



THE NEW JERSEY RELOCATION GUIDE

Everything You Actually Need to Know Before You Move

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Not tax, legal, or financial advice. Data reflects 2024–2026 market conditions.

Welcome. Let's Cut to the Chase.

You're thinking about moving to New Jersey. Maybe you're in New York and the word "affordable" has started to sound like a fairytale. Maybe you're relocating for work, family, or just because you finally got tired of paying Manhattan rent for an apartment the size of a generous walk-in closet.

Whatever brought you here, you're in the right place.

New Jersey gets a bad rap — mostly from people who've never actually lived here, or who drove through on the Turnpike and called it a day. The reality is that New Jersey is one of the most diverse, livable, and strategically located states in the country. You can be in Midtown Manhattan in 20 minutes, on a beach in under an hour, and in your backyard on a half-acre lot that would cost you a small fortune on the other side of the Hudson.

This guide isn't going to blow smoke. NJ isn't Texas or Florida — we have property taxes, and they're real. But we also have towns where the "high taxes" conversation needs some serious context: when your \$1.5 million home in Alpine carries a lower effective tax rate than a \$400,000 house in many other towns or counties, "high taxes" starts to feel like a relative term.

I'm Patrick Rumore, a New Jersey Realtor who helps people — especially those moving from New York (and elsewhere)— find their place in the Garden State. This guide covers the things you need to know before you start looking at houses: the lay of the land, how property taxes actually work, which towns punch above their weight, what the buying process looks like in NJ, and a lot more.

Let's get into it.

Chapter 1: New Jersey Is Not One Place

Here's the single most important thing to understand before you start your search: New Jersey is not a monolith. It's 564 municipalities packed into a state you can drive across in about 90 minutes. That means the town selection is — hands down — the most consequential decision you'll make.

Move a few miles in the wrong direction and you could be looking at a dramatically different tax bill, school district, commute, and quality of life. This is why buyers who come into NJ looking only at houses (instead of towns first) often end up confused, frustrated, or overpaying for the wrong location.

The Regions, Briefly

Northern New Jersey

This is the heart of the NYC commuter market. Bergen, Morris, Essex, Union, and Passaic counties dominate this region. You'll find everything from dense walkable towns with great train service to private lake communities and horse-country estates. Property taxes vary wildly — from under 1% to over 3% — so town selection matters enormously here.

Central New Jersey

Middlesex, Monmouth, Somerset, and Hunterdon counties make up this transitional zone. You get more land for your money, shorter commutes than people expect, solid schools, and in some pockets — exceptional value. Somerset County in particular is underappreciated.

Southern New Jersey

Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Ocean, and Salem counties. More affordable, more suburban, beach access, and significantly lower home prices. If you're remote-flexible, South Jersey can stretch your dollar remarkably far.

The Jersey Shore

Year-round residents, summer populations, and everything in between. Towns like Spring Lake, Mantoloking, and Avalon carry premium price tags for good reason. Others offer shore access at much more accessible price points.

Chapter 2: The Truth About NJ Property Taxes

Let's address the elephant in the room. New Jersey has the highest average property tax rate in the country. That's a fact, and I'm not going to sugarcoat it.

But here's what the headlines leave out: "average" is doing a lot of heavy lifting in that statistic. In NJ, property taxes are hyperlocal. The effective rate — meaning taxes paid as a percentage of home value — ranges from under 0.8% in some towns to over 3.5% in others. That's not a small difference. On a \$700,000 home, that gap is over \$18,000 a year.

How Property Taxes Actually Work in NJ

Your property tax bill is a combination of three levies: municipal (town) taxes, school district taxes, and county taxes. Of these, school taxes are typically the largest component — often 60–70% of your total bill. Towns with strong commercial tax bases (retail, corporate campuses, industrial) can shift more of that burden onto non-residential ratables, which subsidizes homeowners.

This is the concept of "fiscal arbitrage" — choosing your municipality strategically so that other taxpayers (commercial, retail, corporate) are carrying more of the load. It's

perfectly legal, widely understood, and it's how certain NJ towns can offer exceptional homes at surprisingly low effective rates.

The Smart Way to Compare Towns

Don't just look at the tax dollar amount. Ask for the effective tax rate (taxes ÷ market value). A \$15,000 tax bill on a \$600,000 home is a 2.5% rate. A \$22,000 bill on a \$1.4 million home is 1.57%. Context is everything.

Also factor in what you're getting for those taxes. School quality, municipal services, infrastructure, and community amenities are part of the equation. Some towns with higher rates deliver exceptional value. Others don... not so much.

Chapter 3: Towns Worth Knowing About

The following towns represent some of the best combinations of tax efficiency, lifestyle quality, and strategic location in Northern New Jersey. This isn't an exhaustive list — and the right town for you depends on your priorities — but these are worth understanding.

Town	County	Median Price	Eff. Tax Rate	Best For
Alpine	Bergen	\$2,000,000	0.79%	Ultra-luxury, privacy
Englewood Cliffs	Bergen	\$1,232,700	1.02%	NYC proximity, executives
Harding Twp.	Morris	\$1,177,300	1.02%	Country living, equestrian
Saddle River	Bergen	\$2,000,000	1.05%	Estate living, privacy
Bedminster	Somerset	\$600,000	1.28%	Balanced suburban lifestyle
Far Hills	Somerset	\$1,400,000	1.35%	Prestige, low density
Florham Park	Morris	\$722,700	1.34%	Corporate proximity
Paramus	Bergen	\$736,000	1.48%	Schools, shopping subsidies
Franklin Lakes	Bergen	\$1,217,500	1.47%	Luxury amenities, lakes
Edgewater	Bergen	\$723,400	1.51%	Ferry commuters, waterfront
Mahwah	Bergen	\$590,400	1.54%	Transit access, value
East Rutherford	Bergen	\$453,500	1.58%	Lowest total tax bills in Bergen

Source: 2024–2025 municipal data. Rates and prices are approximate and subject to change. Always verify

current data with a licensed professional.

Chapter 4: The NY-to-NJ Move — What You Need to Know

If you're coming from New York — particularly Manhattan or the outer boroughs — welcome. You're in very good company. A significant portion of NJ homebuyers are NY transplants, and for good reason.

What Changes (and What Doesn't)

You'll likely get more space. That's almost guaranteed. Whether it's more square footage, a yard, a garage, or all three — the space-per-dollar equation in NJ almost always wins compared to comparable NY suburbs.

Your commute will probably be fine — as long as you're strategic about where you land. Key transit options include NJ Transit rail (direct into Penn Station or Hoboken Terminal), the NJ Transit bus network, the PATH train (for Hudson County residents), and ferry service from Edgewater, Weehawken, and Hoboken.

Culturally? Honestly, not that different. The tri-state area is one interconnected ecosystem. You're keeping your same sports teams (Go Giants), your same restaurants are accessible, and your commute is likely no worse than what you had in Brooklyn.

The Stuff That Catches New Yorkers Off Guard

- The property tax conversation. See Chapter 2. Read it twice.
- You'll need a car. Even in NJ's most walkable towns, a car is part of life.
- The buying process moves fast in competitive markets. Get pre-approved before you look at a single house.
- NJ has a mandatory attorney review period — it's actually a consumer protection that NY doesn't have in the same way. Use it wisely.
- HOA fees are common in condo and townhome communities. Factor those in when comparing monthly costs.

Chapter 5: The NJ Home Buying Process, Explained

New Jersey has a distinct real estate process, and knowing what to expect will save you time, stress, and probably some money. Here's how a typical transaction flows:

Step 1: Get Pre-Approved

Not pre-qualified. Pre-approved. There's a difference, and sellers know it. In competitive NJ markets, showing up without a pre-approval letter is like showing up to a job interview without a resume. Get it done before you start touring homes.

Step 2: Know Your Numbers

Purchase price is just the beginning. You also need to budget for closing costs (typically 2–3% of the purchase price in NJ), property taxes (often collected in escrow), homeowner's insurance, and any HOA fees. Don't forget the inspection — always worth it, always.

Step 3: Make an Offer

Your Realtor will draft the offer, negotiate terms, and help you navigate counteroffers. In NJ, initial offers are made on a standard form. Once accepted, both sides have an attorney review period.

Step 4: Attorney Review

New Jersey is an attorney review state. After a contract is accepted, both buyer and seller have three business days to have their attorneys review and potentially disapprove or modify the contract. This is one of NJ's strongest consumer protections — don't waive it, and don't skip the attorney.

Step 5: Inspections

Home inspection, radon test (NJ has significant radon presence — especially in Northern NJ), and possibly a sewer inspection. These findings can be negotiated. A good inspector is worth their weight in gold.

Step 6: Mortgage Commitment

Your lender will order an appraisal and finalize your loan. Don't open new lines of credit, don't change jobs, and don't make large purchases during this period. Lenders are watching your financial behavior right up until closing.

Step 7: Closing

In NJ, closings typically happen at a title company or attorney's office. Both parties are often present (sometimes separately). You'll sign a mountain of documents, wire your closing funds, and walk out with keys. Congratulations — you're a New Jersey homeowner.

Chapter 6: What to Look For When Comparing Towns

Every buyer is different, and the “best” town is the one that fits your life. Here’s a framework I use with every relocation client:

The Big Five Questions

- What’s your non-negotiable commute threshold? (Train access vs. highway vs. work-from-home)
- Schools — yes or no? (Even if you don’t have kids, school quality affects resale value)
- Space vs. walkability? (Some people want a big yard; others want to walk to dinner)
- What’s your realistic monthly budget including taxes, insurance, and mortgage?
- How long are you planning to stay? (Short-term vs. long-term changes everything)

Patrick’s Honest Take

Most buyers focus too much on the house and not enough on the town. A great house in the wrong town is a problem you’ll be reminded of every single day. Choose your town first. Then find your house.

Chapter 7: Lifestyle Snapshot — Northern NJ Edition

Since the majority of my work focuses on Northern New Jersey — particularly Bergen, Morris, Essex, and Somerset counties — here’s a quick snapshot of what life actually looks like in different corners of this region.

The NYC Commuter Belt (Bergen County)

Towns like Ridgewood, Westwood, Wyckoff, Ho-Ho-Kus, and Ramsey offer the classic NJ suburb experience: great schools, strong community feel, direct NJ Transit rail access, and a mix of housing styles and price points. Bergen County has the widest range of towns in the state — from the ultra-luxury enclave of Alpine to the more accessible and diverse Hackensack.

The “Horse Country” Corridor (Morris & Somerset)

Bedminster, Harding, Far Hills, Peapack-Gladstone, and Chester form a swath of Morris and Somerset counties that feels nothing like the NJ stereotype. We’re talking preserved farmland, gentleman farms, historic downtowns, and some of the lowest effective tax rates in the state. These towns attract buyers who want space, privacy, and a quieter version of suburban life without sacrificing access.

The Urbanist’s Option (Hudson County)

Jersey City, Hoboken, and Weehawken are the closest NJ has to urban living. PATH train access, ferry service, walkability scores that rival Manhattan, and skyline views that

frankly don't suck. The trade-off? Prices have climbed sharply as NYC exodus traffic has found these towns, and property taxes are not the lowest.

The Value Play (Passaic & Essex Counties)

Towns like Montclair, Glen Ridge, and Bloomfield in Essex offer strong transit, diverse communities, excellent dining scenes, and price points that are increasingly appealing as Bergen County values have risen. Passaic County offers some of NJ's most dramatic landscapes — think Ringwood, West Milford — for buyers seeking lakefront or mountain adjacency at accessible prices.

Chapter 8: How to Work With Me

I'm going to be straight with you: there's no shortage of real estate agents in New Jersey. Finding one isn't the problem. Finding the right one is.

What I specialize in is relocation and 'geographic arbitrage'. Whether you're moving from Manhattan, from California, or from another country entirely, my job is to make New Jersey make sense for you — not just to show you houses, but to help you understand the decisions behind the decisions.

That means understanding your commute requirements, your school priorities, your tax sensitivity, your lifestyle preferences, and your budget — and then building a strategy around all of them before we look at a single listing.

Here's What You Can Expect

- A real conversation — not a sales pitch — about whether NJ makes sense for your situation
- Town recommendations based on your priorities, not mine
- Honest feedback on listings, including the ones you should walk away from
- A network of attorneys, lenders, and inspectors who I trust and have worked with
- Someone who answers the phone and actually wants to know what is important to you

Ready to take the next step? Let's talk.

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