chart 1: New Jersey Equalized Net Property Tax Rates: 1989-2012;
Newark, Jersey City and State Average**



Newark and Jersey City, first calculated for 2003²⁴, have consistently since that time been below the state average.

Why the change? The major reason is the Abbott v. Burke school funding case. While the first substantive decision in the case occurred in 1990, the remedies ordered immediately required only increased expenditures in the urban districts, with some recognition by the Court that this could cause fiscal burdens for both the State and for local communities and that a phase-in might be appropriate. In fact, the state did increase funding for the schools modestly in 1990 with the Quality Education Act (QEA)²⁵ and then with the Comprehensive Education Improvement and Financing Act in 1996²⁶. Urban property tax rates for county, municipal and school purposes remained high or even increased during the early 1990s.

In 1997, however, the Supreme Court in its Abbott IV decision ordered “that the State provide increased funding to the twenty-eight districts identified...as “Abbott districts” that will assure that each of those districts has the ability to spend an amount per pupil in the school year 1997-98 that is equivalent to the average per-pupil expenditure in the DFG I & J districts...”²⁷ The Supreme Court order was interpreted initially to require that all additional expenditures must be provided by the State. This interpretation opened up a new era in New Jersey urban property taxation. In 1997-98, all but three of the 31 Abbott school districts²⁸ were able to adopt budgets with substantially the same or smaller school general fund tax levies as in the prior year, while the State provided additional state aid to make up the difference. This practice was continued for a number of years, with most Abbott school districts approving budgets each year having little or no annual increase in tax levy. Newark, for example, levied a school property tax of \$80,000,000 every year from 1996-97 through 2005-06, while its property tax base (equalized valuation) grew by 150%. With even a small annual increase in the amount of taxable property, a fixed tax levy can only result in a lower tax rate. Substantially the same thing happened in Jersey City, and the impact on taxes was accentuated by a building boom; from 1998 through 2008, Jersey City issued building permits for 15,545 new residential housing.

While Newark and Jersey City show a drastic change in property tax burden, similar, though usually less dramatic, impacts can be seen in all of the Abbott communities²⁹. During the years from 1998-99 through 2005-06 most Abbott school districts were able to keep their school general fund tax levies no higher than in 1997-98, while their State aid and equalized valuations increased. Only in 2006-07 did the State begin to require a majority of the districts to raise more local taxes. School taxes in the urban districts “bottomed-out” about that time, and total tax rates

²⁴ New Jersey Legislative District Data Book, 2006.

²⁵ L.1990, c. 52.

²⁶ L.1996,c.138.

²⁷ Abbott v. Burke, IV, 149 N.J. 145.

²⁸ Salem City did not gain designation as an Abbott school district until 2004-05, but is included here as an urban community.

²⁹ Although the number of municipalities considered “urban” and, therefore, eligible for Abbott funding has fluctuated at times, all 31 that were ever considered in the category are included here as Abbott municipalities.

in these places are again on the rise but still, in most places, below their peaks in the early 1990's.

The Relative Importance of Determinants

Preceding sections describe the determinants of relative property tax burden among the 30 most heavily burdened places on a frequency basis. However, the relative importance of each determinant in the final Property Tax Burden Index of individual municipalities is not always apparent.

Property Tax Burden Profiles

The data base compiled to identify the significant determinants of property tax burden can be used to prepare an analysis of the determinants in any municipality. Table 8 shows the entries on an Excel spreadsheet that uses all 12 determinants to calculate a Property Tax Burden Index for any individual community. By changing each determinant for that municipality to the state average figure, one by one, while holding all other determinants constant, a municipality's Property Tax Burden Index can be recalculated to identify how much of a change can be attributed to that determinant. The accompanying flow chart reflects Table 8, and shows the way in which each determinant affects the calculation of the equalized net tax rate and the property tax as a percent of personal income.

Calculation of Property Tax Burden Profiles

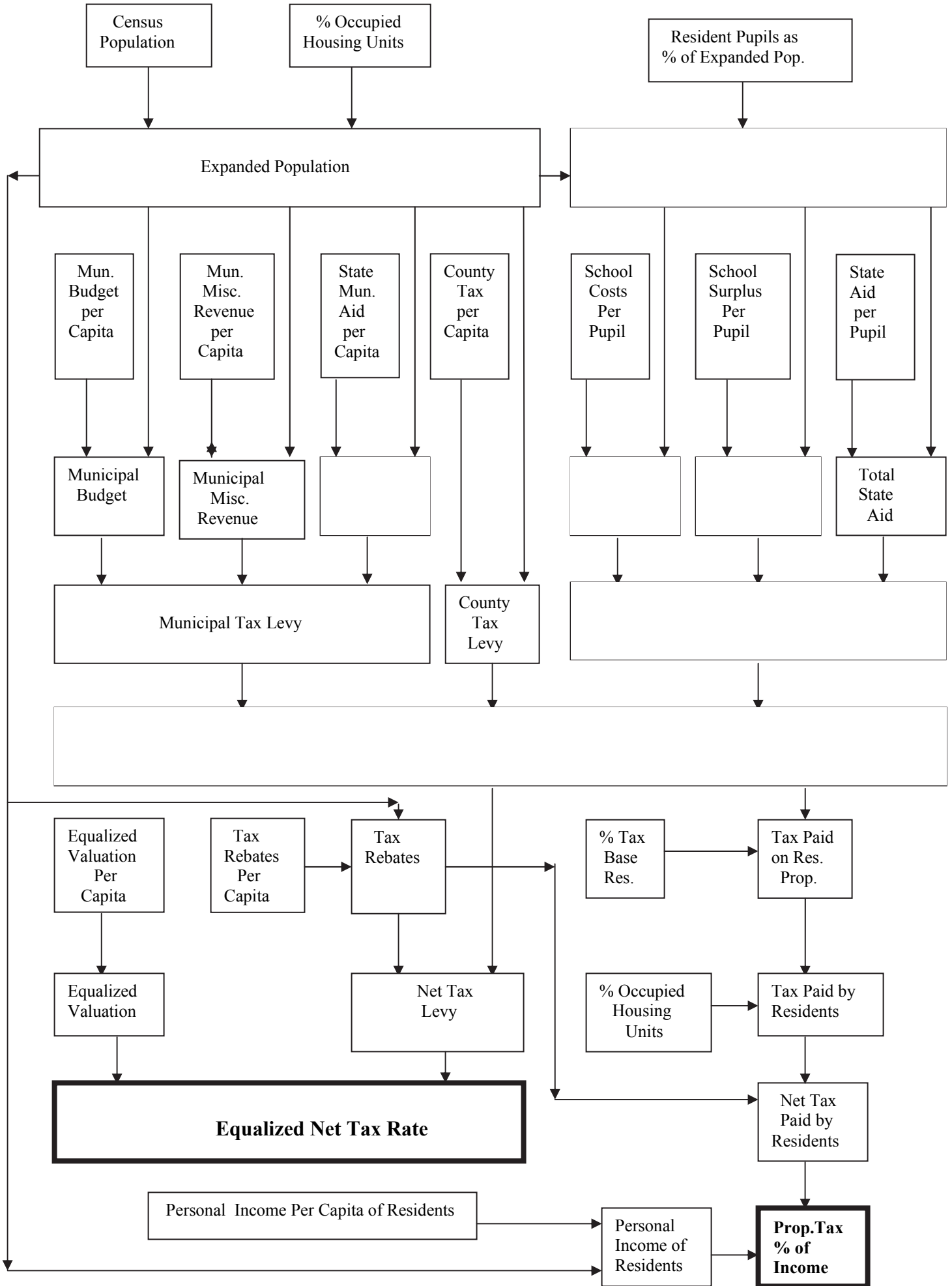
Appendix 2 to this paper shows the value of each property tax burden determinant in 2008 for every municipality in the state³⁰. These can be inserted, one-by-one, in the Excel program outlined in Table 8, while holding all others constant, to prepare a Property Tax Burden Profile evaluating the effect of each determinant on that municipality.

³⁰ Except six; see FN5.

Table 8. Spread Sheet Layout for Evaluation of the Impact of Each Property Tax Burden Determinant in a Municipality for 2008

A – Name of Municipality	
B – County	
C – Estimated 2008 Total Population	Input
D – 2010 Census Proportion of Occupied Units	Input
E – Expanded 2008 Total Population	(C/D)
F – Determinant 1 – Equalized Valuation per Capita (Expanded)	Input
G – Equalized Valuation	(F * E)
H – Determinant 2 – Personal Income per Taxpayer and Dependents	Input
I – Number of Taxpayers and Dependents	Input
J – Total Personal Income of Taxpayers and Dependents	(H * I)
K – Determinant 6 – Municipal Budget per Capita (Expanded)	Input
L – Municipal Budget	(E * K)
M – Determinant 4 – Local Municipal Miscellaneous Revenue Per Capita (Expanded)	Input
N – Local Municipal Miscellaneous Revenue	(E * M)
O – Determinant 10 – State Municipal Aid per Capita (Expanded)	Input
P – State Municipal Aid	(E * O)
Q – Municipal Tax Levy	(L – N – P)
R – Determinant 9 – Resident Pupils as % of Expanded Population	Input
S – Determinant 7 – School Costs per Resident Pupil	Input

T – Total School Costs	$(E * R * S)/100$
U – Determinant 5 – Budgeted School Surplus per Pupil	Input
V – Total Budgeted School Surplus	$(E * R * U)/100$
W - Determinant 11 – State School Aid per Resident Pupil	Input
X – Total State School Aid	$(E * R * W)/100$
Y – School Tax Levy	$(T - V - X)$
Z – Determinant 8 – County Tax Levy per Capita (Expanded)	Input
AA – County Tax Levy	$(E * Z)$
AB – Determinant 12 – State Tax Rebates per Capita (Expanded)	Input
AC – Total State Tax Rebates	$(E * AB)$
AD – Net Tax Levy	$(Q + Y + AA - AC)$
AE – Equalized Net Tax Rate	$(AD/G) * 100$
AF – Determinant 3 – Percentage of Tax Base Residential	Input
AG – Total Tax Levy	$(Q + Y + AA)$
AH – Estimated Tax Paid by Residential Property	$(AF * AG)/100$
AI – Estimated Tax Paid by Municipal Residents	$(AH * D)$
AJ – Estimated Net Tax Paid by Municipal Residents	$(AI - AC)$
AK – Estimated Net Tax as % of Resident Personal Income	$(AJ/J) * 100$
AL – Property Tax Burden Index	$\text{SQRT}(AE * AK)$



Patterns of Determinants in the Most Burdened Places

No single determinant explains the variation in property taxes within the state. Property Tax Burden Profiles have been calculated for the 30 most heavily burdened municipalities. Six different property tax burden determinants show up as the leading factor in the tax burden for at least one of these places (See Table 9), and an example is shown for each pattern.

For most of these communities, the principal cause of tax burden is the lack of an adequate tax base. Seventeen of the 30 municipalities, including the six most impacted places, have a low equalized valuation per capita as the single most important cause of their tax burden. Woodlynne (#1), with the highest 2008 Property Tax Burden Index in the state, is used as an example.

Five of the 30 most burdened communities have a relatively low level of State school aid as their leading cause of property tax burden. Here, West Orange (#7) is shown as an example.

Three municipalities in the group indicate low personal income as the principal reason for their high property tax burden. Haledon (#12) is an example of this group.

Three other places, all with Abbott school districts, have high school costs per pupil as the leading cause of their property tax burden. However, they also receive substantial amounts of State school aid that reduces their tax burden. Salem City (#3) is offered as an example.

A single municipality among the top 30 has a high municipal budget per capita as the most important determinant. The example shown is Hillside (#5)

Finally, one of the most burdened places has high county taxes per capita as its most important property tax determinant. This is the Township of Pohatcong (#26) in Warren County.

Table 9. Leading Property Tax Burden Determinants:
30 Most Heavily Burdened New Jersey Municipalities, 2008

	Number	Municipalities	Property Tax Burden Profile Shown
Low Equalized Valuation Per Capita	17	Woodlynne Roselle Woodbury Laurel Springs Orange Lindenwold Penns Grove North Plainfield Stratford Somerdale Barrington Glassboro Newton Willingboro Mt. Ephraim Washington Bor. Magnolia	Woodlynne
Low State School Aid per Pupil	5	West Orange High Bridge Ridgefield Park Bloomingdale Pompton Lakes	West Orange
Low Personal Income Per Taxpayer and Dependents	3	Lawnside Haledon Prospect Park	Haledon
High School Costs Per Pupil	3	Salem City East Orange Irvington	Salem City
High Municipal Budget Per Capita	1	Hillside	Hillside
High County Tax levy Per Capita	1	Pohatcong	Pohatcong

Property Tax Burden Profile

Woodlynne (Property Tax Burden Rank #1)

Actual 2008 Property Tax Burden Index 4.97

Determinants Changed To State Average	Revised Property Tax <u>Burden Index</u>	Percentage Change <u>in Index</u>
<u>Determinants Causing High Tax Burden</u>		
Low Equalized Valuation per Capita	2.50	- 49.7%
Low Personal Income per Taxpayer Unit	2.97	- 28.8
High School Enrollment %	4.01	- 19.3
Low State Municipal Aid per Capita	4.54	- 8.6
High % Residential Property	4.54	- 7.4
Low Other Municipal Revenue per Capita	4.71	- 5.3
Low State Tax Rebates per Capita	4.91	- 1.2
Low Budgeted School Surplus per Pupil	4.93	- 0.7
<u>Determinants Reducing Tax Burden</u>		
Low County Taxes per Capita	6.06	+ 22.1%
Low Municipal Budget per Capita	6.47	+ 30.2
Low School Costs per Pupil	7.44	+ 50.0
High State School Aid per Pupil	8.98	+ 80.8

Woodlynne

Woodlynne is a tiny residential borough (0.2 sq.mi.) on the border of the City of Camden. It was incorporated in 1901 from a portion of Haddon Township. The Borough has very limited financial resources, both of taxable property and of personal income. A changing population in recent decades – from white to African-American to Hispanic – has brought with it a very high public school enrollment as a percentage of the population, placing a special burden on community financial resources. Relatively little non-property-tax revenue is raised in this heavily residential community. State municipal aid helps only slightly to alleviate the tax burden

Both school costs per pupil and municipal budgets per capita are well below the state average, and the schools receive substantial amounts of State aid per pupil. The apportionment of county taxes based on equalized tax rates is of considerable assistance to the Borough's taxpayers.

Property Tax Burden Profile

West Orange (Property Tax Burden Rank #7)

Actual 2008 Property Tax Burden Index: 4.21

Determinants Changed to State Average	Revised Property Tax Burden Index	Percentage Change in Index
<u>Determinants Causing High Tax Burden</u>		
Low State School Aid per Pupil	3.48	- 17.3%
High School Costs per Pupil	3.81	- 9.5
High Municipal Budget per Capita	3.88	- 7.8
High County Taxes per Capita	4.04	- 4.0
Low Other Municipal Revenue per Capita	4.08	- 3.1 -
High School Enrollment %	4.09	- 2.9
High % Residential Property	4.13	- 1.9
Low Budgeted School Surplus per Pupil	4.14	- 1.7
Low State Municipal Aid per Capita	4.17	- 1.0

Determinants Reducing Tax Burden

High State Tax Rebates per Capita	4.29	+ 1.9 %
High Equalized Valuation per Capita	4.45	+ 5.7
High Personal Income per Taxpayer Unit	4.61	+ 8.7

West Orange

West Orange is a large suburban community in Essex County, combining older sections and newer developments. School factors play the largest role in the West Orange property tax burden, combining a below-average level of State school aid with above-average school costs per pupil. A high municipal budget per capita contributes to the tax burden. County taxes per capita, based on the substantial property tax base, are substantial. There is relatively little local municipal miscellaneous revenue. The high percentage of residential property, the below-average State municipal aid per capita, and low amounts of budgeted school surplus also contribute to the burden, though to a smaller degree.

Tax rebates per capita are slightly above average, but the main factors that moderate the tax burden in West Orange are the substantial property tax base and a considerable personal income per taxpayer unit.

Property Tax Burden Profile

Haledon (Property Tax Burden Rank #12)

Actual 2008 Property Tax Burden Index: 4.10

Determinants Changed to State Average	Revised Property Tax <u>Burden Index</u>	Percentage Change <u>in Index</u>
<u>Determinants Causing High Tax Burden</u>		
Low Personal Income per Taxpayer Unit	3.04	- 25.9%
Low Equalized Valuation per Capita	3.09	- 24.6
High Municipal Budget per Capita	3.83	- 6.6
Low State Municipal Aid per Capita	3.93	- 4.1
High School Enrollment %	3.94	- 3.9
High % Residential Property	3.98	- 2.9
Low Budgeted School Surplus per Pupil	4.03	- 1.7
<u>Determinants Reducing Tax Burden</u>		
High State Tax Rebates per Capita	4.12	+ 0.5
Low County Taxes per Capita	4.21	+ 2.7
High State School Aid per Pupil	4.26	+ 3.9
High Other Municipal Revenue per Capita	4.79	+ 16.8
Low School Costs per Pupil	4.91	+ 19.8

Haledon

Haledon is a small suburban community on the border of Paterson in Passaic County. Its financial resources are well below the state average, with low personal income per taxpayer unit being the most important tax burden determinant. Equalized valuation per capita is almost as low. Several other determinants contribute to the burden of the property tax, with a municipal budget per capita somewhat higher than average being the most important.

The two determinants that help to keep the property taxes from being more excessive are particularly low school costs per pupil and a substantial amount of local municipal miscellaneous revenue.

Salem City (Property Tax Burden Index Rank # 3)

Actual 2008 Property Tax Burden Index 4.40

Determinants Changed To State Average	Revised Property Tax Burden Index	Percentage Change in Index
<u>Determinants Causing High Tax Burden</u>		
High School Costs per Pupil	1.97	- 55.2%
Low Equalized Valuation per Capita	2.30	- 47.7
Low Personal Income per Taxpayer Unit	2.82	- 35.9
Low State Tax Rebates per Capita	4.00	- 9.1
High School Enrollment %	4.22	- 4.1
Low Other Municipal Revenue per Capita	4.25	- 3.4
High % Residential Property	4.27	- 3.0

Determinants Reducing Tax Burden

High State Municipal Aid per Capita	4.70	+ 6.8
Low Municipal Budget per Capita	4.85	+ 10.2
High Budgeted School Surplus per Pupil	4.85	+ 10.2
Low County Taxes per Capita	4.88	+ 10.9
High State School Aid per Pupil	11.10	+152.3

Salem City

Salem City, the urban center of rural Salem County was not one of the original Abbott communities, but was added to that list in 2004-05. As would be expected, Salem's leading property tax burden determinant is the high school costs per pupil mandated by the Abbott decision, but this is balanced by very substantial State school aid. Beyond this, Salem is a very poor community, and the low taxable property value and low personal income per capita and per taxpayer dominate its Property Tax Burden Index. A low level of State tax rebates per capita contributes to the tax burden.

Aside from high Abbott-based State school aid, other factors alleviating Salem's property tax burden are a low municipal budget, a substantial use of surplus in the school budget, and a relatively low levy for county services.

Hillside (Property Tax Burden Rank #5)

Actual 2008 Property Tax Burden Index 4.21

Determinants Changed to State Average	Revised Property Tax <u>Burden Index</u>	Percentage Change <u>in Index</u>
<u>Determinants Causing High Tax Burden</u>		
High Municipal Budget per Capita	3.08	- 26.8 %
Low Personal Income per Taxpayer Unit	3.40	- 19.2
Low Equalized Valuation per Capita	3.56	- 15.4
Low Budgeted School Surplus per Pupil	4.10	- 2.6
 <u>Determinants Reducing Tax Burden</u>		
High % Residential Property	4.26	+ 1.2
High School Enrollment %	4.27	+ 1.4
High Other Municipal Revenue per Capita	4.30	+ 2.1
High State Municipal Aid per Capita	4.33	+ 2.9
High State Tax Rebates per Capita	4.35	+ 3.3
Low County Taxes per Capita	4.39	+ 4.3
Low School Costs per Pupil	4.39	+ 4.3
High State School Aid per Pupil	4.42	+ 5.0

Hillside

Hillside is a medium-sized suburb in Union County, bordering the cities of Newark and Elizabeth. It is the only community among the 30 most heavily property-taxed municipalities where the leading cause of the burden is the high municipal budget. Contributing significantly to the tax burden are low levels of personal income and equalized valuation per capita.

A surprising number of different determinants have a favorable impact on Hillside's tax burden, but they are not substantial enough to offset the effect of the high municipal budget and the low financial resources of the community.

Property Tax Burden Profile

Pohatcong (Property Tax Burden Rank #26)

Actual 2008 Property Tax Burden Index 3.87

Determinants Changed to State Average	Revised Property Tax <u>Burden Index</u>	Percentage Change <u>in Index</u>
<u>Determinants Causing High Tax Burden</u>		
High County Taxes per Capita	3.36	- 13.3 %
Low State School Aid per Pupil	3.41	- 11.9
High Municipal Budget per Capita	3.45	- 10.9
Low Personal Income per Taxpayer Unit	3.46	- 10.6
Low Equalized Valuation per Capita	3.67	- 5.2
Low State Municipal Aid per Capita	3.82	- 1.3
High School Enrollment %	3.87	-
<u>Determinants Reducing Tax Burden</u>		
High Budgeted School Surplus per Pupil	3.90	+ 0.8
High Other Municipal Revenue per Capita	4.01	+ 3.6
Low School Costs per Pupil	4.07	+ 5.2
High State Tax Rebates per Capita	4.13	+ 6.7
Low % Residential Property	4.22	+ 9.0

Pohatcong

Pohatcong is a rural township in Warren County. No single determinant stands out as a dominant factor in the township's Property Tax Burden Profile. High county costs per capita have the largest impact, with low State school aid, a relatively high municipal budget per capita, and fairly low personal income as contributing factors.

Several determinants provide some property tax relief, including a low percentage of residential property, high State tax rebates per capita, and comparatively low school costs per pupil.

Patterns of Determinants in the Urban Communities

In the 31 urban municipalities there also is no single determinant that dominates the analysis of property tax burden. As would be expected, since the Abbott classification has been used to define the urban municipalities, high school costs per pupil stand out as the most important determinant in 16 places. Since these costs are balanced through court order with high levels of State school aid, it is useful to break this group of communities down by their second most important determinants. When this is done (See Table 10), ten of the 16 places have a low tax base – equalized valuation per capita – as the second most important property tax determinant. Vineland (#435) is shown as an example. Five places where high school costs are the leading determinant have low personal income as the secondary determinant; New Brunswick (#151) is an example. Finally, East Orange (#13) is the single example among the urban communities where high school costs are followed by a high municipal budget per capita as the second most important property tax burden determinant.

After high school costs, the most important determinant of property tax burden among the urban municipalities is a high municipal budget per capita. Seven of the 31 places follow this pattern, with Newark (#476) offered as the example.

Next in frequency among the urban places is a low equalized valuation per capita, which is found in four places; Bridgeton (#120) demonstrates this pattern.

Last, in four other communities, illustrated by Elizabeth (#268), low personal income per taxpayer and dependents is the most important determinant of property tax burden.

Table 10: Leading Property Tax Burden Determinants:
31 New Jersey Urban Municipalities; 2008

Leading Property Tax Burden Determinant	Number	Secondary Property Tax Burden Determinant	Number	Municipalities	Property Tax Burden Profile Shown
High School Costs	16	Low Equalized Valuation Per Capita	10	Burlington City Pemberton Twp. Gloucester City Vineland Irvington Union City Keansburg Salem City Plainfield Phillipsburg	Vineland
		Low Personal Income Per Capita	5	Pleasantville New Brunswick Perth Amboy Long Branch Paterson	New Brunswick
		High Municipal Budget Per Capita	1	East Orange	East Orange
High Municipal Budget Per Capita	7		Camden Newark Harrison Hoboken Jersey City Trenton Asbury Park	Newark	
Low Equalized Valuation Per Capita	4		Bridgeton Millville Orange West New York	Bridgeton	
Low Personal Income Per Capita	4		Garfield Neptune Twp. Passaic City Elizabeth	Elizabeth	

Property Tax Burden Profile

Vineland (Property Tax Burden Rank #435)

Actual 2008 Property Tax Burden Index 2.52

Determinants Changed to State Average	Revised Property Tax <u>Burden Index</u>	Percentage Change <u>in Index</u>
<u>Determinants Causing High Tax Burden</u>		
High School Costs per Pupil	1.44	- 42.6%
Low Equalized Valuation per Capita	1.73	- 31.1
Low Personal Income per Taxpayer Unit	1.92	- 23.5
High County Taxes per Capita	2.15	- 14.3
Low State Municipal Aid per Capita	2.42	- 3.6
High School Enrollment %	2.45	- 2.4
Low State Tax Rebates per Capita	2.49	- 0.8

Determinants Reducing Tax Burden

High Budgeted School Surplus per Pupil	2.55	+ 1.6
Low % Residential Property	2.62	+ 4.4
High Other Municipal Revenue per Capita	2.70	+ 7.6
Low Municipal Budget per Capita	3.12	+ 24.3
High State School Aid per Pupil	6.03	+140.2

Vineland

One of the largest municipalities in South Jersey, Vineland shows the typical Abbott pattern, with high school costs per pupil leading the determinants causing high property tax burden, and high State aid for schools alleviating that burden. Beyond these extremes, Vineland's tax burden can be attributed primarily to a low level of resources – a low equalized valuation per capita and limited personal income per taxpayer unit. County taxes also are a significant factor in Vineland's tax burden.

Aside from State school aid, a relatively low municipal budget per capita is significant in limiting Vineland's property tax burden.

Property Tax Burden Profile

New Brunswick (Property Tax Burden Rank #151)

Actual 2008 Property Tax Burden Index 3.29

Determinants Changed to State Average	Revised Property Tax <u>Burden Index</u>	Percentage Change <u>in Index</u>
<u>Determinants Causing High Tax Burden</u>		
High School Costs per Pupil	1.43	- 56.5%
Low Personal Income per Taxpayer Unit	2.13	- 35.3
Low Equalized Valuation per Capita	2.21	- 32.8
Low State Tax Rebates per Capita	2.71	- 17.6
High Municipal Budget per Capita	3.12	- 5.2
Low Budgeted School Surplus per Pupil	3.25	- 1.2
<u>Determinants Reducing Tax Burden</u>		
Low School Enrollment %	3.38	+ 2.7
High State Municipal Aid per Capita	3.66	+ 11.2
High Other Municipal Revenue per Capita	3.69	+ 12.2
Low % Residential Property	3.84	+ 16.7
Low County Taxes per Capita	4.10	+ 24.6
High State School Aid per Pupil	7.34	+123.1

New Brunswick

New Brunswick's Property Tax Burden Profile is typical of most urban districts which, by the convention used here, include all of the Abbott school districts. Heavy school costs per pupil constitute the largest property tax generator while, conversely, State school aid is the most important factor that reduces the tax burden. When these two determinants are set aside, deficiencies in resources – low personal income and limited equalized valuation per capita – are the two leading causes of property tax burden in the city. A fairly low level of State tax rebates per capita adds to the tax burden of the city's residents.

The city's tax burden is lightened by a relatively low county tax per capita, a below-average proportion of residential property, and relatively substantial amounts of municipal revenue from non-property tax sources. State municipal aid is of some assistance, but the remaining determinants have only minor impacts.

Property Tax Burden Profile

East Orange (Property Tax Burden Rank #13)

Actual 2008 Property Tax Burden Index 4.09

Determinants Changed to State Average	Revised Property Tax <u>Burden Index</u>	Percentage Change <u>in Index</u>
<u>Determinants Causing High Tax Burden</u>		
High School Costs per Pupil	1.41	- 65.6%
High Municipal Budget per Capita	2.18	- 46.8
Low Equalized Valuation per Capita	2.32	- 43.4
Low Personal Income per Taxpayer Unit	2.80	- 31.8
Low State Tax Rebates per Capita	3.65	- 11.0
Low Budgeted School Surplus per Pupil	4.01	- 2.2
High % Residential Property	4.03	- 1.7
<u>Determinants Reducing Tax Burden</u>		
Low School Enrollment %	4.12	+ 0.5
High State Municipal Aid per Capita	4.73	+ 15.4
High Other Municipal Revenue per Capita	4.87	+ 18.8
Low County Taxes per Capita	5.17	+ 26.1
High State School Aid per Pupil	10.53	+156.8

East Orange

As an Abbott community, the large Essex County suburb of East Orange demonstrates the typical tax burden pattern of high school costs and high State school aid. Beyond this, the city's tax burden is most affected by its high municipal budget per capita and its lack of local financial resources—equalized valuation and personal income. A low level of State tax rebates per capita contributes to the city's tax burden.

On the other hand, the low county tax levy, due to the city's limited tax base, is of considerable assistance to East Orange, and above-average local non-property-tax municipal revenues and substantial State municipal aid also help the city.

Property Tax Burden Profile

Newark (Property Tax Burden Rank #476)

Actual 2008 Property Tax Burden Index 2.30

Determinants Changed To State Average	Revised Property Tax Burden Index	Percentage Change in Index
<u>Determinants Causing High Tax Burden</u>		
High Municipal Budget per Capita	0.00	- 100.0%
High School Costs per Pupil	0.53	- 77.1
Low Equalized Valuation per Capita	1.47	- 36.4
Low Personal Income per Taxpayer Unit	1.47	- 36.4
State Tax Rebates per Capita	1.67	- 27.8

Determinants Reducing Tax Burden

Low School Enrollment %	2.31	0
High Budgeted School Surplus per Pupil	2.34	+ 1.3
High State Municipal Aid per Capita	2.00	+ 21.2
Low % Residential Property	2.86	+ 23.8
Low County Taxes per Capita	3.04	+ 31.6
High Other Municipal Revenue per Capita	5.05	+ 118.6
High State School Aid per Pupil	6.95	+ 200.5

Newark

Newark, the state's largest city, has high per capita budgets for municipal purposes. If the city budgeted at the statewide average level and all other factors remained the same, there would be virtually no local property tax. Other determinants that increase the tax burden are the high costs of the schools, the low level of equalized valuation and personal income and limited State tax rebates per capita.

On the other hand, if Newark's state aid for schools were reduced to the state average amount per pupil, and all other determinants were kept constant, the city would have, by far, the highest property tax burden in the state. In actual fact, the availability of large amounts of State school aid in 2008 permitted the city to have both a high expenditure level per pupil and a high per capita municipal budget, while maintaining a relatively low property tax burden. Other factors that help to keep Newark's property taxes low include substantial amounts of non-property tax municipal revenue, the payment of a favorable share of county costs, a relatively low percentage of residential property, and significant amounts of State municipal aid.

Property Tax Burden Profile

Elizabeth (Property Tax Burden Rank #268)

Actual 2008 property Tax Burden Index 3.02

Determinants Changed to State Average	Revised Property Tax Burden Index	Percentage Change in Index
<u>Determinants Causing High Tax Burden</u>		
Low Personal Income per Taxpayer Unit	2.00	- 33.8%
Low Equalized Valuation per Capita	2.09	- 30.8
High School Costs per Pupil	2.26	- 25.2
High Municipal Budget per Capita	2.34	- 22.5
Low Tax Rebates per Capita	2.68	- 11.3
Low Budgeted School Surplus per Pupil	2.87	- 5.0
High School Enrollment %	2.99	- 1.0
<u>Determinants Reducing Tax Burden</u>		
High State Municipal Aid per Capita	3.24	+ 7.3
Low Percentage Residential Property	3.34	+ 10.6
High Other Municipal Revenue per Capita	3.35	+ 10.9
Low County Taxes per Capita	3.63	+ 20.2
High State School Aid per Pupil	6.75	+123.5

Elizabeth

Elizabeth, the county seat and largest city in Union County, is an example of a municipality where low personal income and low property values are the two leading determinants of property tax burden, even out-ranking high Abbott school costs per pupil in importance. The city also has a high municipal budget per capita and receives a relatively modest amount of State tax rebates per capita.

More favorable determinants are the high per pupil amount of State school aid, the low county taxes per capita, a substantial amount of non-property-tax municipal revenue, and the comparatively low proportion of residential property.

Conclusion

While property taxes may be high throughout New Jersey, they are most burdensome in many of New Jersey's small suburban municipalities, which often have low levels of taxable property, and whose residents have limited personal incomes. Only rarely is the property tax burden in such places due to high levels of municipal or school spending.

Public officials in these communities must choose between providing only minimal services or imposing a high property tax. There is little that they can do within the context of their own municipalities and school districts; the solution must come from outside, through assistance from other sources. In recent years, court-directed increases in State aid to schools in the state's more urban communities have helped significantly to lower the property tax burden in those places. This also has happened to a lesser extent in non-urban communities. State municipal aid, however, has been much less important and has been distributed with less consideration of a community's own resources. State tax rebates have been of some help to individuals, but are not targeted to less affluent communities, and they have been distributed spasmodically.

One of the less-recognized determinants of property tax burden that is critical for many of the most-burdened places is the apportionment of county taxes on the basis of tax ratables. Without this policy, the property tax burden in the highest-tax communities would be far worse. A shift in responsibilities from municipalities to the county level would help the most burdened places – provided that the present method of apportioning county costs is continued.

The property tax in New Jersey is far from the monolithic monster often portrayed. It is complicated and diverse, having different impacts for different reasons throughout the state's many municipalities. In the aggregate, the property tax may be a huge mechanism for financing the state's local governments, but in its application to individual communities the property tax varies tremendously. A factor that causes high taxes in one place may be the salvation of another municipality. Too often, attempts to "solve the property tax problem" try to apply sweeping restrictions without identifying the different components of the "problem",

APPENDIX

Appendix Table 1. Property Tax Burden Index; All New Jersey Municipalities, 2008*

			2008	2008	2008
				Estimated	
				Net Tax	
			Equalized	as % of	Property
			Net	Resident	Tax
Index			Tax	Personal	Burden
Rank	Municipality	County	Rate	Income	Index
292	ABSECON	Atlantic	1.70	5.11	2.95
71	ATLANTIC CITY	Atlantic	1.66	7.76	3.58
420	BRIGANTINE	Atlantic	0.96	6.89	2.57
237	BUENA	Atlantic	1.85	5.15	3.09
473	BUENA VISTA	Atlantic	1.39	3.83	2.31
191	CORBIN CITY	Atlantic	1.75	5.79	3.19
126	EGG HARBOR CITY	Atlantic	2.06	5.44	3.34
346	EGG HARBOR TWP.	Atlantic	1.61	4.92	2.82
523	ESTELL MANOR	Atlantic	1.09	3.50	1.95
519	FOLSOM	Atlantic	1.17	3.46	2.01
356	GALLOWAY	Atlantic	1.53	5.04	2.77
399	HAMILTON	Atlantic	1.62	4.31	2.64
403	HAMMONTON	Atlantic	1.57	4.42	2.64
205	LINWOOD	Atlantic	1.91	5.24	3.16
539	LONGPORT	Atlantic	0.55	5.72	1.77
493	MARGATE	Atlantic	0.95	5.18	2.22
423	MULLICA	Atlantic	1.41	4.63	2.55
248	NORTHFIELD	Atlantic	1.68	5.57	3.06
227	PLEASANTVILLE	Atlantic	1.80	5.34	3.10
447	PORT REPUBLIC	Atlantic	1.29	4.75	2.47
252	SOMERS POINT	Atlantic	1.57	5.93	3.05
161	VENTNOR	Atlantic	1.36	7.87	3.27
534	WEYMOUTH	Atlantic	1.21	2.87	1.86
362	ALLENDALE	Bergen	1.68	4.55	2.77
560	ALPINE	Bergen	0.48	0.90	0.66
47	BERGENFIELD	Bergen	1.97	6.99	3.72
80	BOGOTA	Bergen	1.81	6.91	3.53
487	CARLSTADT	Bergen	1.26	4.04	2.26
335	CLIFFSIDE PARK	Bergen	1.33	6.05	2.84
233	CLOSTER	Bergen	1.55	6.15	3.09
428	CRESSKILL	Bergen	1.32	4.89	2.54
359	DEMAREST	Bergen	1.64	4.67	2.77
70	DUMONT	Bergen	1.79	7.22	3.59
520	EAST RUTHERFORD	Bergen	1.28	3.15	2.01
495	EDGEWATER	Bergen	1.14	4.30	2.21
153	ELMWOOD PARK	Bergen	1.64	6.56	3.28
139	EMERSON	Bergen	1.66	6.60	3.31
341	ENGLEWOOD	Bergen	1.74	4.57	2.82
547	ENGLEWOOD CLIFFS	Bergen	0.71	2.95	1.45
119	FAIR LAWN	Bergen	1.80	6.30	3.37
129	FAIRVIEW	Bergen	1.44	7.69	3.33
372	FORT LEE	Bergen	1.59	4.69	2.73
531	FRANKLIN LAKES	Bergen	1.14	3.15	1.89
299	GARFIELD	Bergen	1.51	5.66	2.93
142	GLEN ROCK	Bergen	1.88	5.77	3.30
95	HACKENSACK	Bergen	1.87	6.37	3.45
251	HARRINGTON PARK	Bergen	1.55	6.04	3.06
164	HASBROUCK HTS.	Bergen	1.75	6.11	3.26
128	HAWORTH	Bergen	1.77	6.30	3.34
178	HILLSDALE	Bergen	1.65	6.34	3.23

*Except Teterboro, Audubon Park, Pine Valley, Tavistock, Walpack, Winfield.

Appendix Table 1. Property Tax Burden Index; All New Jersey Municipalities, 2008*

			2008	2008	2008
				Estimated	
				Net Tax	
			Equalized	as % of	Property
			Net	Resident	Tax
Index			Tax	Personal	Burden
Rank	Municipality	County	Rate	Income	Index
497	HO-HO-KUS	Bergen	1.32	3.70	2.21
152	LEONIA	Bergen	1.64	6.58	3.28
100	LITTLE FERRY	Bergen	1.81	6.52	3.43
41	LODI	Bergen	1.97	7.08	3.73
350	LYNDHURST	Bergen	1.55	5.02	2.79
505	MAHWAH	Bergen	1.08	3.99	2.08
170	MAYWOOD	Bergen	1.71	6.16	3.25
181	MIDLAND PARK	Bergen	1.71	6.04	3.22
461	MONTVALE	Bergen	1.50	3.82	2.39
419	MOONACHIE	Bergen	1.49	4.47	2.58
148	NEW MILFORD	Bergen	1.70	6.36	3.29
203	NORTH ARLINGTON	Bergen	1.75	5.72	3.17
125	NORTHVALE	Bergen	1.56	7.22	3.35
352	NORWOOD	Bergen	1.40	5.51	2.78
155	OAKLAND	Bergen	1.68	6.40	3.28
477	OLD TAPPAN	Bergen	1.30	4.09	2.30
249	ORADELL	Bergen	1.76	5.31	3.06
218	PALISADES PARK	Bergen	1.26	7.74	3.12
455	PARAMUS	Bergen	1.22	4.85	2.43
398	PARK RIDGE	Bergen	1.50	4.68	2.65
306	RAMSEY	Bergen	1.63	5.21	2.91
404	RIDGEFIELD	Bergen	1.16	5.99	2.63
21	RIDGEFIELD PARK	Bergen	2.18	7.07	3.93
385	RIDGEWOOD	Bergen	1.63	4.42	2.69
92	RIVER EDGE	Bergen	1.78	6.73	3.46
253	RIVERVALE	Bergen	1.67	5.59	3.05
400	ROCHELLE PARK	Bergen	1.23	5.65	2.64
550	ROCKLEIGH	Bergen	0.74	2.72	1.42
144	RUTHERFORD	Bergen	1.75	6.21	3.29
286	SADDLE BROOK	Bergen	1.55	5.63	2.96
557	SADDLE RIVER	Bergen	0.69	1.89	1.14
267	SOUTH HACKENSACK	Bergen	1.63	5.60	3.02
102	TEANECK	Bergen	1.95	6.01	3.43
347	TENAFLY	Bergen	1.75	4.52	2.81
479	UPPER SADDLE RIVER	Bergen	1.30	4.03	2.29
91	WALDWICK	Bergen	1.70	7.04	3.46
360	WALLINGTON	Bergen	1.47	5.19	2.77
275	WASHINGTON TWP.	Bergen	1.48	6.08	3.00
266	WESTWOOD	Bergen	1.56	5.87	3.02
458	WOODCLIFF LAKE	Bergen	1.49	3.87	2.40
282	WOOD-RIDGE	Bergen	1.59	5.57	2.98
489	WYCKOFF	Bergen	1.31	3.87	2.25
450	BASS RIVER	Burlington	1.26	4.76	2.45
45	BEVERLY CITY	Burlington	2.36	5.87	3.72
107	BORDENTOWN CITY	Burlington	2.15	5.39	3.40
262	BORDENTOWN TWP.	Burlington	1.83	5.01	3.03
279	BURLINGTON CITY	Burlington	1.82	4.90	2.98
256	BURLINGTON TWP.	Burlington	1.75	5.29	3.05
364	CHESTERFIELD	Burlington	1.63	4.66	2.76
238	CINNAMINSON	Burlington	1.81	5.26	3.09

*Except Teterboro, Audubon Park, Pine Valley, Tavistock, Walpack, Winfield.

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			Equalized	as % of	Property
			Net	Resident	Tax
Index			Tax	Personal	Burden
Rank	Municipality	County	Rate	Income	Index
257	DELANCO	Burlington	1.82	5.10	3.04
133	DELTRAN	Burlington	1.97	5.61	3.32
157	EASTAMPTON	Burlington	1.94	5.54	3.28
336	EDGEWATER PARK	Burlington	1.66	4.85	2.84
206	EVESHAM	Burlington	1.94	5.15	3.16
118	FIELDSBORO	Burlington	2.22	5.13	3.37
367	FLORENCE	Burlington	1.68	4.50	2.75
439	HAINESPORT	Burlington	1.44	4.32	2.50
318	LUMBERTON	Burlington	1.68	4.94	2.88
288	MANSFIELD	Burlington	1.56	5.62	2.96
230	MAPLE SHADE	Burlington	1.85	5.18	3.10
53	MEDFORD LAKES	Burlington	2.20	6.18	3.69
197	MEDFORD TWP.	Burlington	2.03	4.98	3.18
395	MOORESTOWN	Burlington	1.82	3.86	2.65
243	MOUNT HOLLY	Burlington	1.95	4.85	3.07
384	MOUNT LAUREL	Burlington	1.69	4.30	2.69
457	NEW HANOVER	Burlington	1.37	4.23	2.41
532	NORTH HANOVER	Burlington	1.12	3.18	1.89
169	PALMYRA	Burlington	1.99	5.29	3.25
521	PEMBERTON BOR.	Burlington	1.26	3.18	2.00
446	PEMBERTON TWP.	Burlington	1.46	4.22	2.48
174	RIVERSIDE	Burlington	1.92	5.46	3.24
94	RIVERTON	Burlington	2.26	5.28	3.45
323	SHAMONG	Burlington	1.73	4.74	2.87
353	SOUTHAMPTON	Burlington	1.49	5.17	2.78
198	SPRINGFIELD	Burlington	1.77	5.69	3.18
254	TABERNAACLE	Burlington	1.73	5.38	3.05
512	WASHINGTON TWP.	Burlington	1.01	4.16	2.05
432	WESTAMPTON	Burlington	1.57	4.06	2.52
25	WILLINGBORO	Burlington	2.30	6.55	3.88
303	WOODLAND	Burlington	1.43	5.95	2.92
556	WRIGHTSTOWN	Burlington	0.95	1.49	1.19
122	AUDUBON	Camden	2.12	5.32	3.36
19	BARRINGTON	Camden	2.52	6.20	3.95
61	BELLMAWR	Camden	2.33	5.69	3.64
193	BERLIN BOR.	Camden	1.89	5.36	3.18
79	BERLIN TWP.	Camden	2.35	5.32	3.54
382	BROOKLAWN	Camden	1.89	3.87	2.70
377	CAMDEN CITY	Camden	2.40	3.06	2.71
138	CHERRY HILL	Camden	2.17	5.05	3.31
132	CHESILHURST	Camden	2.36	4.68	3.33
54	CLEMENTON	Camden	2.43	5.55	3.67
154	COLLINGSWOOD	Camden	2.14	5.03	3.28
43	GIBBSBORO	Camden	2.37	5.87	3.73
245	GLOUCESTER CITY	Camden	2.10	4.50	3.07
113	GLOUCESTER TWP.	Camden	2.18	5.27	3.39
62	HADDON HEIGHTS	Camden	2.36	5.60	3.64
72	HADDON TWP.	Camden	2.18	5.88	3.58
98	HADDONFIELD	Camden	2.23	5.31	3.44
123	HI-NELLA	Camden	2.59	4.35	3.35

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			Equalized	as % of	Property
			Net	Resident	Tax
Index			Tax	Personal	Burden
Rank	Municipality	County	Rate	Income	Index
8	LAUREL SPRINGS	Camden	2.66	6.58	4.19
6	LAWNSIDE	Camden	2.52	7.02	4.21
10	LINDENWOLD	Camden	2.77	6.17	4.13
30	MAGNOLIA	Camden	2.52	5.87	3.85
60	MERCHANTVILLE	Camden	2.50	5.31	3.64
28	MOUNT EPHRAIM	Camden	2.54	5.86	3.86
59	OAKLYN	Camden	2.30	5.78	3.64
176	PENNSAUKEN	Camden	2.14	4.89	3.24
34	PINE HILL	Camden	2.55	5.68	3.80
55	RUNNEMEDE	Camden	2.33	5.75	3.66
18	SOMERDALE	Camden	2.62	5.99	3.96
17	STRATFORD	Camden	2.61	6.04	3.97
140	VOORHEES	Camden	2.26	4.83	3.30
89	WATERFORD	Camden	2.09	5.77	3.47
130	WINSLOW	Camden	2.02	5.49	3.33
1	WOODLYNNE	Camden	3.11	7.93	4.97
558	AVALON	Cape May	0.36	3.46	1.11
508	CAPE MAY CITY	Cape May	0.65	6.57	2.06
554	CAPE MAY POINT	Cape May	0.38	4.21	1.27
526	DENNIS	Cape May	0.95	3.92	1.93
488	LOWER TOWNSHIP	Cape May	0.98	5.20	2.25
501	MIDDLE TOWNSHIP	Cape May	1.07	4.36	2.16
530	NORTH WILDWOOD	Cape May	0.81	4.45	1.90
540	OCEAN CITY	Cape May	0.63	4.94	1.77
548	SEA ISLE CITY	Cape May	0.50	4.18	1.44
551	STONE HARBOR	Cape May	0.39	4.99	1.39
533	UPPER TOWNSHIP	Cape May	1.05	3.40	1.89
467	WEST CAPE MAY	Cape May	0.90	6.13	2.35
445	WEST WILDWOOD	Cape May	0.93	6.59	2.48
32	WILDWOOD	Cape May	1.46	9.95	3.81
528	WILDWOOD CREST	Cape May	0.85	4.28	1.90
546	WOODBINE	Cape May	0.95	2.35	1.50
120	BRIDGETON	Cumberland	2.66	4.25	3.36
430	COMMERCIAL	Cumberland	1.66	3.85	2.53
121	DEERFIELD	Cumberland	2.28	4.96	3.36
492	DOWNNE	Cumberland	1.26	3.90	2.22
444	FAIRFIELD TWP.	Cumberland	1.55	3.99	2.49
51	GREENWICH	Cumberland	2.45	5.57	3.69
136	HOPEWELL	Cumberland	2.07	5.30	3.32
331	LAWRENCE	Cumberland	1.76	4.61	2.84
406	MAURICE RIVER	Cumberland	1.57	4.37	2.62
287	MILLVILLE	Cumberland	1.96	4.46	2.96
491	SHILOH	Cumberland	1.49	3.30	2.22
443	STOW CREEK	Cumberland	1.48	4.19	2.49
185	UPPER DEERFIELD	Cumberland	1.94	5.27	3.20
435	VINELAND	Cumberland	1.70	3.72	2.52
48	BELLEVILLE	Essex	2.04	6.72	3.71
40	BLOOMFIELD	Essex	2.11	6.64	3.74
192	CALDWELL	Essex	1.80	5.62	3.18
411	CEDAR GROVE	Essex	1.41	4.86	2.62

*Except Teterboro, Audubon Park, Pine Valley, Tavistock, Walpack, Winfield.

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				Net Tax	
			Equalized	as % of	Property
			Net	Resident	Tax
Index			Tax	Personal	Burden
Rank	Municipality	County	Rate	Income	Index
13	EAST ORANGE	Essex	2.49	6.73	4.09
510	ESSEX FELLS	Essex	1.48	2.85	2.06
456	FAIRFIELD TWP.	Essex	1.35	4.33	2.42
66	GLEN RIDGE	Essex	2.35	5.53	3.60
24	IRVINGTON	Essex	2.50	6.11	3.90
413	LIVINGSTON	Essex	1.68	4.06	2.61
50	MAPLEWOOD	Essex	2.24	6.10	3.69
486	MILLBURN	Essex	1.48	3.45	2.26
106	MONTCLAIR	Essex	2.20	5.27	3.41
476	NEWARK	Essex	1.40	3.79	2.30
429	NORTH CALDWELL	Essex	1.57	4.10	2.53
76	NUTLEY	Essex	1.99	6.37	3.56
9	ORANGE	Essex	2.39	7.32	4.18
498	ROSELAND	Essex	1.36	3.55	2.20
57	SOUTH ORANGE	Essex	2.36	5.65	3.65
204	VERONA	Essex	1.75	5.73	3.16
337	WEST CALDWELL	Essex	1.58	5.07	2.83
7	WEST ORANGE	Essex	2.48	7.13	4.21
112	CLAYTON	Gloucester	2.19	5.25	3.39
313	DEPTFORD	Gloucester	1.82	4.59	2.89
219	EAST GREENWICH	Gloucester	1.95	4.99	3.12
158	ELK	Gloucester	1.97	5.45	3.27
289	FRANKLIN TWP.	Gloucester	1.78	4.91	2.96
20	GLASSBORO	Gloucester	2.54	6.09	3.94
328	GREENWICH	Gloucester	1.80	4.51	2.85
264	HARRISON TWP.	Gloucester	1.91	4.79	3.03
440	LOGAN	Gloucester	1.71	3.64	2.49
199	MANTUA	Gloucester	2.01	5.03	3.18
103	MONROE	Gloucester	2.06	5.69	3.42
35	NATIONAL PARK	Gloucester	2.38	5.98	3.78
194	NEWFIELD	Gloucester	1.97	5.14	3.18
56	PAULSBORO	Gloucester	2.35	5.69	3.65
82	PITMAN	Gloucester	2.24	5.55	3.53
209	SOUTH HARRISON	Gloucester	1.95	5.06	3.14
109	SWEDESBORO	Gloucester	2.34	4.94	3.40
131	WASHINGTON TWP.	Gloucester	2.06	5.39	3.33
42	WENONAH	Gloucester	2.24	6.21	3.73
317	WEST DEPTFORD	Gloucester	1.91	4.35	2.88
31	WESTVILLE	Gloucester	2.53	5.82	3.84
4	WOODBURY	Gloucester	2.85	6.48	4.30
52	WOODBURY HTS.	Gloucester	2.35	5.78	3.69
81	WOOLWICH	Gloucester	2.14	5.81	3.53
114	BAYONNE	Hudson	2.05	5.61	3.39
234	EAST NEWARK	Hudson	1.66	5.74	3.09
83	GUTTENBERG	Hudson	1.89	6.55	3.52
271	HARRISON TOWN	Hudson	1.75	5.18	3.01
525	HOBOKEN	Hudson	1.23	3.07	1.94
524	JERSEY CITY	Hudson	1.33	2.83	1.94
39	KEARNY	Hudson	2.14	6.56	3.75
290	NORTH BERGEN	Hudson	1.69	5.16	2.96

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			2008	2008	2008
				Estimated	
				Net Tax	
			Equalized	as % of	Property
			Net	Resident	Tax
Index			Tax	Personal	Burden
Rank	Municipality	County	Rate	Income	Index
482	SECAUCUS	Hudson	1.39	3.72	2.27
213	UNION CITY	Hudson	1.93	5.10	3.13
371	WEEHAWKEN	Hudson	1.67	4.47	2.73
421	WEST NEW YORK	Hudson	1.81	3.63	2.56
247	ALEXANDRIA	Hunterdon	1.68	5.58	3.06
67	BETHLEHEM	Hunterdon	2.07	6.26	3.60
281	BLOOMSBURY	Hunterdon	1.75	5.08	2.98
37	CALIFON	Hunterdon	2.15	6.56	3.76
64	CLINTON TOWN	Hunterdon	2.12	6.19	3.62
261	CLINTON TOWNSHIP	Hunterdon	1.82	5.05	3.03
294	DELAWARE	Hunterdon	1.66	5.23	2.94
355	EAST AMWELL	Hunterdon	1.52	5.06	2.78
97	FLEMINGTON	Hunterdon	2.11	5.63	3.44
220	FRANKLIN	Hunterdon	1.81	5.38	3.12
167	FRENCHTOWN	Hunterdon	1.83	5.79	3.26
277	GLEN GARDNER	Hunterdon	1.76	5.07	2.99
44	HAMPTON BOROUGH	Hunterdon	2.06	6.74	3.73
11	HIGH BRIDGE	Hunterdon	2.41	7.07	4.13
343	HOLLAND	Hunterdon	1.46	5.45	2.82
348	KINGWOOD	Hunterdon	1.48	5.30	2.80
452	LAMBERTVILLE	Hunterdon	1.33	4.49	2.44
401	LEBANON BOROUGH	Hunterdon	1.47	4.72	2.64
224	LEBANON TOWNSHIP	Hunterdon	1.68	5.75	3.11
69	MILFORD	Hunterdon	1.98	6.53	3.59
221	RARITAN TWP.	Hunterdon	1.85	5.25	3.12
216	READINGTON	Hunterdon	1.72	5.68	3.13
316	STOCKTON	Hunterdon	1.55	5.36	2.89
424	TEWKSBURY	Hunterdon	1.49	4.36	2.55
242	UNION TWP.	Hunterdon	1.74	5.42	3.07
272	WEST AMWELL	Hunterdon	1.52	5.95	3.01
110	EAST WINDSOR	Mercer	2.16	5.35	3.40
159	EWING	Mercer	1.98	5.41	3.27
295	HAMILTON	Mercer	1.75	4.94	2.94
33	HIGHTSTOWN	Mercer	2.42	6.00	3.81
84	HOPEWELL BOR.	Mercer	2.03	6.09	3.52
232	HOPEWELL TWP.	Mercer	1.93	4.95	3.09
366	LAWRENCE	Mercer	1.79	4.23	2.75
186	PENNINGTON	Mercer	1.95	5.25	3.20
302	PRINCETON BOR.	Mercer	1.61	5.31	2.92
433	PRINCETON TWP	Mercer	1.66	3.84	2.52
179	ROBBINSVILLE	Mercer	2.02	5.17	3.23
111	TRENTON	Mercer	2.41	4.78	3.40
225	WEST WINDSOR	Mercer	2.05	4.70	3.11
217	CARTERET	Middlesex	1.72	5.68	3.13
469	CRANBURY	Middlesex	1.50	3.62	2.33
75	DUNELLEN	Middlesex	1.93	6.59	3.56
163	EAST BRUNSWICK	Middlesex	1.88	5.67	3.27
349	EDISON	Middlesex	1.69	4.65	2.80
258	HELMETTA	Middlesex	1.65	5.60	3.04
96	HIGHLAND PARK	Middlesex	2.08	5.73	3.45

*Except Teterboro, Audubon Park, Pine Valley, Tavistock, Walpack, Winfield.

Appendix Table 1. Property Tax Burden Index; All New Jersey Municipalities, 2008*

			2008	2008	2008
				Estimated	
				Net Tax	
			Equalized	as % of	Property
			Net	Resident	Tax
Index			Tax	Personal	Burden
Rank	Municipality	County	Rate	Income	Index
146	JAMESBURG	Middlesex	1.80	6.01	3.29
276	METUCHEN	Middlesex	1.73	5.16	2.99
162	MIDDLESEX BOR.	Middlesex	1.79	5.96	3.27
300	MILLTOWN	Middlesex	1.55	5.50	2.92
441	MONROE	Middlesex	1.31	4.75	2.49
151	NEW BRUNSWICK	Middlesex	1.73	6.26	3.29
190	NORTH BRUNSWICK	Middlesex	1.95	5.22	3.19
381	OLD BRIDGE	Middlesex	1.53	4.79	2.71
145	PERTH AMBOY	Middlesex	1.84	5.89	3.29
327	PISCATAWAY	Middlesex	1.66	4.91	2.86
361	PLAINSBORO	Middlesex	1.86	4.11	2.77
380	SAYREVILLE	Middlesex	1.48	4.95	2.71
449	SOUTH AMBOY	Middlesex	1.35	4.47	2.46
319	SOUTH BRUNSWICK	Middlesex	1.74	4.75	2.88
358	SOUTH PLAINFIELD	Middlesex	1.55	4.95	2.77
389	SOUTH RIVER	Middlesex	1.38	5.17	2.67
147	SPOTSWOOD	Middlesex	1.80	6.02	3.29
386	WOODBIDGE	Middlesex	1.52	4.76	2.69
200	ABERDEEN	Monmouth	1.80	5.59	3.17
538	ALLENHURST	Monmouth	0.59	5.32	1.78
143	ALLENTOWN	Monmouth	1.88	5.80	3.30
315	ASBURY PARK	Monmouth	1.43	5.83	2.89
354	ATL. HIGHLANDS	Monmouth	1.44	5.35	2.78
513	AVON-BY-THE-SEA	Monmouth	0.81	5.19	2.05
484	BELMAR	Monmouth	0.96	5.35	2.27
431	BRADLEY BEACH	Monmouth	1.06	6.02	2.52
468	BRIELLE	Monmouth	1.16	4.76	2.35
514	COLTS NECK	Monmouth	1.29	3.24	2.04
549	DEAL	Monmouth	0.45	4.43	1.42
402	EATONTOWN	Monmouth	1.44	4.82	2.64
414	ENGLISHTOWN	Monmouth	1.48	4.61	2.61
434	FAIR HAVEN	Monmouth	1.48	4.28	2.52
462	FARMINGDALE	Monmouth	1.40	4.04	2.38
187	FREEHOLD BOR.	Monmouth	1.63	6.27	3.20
383	FREEHOLD TWP.	Monmouth	1.48	4.94	2.70
304	HAZLET	Monmouth	1.69	5.04	2.92
160	HIGHLANDS	Monmouth	1.65	6.50	3.27
451	HOLMDEL	Monmouth	1.47	4.07	2.45
263	HOWELL	Monmouth	1.68	5.47	3.03
522	INTERLAKEN	Monmouth	0.93	4.21	1.98
259	KEANSBURG	Monmouth	1.57	5.87	3.04
210	KEYPORT	Monmouth	1.76	5.60	3.14
388	LAKE COMO	Monmouth	1.17	6.16	2.68
418	LITTLE SILVER	Monmouth	1.51	4.44	2.59
527	LOCH ARBOUR	Monmouth	0.71	5.20	1.92
274	LONG BRANCH	Monmouth	1.26	7.14	3.00
368	MANALAPAN	Monmouth	1.53	4.94	2.75
494	MANASQUAN	Monmouth	0.96	5.08	2.21
375	MARLBORO	Monmouth	1.59	4.64	2.71
141	MATAWAN	Monmouth	2.01	5.43	3.30

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			2008	2008	2008
				Estimated	
				Net Tax	
			Equalized	as % of	Property
			Net	Resident	Tax
Index			Tax	Personal	Burden
Rank	Municipality	County	Rate	Income	Index
442	MIDDLETOWN	Monmouth	1.39	4.48	2.49
338	MILLSTONE TWP.	Monmouth	1.60	5.02	2.83
535	MONMOUTH BEACH	Monmouth	0.95	3.60	1.85
396	NEPTUNE CITY	Monmouth	1.50	4.67	2.65
391	NEPTUNE TOWNSHIP	Monmouth	1.37	5.20	2.67
412	OCEAN TOWNSHIP	Monmouth	1.37	5.00	2.62
454	OCEANPORT	Monmouth	1.33	4.45	2.44
379	RED BANK	Monmouth	1.45	5.08	2.71
78	ROOSEVELT	Monmouth	1.88	6.68	3.55
541	RUMSON	Monmouth	1.09	2.84	1.76
496	SEA BRIGHT	Monmouth	1.02	4.78	2.21
544	SEA GIRT	Monmouth	0.66	4.11	1.65
333	SHREWSBURY BOR.	Monmouth	1.53	5.29	2.84
278	SHREWSBURY TWP.	Monmouth	1.72	5.17	2.99
552	SPRING LAKE	Monmouth	0.58	3.20	1.37
481	SPRING LAKE HTS	Monmouth	1.06	4.91	2.28
422	TINTON FALLS	Monmouth	1.41	4.62	2.56
231	UNION BEACH	Monmouth	1.66	5.76	3.09
324	UPPER FREEHOLD	Monmouth	1.56	5.26	2.86
426	WALL	Monmouth	1.32	4.93	2.55
270	WEST LONG BRANCH	Monmouth	1.51	6.03	3.02
150	BOONTON TOWN	Morris	1.74	6.22	3.29
410	BOONTON TOWNSHIP	Morris	1.39	4.94	2.62
235	BUTLER	Morris	1.72	5.56	3.09
499	CHATHAM BOR.	Morris	1.29	3.66	2.18
507	CHATHAM TWI.A441P	Morris	1.33	3.20	2.06
325	CHESTER BOR.	Morris	1.74	4.69	2.86
376	CHESTER TWP.	Morris	1.64	4.50	2.71
363	DENVILLE	Morris	1.55	4.93	2.76
312	DOVER TOWN	Morris	1.51	5.54	2.89
485	EAST HANOVER	Morris	1.19	4.32	2.27
515	FLORHAM PARK	Morris	1.12	3.73	2.04
503	HANOVER	Morris	1.17	3.95	2.15
555	HARDING	Morris	0.74	2.03	1.22
283	JEFFERSON	Morris	1.61	5.50	2.98
332	KINNELON	Morris	1.71	4.72	2.84
212	LINCOLN PARK	Morris	1.64	6.01	3.14
296	LONG HILL	Morris	1.63	5.28	2.93
500	MADISON	Morris	1.32	3.55	2.17
460	MENDHAM BOROUGH	Morris	1.41	4.08	2.40
483	MENDHAM TOWNSHIP	Morris	1.47	3.52	2.27
172	MINE HILL	Morris	1.62	6.52	3.24
407	MONTVILLE	Morris	1.49	4.60	2.62
416	MORRIS PLAINS	Morris	1.46	4.63	2.60
480	MORRIS TOWNSHIP	Morris	1.39	3.76	2.29
378	MORRISTOWN	Morris	1.60	4.61	2.71
310	MOUNT ARLINGTON	Morris	1.56	5.37	2.89
127	MOUNT OLIVE	Morris	2.02	5.53	3.34
374	MOUNTAIN LAKES	Morris	1.72	4.29	2.72
115	NETCONG	Morris	1.85	6.21	3.39

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			2008	2008	2008
				Estimated	
				Net Tax	
			Equalized	as % of	Property
			Net	Resident	Tax
Index			Tax	Personal	Burden
Rank	Municipality	County	Rate	Income	Index
373	PAR.-TROY HILLS	Morris	1.59	4.67	2.72
339	PEQUANNOCK	Morris	1.45	5.50	2.83
345	RANDOLPH	Morris	1.72	4.62	2.82
463	RIVERDALE	Morris	1.27	4.47	2.38
255	ROCKAWAY BOR.	Morris	1.72	5.40	3.05
88	ROCKAWAY TWP.	Morris	1.92	6.28	3.48
201	ROXBURY	Morris	1.75	5.76	3.17
393	VICTORY GARDENS	Morris	1.48	4.78	2.65
223	WASHINGTON TWP.	Morris	1.78	5.45	3.11
175	WHARTON	Morris	1.77	5.92	3.24
536	BARNEGAT LIGHT	Ocean	0.65	5.10	1.82
284	BARNEGAT TWP.	Ocean	1.50	5.85	2.96
529	BAY HEAD	Ocean	0.60	6.02	1.90
517	BEACH HAVEN	Ocean	0.75	5.50	2.04
490	BEACHWOOD	Ocean	1.21	4.18	2.25
464	BERKELEY TWP.	Ocean	1.04	5.38	2.37
437	BRICK	Ocean	1.21	5.18	2.51
466	EAGLESWOOD	Ocean	1.35	4.09	2.35
509	HARVEY CEDARS	Ocean	0.68	6.20	2.06
405	ISLAND HEIGHTS	Ocean	1.10	6.27	2.63
408	JACKSON	Ocean	1.38	4.98	2.62
471	LACEY	Ocean	1.15	4.66	2.32
438	LAKEHURST	Ocean	1.41	4.42	2.50
168	LAKEWOOD	Ocean	1.46	7.24	3.25
542	LAVALLETTE	Ocean	0.60	4.85	1.71
392	LITTLE EGG HARBOR	Ocean	1.29	5.50	2.66
537	LONG BEACH	Ocean	0.67	4.84	1.81
511	MANCHESTER	Ocean	1.04	4.04	2.05
545	MANTOLOKING	Ocean	0.45	5.13	1.53
74	OCEAN GATE	Ocean	1.56	8.20	3.57
459	OCEAN TWP.	Ocean	1.16	4.99	2.40
470	PINE BEACH	Ocean	1.15	4.66	2.32
465	PLUMSTED	Ocean	1.28	4.37	2.36
409	POINT PLEASANT	Ocean	1.21	5.66	2.62
478	POINT PLEASANT BCH	Ocean	0.91	5.79	2.30
273	SEASIDE HEIGHTS	Ocean	1.18	7.65	3.00
427	SEASIDE PARK	Ocean	1.01	6.42	2.54
518	SHIP BOTTOM	Ocean	0.71	5.78	2.03
417	SOUTH TOMS RIVER	Ocean	1.36	4.97	2.60
365	STAFFORD	Ocean	1.32	5.74	2.76
506	SURF CITY	Ocean	0.71	6.07	2.07
502	TOMS RIVER TWP.	Ocean	1.09	4.24	2.15
305	TUCKERTON	Ocean	1.43	5.98	2.92
22	BLOOMINGDALE	Passaic	2.10	7.33	3.92
117	CLIFTON	Passaic	1.85	6.16	3.37
12	HALEDON	Passaic	2.17	7.73	4.10
116	HAWTHORNE	Passaic	1.77	6.49	3.39
183	LITTLE FALLS	Passaic	1.67	6.16	3.21
260	NORTH HALEDON	Passaic	1.54	5.99	3.03
101	PASSAIC CITY	Passaic	2.02	5.83	3.43

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Appendix Table 1. Property Tax Burden Index; All New Jersey Municipalities, 2008*

			2008	2008	2008
				Estimated	
				Net Tax	
			Equalized	as % of	Property
			Net	Resident	Tax
Index			Tax	Personal	Burden
Rank	Municipality	County	Rate	Income	Index
188	PATERSON	Passaic	1.77	5.77	3.20
27	POMPTON LAKES	Passaic	2.07	7.24	3.87
14	PROSPECT PARK	Passaic	2.15	7.73	4.08
58	RINGWOOD	Passaic	2.00	6.64	3.65
334	TOTOWA	Passaic	1.52	5.29	2.84
36	WANAQUE	Passaic	2.11	6.71	3.77
171	WAYNE	Passaic	1.79	5.87	3.24
49	WEST MILFORD	Passaic	2.00	6.85	3.71
195	WOODLAND PARK	Passaic	1.68	6.01	3.18
236	ALLOWAY	Salem	1.93	4.94	3.09
208	CARNEYS POINT	Salem	2.11	4.70	3.15
207	ELMER	Salem	2.05	4.85	3.15
280	EL SINBORO	Salem	1.79	4.98	2.98
559	LWR. ALLOWAYS CRK.	Salem	0.62	1.42	0.93
357	MANNINGTON	Salem	2.08	3.69	2.77
182	OLDMANS	Salem	2.23	4.62	3.21
15	PENNS GROVE	Salem	2.76	5.91	4.04
99	PENNSVILLE	Salem	2.27	5.20	3.44
344	PILESGROVE	Salem	1.92	4.13	2.82
211	PITTS GROVE	Salem	2.08	4.73	3.14
226	QUINTON	Salem	2.18	4.41	3.10
3	SALEM CITY	Salem	2.85	6.80	4.40
321	UPPER PITTS GROVE	Salem	1.68	4.90	2.87
135	WOODSTOWN	Salem	2.09	5.26	3.32
543	BEDMINSTER	Somerset	1.01	2.79	1.67
474	BERNARDS TWP.	Somerset	1.46	3.64	2.31
504	BERNARDSVILLE	Somerset	1.35	3.34	2.13
65	BOUND BROOK	Somerset	1.88	6.92	3.61
330	BRANCBURG	Somerset	1.70	4.77	2.85
394	BRIDGEWATER	Somerset	1.54	4.57	2.65
553	FAR HILLS	Somerset	0.90	1.85	1.29
322	FRANKLIN TWP.	Somerset	1.62	5.08	2.87
215	GREEN BROOK	Somerset	1.78	5.51	3.13
311	HILLSBOROUGH	Somerset	1.66	5.03	2.89
87	MANVILLE	Somerset	1.77	6.86	3.48
240	MILLSTONE BOR.	Somerset	1.66	5.71	3.08
293	MONTGOMERY	Somerset	1.78	4.88	2.95
16	NORTH PLAINFIELD	Somerset	2.23	7.20	4.01
448	PEAPACK-GLAD.	Somerset	1.51	4.02	2.47
307	RARITAN BOROUGH	Somerset	1.64	5.13	2.90
370	ROCKY HILL	Somerset	1.43	5.21	2.73
86	SOMERVILLE	Somerset	2.12	5.75	3.49
68	SOUTH BOUND BROOK	Somerset	2.17	5.93	3.59
472	WARREN TOWNSHIP	Somerset	1.49	3.60	2.32
453	WATCHUNG	Somerset	1.56	3.81	2.44
329	ANDOVER BOROUGH	Sussex	1.59	5.12	2.85
149	ANDOVER TOWNSHIP	Sussex	1.91	5.64	3.29
340	BRANCHVILLE	Sussex	1.58	5.06	2.83
104	BYRAM	Sussex	2.01	5.83	3.42
326	FRANKFORD	Sussex	1.52	5.37	2.86

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			2008	2008	2008
				Estimated	
				Net Tax	
			Equalized	as % of	Property
			Net	Resident	Tax
Index			Tax	Personal	Burden
Rank	Municipality	County	Rate	Income	Index
180	FRANKLIN BOROUGH	Sussex	1.97	5.27	3.22
228	FREDON	Sussex	1.71	5.62	3.10
173	GREEN	Sussex	1.93	5.46	3.24
177	HAMBURG	Sussex	1.81	5.80	3.24
342	HAMPTON TOWNSHIP	Sussex	1.61	4.93	2.82
309	HARDYSTON	Sussex	1.54	5.43	2.90
265	HOPATCONG	Sussex	1.67	5.48	3.02
202	LAFAYETTE	Sussex	1.60	6.26	3.17
387	MONTAGUE	Sussex	1.44	5.00	2.68
23	NEWTON	Sussex	2.25	6.80	3.91
105	OGDENSBURG	Sussex	2.00	5.82	3.41
415	SANDYSTON	Sussex	1.37	4.95	2.61
184	SPARTA	Sussex	1.83	5.59	3.20
63	STANHOPE	Sussex	2.05	6.43	3.63
320	STILLWATER	Sussex	1.62	5.12	2.87
222	SUSSEX BOROUGH	Sussex	1.90	5.10	3.11
229	VERNON	Sussex	1.77	5.43	3.10
246	WANTAGE	Sussex	1.59	5.88	3.06
397	BERKELEY HEIGHTS	Union	1.57	4.45	2.65
250	CLARK	Union	1.59	5.88	3.06
298	CRANFORD	Union	1.65	5.21	2.93
268	ELIZABETH	Union	1.69	5.40	3.02
124	FANWOOD	Union	1.82	6.18	3.35
156	GARWOOD	Union	1.81	5.95	3.28
5	HILLSIDE	Union	2.37	7.50	4.21
351	KENILWORTH	Union	1.40	5.53	2.78
93	LINDEN	Union	1.87	6.39	3.46
475	MOUNTAINSIDE	Union	1.22	4.36	2.31
291	NEW PROVIDENCE	Union	1.74	5.00	2.95
90	PLAINFIELD	Union	1.88	6.37	3.47
189	RAHWAY	Union	1.76	5.77	3.19
2	ROSELLE	Union	2.66	8.65	4.80
46	ROSELLE PARK	Union	2.06	6.73	3.72
239	SCOTCH PLAINS	Union	1.83	5.18	3.08
214	SPRINGFIELD	Union	1.83	5.36	3.13
516	SUMMIT	Union	1.30	3.20	2.04
165	UNION TOWNSHIP	Union	1.85	5.75	3.26
436	WESTFIELD	Union	1.56	4.04	2.51
390	ALLAMUCHY	Warren	1.50	4.76	2.67
85	ALPHA	Warren	2.16	5.70	3.51
166	BELVIDERE	Warren	1.96	5.41	3.26
308	BLAIRSTOWN	Warren	1.46	5.76	2.90
38	FRANKLIN	Warren	2.15	6.55	3.75
297	FRELINGHUYSEN	Warren	1.69	5.07	2.93
314	GREENWICH	Warren	1.67	4.98	2.89
73	HACKETTSTOWN	Warren	2.12	6.01	3.57
241	HARDWICK	Warren	1.69	5.60	3.08
369	HARMONY	Warren	1.55	4.84	2.74
77	HOPE	Warren	1.74	7.25	3.55
269	INDEPENDENCE	Warren	1.64	5.55	3.02

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				Estimated	
				Net Tax	
			Equalized	as % of	Property
			Net	Resident	Tax
Index			Tax	Personal	Burden
Rank	Municipality	County	Rate	Income	Index
244	KNOWLTON	Warren	1.74	5.42	3.07
108	LIBERTY	Warren	1.87	6.20	3.40
285	LOPATCONG	Warren	1.76	5.00	2.96
196	MANSFIELD	Warren	1.78	5.67	3.18
134	OXFORD	Warren	1.92	5.72	3.32
301	PHILLIPSBURG	Warren	1.79	4.76	2.92
26	POHATCONG	Warren	2.28	6.59	3.87
29	WASHINGTON BOR.	Warren	2.33	6.38	3.85
137	WASHINGTON TWP.	Warren	1.90	5.77	3.32
425	WHITE	Warren	1.31	4.94	2.55

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Appendix 2 - Determinants of Property Tax Burden in New Jersey, 2008

	County	2008		2010		2008		2008		2008		2008-09		2008-09		2008-09		2008-09		2008		2008		2008		2008			
		Property Tax Burden Index	Est. Pop.	Census % Occu-pled Units	Equalized Valuation per Capita	Personal Income per Taxpayer plus Dependents	Tax Base % of Res.+ Apt. + Farm Hmsid.	Local Mun. Misc. Rev. per Capita	Gen.Fund Balance per Resident Pupil	Municipal Budget per Capita	School Cost per Resident Pupil	County Tax Levy per Capita	School Pupils as % of Pop.	State Mun. Aid per Pupil	State School Aid per Res. Pupil	State Tax Rebates per Capita													
Municipality																													
Determinant																													
ABSECON	Atlantic	2.95	8,389	0.945	111,514	29,247	78.4	300	55	1,147	12,659	287	10.3	110	1,676	259													
ATLANTIC CITY	Atlantic	3.58	39,408	0.775	401,370	14,855	15.4	540	1,291	4,245	21,437	1,046	12.6	149	3,377	69													
BRIGANTINE	Atlantic	2.57	12,647	0.466	167,576	31,312	95.9	171	1,045	874	19,375	483	3.7	32	3,205	102													
BUENA	Atlantic	3.09	3,710	0.929	79,048	21,338	83.7	321	335	970	13,954	218	19.6	135	8,471	280													
BUENA VISTA	Atlantic	2.31	7,324	0.926	85,989	27,096	83.0	232	380	603	15,850	213	16.6	118	9,622	240													
CORBIN CITY	Atlantic	3.19	520	0.873	90,096	25,103	86.1	503	-	906	16,552	337	15.4	261	8,003	221													
EGG HARBOR CITY	Atlantic	3.34	4,379	0.918	67,563	21,327	80.7	471	769	1,296	15,604	199	14.7	116	9,901	243													
EGG HARBOR TWP.	Atlantic	2.82	39,863	0.933	122,654	27,184	76.5	333	457	802	13,588	356	18.6	163	4,882	220													
ESTELL MANOR	Atlantic	1.95	1,716	0.920	120,096	30,820	86.4	455	78	794	13,321	332	16.8	254	6,594	232													
FOLSOM	Atlantic	2.01	1,907	0.960	100,629	26,104	75.7	319	610	697	14,158	275	24.6	122	10,160	181													
GALLOWAY	Atlantic	2.77	36,450	0.925	99,523	27,480	86.0	183	706	601	15,413	288	14.4	88	7,072	199													
HAMILTON	Atlantic	2.64	24,397	0.931	102,509	25,853	71.0	274	297	915	13,769	302	17.0	144	7,190	205													
HAMMONTON	Atlantic	2.64	13,424	0.946	109,181	26,137	76.8	301	-	865	16,745	305	16.4	116	9,428	237													
LINWOOD	Atlantic	3.16	7,216	0.948	165,807	50,245	86.8	410	500	1,418	14,033	424	19.7	97	2,851	270													
LONGPORT	Atlantic	1.77	1,088	0.284	521,994	66,046	95.8	489	-	1,814	16,983	1,396	1.7	35	1,649	81													
MARGATE	Atlantic	2.22	8,501	0.444	215,744	53,477	95.9	221	2,057	1,266	22,653	544	3.2	46	1,522	109													
MULLICA	Atlantic	2.55	6,020	0.913	99,287	26,290	87.9	255	409	809	14,569	266	15.2	99	8,242	220													
NORTHFIELD	Atlantic	3.06	7,885	0.967	152,866	31,554	75.6	616	273	1,577	11,955	387	20.1	100	3,583	305													
PLEASANTVILLE	Atlantic	3.10	18,853	0.923	63,303	14,239	70.2	401	707	1,247	20,730	170	19.4	122	18,057	138													
PORT REPUBLIC	Atlantic	2.47	1,215	0.935	123,267	33,258	93.8	442	-	991	18,036	344	10.4	170	7,518	227													
SOMERS POINT	Atlantic	3.05	11,343	0.838	116,208	25,039	73.4	224	586	919	14,792	335	12.1	92	5,299	186													
VENTNOR	Atlantic	3.27	12,187	0.587	143,542	27,384	94.4	220	361	1,114	15,940	399	6.2	38	2,122	135													
WEYMOUTH	Atlantic	1.86	2,239	0.945	79,159	25,437	84.1	190	405	599	13,377	166	13.9	155	7,744	193													
ALLENDALE	Bergen	2.77	6,599	0.936	267,247	84,837	86.8	330	864	1,719	15,692	485	20.9	182	512	194													
ALPINE	Bergen	0.66	2,480	0.912	872,408	584,484	88.2	792	743	2,012	24,168	1,413	8.0	165	962	71													
BERGENFIELD	Bergen	3.72	25,611	0.962	123,462	31,404	90.1	168	529	1,179	15,347	230	13.5	92	3,177	280													
BOGOTA	Bergen	3.53	7,917	0.960	115,732	28,149	88.7	168	128	909	14,477	206	14.9	106	4,446	226													
CARLSTADT	Bergen	2.26	6,019	0.953	410,601	32,250	25.7	637	448	3,120	21,648	685	12.0	216	961	190													
CLIFFSIDE PARK	Bergen	2.84	22,863	0.933	145,430	36,874	93.9	350	-	1,244	13,772	271	8.7	59	2,148	185													
CLOSTER	Bergen	3.09	8,659	0.960	261,360	59,946	88.8	290	224	1,539	14,910	467	20.0	205	621	264													
CRESSKILL	Bergen	2.54	8,615	0.964	301,298	77,903	90.9	316	272	1,661	14,072	519	18.9	121	718	239													
DEMAREST	Bergen	2.77	5,130	0.963	268,589	91,674	95.0	387	897	1,427	17,634	493	20.0	104	717	222													
DUMONT	Bergen	3.59	16,968	0.973	135,690	32,111	94.9	136	-	1,033	13,753	242	16.2	100	3,135	341													
EAST RUTHERFORD	Bergen	2.01	10,074	0.944	185,453	30,035	34.9	1,013	396	1,771	19,146	333	8.9	180	1,111	117													
EDGEWATER	Bergen	2.21	9,635	0.897	260,880	60,171	76.6	456	1,195	2,002	18,976	493	6.8	94	1,306	107													
ELMWOOD PARK	Bergen	3.28	18,634	0.952	131,088	25,573	78.8	380	73	1,228	12,939	242	12.2	96	1,238	262													
EMERSON	Bergen	3.31	7,353	0.972	184,112	41,045	86.5	283	147	1,349	14,002	333	15.7	108	705	298													
ENGLEWOOD	Bergen	2.82	29,112	0.940	176,336	65,701	77.1	338	1,071	1,859	21,101	319	9.2	112	3,892	138													
ENGLEWOOD CLIFFS	Bergen	1.45	5,804	0.948	550,682	100,211	69.4	440	105	2,152	22,488	998	7.0	154	999	147													
FAIR LAWN	Bergen	3.37	30,521	0.973	170,304	39,351	85.2	315	143	1,420	15,043	316	15.4	154	1,050	332													
FAIRVIEW	Bergen	3.33	13,540	0.942	109,222	20,169	74.0	211	77	1,031	12,944	169	10.0	89	4,762	138													
FORT LEE	Bergen	2.73	36,275	0.919	165,271	54,520	82.3	195	316	1,610	13,777	299	9.0	56	719	180													

Appendix 2 - Determinants of Property Tax Burden in New Jersey, 2008

Municipality	County	2008		2010		2008		2008		2008		2008		2008-09		2008		2008-09		2008		2008-09		2008	
		Property Tax Burden Index	Est. Pop.	% Occu-pled Units	Equalized Valuation per Capita	Personal Income per Taxpayer plus Dependents	Tax Base Res.+ Apt. + Farm Hmstd.	Local Mun. Misc. Rev. per Capita	Gen.Fund Balance per Resident Pupil	Municipal Budget per Capita	School Cost per Resident Pupil	County Tax levy per Capita	Res. School Pupils as % of Pop.	State Mun. Aid per Pupil	State School Aid per Res. Pupil	State Tax Rebates per Capita									
					1	2	3	4	5	6	7	8	9	10	11	12									
FRANKLIN LAKES	Bergen	1.89	11,619	0.955	395,135	135,562	89.8	360	579	1,236	20,888	705	16.7	168	1,034	133									
GARFIELD	Bergen	2.93	28,971	0.939	89,430	19,856	79.6	196	-	933	17,237	167	14.0	106	12,209	152									
GLEN ROCK	Bergen	3.30	11,131	0.975	232,957	63,266	91.1	286	219	1,388	15,308	421	22.5	118	681	258									
HACKENSACK	Bergen	3.45	42,804	0.936	144,329	30,197	61.5	296	695	1,740	16,821	238	9.9	116	3,153	151									
HARRINGTON PARK	Bergen	3.06	4,869	0.980	233,773	56,583	94.7	352	57	1,299	13,062	419	21.4	121	692	257									
HASBROUCK HTS.	Bergen	3.26	11,410	0.958	161,953	37,195	81.7	263	30	1,458	13,632	294	13.8	117	966	284									
HAWORTH	Bergen	3.34	3,413	0.977	282,848	68,134	87.6	289	512	1,990	16,686	522	20.8	214	758	223									
HILLSDALE	Bergen	3.23	9,848	0.979	203,779	46,879	93.1	294	189	1,228	13,164	365	20.5	151	759	291									
HO-HO-KUS	Bergen	2.21	4,002	0.958	329,868	105,636	94.5	407	348	1,844	13,648	608	20.6	95	788	184									
LEONIA	Bergen	3.28	8,597	0.958	179,828	43,871	92.1	210	-	1,381	13,706	315	16.4	148	2,588	216									
LITTLE FERRY	Bergen	3.43	10,477	0.955	121,752	26,998	74.4	318	372	1,248	13,661	222	11.6	110	1,407	222									
LODI	Bergen	3.73	23,776	0.935	97,999	23,675	79.3	194	355	984	14,666	177	13.0	97	4,442	223									
LYNDHURST	Bergen	2.79	19,295	0.949	168,034	31,495	61.4	297	-	1,542	13,396	310	11.2	89	1,098	243									
MAHWAH	Bergen	2.08	24,172	0.963	280,938	64,456	80.7	390	380	1,378	15,539	499	14.1	230	993	205									
MAYWOOD	Bergen	3.25	9,145	0.968	149,230	34,716	83.2	341	681	1,521	14,284	276	12.3	138	1,229	284									
MIDLAND PARK	Bergen	3.22	6,763	0.963	187,945	41,254	81.2	325	108	1,316	14,843	352	16.4	100	891	301									
MONTVALE	Bergen	2.39	7,566	0.967	286,408	74,623	71.3	577	587	1,952	16,354	507	19.0	205	841	217									
MOONACHIE	Bergen	2.58	2,725	0.954	292,987	25,787	29.1	760	436	2,810	19,900	532	12.4	209	1,685	228									
NEW MILFORD	Bergen	3.29	15,947	0.965	129,673	34,144	95.0	139	157	1,046	12,340	238	13.1	126	1,026	273									
NORTH ARLINGTON	Bergen	3.17	14,701	0.958	117,619	31,127	86.4	371	348	1,283	14,132	220	10.4	89	1,321	275									
NORTHVALE	Bergen	3.35	4,719	0.957	214,603	32,993	70.0	489	273	1,568	13,870	384	18.0	147	615	309									
NORWOOD	Bergen	2.78	6,211	0.960	244,394	61,281	87.0	313	273	1,333	15,920	440	15.5	118	790	215									
OAKLAND	Bergen	3.28	13,312	0.970	201,294	45,252	84.5	222	229	1,285	14,210	359	17.7	123	632	282									
OLD TAPPAN	Bergen	2.30	6,029	0.968	313,353	92,759	92.5	595	1,452	1,500	17,415	574	20.0	269	719	191									
ORADELL	Bergen	3.06	7,780	0.971	225,993	62,475	88.4	436	246	1,637	16,320	423	17.9	132	714	262									
PALISADES PARK	Bergen	3.12	19,375	0.942	129,675	25,580	83.4	246	246	918	14,499	232	7.0	59	1,501	109									
PARAMUS	Bergen	2.43	26,128	0.968	339,200	42,799	51.0	393	147	1,970	16,053	618	15.8	199	834	241									
PARK RIDGE	Bergen	2.65	8,917	0.958	213,631	61,755	87.7	353	429	1,240	16,299	402	14.5	55	606	252									
RAMSEY	Bergen	2.91	14,595	0.966	250,074	60,175	78.6	294	518	1,384	15,710	472	19.9	132	729	229									
RIDGEFIELD	Bergen	2.63	10,851	0.942	190,081	27,871	71.0	395	537	1,645	11,282	333	14.8	514	1,786	200									
RIDGEFIELD PARK	Bergen	3.93	12,370	0.939	118,123	28,536	74.2	321	483	1,442	14,420	231	14.0	114	2,714	234									
RIDGEWOOD	Bergen	2.69	24,163	0.967	273,520	88,779	90.5	394	459	1,615	14,136	507	22.9	102	522	167									
RIVER EDGE	Bergen	3.46	10,674	0.970	173,871	40,529	91.9	415	310	1,351	13,147	318	18.7	126	593	319									
RIVERVALE	Bergen	3.05	9,620	0.972	225,086	60,135	93.8	261	334	1,186	14,790	440	19.8	102	558	262									
ROCHELLE PARK	Bergen	2.64	6,079	0.962	213,100	32,940	64.3	404	248	1,686	15,910	332	9.6	143	976	261									
ROCKLEIGH	Bergen	1.42	388	0.872	522,753	158,498	54.7	1,234	-	3,625	18,455	920	5.2	275	788	73									
RUTHERFORD	Bergen	3.29	17,454	0.955	167,659	40,291	83.0	263	77	1,413	14,627	301	13.9	98	1,272	265									
SADDLE BROOK	Bergen	2.96	13,929	0.964	168,562	32,112	68.1	209	16	1,269	14,503	316	12.2	129	940	278									
SADDLE RIVER	Bergen	1.14	3,793	0.907	641,340	270,218	94.2	561	2,185	2,509	18,997	1,139	9.7	118	799	76									
SOUTH HACKENSACK	Bergen	3.02	2,261	0.961	310,363	25,995	31.0	1,005	320	3,517	21,657	528	12.6	259	1,325	249									
TEANECK	Bergen	3.43	38,662	0.960	157,864	47,985	89.3	295	904	1,545	19,955	283	10.6	103	1,279	236									
TENAFLY	Bergen	2.81	14,662	0.957	280,465	105,803	92.9	264	161	1,627	15,059	507	23.0	99	551	164									

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	County	2008		2010		2008		2008		2008		2008-09		2008-09		2008-09		2008-09		2008		2008-09		2008		2008-09		2008		
		Property Tax Burden Index	Est. Pop.	Census % Occupied Units	Equalized Valuation per Capita	Personal Income per Taxpayer plus Dependents	Tax Base % of Res.+ Apt. + Farm Hmstd.	Local Mun. Misc. Rev. per Capita	Gen.Fund Balance per Resident Pupil	Municipal Budget per Capita	School Cost per Resident Pupil	County Tax Levy per Capita	Res. Schol Pups as % of Pop.	State Mun. Aid per Pupil	State Schol Aid per Res. Pupil	State Tax Rebates per Capita														
Municipality																														
Determinant																														
NORTH CALDWELL	Essex	2.53	7,051	0.980	249,391	95,931	94.7	334	198	1,105	16,314	960	15.5	87	564	149														
NUTLEY	Essex	3.56	26,171	0.960	159,337	39,864	83.7	297	284	1,635	13,090	634	15.0	119	1,838	324														
ORANGE	Essex	4.18	31,058	0.917	54,261	17,726	78.7	380	-	1,574	17,597	205	13.5	289	15,423	107														
ROSELAND	Essex	2.20	5,352	0.964	364,883	71,604	57.7	798	685	2,387	17,815	1,303	15.6	204	967	248														
SOUTH ORANGE	Essex	3.65	15,882	0.949	169,903	75,648	92.1	723	278	2,021	16,292	662	15.7	115	1,065	174														
VERONA	Essex	3.16	12,493	0.962	197,457	51,090	89.2	390	70	1,446	13,312	777	16.1	115	685	283														
WEST CALDWELL	Essex	2.83	10,441	0.976	238,766	46,622	69.0	501	184	1,685	14,818	873	15.4	162	640	270														
WEST ORANGE	Essex	4.21	42,617	0.953	158,561	45,637	82.3	295	46	1,553	18,304	609	14.6	129	1,456	261														
CLAYTON	Gloucester	3.39	7,553	0.932	64,792	23,941	87.7	334	579	854	13,591	368	15.6	87	7,521	236														
DEPTFORD	Gloucester	2.89	30,632	0.946	96,146	27,641	69.1	307	408	864	14,111	496	13.0	88	5,801	244														
EAST GREENWICH	Gloucester	3.12	7,788	0.958	125,432	38,014	87.0	349	830	837	13,945	749	18.7	255	3,858	260														
ELK	Gloucester	3.27	3,949	0.935	90,428	28,321	85.7	460	602	1,039	14,917	516	15.8	111	7,846	228														
FRANKLIN TWP.	Gloucester	2.96	17,287	0.958	83,522	28,091	88.5	185	298	627	12,928	460	16.1	104	6,831	247														
GLASSBORO	Gloucester	3.94	19,751	0.934	56,932	27,137	80.0	312	141	957	15,325	324	10.6	144	7,568	183														
GREENWICH	Gloucester	2.85	4,984	0.950	220,957	28,416	34.3	578	1,351	2,208	17,440	1,108	12.3	181	2,343	258														
HARRISON TWP.	Gloucester	3.03	12,436	0.964	116,382	41,806	91.1	342	336	637	11,905	692	21.6	57	4,688	190														
LOGAN	Gloucester	2.49	6,245	0.961	178,949	28,942	35.7	900	626	1,333	15,340	1,021	18.9	104	4,816	158														
MANTUA	Gloucester	3.18	15,177	0.956	97,069	33,661	86.6	321	205	841	12,464	554	17.3	99	4,990	282														
MONROE	Gloucester	3.42	32,949	0.957	89,180	26,841	85.5	281	317	958	11,901	465	18.0	157	5,328	278														
NATIONAL PARK	Gloucester	3.78	3,227	0.947	55,350	22,671	94.0	273	570	781	13,465	318	15.1	155	6,737	281														
NEWFIELD	Gloucester	3.18	1,669	0.925	74,783	26,358	85.7	223	-	691	12,751	434	13.3	93	5,762	265														
PAULSBORO	Gloucester	3.65	6,075	0.902	67,363	17,928	59.6	377	910	1,166	14,841	368	17.9	99	10,020	179														
PITMAN	Gloucester	3.53	9,206	0.942	77,535	28,949	87.4	193	466	749	14,072	415	15.7	84	6,582	249														
SOUTH HARRISON	Gloucester	3.14	3,134	0.966	114,501	39,090	92.1	469	1,172	646	13,858	682	18.6	55	3,848	214														
SWEDESBORO	Gloucester	3.40	2,250	0.934	70,401	23,667	76.6	335	491	946	5,943	400	26.5	134	1,791	199														
WASHINGTON TWP.	Gloucester	3.33	52,037	0.971	99,137	33,250	83.1	155	417	687	14,164	527	16.6	77	5,969	232														
WENONAH	Gloucester	3.73	2,355	0.964	116,604	41,725	97.3	382	933	1,137	16,094	619	16.2	84	5,101	302														
WEST DEPTFORD	Gloucester	2.88	22,013	0.935	120,598	31,405	58.3	470	571	1,318	12,887	614	13.7	110	3,873	207														
WESTVILLE	Gloucester	3.84	4,467	0.918	59,254	23,198	79.2	320	924	929	16,022	324	12.6	99	7,811	252														
WOODBURY	Gloucester	4.30	10,450	0.917	64,755	25,901	74.8	225	1,104	1,070	15,995	345	13.8	150	7,436	219														
WOODBURY HTS.	Gloucester	3.69	3,052	0.961	96,755	31,385	79.1	257	1,019	1,033	16,656	543	15.5	117	6,548	330														
WOOLWICH	Gloucester	3.53	9,174	0.959	126,092	38,936	87.7	411	1,095	881	14,242	737	19.6	56	4,279	186														
BAYONNE	Hudson	3.39	57,448	0.908	103,356	26,369	67.8	814	58	1,853	13,661	383	13.7	172	6,107	162														
EAST NEWARK	Hudson	3.09	2,138	0.956	79,482	16,105	67.5	658	1,006	1,553	13,247	342	15.9	315	9,009	113														
GUTTENBERG	Hudson	3.52	10,528	0.924	99,903	31,620	87.0	321	679	1,249	11,431	384	11.0	82	3,762	107														
HARRISON TOWN	Hudson	3.01	15,201	0.931	84,575	21,695	60.9	863	989	2,179	19,427	325	10.8	602	13,403	102														
HOBOKEN	Hudson	1.94	40,577	0.932	230,901	84,204	79.7	1,001	473	2,558	23,000	872	5.1	347	6,518	64														
JERSEY CITY	Hudson	1.94	241,114	0.891	85,809	29,010	61.2	834	637	1,686	19,366	324	11.0	293	15,652	78														
KEARNY	Hudson	3.75	36,746	0.949	104,739	23,570	65.9	342	516	1,773	13,966	412	14.2	558	5,400	185														
NORTH BERGEN	Hudson	2.96	55,270	0.923	100,101	22,526	62.0	315	50	1,274	13,471	349	11.9	148	7,919	118														
SECAUCUS	Hudson	2.27	15,372	0.920	339,990	39,666	31.9	620	552	2,573	16,302	1,269	12.0	144	765	159														
UNION CITY	Hudson	3.13	62,183	0.915	56,214	16,510	66.3	467	2,911	1,449	21,416	211	14.7	266	16,885	83														

Appendix 2 - Determinants of Property Tax Burden in New Jersey, 2008

Municipality	County	2008		2010		2008		2008		2008		2008		2008-09		2008-09		2008-09		2008		2008-09		2008		2008-09		2008	
		Property Tax Burden Index	Est. Pop.	% Occu-pled Units	Equalized Valuation per Capita	Personal Income per Taxpayer plus Dependents	Tax Base Res.+ Apt. + Farm Hmstd. per Capita	Local Mun. Misc. Rev. per Capita	Gen.Fund Balance per Resident Pupil	Municipal Budget per Capita	School Cost per Resident Pupil	County Tax Levy per Capita	Res. as % of Pop.	State Mun. Aid per Pupil	State School Aid per Res. Pupil	State Tax Rebates per Capita													
					1	2	3	4	5	6	7	8	9	10															
CRANBURY	Middlesex	2.33	3,927	0.963	453,309	75,759	43.9	1,166	473	3,117	19,258	1,290	21.7	156	871	154													
DUNELLEN	Middlesex	3.56	6,993	0.956	97,404	26,413	87.8	251	-	946	12,775	284	15.2	106	4,607	235													
EAST BRUNSWICK	Middlesex	3.27	47,279	0.968	169,062	41,099	77.4	577	570	1,315	15,706	471	18.2	110	2,304	250													
EDISON	Middlesex	2.80	99,706	0.963	155,419	36,946	65.5	197	-	1,140	13,078	427	13.7	193	1,174	188													
HELMETTA	Middlesex	3.04	2,010	0.968	123,234	33,875	95.1	315	-	935	13,980	351	14.1	88	3,504	327													
HIGHLAND PARK	Middlesex	3.45	14,245	0.947	99,905	39,459	89.3	212	495	852	18,071	283	9.6	84	3,053	150													
JAMESBURG	Middlesex	3.29	6,367	0.958	85,353	28,034	84.5	247	88	803	13,901	240	12.6	80	5,675	200													
METUCHEN	Middlesex	2.99	13,098	0.964	175,395	48,035	83.6	337	171	1,129	15,110	484	15.2	137	829	249													
MIDDLESEX BOR.	Middlesex	3.27	13,644	0.968	122,702	29,907	79.5	280	104	1,162	14,013	343	14.9	163	4,348	290													
MILLTOWN	Middlesex	2.92	6,965	0.963	149,680	35,929	85.3	478	77	1,105	13,910	409	13.3	69	1,436	289													
MONROE	Middlesex	2.49	37,122	0.916	198,451	41,940	82.5	370	1,184	1,020	16,174	548	12.8	72	898	343													
NEW BRUNSWICK	Middlesex	3.29	51,149	0.938	64,242	16,008	59.5	546	360	1,301	20,405	189	13.2	290	16,175	57													
NORTH BRUNSWICK	Middlesex	3.19	39,586	0.967	127,617	33,362	68.9	368	653	1,127	14,726	366	14.1	141	2,085	186													
OLD BRIDGE	Middlesex	2.71	65,859	0.965	116,783	33,389	86.5	315	248	839	13,897	334	14.3	119	4,836	209													
PERTH AMBOY	Middlesex	3.29	48,742	0.931	74,458	15,968	66.5	441	1,300	1,568	18,651	210	16.8	211	15,133	130													
PISCATAWAY	Middlesex	2.86	52,408	0.959	127,610	32,052	69.2	212	282	872	13,630	356	13.0	138	2,319	185													
PLAINSBORO	Middlesex	2.77	21,148	0.932	165,700	48,595	65.5	309	431	933	12,601	483	18.1	93	1,017	125													
SAYREVILLE	Middlesex	2.71	42,208	0.954	123,714	30,539	82.2	356	271	1,139	12,583	355	13.4	268	3,446	223													
SOUTH AMBOY	Middlesex	2.46	7,777	0.943	126,710	32,691	85.3	609	70	1,759	13,711	365	13.1	539	6,340	215													
SOUTH BRUNSWICK	Middlesex	2.88	41,089	0.959	193,763	40,403	61.8	432	310	1,191	14,277	561	21.1	151	2,662	179													
SOUTH PLAINFIELD	Middlesex	2.77	22,623	0.973	169,453	30,792	62.4	306	235	1,098	13,764	474	16.0	151	2,600	237													
SOUTH RIVER	Middlesex	2.67	15,682	0.949	101,404	25,140	88.6	320	364	887	11,444	298	13.8	64	5,211	209													
SPOTSWOOD	Middlesex	3.29	8,145	0.965	112,371	30,521	86.4	382	747	1,151	14,358	317	14.3	109	4,296	288													
WOODBIDGE	Middlesex	2.69	97,963	0.958	136,006	29,681	67.8	210	374	993	13,164	373	13.1	293	1,885	226													
ABERDEEN	Monmouth	3.17	18,390	0.968	115,841	34,327	86.6	296	352	806	16,435	288	13.0	98	3,535	251													
ALLENHURST	Monmouth	1.78	699	0.595	468,145	70,665	92.6	1,485	-	3,329	27,143	1,213	0.3	181	19,121	116													
ALLENTOWN	Monmouth	3.30	1,845	0.958	111,120	34,727	91.5	374	124	1,056	9,580	289	19.7	88	2,032	264													
ASBURY PARK	Monmouth	2.89	16,546	0.833	68,363	16,986	75.2	983	531	1,987	27,767	177	13.1	442	24,931	65													
ATL. HIGHLANDS	Monmouth	2.78	4,602	0.934	181,578	48,834	89.0	602	1,165	1,469	18,761	464	10.0	85	1,497	236													
AVON-BY-THE-SEA	Monmouth	2.05	2,201	0.682	323,394	58,338	94.5	399	43	1,457	20,246	795	5.2	60	1,105	169													
BELMAR	Monmouth	2.27	5,908	0.686	206,682	39,673	87.7	654	314	1,494	17,269	506	5.8	65	2,581	132													
BRADLEY BEACH	Monmouth	2.52	4,845	0.660	158,849	31,939	93.0	232	3,281	1,015	22,010	381	4.7	64	3,535	127													
BRIELLE	Monmouth	2.35	4,882	0.887	289,327	62,318	90.3	298	-	1,270	12,587	717	16.4	73	695	218													
COLTS NECK	Monmouth	2.04	10,062	0.877	300,489	105,661	92.7	316	446	967	20,295	767	17.1	199	3,464	145													
DEAL	Monmouth	1.42	1,045	0.360	968,569	145,615	94.5	1,137	7,064	2,828	72,055	2,321	1.0	165	4,370	68													
EATONTOWN	Monmouth	2.64	14,195	0.929	175,370	33,652	52.6	431	2,242	1,379	19,593	391	10.9	124	3,728	166													
ENGLISHTOWN	Monmouth	2.61	1,917	0.960	123,418	30,461	78.1	471	151	989	9,903	308	19.6	92	2,931	244													
FAIR HAVEN	Monmouth	2.52	5,910	0.954	257,888	79,802	95.7	358	250	1,341	11,759	655	22.8	100	600	203													
FARMINGDALE	Monmouth	2.38	1,569	0.946	95,640	31,480	83.5	214	478	486	16,334	247	10.9	113	5,342	211													
FREEHOLD BOR.	Monmouth	3.20	11,425	0.943	105,395	23,420	73.5	391	54	1,164	12,710	248	15.1	133	5,984	177													
FREEHOLD TWP.	Monmouth	2.70	34,730	0.957	186,655	41,120	75.0	446	511	1,128	14,638	445	18.0	278	2,337	217													
HAZLET	Monmouth	2.92	20,947	0.963	119,375	31,910	79.3	199	401	844	13,918	318	15.2	112	4,070	268													

Appendix 2 - Determinants of Property Tax Burden in New Jersey, 2008

Municipality	County	2008		2010		2008		2008		2008		2008-09		2008-09		2008-09		2008		2008-09		2008	
		Property Tax Burden Index	Est. Pop.	% Occu-pled Units	Equalized Valuation per Capita	Personal Income per Taxpayer plus Dependents	Tax Base Res.+ Apt. + Farm Hmstd. % of	Local Mun. Misc. Rev. per Capita	Gen.Fund Balance per Resident Pupil	Municipal Budget per Capita	School Cost per Resident Pupil	County Tax levy per Capita	School Aids % of Pop.	State Mun. Aid per Pupil	State School Aid per Res. Pupil	State Tax Rebates per Capita							
Determinant				1	2	3	4	5	6	7	8	9	10	11	12								
HIGHLANDS	Monmouth	3.27	5,272	0.834	128,782	39,878	393	1,378	1,301	24,740	325	5.9	72	3,648	197								
HOLMDEL	Monmouth	2.45	16,885	0.964	265,094	81,586	441	149	1,202	15,589	664	19.2	155	874	165								
HOWELL	Monmouth	3.03	51,335	0.960	132,234	33,071	290	146	844	13,921	342	19.0	187	4,525	253								
INTERLAKEN	Monmouth	1.98	877	0.919	304,926	69,575	318	-	2,232	46,156	784	1.3	129	4,153	261								
KEANSBURG	Monmouth	3.04	10,550	0.881	68,960	20,741	287	1,740	1,166	23,107	168	14.0	182	18,707	154								
KEYPORT	Monmouth	3.14	7,476	0.937	100,350	28,499	327	140	1,104	15,573	235	11.6	115	6,199	201								
LAKE COMO	Monmouth	2.68	1,773	0.704	150,358	30,262	552	-	1,282	15,078	393	8.1	172	3,233	158								
LITTLE SILVER	Monmouth	2.59	6,119	0.942	260,287	78,679	489	900	1,580	16,809	651	16.8	123	910	210								
LOCH ARBOUR	Monmouth	1.92	274	0.516	324,778	55,354	898	411	1,924	9,312	902	7.5	93	1,401	104								
LONG BRANCH	Monmouth	3.00	32,622	0.829	136,654	29,424	261	542	1,145	19,596	304	10.6	140	11,603	113								
MANALAPAN	Monmouth	2.75	38,956	0.966	160,713	43,828	216	210	817	13,654	407	18.9	124	4,026	212								
MANASQUAN	Monmouth	2.21	6,251	0.678	242,528	44,787	261	258	885	13,879	610	10.5	59	925	175								
MARLBORO	Monmouth	2.71	40,532	0.968	183,981	54,715	312	263	827	13,586	473	20.9	73	2,787	194								
MATAWAN	Monmouth	3.30	8,754	0.931	114,910	37,301	179	3,524	1,035	18,840	283	13.3	199	3,366	230								
MIDDLETOWN	Monmouth	2.49	66,687	0.960	180,253	48,186	240	210	911	14,014	436	14.6	112	2,015	221								
MILLSTONE TWP.	Monmouth	2.83	10,201	0.961	198,514	55,413	427	-	738	14,633	527	21.4	103	2,377	191								
MONMOUTH BEACH	Monmouth	1.85	3,570	0.754	304,252	87,303	495	739	1,360	18,646	779	8.9	83	1,003	179								
NEPTUNE CITY	Monmouth	2.65	5,114	0.923	105,205	27,699	251	1,458	1,051	13,175	275	10.2	111	3,489	225								
NEPTUNE TOWNSHIP	Monmouth	2.67	28,410	0.862	125,103	29,035	281	4	1,113	17,316	307	12.2	195	9,333	202								
OCEAN TOWNSHIP	Monmouth	2.62	28,224	0.919	183,106	43,075	341	673	983	15,271	487	13.8	106	2,298	205								
OCEANPORT	Monmouth	2.44	5,733	0.932	212,359	55,238	205	45	1,104	13,054	548	14.4	114	836	247								
RED BANK	Monmouth	2.71	11,866	0.916	181,746	43,072	500	1,352	1,480	19,956	432	10.3	200	3,315	168								
ROOSEVELT	Monmouth	3.55	907	0.960	104,079	34,630	400	2,190	1,054	18,726	246	13.7	113	6,293	225								
RUMSON	Monmouth	1.76	7,264	0.907	461,796	162,909	603	408	1,806	16,671	1,154	18.7	108	805	122								
SEA BRIGHT	Monmouth	2.21	1,804	0.654	299,114	78,645	427	299	1,737	36,464	802	3.3	79	2,629	103								
SEA GIRT	Monmouth	1.65	2,070	0.637	610,952	98,652	322	-	1,855	19,108	1,514	6.7	84	657	165								
SHREWSBURY BOR.	Monmouth	2.84	3,778	0.963	319,167	55,896	485	723	2,180	17,432	751	17.8	131	1,038	224								
SHREWSBURY TWP.	Monmouth	2.99	1,068	0.900	66,810	24,288	117	760	729	6,371	171	13.7	87	954	182								
SPRING LAKE	Monmouth	1.37	3,520	0.612	621,428	123,511	525	3,516	1,756	24,289	1,475	5.6	61	799	145								
SPRING LAKE HTS	Monmouth	2.28	5,134	0.779	175,772	39,259	209	77	821	14,366	468	7.9	78	816	207								
TINTON FALLS	Monmouth	2.56	19,703	0.953	151,881	43,996	421	2,229	1,056	19,801	399	9.8	93	2,958	226								
UNION BEACH	Monmouth	3.09	6,620	0.944	98,205	26,308	243	561	1,076	13,315	254	16.9	117	7,455	232								
UPPER FREEHOLD	Monmouth	2.86	6,874	0.961	186,493	49,823	561	221	989	17,102	468	17.6	99	3,627	224								
WALL	Monmouth	2.55	26,168	0.924	233,643	47,638	255	453	1,183	14,009	625	15.2	155	1,153	215								
WEST LONG BRANCH	Monmouth	3.02	8,339	0.943	161,848	40,308	282	684	1,017	15,952	421	11.1	116	739	209								
BOONTON TOWN	Morris	3.29	8,469	0.952	147,741	35,386	300	168	1,194	17,260	353	10.8	132	1,648	222								
BOONTON TOWNSHIP	Morris	2.62	4,486	0.956	234,513	67,380	335	532	1,070	14,594	544	17.1	70	895	194								
BUTLER	Morris	3.09	8,118	0.956	122,908	34,846	392	606	1,198	16,140	292	10.8	146	2,644	238								
CHATHAM BOR.	Morris	2.18	8,212	0.957	282,912	78,077	748	88	1,670	11,927	637	21.0	91	617	166								
CHATHAM TWI.A441P	Morris	2.06	10,159	0.948	298,805	113,696	344	113	1,274	15,242	714	18.2	105	789	162								
CHESTER BOR.	Morris	2.86	1,678	0.951	269,637	59,191	802	615	2,621	15,042	616	19.2	113	1,134	178								
CHESTER TWP.	Morris	2.71	7,761	0.961	273,892	92,938	597	643	1,734	16,254	641	21.4	142	1,451	182								

Appendix 2 - Determinants of Property Tax Burden in New Jersey, 2008

	County	2008		2010		2008		2008		2008		2008-09		2008-09		2008-09		2008-09		2008		2008-09		2008		2008-09		2008			
		Property Tax Burden Index	Est. Pop.	% Occu-pled Units	Census %	Equalized Valuation per Capita	Income per Taxpayer plus Dependents	% of Tax Base Res.+ Apt. + Farm Hmstd.	Local Mun. Misc. Rev. per Capita	Gen.Fund Balance per Resident Pupil	Municipal Budget per Capita	School Cost per Resident Pupil	County Tax Levy per Capita	School Pupils as % of Pop.	State Mun. Aid per Pupil	State School Aid per Res. Pupil	State Tax Rebates per Capita														
Municipality																															
Determinant																															
ELSINBORO	Salem	2.98	1,050	0.868		98,507	31,507	91.4	235	746	571	801	10.7	135	4,395	291															
LWR. ALWAYS CRK.	Salem	0.93	1,884	0.934		154,473	27,665	41.5	1,114	690	4,959	1,063	13.0	3,845	4,315	113															
MANNINGTON	Salem	2.77	1,559	0.912		127,023	39,461	51.5	212	648	749	1,150	11.1	208	3,923	204															
OLDMANS	Salem	3.21	1,803	0.933		102,015	28,232	56.8	428	74	725	941	14.3	163	6,525	241															
PENNS GROVE	Salem	4.04	4,688	0.899		34,633	13,977	80.6	515	213	1,167	304	21.7	279	4,106	134															
PENNSVILLE	Salem	3.44	13,345	0.928		89,100	27,302	67.2	271	373	1,009	799	13.8	475	4,601	257															
PILEGROVE	Salem	2.82	4,548	0.934		98,536	44,583	85.9	332	811	556	911	12.8	124	7,362	234															
PITTS GROVE	Salem	3.14	9,434	0.960		73,246	29,918	87.7	156	321	413	704	16.3	92	8,152	239															
QUINTON	Salem	3.10	2,841	0.943		49,412	26,182	85.1	255	916	511	460	13.2	142	8,366	238															
SALEM CITY	Salem	4.40	5,661	0.819		38,732	15,601	69.3	374	1,135	1,140	344	15.9	240	16,130	122															
UPPER PITTS GROVE	Salem	2.87	3,584	0.952		94,907	30,505	86.6	238	8	476	808	14.6	161	5,988	231															
WOODSTOWN	Salem	3.32	3,360	0.944		84,938	29,938	85.4	433	453	904	727	18.3	90	4,113	220															
BEDMINSTER	Somerset	1.67	8,344	0.943		315,301	94,918	76.6	323	55	1,203	935	9.4	123	1,113	181															
BERNARDS TWP.	Somerset	2.31	26,542	0.968		266,127	89,224	87.1	662	626	1,438	795	20.6	88	799	177															
BERNARDSVILLE	Somerset	2.13	7,750	0.935		320,972	123,299	90.7	422	1,347	1,545	971	16.8	109	701	152															
BOUND BROOK	Somerset	3.61	10,365	0.940		91,899	23,159	84.6	330	389	1,018	291	12.7	131	5,367	227															
BRANCHBURG	Somerset	2.85	15,025	0.973		207,161	53,798	73.4	335	88	1,135	707	16.9	226	1,096	221															
BRIDGEWATER	Somerset	2.65	44,339	0.967		206,952	50,096	74.8	243	584	909	723	17.5	179	1,266	233															
FAR HILLS	Somerset	1.29	898	0.900		506,899	275,226	91.4	536	1,441	2,221	1,503	10.0	88	750	119															
FRANKLIN TWP.	Somerset	2.87	59,417	0.954		152,298	38,702	79.8	403	658	1,032	439	12.2	96	2,166	231															
GREEN BROOK	Somerset	3.13	6,891	0.970		221,739	55,556	83.2	259	451	1,133	731	19.1	102	1,021	260															
HILLSBOROUGH	Somerset	2.89	38,968	0.967		153,541	44,197	87.3	211	331	732	514	18.7	105	3,313	205															
MANVILLE	Somerset	3.48	10,800	0.939		101,055	24,781	86.4	277	433	1,172	307	11.5	179	3,888	298															
MILLSTONE BOR.	Somerset	3.08	410	0.970		130,600	35,848	93.2	258	-	1,260	442	15.6	201	1,549	338															
MONTGOMERY	Somerset	2.95	22,958	0.966		215,674	71,413	90.5	622	404	1,239	694	22.2	80	961	146															
NORTH PLAINFIELD	Somerset	4.01	21,143	0.949		86,580	24,027	85.7	179	601	882	295	14.2	85	7,988	220															
PEAPACK-GLAD.	Somerset	2.47	2,556	0.935		313,153	124,069	76.2	868	1,442	2,405	1,130	14.7	116	750	160															
RARITAN BOROUGH	Somerset	2.90	7,289	0.939		172,086	31,725	53.1	253	526	1,221	497	14.8	110	1,141	203															
ROCKY HILL	Somerset	2.73	675	0.959		197,654	53,651	88.4	972	-	1,746	657	13.6	143	983	218															
SOMERVILLE	Somerset	3.49	12,637	0.927		106,313	29,891	67.0	404	1,165	1,211	316	11.7	133	3,914	185															
SOUTH BOUND BROOK	Somerset	3.59	5,110	0.929		67,766	26,952	91.4	395	121	955	225	9.8	96	6,365	201															
WARREN TOWNSHIP	Somerset	2.32	15,944	0.962		297,970	96,175	79.9	288	229	996	1,012	19.2	101	918	167															
WATCHUNG	Somerset	2.44	6,502	0.946		274,686	95,301	79.0	668	820	1,922	964	13.8	139	1,053	158															
ANDOVER BOROUGH	Sussex	2.85	633	0.916		114,897	30,247	68.2	330	34	857	431	17.2	238	1,868	214															
ANDOVER TOWNSHIP	Sussex	3.29	6,531	0.949		130,832	41,924	82.8	279	56	1,073	507	12.0	90	3,063	210															
BRANCHVILLE	Sussex	2.83	814	0.943		183,686	27,651	53.9	478	63	1,454	738	12.7	975	3,472	249															
BYRAM	Sussex	3.42	8,465	0.912		126,763	37,898	89.2	221	145	1,032	499	18.0	88	3,725	258															
FRANKFORD	Sussex	2.86	5,594	0.812		140,926	35,652	87.1	165	315	531	511	12.8	94	3,949	215															
FRANKLIN BOROUGH	Sussex	3.22	5,077	0.906		91,191	25,347	71.1	322	560	1,047	361	13.6	142	5,986	220															
FREDON	Sussex	3.10	3,316	0.936		156,773	42,574	92.6	182	276	683	606	17.7	99	3,041	221															
GREEN	Sussex	3.24	3,599	0.944		149,413	47,701	92.9	231	301	947	579	18.5	71	3,103	255															
HAMBURG	Sussex	3.24	3,466	0.924		102,149	30,601	86.3	227	323	736	394	12.0	78	5,869	276															

Appendix 2 - Determinants of Property Tax Burden in New Jersey, 2008

	Municipality	County	2008		2010		2008		2008		2008		2008-09		2008-09		2008-09		2008-09		2008		2008-09		2008		2008-09		2008	
			Property Tax Burden Index	Est. Pop.	% Occu-pled Units	Equalized Valuation per Capita	Income per Taxpayer plus Dependents	Tax Base Res.+ Apt. + Farm Hmstd.	Local Mun. Misc. Rev. per Capita	Gen.Fund Balance per Resident Pupil	Municipal Budget per Capita	School Cost per Resident Pupil	County Tax Levy per Capita	Res. Schol Pupils as % of Pop.	State Mun. Aid per Pupil	State Schol Aid per Res. Pupil	State Tax Rebates per Capita													
	Determinant			1	2	3	4	5	6	7	8	9	10	11	12															
HAMPTON TOWNSHIP	Sussex		2.82	5,099	0.919	142,147	36,184	79.8	226	190	694	14,993	545	15.4	104	4,140	258													
HARDYSTON	Sussex		2.90	8,295	0.860	142,612	36,944	86.5	278	399	939	16,488	556	11.1	92	4,429	218													
HOPATCONG	Sussex		3.02	15,491	0.898	112,145	32,774	93.1	202	230	835	14,198	402	13.5	71	5,492	240													
LAFAYETTE	Sussex		3.17	2,466	0.952	187,145	38,509	77.8	464	118	812	17,116	703	16.4	101	2,865	268													
MONTAGUE	Sussex		2.68	3,906	0.852	104,491	27,575	82.3	185	-	500	15,859	402	10.7	117	5,550	201													
NEWTON	Sussex		3.91	8,096	0.911	92,081	27,131	70.4	234	-	1,091	15,175	358	12.6	143	5,589	205													
OGDENSBURG	Sussex		3.41	2,545	0.955	92,220	28,177	89.9	370	260	1,146	12,234	354	17.4	93	5,701	282													
SANDYSTON	Sussex		2.61	1,882	0.798	128,891	31,329	85.9	306	1,556	658	17,464	471	13.8	160	6,429	208													
SPARTA	Sussex		3.20	19,206	0.925	179,756	50,295	89.0	383	895	1,154	13,907	637	19.3	80	1,809	191													
STANHOPE	Sussex		3.63	3,562	0.948	116,592	34,676	92.5	238	879	1,102	14,175	444	16.4	74	4,258	318													
STILLWATER	Sussex		2.87	4,292	0.805	111,519	33,122	93.4	284	232	734	14,054	418	13.7	84	4,797	218													
SUSSEX BOROUGH	Sussex		3.11	2,124	0.895	62,485	21,714	76.9	414	89	766	10,238	247	14.0	99	3,909	184													
VERNON	Sussex		3.10	24,854	0.787	105,023	31,003	89.0	140	416	671	15,102	389	14.3	90	6,138	197													
WANTAGE	Sussex		3.06	11,557	0.937	124,355	30,243	87.4	202	130	519	15,033	441	17.1	87	5,740	250													
BERKELEY HEIGHTS	Union		2.65	13,344	0.973	250,188	62,739	73.0	318	595	1,193	14,876	875	18.9	152	772	218													
CLARK	Union		3.06	14,357	0.967	188,876	39,672	81.7	259	749	1,277	13,926	656	14.8	155	782	344													
CRANFORD	Union		2.93	21,895	0.974	191,356	48,067	82.2	259	103	1,319	12,395	643	16.6	166	855	280													
ELIZABETH	Union		3.02	124,755	0.914	68,117	16,691	66.4	533	79	1,498	17,710	230	14.5	250	15,565	96													
FANWOOD	Union		3.35	7,088	0.978	168,967	44,257	92.7	293	142	1,160	12,665	562	17.7	134	773	307													
GARWOOD	Union		3.28	4,408	0.951	147,676	35,116	72.5	303	1,170	1,475	14,420	492	11.5	135	1,142	257													
HILLSIDE	Union		4.21	21,171	0.944	101,228	24,711	77.7	462	8	1,877	15,052	361	13.6	237	6,899	256													
KENILWORTH	Union		2.78	7,619	0.972	262,278	30,448	49.9	316	-	1,690	14,908	845	16.0	168	2,842	305													
LINDEN	Union		3.46	39,162	0.939	157,826	23,894	52.6	696	748	2,217	16,317	505	14.6	562	3,794	229													
MOUNTAINSIDE	Union		2.31	6,551	0.965	287,661	63,929	80.7	414	654	1,534	13,459	991	14.8	154	738	235													
NEW PROVIDENCE	Union		2.95	11,905	0.972	215,127	59,830	83.0	339	429	1,352	14,292	700	18.1	140	668	222													
PLAINFIELD	Union		3.47	46,126	0.913	71,837	20,996	86.6	347	539	1,429	18,539	238	14.6	184	15,490	149													
RAHWAY	Union		3.19	28,624	0.932	121,176	26,937	66.1	438	-	1,471	14,138	401	12.4	161	5,392	220													
ROSELLE	Union		4.80	20,599	0.933	83,834	22,993	84.9	363	630	1,678	16,545	278	13.1	136	7,970	267													
ROSELLE PARK	Union		3.72	12,802	0.956	102,308	28,425	89.0	188	26	1,011	13,935	346	14.8	100	5,125	266													
SCOTCH PLAINS	Union		3.08	22,891	0.966	180,608	57,055	92.3	278	188	1,048	14,168	624	17.4	124	864	246													
SPRINGFIELD	Union		3.13	14,829	0.967	197,939	49,343	75.1	337	188	1,695	16,406	676	13.0	147	738	283													
SUMMIT	Union		2.04	20,557	0.941	370,835	124,543	82.1	539	-	1,914	15,624	1,137	17.4	179	665	130													
UNION TOWNSHIP	Union		3.26	53,673	0.966	139,556	31,180	71.8	283	885	1,461	14,598	481	13.8	136	4,002	281													
WESTFIELD	Union		2.51	29,450	0.965	253,069	84,868	89.9	381	175	1,241	13,111	861	20.7	137	680	172													
ALLAMUCHY	Warren		2.67	4,385	0.932	151,672	48,623	94.3	337	575	689	15,570	925	10.3	114	1,461	280													
ALPHA	Warren		3.51	2,386	0.934	92,832	25,396	71.7	225	-	1,026	13,303	543	13.8	109	5,518	308													
BELVIDERE	Warren		3.26	2,635	0.925	103,256	26,239	72.7	254	239	1,027	12,971	567	17.9	218	6,193	267													
BLAIRSTOWN	Warren		2.90	5,941	0.935	149,052	34,880	86.4	268	489	822	12,767	917	17.2	504	3,776	255													
FRANKLIN	Warren		3.75	3,123	0.920	137,971	38,614	81.9	313	332	669	16,454	864	17.9	105	4,382	251													
FRELINGHUYSEN	Warren		2.93	2,233	0.920	128,199	43,919	93.5	310	270	584	14,049	786	15.1	112	4,141	230													
GREENWICH	Warren		2.89	5,114	0.967	157,179	37,868	82.0	265	810	808	11,038	953	24.3	77	4,331	222													
HACKETTSTOWN	Warren		3.57	9,511	0.952	107,387	29,860	69.2	259	1,254	871	15,862	601	13.4	94	4,123	241													

