

# How to Appeal Your NJ Property Tax Assessment:

## A Step-by-Step Guide for Homeowners

Every New Jersey property owner has the legal right to appeal their property tax assessment. If your home's assessed value is higher than what it would actually sell for in today's market, you may be paying more in taxes than you legally owe. This guide walks you through the process step by step.

Important: This information is for general educational purposes only. Deadlines and procedures vary by county. Always verify current deadlines and requirements with your specific County Board of Taxation before filing. Consider consulting a tax attorney or CPA who specializes in NJ property tax appeals.

In New Jersey, property tax appeals are appeals of your assessed value – not your tax rate, and not your tax bill directly. The County Board of Taxation does not set the tax rate. What they can do is reduce the assessed value of your property if you can demonstrate it is higher than the property's true market value.

Your goal in an appeal is to prove that your home's true market value – what it would realistically sell for – is lower than the assessed value your town has assigned to it.

Each year, NJ municipalities mail property owners a Notice of Assessment, typically in the late fall or early winter. This notice tells you the assessed value of your property for the upcoming tax year.

Review it carefully. Compare your assessed value to:

- Recent sale prices of comparable homes in your neighborhood
- Your home's current estimated market value

If your assessed value appears significantly higher than what your home would sell for today, you may have grounds to appeal.

Key term to know: In NJ, the assessed value is supposed to reflect a percentage of market value called the "common level ratio." If your home's assessment exceeds 115% of the common level ratio applied to its true market value, you may have a strong appeal.

Filing deadlines in NJ are strict. Missing the deadline means waiting a full year to appeal again.

Standard deadline: April 1st of the tax year — for most NJ municipalities in Bergen, Essex, Morris, Passaic, Union, and most other counties.

Exceptions:

- Burlington County: January 15th
- Gloucester County: January 15th
- Monmouth County: January 15th
- Any municipality that underwent a full revaluation or reassessment: May 1st

Your appeal must be RECEIVED by the County Board of Taxation by the deadline — not merely postmarked. File early.

The most important evidence in a property tax appeal is comparable sales — recent sales of similar homes in your area that support a lower market value for your property.

What to look for:

- Sales that occurred between October 1st of the pre-tax year and the appeal filing date
- Homes similar in size, style, age, condition, and location to yours
- Sales that are "arms-length" transactions (standard open-market sales — not foreclosures, estate sales, or sales between family members, which are generally excluded)

Aim to gather 3 to 5 strong comparable sales. You can find recent sales data on Zillow, Realtor.com, your county tax board website, or by requesting a market analysis from a licensed NJ real estate agent.

To file your appeal, you will need to complete and submit:

- Form A-1: Petition of Appeal (available from your County Board of Taxation)
- Form A-1 Comp Sale: Comparable Sales Analysis (list your comparable sales supporting a lower value)

Where to file:

- If your property's assessed value is \$1,000,000 or less: file with your County Board of Taxation
- If your property's assessed value exceeds \$1,000,000: you may file with either the County Board of Taxation or directly with the NJ Tax Court

You must also serve a copy of your appeal on:

- The municipal tax assessor
- The municipal clerk

File in person, by mail, or online if your county offers it. Confirm your county's specific filing instructions — requirements vary.

After filing, the County Board of Taxation will schedule a hearing. At the hearing, you present your case – primarily your comparable sales evidence – and the assessor may respond.

Tips for your hearing:

- Bring printed copies of your comparable sales with addresses, sale dates, and sale prices clearly labeled
- Be prepared to explain why each comparable sale supports a lower market value for your home
- Stay factual – the board is evaluating market value evidence, not your opinion of what your taxes should be
- You may represent yourself, or hire a tax attorney or CPA who specializes in NJ tax appeals

The board will issue a written judgment. If you disagree with the outcome, you have 45 days from the mailing of the judgment to appeal further to the NJ Tax Court.

If your appeal is successful and your assessed value is reduced, your property tax bill will be recalculated at the lower assessed value. The reduction applies to the tax year for which you filed – it is not retroactive to prior years.

You will need to re-file an appeal each year if you want to maintain the reduced assessment, unless the town conducts a new revaluation.

Bergen County Board of Taxation: 201-336-6300

Essex County Board of Taxation: 973-395-8525

Morris County Board of Taxation: 973-285-6707

Passaic County Board of Taxation: 973-881-4461

Union County Board of Taxation: 908-527-4775

Somerset County Board of Taxation: 908-231-7006

NJ Division of Taxation – Property Tax Appeals:

[nj.gov/treasury/taxation/lpt/lpt-appeal.shtml](http://nj.gov/treasury/taxation/lpt/lpt-appeal.shtml)

NJ State Tax Court: [njcourts.gov/self-help/tax-court](http://njcourts.gov/self-help/tax-court)

This guide is for general educational and informational purposes only. It is not legal, tax, or financial advice. Property tax appeal procedures, deadlines, and requirements vary by county and change over time. Always verify current information directly with your County Board of Taxation before filing. Patrick Rumore is a REALTOR®, not a tax attorney or CPA. For advice specific to your situation, consult a licensed NJ tax attorney or CPA who specializes in property tax appeals.