

**DETERMINANTS OF PROPERTY TAX BURDEN
IN NEW JERSEY – 2013**

**Ernest C. Reock, Jr.
Professor Emeritus**

**Center for Government Services
Rutgers, The State University of New Jersey**

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Executive Summary

This is an up-date of a paper on the same subject that was completed and issued in September, 2013, dealing with property taxes in 2008. The approach used in the earlier paper has remained essentially unchanged, but new data reflect changes that have occurred in the ensuing five years,

Property tax burden is measured in two ways. First, for all taxpayers- residential, commercial, industrial, and other - the burden is measured by the net tax rate of a municipality; that is, the total amount of taxes levied, minus State tax rebates, divided by the total amount of taxable property. Second, tax burden is measured by property taxes as a percentage of the personal income of residents, The two measures are combined in a property tax burden index.

Statewide Property Tax Trends: 2003 to 2015

The statewide property tax burden index was declining in the early part of the 21st century because, while the tax levy was growing rapidly, both property values and personal incomes were growing even more rapidly. The recession caused significant reductions in property values and personal income. Although local officials reduced spending and legislation imposed limits on tax levy growth, both property values and personal income declined even more sharply, and the State tax burden index began to increase in 2008. More recently, personal incomes have started to grow again, but property values have lagged behind, and the statewide tax burden index continues to increase slowly.

Determinants of Property Tax Burden

The property tax burden varies widely from place to place. Twelve factors in four major areas have been examined to measure their effect on the property tax burden in each municipality and the degree to which they have changed between 2008 and 2013. Each municipality has its own unique mix of these determinants.

I – Local Financial Resources

1. Low level of the property tax base - The equalized valuation per capita of taxable property declined in 2013:
2008 - \$141,968
2013 - 118,812 (- 16.3%).

2. Low level of personal income - Personal income per taxpayer (and dependents) rose in 2013:

2008 - \$ 38,024
2013 - 40,397 (+ 6.2%)

3. High percentage of residential property

A high percentage of residential property causes more burden on residential property taxpayers. The percentage rose in 2013, as it has for many years:

2008 - 79.4%
2013 - 80.0 (+ 0.8%)

4. Low level of other municipal revenue

Non-property tax municipal revenue reduces reliance on the property tax. In 2008, municipalities anticipated \$412 per capita from local miscellaneous revenue; in 2013 the figure was less.

2008 - \$ 412
2013 - 370 (- 10.2%)

5. Low level of other school revenue

Similarly, non-property tax miscellaneous school revenue reduces property taxes. In 2013, the statewide average is small -- \$63 per pupil. No comparable data were gathered in 2008.

2008 - ---
2013 - \$ 63

II – Expenditures

6. High level of municipal budget

Higher municipal budgets require higher taxes. The average municipal budget per capita rose 5.6% from 2008 to 2013.

2008 - \$ 1,247
2013 - 1,317 (+ 5.6%)

7. High level of school costs

Similarly, higher school costs mean higher taxes. The average school budget, on a per pupil basis, increased to \$16,351 in 2013

2008 - \$ 15,776
2013 - 16,351 (+ 3.6%)

8. High level of county taxes

County taxes are part of the tax burden in every municipality. Average county taxes grew to \$489 per capita in 2013.

2008 - \$ 458
2013 - 489 (+ 6.8%)

III – Demographics

9. High level of public school enrollment

High school enrollments increase the burden on local taxpayers. The percentage of the population enrolled in the public schools declined in 2013.

2008 - 14.0%

2013 - 13.5 (- 7.1%)

IV – State Aid

10. Low level of State municipal aid

State aid to municipalities directly lowers the property tax burden. Such aid per capita declined between 2008 and 2013.

2008 - \$168

2013 - 141 (- 16.1%)

11. Low level of State school aid

State aid to school districts directly lowers the property tax burden. Such aid per pupil declined from 2008-09 to 2013-14

2008-09 - \$6,047 per pupil

2013-14 - 5,873 (- 2.9%)

12. Low Level of State tax rebates

State tax rebates provide direct property tax relief through reductions on the property tax bill. Tax rebates per capita declined sharply between 2008 and 2013.

2008-09 - \$191

2013-14 - 62 (-67.5%)

The Most Tax-Burdened Municipalities

The 30 most tax-burdened municipalities include a few of the larger urban places – East Orange, Irvington, Orange, Trenton, and Paterson -- but mainly relatively small communities, particularly in Camden (7) and Passaic (5) counties. At least one municipality from 12 different counties is among the 30 most burdened. Many of the 30 were on the same list in 2008.

The Urban Municipalities

While some urban places are among the most burdened communities, the two major cities of the state – Newark and Jersey City are not. Changes since 2008 have increased the property tax burden in most places, but in 2013, relatively low percentages of residential property, high municipal miscellaneous revenue, low county taxes, and high

municipal aid and high State aid to schools have alleviated the property tax burden in these two major centers. In 2013 Newark's property tax burden index ranked 324th in the state, and Jersey City was 497th.

The Relative Importance of Determinants

A quick estimate of which determinants tend to increase a community's property tax burden and which reduce that burden can be obtained from Appendix 2 by comparing the data for the community with state average data for each determinant.

A more precise measure of each determinant's impact can be found by using the Excel spreadsheet contained in the paper, which reflects the interaction of all 12 determinants in any community. When the state average value for a determinant is substituted for the actual value of that determinant in a community, it is possible to calculate the degree of the impact of that determinant in that place. This procedure has been applied in the paper to the 30 most heavily-burdened places.

The leading cause of high property tax burden in 24 of these 30 places is simply a lack of property tax ratables. In three other communities, the low personal income of the residents is the leading cause of their high property tax burden. In two relatively suburban communities, State aid for schools does not compensate adequately for relatively high school costs, and is the major factor in their tax burden. And, finally, in one municipality out of the 30, the City of Trenton, a high municipal budget level is the leading cause of the high property tax burden.

The same procedure can be applied to any community, using the spreadsheet contained in the report, the values of the determinants for that place, and the state averages for each determinant.

Conclusion

The level of the property tax burden in any community depends on a complicated web of factors – varying local resources, both in terms of the amount of taxable property and the income of local taxpayers; the expenditure levels for municipal, school and county services; the amount of assistance received from the State government; and even the varying demographics among the local population. No single aspect of a community provides a complete explanation. Probably, no two communities have exactly the same explanation for their property tax burden.

In the most-burdened places, the lack of local resources – taxable property and personal income – clearly are the major factors, and property values have not fully recovered from the effect of the recession. Excessive expenditure levels occasionally, but rarely, contribute to the burden. State aid to local governmental units is an obvious remedy – but only if it compensates for local deficiencies; State school aid does this; State aid to municipalities only rarely, and direct State aid in the form of tax rebates has been cut sharply since 2008.

One factor that has the potential for more equal implementation of the property tax is a shift in governmental responsibilities from the municipal to the county level, so long as the present system of apportioning county costs on the basis of tax ratables is maintained.

Appendices

Appendix 1 shows the 2013 Property Tax Burden Index, and its components, for every municipality.

Appendix 2 shows the 12 determinants of property tax burden for every municipality and the state average.

Determinants of Property Tax Burden in New Jersey – 2013

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This is an up-date of a paper on the same subject that was completed and issued in September, 2013, dealing with property taxes in 2008. The approach used in the earlier paper has remained essentially unchanged, but new data reflect changes that have occurred in the ensuing five years.

The year 2013 may seem ancient history at this point. However, the availability of personal income information at the municipal level, which is gathered from State income tax returns, always lags at least two years behind property tax levy data. A decision has been made to use the latest tax and income information for a common period – 2013 in this case – rather than trying to appear more current by combining data for two different years.

The Property Tax in New Jersey

New Jersey generally is recognized as having one of the highest property taxes in the country. In 2016, the Tax Foundation listed New Jersey with the highest 2013 property taxes per capita -- \$2,989, compared with a national average of \$1,439¹. Within the state the tax is administered through 565 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, though the burden of the property taxes is perennially decried.

The purposes of this paper are:

- (1) to demonstrate a method for measuring the property tax burden in New Jersey municipalities,
- (2) to identify statewide changes in the property tax burden that have taken place over recent years
- (3) to apply the suggested measurement method to New Jersey municipalities in order to determine those with the greatest tax burden, and
- (4) to explore the reasons why substantial variations exist among communities in property tax burden.

The Equalized Net Tax Rate

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

¹Tax Foundation. Facts & Figures. How Does Your State Compare? 2016, Table 32.

all taxable properties within a municipal taxing district². Thus, they become a burden on the property in the municipality, usually without regard to its ownership or use³.

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 since 19 54 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 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 as a percentage of the total value of taxable property. This tax rate becomes a net tax rate when all tax rebates made to residents of the municipality by the State of New Jersey are deducted from the levy

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 the owners of vacant land, 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 is made to eliminate taxes paid on residential property used only on a seasonal basis by non-residents. 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.

Third, the tax levy paid by residents has been reduced by subtracting the amount of State tax rebates paid to residents of the community.

The resulting net tax has been divided by the reported personal income of the residents to find the estimated percentage that the net property tax forms of the personal income of the residents.

² Constitution of New Jersey, Article VIII, Section 1, paragraph 1.

³ 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 property value. During the same period, property taxes have averaged from about 5.0 to about 6.0% 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.
- (2) the index should lend itself to measuring tax burden over a period of time,
- (3) the index should give linear results; for example, a 10% increase in each component should result in a 10% increase in the index.

All three of these goals are met by multiplying the two measures and taking the square root of their product.

The index of property tax burden, therefore, has been calculated as:

the square root of the product of:

the Equalized Net Property Tax Rate of the municipality, and

the Net Property Tax as a Percentage of the Average Personal Income of the Residents

Statewide Property Tax Trends: 2003 to 2015

The Early Years

Property taxes were growing very rapidly in New Jersey during the early part of the 21st century, with the tax levy showing an annual increase of more than 6% every year from 2004 through 2006 (See Table 1). However, these rapid increases in taxes were accompanied by even higher rates of growth for the tax base – the Equalized Valuation – which is regarded as the best estimate of the total true value of taxable property. Moreover, substantial distributions of State tax rebates during those years further ameliorated the impact of the

Table 1. New Jersey Statewide Equalized Net Property Tax Rate, 2003 to 2015.

	Total Prop. Tax Levy (Bil-Lions)	Annual % Chg.in Total Tax Levy	State Tax Rebates (Bil-Lions)	Net Prop. Tax Levy (Bil-lions)	Annual % Chg.in Net Tax Levy	Total Equal-ized Value (Bil-Lions)	Annual % Chg.in Total Equal-ized Value	Net Prop. Tax Rate	Annual Change in Net Tax Rate
2003	17.3		- 0.8	16.5		824		2.00	
2004	18.4	+ 6.5	- 1.6	16.8	+ 2.2	940	+ 14.1	1.79	- 0.21
2005	19.6	+ 6.5	- 1.2	18.4	+ 9.4	1,084	+ 15.3	1.70	- 0.09
2006	20.9	+ 6.9	- 1.1	19.8	+ 7.6	1,240	+ 14.4	1.60	- 0.10
2007	22.1	+ 5.8	- 2.2	19.9	+ 0.6	1,324	+ 6.8	1.51	- 0.09
2008	23.2	+ 4.9	- 1.8	21.4	+ 7.3	1,360	+ 2.8	1.57	+ 0.06
2009	24.0	+ 3.6	- 1.3	22.8	+ 6.4	1,334	- 1.9	1.71	+ 0.14
2010	25.0	+ 4.0	- 0.4	24.6	+ 8.2	1,281	- 4.0	1.92	+ 0.21
2011	25.6	+ 2.5	- 0.6	25.0	+ 1.7	1,239	- 3.3	2.02	+ 0.10
2012	26.1	+ 1.6	- 0.6	25.4	+ 1.6	1,187	- 4.2	2.14	+ 0.12
2013	26.5	+ 1.7	- 0.6	25.9	+ 1.8	1,160	- 2.3	2.23	+ 0.09
2014	27.1	+ 2.3	- 0.6	26.5	+ 2.5	1,166	+ 0.5	2.28	+ 0.05
2015	27.7	+ 2.0	- 0.6	27.1	+ 2.3	1,185	+ 1.7	2.28	+ 0.01

Sources: All tax levy data 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 the Treasury.

higher property tax levies, and the statewide average net tax rate declined in every year from 2004 through 2007 (See Table 1 and Chart 1).

During these early years of the century, the total personal income of New Jersey residents also grew rapidly, exceeding 8% per year in 2003 and 2004, and rising more than 10% in 2008. (See Table 2 and Chart 1). The result was a virtual stabilization of property taxes as a percentage of personal income, even though the total tax levy increased every year.

The Recession Years

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

Table 2. New Jersey Net Property Tax as a Percentage of the Personal Income of Residents, 2003 to 2013

	Total Prop. Tax Levy (Bil-Lions)	Annual % Chg.in Total Tax Levy	State Tax Rebates (Bil-Lions)	Net Prop. Tax Levy (Bil-lions)	Annual % Chg.in Net Tax Levy	Total Personal Income (Bil-Ions)	Annual % Chg. In Personal Income	Net Property Tax as % of Personal Income	Annual Change in Net Property Tax % of Personal Income
2003	17.3		- 0.8	16.5		220.8		5.19	
2004	18.4	+ 6.5	- 1.6	16.8	+ 2.2	239.4	+ 8.4	4.86	- .33
2005	19.6	+ 6.5	- 1.2	18.4	+ 9.4	260.5	+ 8.8	4.98	+ .12
2006	20.9	+ 6.9	- 1.1	19.8	+ 7.6	279.3	+ 7.2	5.04	+ .06
2007	22.1	+ 5.8	- 2.2	19.9	+ 0.6	308.2	+ 10.3	4.53	- .51
2008	23.2	+ 4.9	- 1.8	21.4	+ 7.3	299.1	- 2.9	4.95	+ .42
2009	24.0	+ 3.6	- 1.3	22.8	+ 6.4	279.3	- 6.6	5.73	+ .78
2010	25.0	+ 4.0	- 0.4	24.6	+ 8.2	291.0	+ 4.2	6.03	+ .30
2011	25.6	+ 2.5	- 0.6	25.0	+ 1.7	302.4	+ 3.9	6.02	- .01
2012	26.1	+ 1.6	- 0.6	25.4	+ 1.6	317.6	+ 5.0	5.70	- .32
2013	26.5	+ 1.7	- 0.6	25.9	+ 1.8	322.1	+ 1.4	5.69	- .01
2014	27.1	+ 2.3	- 0.6	26.5	+ 2.5				
2015	27.7	+ 2.0	- 0.6	27.1	+ 2.0				

Sources: As in Table 1, plus: All Personal Income data are from the New Jersey the Department of the Treasury via the Department of Education; see FN 5, p.3.
Net Property Taxes as a Percent of Personal Income are calculated as shown on p.2..

As the state entered the recession years in 2008, county, municipal and school governing bodies reduced their demands on the property tax and the annual growth in the tax levy dropped back below 5%. However, property values also declined sharply, with the result that the net tax rate began to rise.

Personal incomes were impacted by the recession for two years, resulting property taxes taking a larger share annually. However, by 2010, total personal income had renewed its growth pattern, but at a lower rate.

Table 3. New Jersey Property Tax Burden Index, 2003 to 2013

	State Average Equalized Net Property Tax Rate	Net Property Tax As Percent of Personal Income	State Property Tax Burden Index	Annual Change in Property Tax Burden Index
2003	2.00	5.19%	3.22	
2004	1.79	4.86	2.95	- 0.27
2005	1.70	4.98	2.91	- 0.04
2006	1.60	5.04	2.84	- 0.07
2007	1.51	4.53	2.62	- 0.22
2008	1.57	4.95	2.79	+ 0.17
2009	1.71	5.73	3.12	+ 0.33
2010	1.92	6.03	3.40	+ 0.28
2011	2.02	6.02	3.49	+ 0.09
2012	2.14	5.70	3.49	0
2013	2.23	5.69	3.56	+ 0.07
2014	2.28			
2015	2.28			

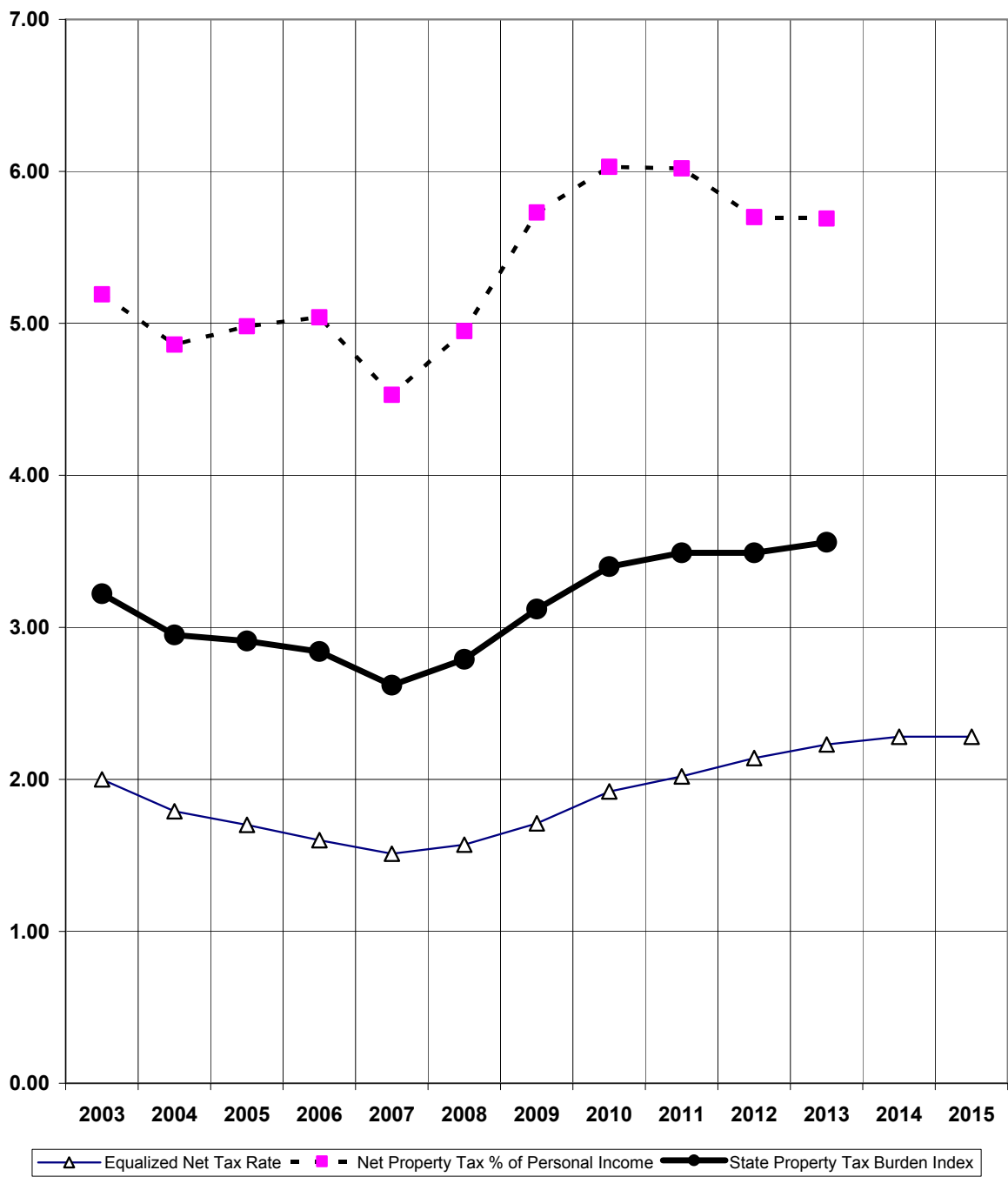
The Recovery Years

In 2010, the Legislature passed and the Governor signed Chapter 44 of the Laws of that year, imposing much greater restrictions on the growth in the tax levy. At the same time, however, State tax rebates to local property taxpayers were cut back. In the most recent five years, the annual increase in the tax levy has averaged about two percent per year.

The property tax base – equalized valuations – remained stagnant after the recession, showing no growth until 2014. Total state personal income recovered more quickly, exceeding its pre-recession peak by 2012; but its annual growth since then has been at only about half the earlier annual rate.

Table 3 and Chart 1 show the statewide property tax burden index: declining steadily in the early years of this century, rising sharply during the recession, and less rapidly in the post-recession years but, by 2013, reaching a higher level than at any time in the most recent eleven years.

**Chart 1-New Jersey Property Tax Burden Index,
2003 to 2013**



Application to Individual Municipalities

Equalized tax rates and taxes as a percentage of personal income have been calculated for each New Jersey municipality in 2013, with the exception of a few that are so small, or their ownership patterns so specialized, that the data may be unreliable⁴.

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 measure is high also. However, there are exceptions. Many seashore resorts – Seaside Heights, Ocean Gate, Ventnor – have very low property tax rates because they have large amounts of taxable property, but those tax rates impose well above the average burden on the relatively low personal income of the year-round residents. The reverse is true for some urban places, such as Jersey City and Hoboken, where a relatively high tax rate is combined with a lower average burden on personal incomes.

Table 4 shows the Property Tax Burden Index, and its components for the 30 most heavily tax-burdened municipalities in 2013. The list is very similar to its predecessor in 2008. Small, older, residential municipalities predominate, with the six most-burdened places being on the list in both years. The only places of any substantial size to make this list are East Orange and Irvington in both years and Trenton and Paterson only in 2013. Twelve of the 21 counties have a municipality on the list, with Camden (7) and Passaic (5) most frequently.

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.

Only “primary determinants are 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 burden. Secondary determinants are not within the scope of this paper.

⁴ Teterboro, Audubon Park, Pine Valley, Tavistock, Walpack, and Winfield.

Table 4. Property Tax Burden Index: 30 Most Heavily Burdened New Jersey Municipalities, 2013

Index Rank	Municipality	County	Equalized Net Tax Rate	Net Tax as % of Personal Income	2013 Property Tax Burden Index	Rank In 2008
1	Woodlynne	Camden	6.27	9.61	7.76	1
2	Roselle	Union	4.46	10.14	6.73	2
3	East Orange	Essex	4.03	9.31	6.12	13
4	Laurel Springs	Camden	4.34	8.61	6.11	8
5	Haledon	Passaic	3.71	9.44	5.92	12
6	Prospect Park	Passaic	4.05	8.63	5.91	14
7	Irvington	Essex	4.10	8.46	5.89	24
8	Salem City	Salem	4.01	8.01	5.67	3
9	Pine Hill	Camden	3.97	8.07	5.66	34
10	Beverly	Burlington	3.93	8.11	5.65	45
11	Egg Harbor City	Atlantic	3.75	8.49	5.64	126
12	National Park	Gloucester	3.76	8.35	5.60	35
13	Penns Grove	Salem	4.01	7.83	5.60	15
14	Bloomington	Passaic	3.52	8.83	5.57	22
15	Orange	Essex	3.97	7.82	5.57	9
16	Hillside	Union	3.72	8.19	5.52	5
17	Lawnside	Camden	3.35	9.05	5.51	6
18	Swedesboro	Gloucester	3.71	8.05	5.46	109
19	Woodbury	Gloucester	3.86	7.70	5.45	4
20	Trenton	Mercer	4.41	6.72	5.45	111
21	Pompton Lakes	Passaic	3.48	8.47	5.43	27
22	Newton	Sussex	3.58	8.22	5.42	23
23	Clementon	Camden	3.56	8.24	5.42	54
24	Pleasantville	Atlantic	3.42	8.54	5.40	227
25	Mount Ephraim	Camden	3.82	7.59	5.38	28
26	Washington Bor.	Warren	3.64	7.72	5.30	29
27	Willingboro	Burlington	3.35	8.30	5.28	25
28	Hi-Nella	Camden	3.93	7.05	5.26	123
29	Paterson	Passaic	3.36	8.15	5.24	188
30	North Plainfield	Somerset	3.34	8.12	5.21	16

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	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 public 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 public school aid	State aid to schools per resident pupil
	12	Low level of State tax rebates	State tax rebates per capita

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 rebates. In order to compensate particularly for the special conditions in the seashore resorts – large non-resident summer populations and low year-round occupancy – the observed 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 resident population of 2,096, but with only 15.09% of its dwelling units occupied on April 1, 2010, is treated as though it

had a year-round population of 13,890. 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 9.7% higher than the official 2013 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 to correlate the data. 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 2013-14 school year, resulting in some disconnect when combined with tax and other data presented on a 2013 calendar or tax year basis.

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 2013-14 has been combined with municipal data for 2013, and the term school “costs”, rather than school “budgets”, has been used.

Income Data Personal income data have been presented in relation to the total number of individual State income tax taxpayers and their dependents, thus approximating a per capita basis. This obviously results in an undercount of population and income where there are persons below the tax-paying threshold. In 2013 the total number of income taxpayers and their dependents comprised 89.6% 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 the 30 municipalities having the highest tax burdens in 2013 are shown in Table 6. Shading in Table 6 highlights the value of determinants that contribute unusually to a community’s property tax burden.

Table 6. Determinants of Property Tax Burden, 2013 - 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
Determinant	Low Level of Property Tax Base	Low level of Personal Income	High Percentage 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 Costs	High Level of School Enroll.	Low Level of State Municipal Aid	Low Level of State School Aid	Low Level of State Tax Rebates
Property Tax Burden Index	Equalized Valuation per Capita	Personal Income per Taxpayer plus Dependents	Percentage of Tax Base Residential Property	Local Municipal Revenue per Capita	General Fund Balance Approp. per Pupil	Municipal Budget per Capita	School Cost per Pupil	County Tax Levy per Capita	Resident School Pupils as % of Pop.	State Municipal Aid per Capita	State School Aid per Pupil	State Tax Rebates per Capita
Rank	118,812	40,397	80.0	370	63	1,317	16,351	489	13.5	141	5,873	62
1	Woodlyne	7.76	13,491	91.4	242	857	13,984	182	18.2	57	11,613	59
2	Roselle	6.73	23,806	85.1	296	1,686	16,929	292	11.7	106	8,764	83
3	East Orange	6.12	18,361	83.7	398	1,825	20,691	229	13.3	297	17,943	28
4	Laurel Springs	6.11	28,187	90.3	262	1,320	13,934	536	17.0	158	5,511	149
5	Haledon	5.92	21,541	84.1	249	1,084	13,817	443	15.5	78	6,916	74
6	Prospect Park	5.91	18,059	88.4	244	940	12,552	269	18.7	54	7,916	52
7	Irington	5.89	18,021	80.4	262	1,557	18,616	205	11.4	186	15,687	24
8	Salem City	5.67	15,366	68.3	431	1,343	18,712	351	16.1	228	16,609	43
9	Pine Hill	5.66	24,567	93.7	234	735	16,646	362	14.2	79	10,121	79
10	Beverly	5.65	22,760	92.3	432	1,136	18,539	171	12.2	104	10,947	83
11	Egg Harbor City	5.64	20,826	81.1	255	1,232	14,532	257	15.2	102	9,115	89
12	National Park	5.60	24,529	93.8	158	767	16,070	356	14.5	137	7,664	135
13	Penns Grove	5.60	14,610	78.4	338	1,037	5,733	299	19.7	222	3,857	39
14	Bloomington	5.57	37,757	86.9	215	1,262	19,142	678	10.8	68	2,214	125
15	Orange	5.57	20,324	78.7	311	1,708	16,828	212	14.8	252	14,958	31
16	Hillside	5.52	27,456	78.5	346	1,797	16,351	375	12.8	187	7,121	85
17	Lawnside	5.51	23,832	64.5	116	1,158	19,005	633	13.1	379	9,102	73
18	Swedesboro	5.46	24,884	79.5	240	873	11,408	441	18.5	92	3,548	58
19	Woodbury	5.45	27,135	72.8	273	1,221	17,059	357	13.3	130	8,140	67
20	Trenton	5.45	15,349	70.7	834	2,041	19,553	157	14.0	452	16,727	22
21	Pompton Lakes	5.43	37,435	87.8	138	7	16,883	684	13.7	91	2,438	115
22	Newton	5.42	28,617	68.9	305	1,331	16,242	385	12.5	118	5,350	73
23	Clementon	5.42	21,882	83.1	250	968	16,820	434	11.5	80	10,226	83
24	Pleasantville	5.40	13,628	70.5	267	1,263	19,432	206	16.6	96	17,523	34
25	Mount Ephraim	5.38	28,523	86.7	209	1,42	15,346	514	12.6	84	6,344	133
26	Washington Bor	5.30	27,182	82.2	211	1,061	13,284	442	13.9	83	4,880	63
27	Willingboro	5.28	23,400	91.8	186	1,176	16,667	193	11.9	110	9,615	85
28	Hi-nella	5.26	39,912	90.2	385	958	14,791	340	11.4	86	7,769	61
29	Paterson	5.24	14,199	73.0	411	1,559	16,130	290	17.1	209	14,819	26
30	North Plainfield	5.21	24,280	83.7	165	988	16,001	254	14.3	66	7,377	59

For example, the fact that the equalized valuation per capita in Woodlynne is far below the state average, contributes to that municipality's high tax burden, so these data for Woodlynne are shown shaded. Determinants that reduce, rather than increase, the property tax burden of a municipality are shown unshaded. For example, the percentage of residential property in Trenton is below the state average, so it is shown unshaded.

Determinant #1 – Low Level of Property Tax Base

Clearly, a low level of property tax base is a major factor in the property tax burden of the 30 most impacted places. Every one of these municipalities had an equalized valuation per capita well below the state average of \$118,812 per capita in 2013, often far below that statewide average.

The statewide equalized valuation per capita has declined in recent years. In the 2008 report it was \$141,968 per capita. By 2013 the lingering effect of the recession on property values, combined with five years of population growth and, possibly, the impact of Hurricane Sandy, had reduced the average state property tax base per capita by more than 16%.

In general, the highest levels of taxable property per capita are found in many of the seashore resorts, even when expanded population figures are used⁵, and in isolated communities in Bergen, Essex, Morris, Somerset and Monmouth Counties. Lower property tax bases are more the norm throughout South Jersey, except for the seashore strip.

Determinant #2 – Low Level of Personal Income

A low level of 2013 personal income per taxpayer or dependent was found universally in the 30 most tax-burdened communities. Here, while the state average equalized valuation per capita declined between 2008 and 2013, average personal income per capita increased from \$38,024 to \$40,397. This still left every one of the 30 most burdened municipalities behind, however,

A few seashore municipalities – Rumson, Mantoloking, Sea Girt, Deal, and Spring Lake – reported high personal incomes per capita, but in many other ocean-front communities the year-round population was far less affluent. Atlantic City and Wildwood ranked 555th and 554th, for example, in 2013 personal income per capita,

North and Central Jersey communities, with the exception of the older central cities and suburbs, generally had higher personal income levels than the municipalities South of Trenton.

A factor to consider is that communities having large numbers of very low income persons, who are below the taxpaying threshold for the New Jersey income tax, may not have their income included in the statewide data; however, expansion of the Earned Income Tax Credit program may act as a corrective here.

⁵ See p. 10.

Determinant #3 – High Level of Residential Property

Municipalities that are heavily residential start with a handicap in terms of property tax burden, since they do not have many commercial, industrial or other non-residential taxpayers to help carry the load. Property taxes would be even more burdensome if it were not for the non-residential properties in Trenton, Orange, Hillside, Paterson and a few others on the high-burden list in Table 6.

Long-term property classification data show a steady trend in New Jersey toward higher percentages of residential property every year. Statewide, the percentage of residential property grew from 79.4% in 2008 to 80.0% in 2013⁶. Most municipalities in the state are heavily residential,

Determinant #4 – Low Level of Other Municipal Revenue

The relative absence of non-property tax local miscellaneous revenue in a municipality means that a higher property tax must be imposed. Only six of the 30 most burdened municipalities have substantial non-property tax income. These are three of the most urban places – East Orange, Trenton and Paterson – and three much smaller municipalities in South Jersey. Local municipal miscellaneous revenue has declined statewide from an average of \$412 per capita in 2008 to \$370 in 2013.

Determinant #5 – Low Level of School Surplus

Similar to municipal revenue, the availability of school general fund balance (or surplus) affects the level of property taxes that have to be raised. This variable could have been of substantial impact in past years. However, the accumulation of free balance by school districts has been severely curtailed in more recent times. The data available are shown as either a use of free balance to reduce property taxes (shown as a positive number per pupil) or the generation of operating surplus (shown in parentheses). Statewide, the data for all of the school districts just about balances out, but it may be significant in particular communities (This source of data was misinterpreted in the 2008 report and should be ignored),

Expenditures

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

⁶ In 1999, residential property comprised only 72.3% of the state's property tax base. This long-term trend is a hidden cause of complaints about the increasing burden of New Jersey's property tax.

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)), for municipal open space (Col, 12 Cii(b)), and for the municipal library tax (Col.12Cii(c)), plus the total municipal miscellaneous revenue (Col. 14D), minus all State municipal aid (from the Division of Local Government website). The resulting budget figure has been divided by the estimated expanded 2013 population to find Determinant #6.

The resulting state average municipal budget per capita for 2013 is \$1,317, an increase of 5.6% over the 2008 figure of \$1,247.

Fewer than half of the most tax-burdened municipalities shown in Table 6, ten out of 30, can trace their high level of property taxes to excessive municipal budgets. As might be expected, several of these are the larger, more urban places: East Orange, Trenton, Irvington, Orange, and Paterson, but some small, older communities also are included: Roselle, Laurel Springs, Hillside, Salem City, and Newton.

Determinant #7 – High Level of School Costs

School expenditures clearly have an impact on both the tax rate and the property tax as a percentage of local resident income. School costs used here are the sum of:

- (1) all State formula aid to a school district;
- (2) the school district budgeted general fund balance, or school surplus, used to balance the school budget'

with both items obtained for 2013-14 from the State Department of Education website

and

- (3) the school tax levy reported in the county abstract of ratables for
 - (a) the local district school tax levy (Col.12CI(a);
 - (b) the regional and consolidated school district tax levy (Col.12CI(b)),
 - and
 - (c) the school tax levy in the municipal budget (Col.12CI(c)).

Data for municipalities in regional or consolidated districts have been apportioned among their constituent municipalities on the same basis that is used by county boards of taxation in apportioning regional or consolidated district tax levies.

The term “school costs” is the equivalent of a school budget per pupil in school districts with K-12 responsibilities. In the constituent municipalities of a K-12 regional or a

regional high school district, the per pupil cost to each municipality is influenced by the method used to apportion the regional tax levy among the municipalities. If that apportionment is on the basis of tax ratables, it is quite possible for a poor municipality to receive educational services at a substantially reduced cost per pupil.

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 2013-14 was \$16,351, an increase of 3.6% since 2008-09.

Fifteen of the high-burden municipalities had above-average school costs in 2013-14. These included most of the “Abbott” school districts included in the high-burden group: East Orange, Irvington, Salem City, Orange, Trenton, Pleasantville, and Willingboro. Paterson fell just below the state average cost per pupil.

In addition, a number of non-Abbott communities also had high school expenditures: Roselle, Pine Hill, Beverly, Bloomingdale, Lawnside, Woodbury, Pompton Lakes, and Clementon.

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 budget state aid (Col.12A5)⁷, county library taxes (Col.12Ba), county health taxes (Col.12Bb), and county open space taxes (Col.12Bc). Expanded population figures are used to calculate the per capita data.

The county tax levy in 2008 averaged \$458 per capita. By 2013, this figure had grown to \$489, an increase of 6.8%. Only five of the 30 most tax-burdened places have above-average county taxes per capita. All of them are relatively small places in either Camden or Passaic Counties – Laurel Springs, Bloomingdale, Lawnside, Pompton Lakes, and Mt.Ephraim .

County taxes are one of the few property tax determinants that protect the poorest, most tax-burdened municipalities of the state, because they are apportioned on the basis of municipal resources – the tax base of the municipality.

⁷ This particular state aid to municipalities is almost extinct. Only Walpack received such aid in 2013, amounting to \$200.

Summary of Expenditure Determinants

High expenditure levels occur much less frequently as tax burden determinants than low resources among the 30 most burdened communities.

While some aspect of high expenditures – high municipal budgets, high school costs, or high county taxes -- can be blamed, at least partially, for the property tax burden in some of the 30 high-tax places, there are ten small communities where all of their expenditures – for municipal services, for school services, and for county services – are well below the state average. These are: Woodlynne, Haledon, Prospect Park, National Park, Egg Harbor City, Penns Grove, Swedesboro, Washington Borough, Hi-nella, and North Plainfield. These places have among the highest property taxes, while also having among the lowest expenditure levels.

Demographics

Determinant #9

One demographic determinant of 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.

In 2008, public school enrollment comprised 14.0% of the state's expanded population. By 2013, this figure had dropped to 13.5%.

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 income level of the population, which could facilitate private school enrollment; the reputation of the public schools; and the availability of non-public schools, either religious or secular. Data on resident enrollment has been 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, Prospect Park, Penns Grove, and Swedesboro, all have more than 18% of their population enrolled in the public schools, in contrast to the state average of 13.5%. All have recently experienced large in-migrations of Hispanic residents with young children.

A low personal income level of the residents also may prevent the residents of some communities from participating in private school education. This is a factor in many of the municipalities shown in Table 6.

In contrast, there are a number of municipalities that have large public school enrollments which probably are due to the high reputation of their schools. These include places like Mountain Lakes, Glen Ridge, Tenafly, Millburn, and Chatham. This kind of community will not be found in Table 6, because it usually has a high level of property and personal income resources and a low tax burden.

Finally, there may be different patterns of private school availability. Hudson County, for example, has had a strong tradition of Catholic parochial schools, with a consequent reduced public school enrollment. Different traditions and enrollment patterns may prevail in other parts of the state.

State Financial Assistance

There are several forms of financial aid from the State government that affect the property tax burden in local communities. This assistance has been provided in two different ways – by grants to municipalities and school districts that reduce their property tax levies and by rebate payments directly to qualified taxpayers.

Determinant #10 – Low Level of State Aid to Municipalities

In 2013-14, State formula aid to municipalities amounted to \$1.373 billion⁸, broken down as follows:

Final CMPTRA ⁹	\$	250,693,971
Energy Receipts Tax Distribution.....		1,113,665,410
Garden State Trust.....		6,482,677
Watershed Moratorium Offset.....		<u>2,217,648</u>
 Total Formula Aid	 \$	 1,373,059,706

Aid is apportioned to municipalities by a variety of formulas. When aggregated in 2008-09, total formula aid came to an average of \$168 per capita. By 2013-14, this average had been reduced to \$141 per capita,

Low per capita levels of State municipal aid are common among the 30 most heavily-burdened municipalities in 2013. Twenty of the 30 places shown in Table 6 received below-average amounts of such assistance per capita. The larger urban places – East Orange, Irvington, Orange, Trenton and Paterson – did reasonably well, as did some smaller urban places – Salem City and Hillside, and a handful of other municipalities – Lawnside, Laurel Springs, and Penns Grove. However, a majority of the most property tax-burdened municipalities received below-average amounts of State municipal aid.

Determinant #11 – Low Level of State Aid to Schools

In January, 2008, Governor Corzine signed into law the School Funding Reform Act of 2008¹⁰, 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

⁸ Data from website of the Division of Local Government Services website.

⁹ Consolidated Municipal Property Tax Relief Act

¹⁰C.260, L.2007.

provisions of the law were designed to hold the “Abbott” districts¹¹ harmless for the immediate future. Total State aid for schools in 2008-09 rose to \$8,289 billion, or \$6,047 per resident pupil, an increase of 13.7% over the prior year. As in the past, the new formulas provided compensatory treatment for both a low value of taxable property in the community and a low level of personal income among the residents.

By the time the next State budget was being formulated, the recession was in full swing, and the growth of State aid for schools was limited to 2.8% for 2009-10. In the following year – 2010-11, a new administration was in control in Trenton, and State school aid was actually cut by 12.3% to \$5,462 per pupil. Since then, it has increased modestly to \$5,873 in 2013-14, with little use of the formulas enacted in earlier years. However, the pattern of State aid distribution resulting from the 2008 law remains the starting point for more recent aid laws.

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 do try to compensate for low resource levels. Large amounts of State school aid per pupil go to the “Abbott” communities—East Orange, Irvington, Salem City, Orange, Trenton, Pleasantville, Willingboro and Paterson, and similar, though smaller, grants go to other low resource municipalities. Only a few of the most heavily burdened places -- Laurel Springs, Penns Grove, Bloomingdale, Swedesboro, Pompton Lakes, Newton and Washington Borough – fail to receive substantial amounts of State school aid.

Determinant #12 – Low Level of State Tax Rebates

Tax rebates made by the State to local property taxpayers have been a staple of New Jersey government since 1977¹². While relatively stable for many years, during the 2000s tax rebates have fluctuated considerably. In 2008, a total of \$1.827 billion -- \$191 per capita – was distributed under the tax rebate program. By 2013, tax rebates averaged only \$62 per capita.

As with State aid to schools and municipalities, State tax rebates were reduced after 2008. Tracing the flow of tax rebates is difficult, because they have been changed from direct payments to local property taxpayers to credits given to municipalities to cover the cost of reduced quarterly tax payments by individual property owners. Moreover, reimbursements to municipalities to cover the reduced local tax payments have been shuffled between State fiscal years to compensate for cash flow problems. In this paper an effort has been made to count tax rebates in the year in which they would be felt by the local property taxpayer.

The amount of State tax rebates received within a municipality is affected by the degree of home ownership and the diligence exhibited by property owners in filing the forms required. In general, urban communities, such as East Orange, Irvington, Trenton, and Paterson do poorly on a per capita basis; more suburban places, such as Laurel Springs,

¹¹“Abbott” school districts serve urban communities having high concentrations low income school children and limited property tax resources.

¹² C.260, L.2007.

National Park, Bloomingdale, Pompton Lakes, and Mount Ephraim receive higher per capita amounts.

Summary of State Aid Determinants

State Aid was significant in 2013 in helping the most tax-burdened communities in the state to maintain at least minimal levels of public services. Only one place in Table 6 – Swedesboro - received below the state average on all forms of State aid. Two communities – Hillside and Lawnside – received above-average benefits from all three kinds of State aid – municipal aid, school aid, and tax rebates.

On the other hand, the level of State aid was cut sharply between 2008 and 2013. Total State aid to municipalities dropped from \$168 per capita to \$141 (-16%). State aid for schools was reduced from an average of \$8,289 per pupil statewide to \$6,047 (-27%), and State tax rebates per resident taxpayer fell from \$191 to \$62 (-68%).

Summary of Property Tax Determinants

Even a cursory examination of the shaded data in Table 6 will confirm that there is a heavy concentration of deficiencies in local financial resources among the 30 most heavily-burdened places in New Jersey. High levels of public school enrollment and limited State aid appear less frequently, although they are significant for many places. While high local expenditure levels are important in some cases, they appear to be the least significant kind of property tax burden determinant.

The Relative Importance of Determinants

Preceding sections describe the determinants of 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 describe 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 a municipality to the state average figure, one by one¹³, while holding all other determinants constant at their actual value, a municipality's Property Tax Burden Index can be recalculated to identify how much of a change can be attributed to that determinant.

¹³ And converting the entries from formulas to values; the original formulas must be restored before moving on to the next determinant.

Table 8. Spread Sheet Layout for Evaluation of the Impact of Each Property Tax Burden Determinant in a Municipality for 2013.

A – Name of Municipality	
B – County	
C – Estimated 2013 Total Population	Input
D – 2010 Census Percentage of Occupied Units	Input
E – Expanded 2013 Total Population	$(C/D) * 100$
F – Number of Taxpayers and Dependents	Input
G – Determinant 1 – Equalized Valuation per Capita (Expanded)	Input
H – Equalized Valuation	$(G * E)$
I – Determinant 2 – Personal Income per Taxpayer and Dependents	Input
J – Total Personal Income of Taxpayers and Dependents	$(F * I)$
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	$(E * R * W)/$
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	$SQRT(AE * AK)$

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.

Appendix 2 to this paper shows the value of each property tax burden determinant in 2013 for every municipality in the state¹⁴.

¹⁴ Except six; see FN5.

No single determinant explains the variation in property tax burdens within the state. Property tax burden profiles have been calculated using Table 8 for the 30 most heavily burdened municipalities. Four different property tax 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 the heavy tax burden is the lack of an adequate tax base. Twenty-four of the 30 places have a low equalized valuation per capita as the single most important cause. Woodlynne, with the highest 2013 Property Tax Burden Index, is shown as an example.

Two places, Paterson and Lawnsdale, have low personal incomes of their taxpayers as the most important factor in their high tax burden, with Paterson being the illustration.

A low level of State school aid is the primary cause of the high property tax burden in two other places, Bloomingdale and Pompton Lakes, with the data for Bloomingdale shown as the example.

Finally, one community among the 30 highest-burden places, the City of Trenton, is on that list primarily because of a high municipal budget per capita, in addition to other unfavorable determinants.

Property Taxes in the Urban Municipalities

Five years ago, in 2008, rather low Property Tax Burden Index rankings for many urban municipalities, especially Newark (#476 statewide) and Jersey City (#524) came as some surprise, given the common belief that property taxes are excessive in New Jersey's urban areas. Property tax rates really were high in those places until the late 1990's. After that time, however, taxes in the state's two largest cities and in many other urban communities dropped sharply. By 2005, the equalized net tax rate in Jersey City was below the state average, and in 2007 the same thing happened in Newark.

Why the change? The major reason was the implementation of the court decision in the Abbott v. Burke school funding case. When the first substantive decision in the case occurred in 1990, the remedies ordered at that time required only increased expenditures in the urban districts, but without imposing a mandatory burden on the State of New Jersey to provide major new funding.

By 1997, however, the case had proceeded further, and the Supreme Court ordered '...that the State provide increased funding to the twenty-eight districts identified ... as "Abbott districts" to "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 (high wealth) districts..."¹⁵. The court order was interpreted initially to require that all additional expenditures must be provided by the State. The result was that while expenditures rose rapidly, the increased spending was supported almost entirely by State.

¹⁵ Abbott v. Burke, IV, 149 N.J. 145.; emphasis added.

Table 9. Leading Property Tax Burden Determinants:
30 Most Heavily Burdened New Jersey Municipalities. 2013

	Number	Municipalities	Property Tax Burden Profile Shown
Low Equalized Valuation Per Capita	24	Woodlynne Roselle Laurel Springs East Orange Haledon Prospect Park Irvington National Park Pine Hill Beverly Egg Harbor City Salem City Penns Grove Orange Hillside Clementon Mt.Ephraim Woodbury Swedesboro Newton Willingboro Washington Borough HiNella North Plainfield	Woodlynne
Low Personal Income	3	Lawnside Pleasantville Paterson	Paterson
Low School Aid	2	Bloomingtondale Pompton Lakes	Bloomingtondale
High Municipal Budget	1	Trenton	Trenton

Property Tax Burden Profile

Woodlynne (Property Tax Burden Rank #1)

Actual 2013 Property Tax Burden Index 7.76

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 Property Tax Base	3.23	- 58.4
Low Personal Income	4.49	- 42.1
Low Other School Revenue	6.63	- 14.1
High School Enrollment	6.82	- 12.1
Low Other Municipal Revenue	6.98	- 10.1
High Percentage of Residential Property	7.23	- 6.9
Low State Municipal Aid	7.26	- 6.4
<u>Determinants Having Minimal Effect on Tax Burden</u>		
State Tax Rebates	7.75	- -
<u>Determinants Reducing Tax Burden</u>		
Low County Taxes per Capita	9.63	+ 24.1
Low School Costs per Pupil	10.37	+ 33.6
Low Municipal Budget per Capita	10.55	+ 36.0
High State School Aid	14.10	+ 81.7

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 community has very limited financial resources, both of taxable property and of personal income. Substantial recent population change has brought a high enrollment in the public schools. With mostly residential properties, the municipality and school district have few local financial resources other than the property tax.

State aid to the municipal government is low, and state tax rebates have had a minimal impact.

However, the taxpayers of the community have been helped financially by low county taxes per capita, and the local governing bodies of the municipality and the school district have kept budgets low. A high level of State aid to the schools is tremendously important.

Property Tax Burden Profile

Paterson (Property Tax Burden Rank (#29))

Actual 2013 Property Tax Burden Index 5.24

Determinants Changed to State Average	Revised Property Tax Burden Index	Percentage Change in Index
<u>Determinants Causing High Tax Burden</u>		
Low Personal Income	3.10	- 40.8
Low Property Tax Base	3.16	- 40.0
High Municipal Budget	4.36	- 17.0
<u>Determinants Having Minimal Effect on Tax Burden</u>		
School Enrollment	5.05	- 3.6
State Tax Rebates	5.08	- 3.1
Other School Revenue	5.10	- 2.7
School Costs	5.37	+ 2.5
Other Municipal Revenue	5.38	+ 2.7
<u>Determinants Reducing Tax Burden</u>		
High State Municipal Aid	5.48	+ 4.6
Low Percentage of Residential Property	5.49	+ 4.8
Low County Taxes	5.96	+13.7
High State School Aid	10.77	+105.5

Paterson

Paterson, one of the old central cities of New Jersey, has an estimated population of 130,000. In 2008, it ranked 188th in terms of property tax burden. However, its tax burden has risen sharply in the most recent five years. The community suffers from low levels of taxable property and low personal incomes among its residents. A high municipal budget per capita contributes significantly to its tax burden.

Many other community measures are near the statewide average, and have only a small impact on the property tax burden.

Above-average State municipal aid and substantial non-residential properties reduce the burden on the resident property taxpayers, but the most significant factors in limiting the tax burden are low county taxes per capita and very substantial amounts of State school aid.

Property Tax Burden Profile

Trenton (Property Tax Burden Rank #20)

Actual 2013 Property Tax Burden Index 5.45

Determinants Changed To State Average	Revised Property Tax Burden Index	Percentage Change in Index
<u>Determinants Causing High Tax Burden</u>		
High Municipal Budget	1.64	- 69.9
Low Property Tax Base	2.43	- 55.4
High School Costs	3.09	- 43.3
Low Personal Income	3.36	- 38.3
<u>Determinants Having Minimal Effect on Tax Burden</u>		
State Tax Rebates	5.17	- 5.1
School Enrollment	5.41	- 0.7
Percentage of Residential Property	5.81	+ 6.6
<u>Determinants Reducing Tax Burden</u>		
Other School Revenues	6.68	+ 22.6
High State Municipal Aid	7.08	+ 29.9
Low County Taxes	7.19	+ 31.9
High Other Municipal Revenues	7.89	+ 44.8
High State School Aid	13.44	+146.6

Trenton

Another of the older central cities of the state, Trenton budgeted very high in 2013 for municipal services -- \$2,041 per capita versus a state average of \$1,317. In addition, the city has very limited tax ratables and its residents have comparatively low personal incomes. As an Abbott school district, Trenton's school costs per pupil are very high, but they are balanced by substantial State aid funds.

State tax rebates provide only minimal tax relief and school enrollment is near the state average. More than average non-residential tax ratables reduce the tax burden somewhat.

Trenton's property tax burden is ameliorated by the combination of substantial non-residential ratables and significant municipal non-property tax revenue. Low county taxes per capita and above-average State municipal aid help reduce the property tax. State aid for schools is a major factor in keeping the city's property tax burden from becoming even higher.

appropriations. In many cases, local school taxes were frozen for a number of years in the Abbott school districts..

This practice was continued for several years, before being partially phased out, starting in 2006-07. With the phase-out, property taxes began to rise again in the urban school districts. New data for 2013 show that the additional State aid for the so-called “Abbott” school districts has dwindled and tax burdens in the “Abbott” communities are rising rapidly. Trenton moved from 111th place in statewide tax burden in 2008 to 20th in 2013; Paterson went from 189th place to 29th, Elizabeth went from 268th to 82nd and Burlington City from 301st place to 108th.

Conclusion

The level of the property tax burden in any community depends on a complicated web of factors – varying local resources, both in terms of the amount of taxable property and the income of local taxpayers; the expenditure levels for municipal, school and county services; the amount of assistance received from the State government; and even the varying demographics among the local population. No single aspect of a community provides a complete explanation. Probably, no two communities have exactly the same explanation for their property tax burden.

In the most-burdened places, the lack of local resources – taxable property and personal income – clearly are the major factors, and property values have not fully recovered from the effect of the recession. Excessive expenditure levels occasionally, but rarely, contribute to the burden. State aid to local governmental units is an obvious remedy – but only if it compensates for local deficiencies; State school aid does this; State aid to municipalities only rarely, and direct State aid in the form of tax rebates has been cut sharply since 2008.

One factor that has the potential for a more equal implementation of the property tax is a shift in governmental responsibilities from the municipal to the county level, so long as the present system of apportioning county costs on the basis of tax ratables is maintained.

Appendix Table 1. Property Tax Burden Index. All New Jersey Municipalities: 2013

			2013	2013	2013
				Estimated	
				Net Tax	
	Property		Equalized	as % of	Property
	Tax		Net	Resident	Tax
	Burden	County	Tax	Personal	Burden
Municipality	Rank		Rate	Income	Index
Absecon City	182	Atlantic	2.61	6.83	4.22
Atlantic City	46	Atlantic	2.42	10.42	5.02
Brigantine City	298	Atlantic	1.54	9.29	3.79
Buena Borough	96	Atlantic	2.95	7.34	4.65
Buena Vista Township	289	Atlantic	2.16	6.78	3.83
Corbin City	474	Atlantic	1.66	5.19	2.94
Egg Harbor City	11	Atlantic	3.75	8.49	5.64
Egg Harbor Township	226	Atlantic	2.57	6.44	4.07
Estell Manor City	377	Atlantic	1.98	6.18	3.50
Folsom Borough	479	Atlantic	1.74	4.73	2.87
Galloway Township	256	Atlantic	2.44	6.43	3.96
Hamilton Township	291	Atlantic	2.45	5.94	3.82
Hammonton Town	372	Atlantic	2.35	5.31	3.53
Linwood City	162	Atlantic	2.96	6.21	4.29
Longport Borough	493	Atlantic	0.82	9.21	2.75
Margate City	453	Atlantic	1.31	7.27	3.09
Mullica Township	290	Atlantic	2.36	6.20	3.83
Northfield City	105	Atlantic	2.88	7.40	4.61
Pleasantville City	24	Atlantic	3.42	8.54	5.40
Port Republic City	368	Atlantic	2.02	6.23	3.55
Somers Point City	128	Atlantic	2.66	7.54	4.48
Ventnor City	102	Atlantic	2.04	10.47	4.62
Weymouth Township	434	Atlantic	2.12	4.93	3.24
Allendale Borough	430	Bergen	2.16	4.88	3.25
Alpine Borough	559	Bergen	0.60	1.91	1.07
Bergenfield Borough	82	Bergen	3.03	7.44	4.75
Bogota Borough	48	Bergen	3.08	8.17	5.01
Carlstadt Borough	427	Bergen	2.07	5.15	3.26
Cliffside Park Borough	342	Bergen	2.01	6.57	3.63
Closter Borough	322	Bergen	2.10	6.56	3.71
Cresskill Borough	414	Bergen	2.11	5.28	3.34
Demarest Borough	410	Bergen	2.05	5.46	3.35
Dumont Borough	72	Bergen	2.84	8.17	4.82
East Rutherford Borough	166	Bergen	1.86	9.78	4.27
Edgewater Borough	550	Bergen	1.46	2.20	1.79
Elmwood Park Borough	183	Bergen	2.54	6.99	4.22
Emerson Borough	214	Bergen	2.28	7.38	4.10
Englewood City	407	Bergen	2.26	4.99	3.36
Englewood Cliffs Borough	548	Bergen	0.91	3.67	1.82
Fair Lawn Borough	127	Bergen	2.73	7.37	4.49
Fairview Borough	92	Bergen	2.60	8.43	4.68
Fort Lee Borough	408	Bergen	1.97	5.68	3.35
Franklin Lakes Borough	534	Bergen	1.49	3.30	2.22
Garfield City	252	Bergen	2.41	6.51	3.96
Glen Rock Borough	225	Bergen	2.49	6.65	4.07
Hackensack City	97	Bergen	2.98	7.26	4.65
Harrington Park Borough	242	Bergen	2.32	6.93	4.01
Hasbrouck Heights Borough	158	Bergen	2.55	7.25	4.30
Haworth Borough	227	Bergen	2.28	7.26	4.07
Hillsdale Borough	192	Bergen	2.31	7.53	4.17
Ho-Ho-Kus Borough	489	Bergen	1.76	4.42	2.79

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				Estimated	
				Net Tax	
	Property		Equalized	as % of	Property
	Tax		Net	Resident	Tax
	Burden		Tax	Personal	Burden
Municipality	Rank	County	Rate	Income	Index
Leonia Borough	153	Bergen	2.52	7.44	4.33
Little Ferry Borough	171	Bergen	2.44	7.41	4.25
Lodi Borough	52	Bergen	3.01	8.25	4.99
Lyndhurst Township	262	Bergen	2.48	6.18	3.92
Mahwah Township	500	Bergen	1.57	4.72	2.72
Maywood Borough	218	Bergen	2.46	6.78	4.08
Midland Park Borough	175	Bergen	2.48	7.25	4.24
Montvale Borough	445	Bergen	1.83	5.41	3.14
Moonachie Borough	469	Bergen	1.72	5.18	2.98
New Milford Borough	132	Bergen	2.69	7.42	4.46
North Arlington Borough	152	Bergen	2.74	6.84	4.33
Northvale Borough	155	Bergen	2.28	8.22	4.32
Norwood Borough	356	Bergen	2.12	6.10	3.60
Oakland Borough	239	Bergen	2.34	6.91	4.02
Old Tappan Borough	462	Bergen	1.80	5.06	3.02
Oradell Borough	302	Bergen	2.37	5.99	3.77
Palisades Park Borough	370	Bergen	1.65	7.64	3.55
Paramus Borough	473	Bergen	1.54	5.60	2.94
Park Ridge Borough	351	Bergen	2.14	6.10	3.61
Ramsey Borough	350	Bergen	2.14	6.09	3.61
Ridgefield Borough	423	Bergen	1.74	6.23	3.29
Ridgefield Park Village	86	Bergen	2.89	7.76	4.73
Ridgewood Village	419	Bergen	2.22	4.96	3.32
River Edge Borough	133	Bergen	2.60	7.62	4.45
River Vale Township	244	Bergen	2.32	6.88	3.99
Rochelle Park Township	348	Bergen	1.99	6.60	3.62
Rockleigh Borough	555	Bergen	0.99	2.64	1.61
Rutherford Borough	200	Bergen	2.49	6.87	4.13
Saddle Brook Township	308	Bergen	2.15	6.53	3.75
Saddle River Borough	558	Bergen	0.90	1.97	1.33
South Hackensack Township	223	Bergen	2.26	7.36	4.08
Teaneck Township	184	Bergen	2.77	6.40	4.21
Tenafly Borough	415	Bergen	2.12	5.25	3.34
Upper Saddle River Borough	488	Bergen	1.68	4.70	2.81
Waldwick Borough	126	Bergen	2.48	8.13	4.49
Wallington Borough	297	Bergen	2.33	6.15	3.79
Washington Township	343	Bergen	2.01	6.56	3.63
Westwood Borough	274	Bergen	2.15	6.96	3.86
Woodcliff Lake Borough	476	Bergen	1.90	4.43	2.90
Wood-Ridge Borough	258	Bergen	2.40	6.48	3.95
Wyckoff Township	485	Bergen	1.73	4.60	2.82
Bass River Township	411	Burlington	1.71	6.54	3.35
Beverly City	10	Burlington	3.94	8.12	5.65
Bordentown City	173	Burlington	2.88	6.28	4.25
Bordentown Township	278	Burlington	2.49	5.97	3.85
Burlington City	89	Burlington	3.07	7.23	4.71
Burlington Township	248	Burlington	2.62	6.03	3.98
Chesterfield Township	307	Burlington	2.24	6.32	3.76
Cinnaminson Township	281	Burlington	2.57	5.77	3.85
Delanco Township	208	Burlington	2.56	6.60	4.11
Delran Township	170	Burlington	2.84	6.36	4.25

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				Net Tax	
	Property		Equalized	as % of	Property
	Tax		Net	Resident	Tax
	Burden		Tax	Personal	Burden
Municipality	Rank	County	Rate	Income	Index
Eastampton Township	238	Burlington	2.58	6.29	4.03
Edgewater Park Township	357	Burlington	2.08	6.22	3.60
Evesham Township	327	Burlington	2.50	5.41	3.68
Fieldsboro Borough	217	Burlington	2.72	6.14	4.09
Florence Township	334	Burlington	2.35	5.69	3.66
Hainesport Township	450	Burlington	1.99	4.83	3.10
Lumberton Township	398	Burlington	2.21	5.23	3.40
Mansfield Township	235	Burlington	2.36	6.89	4.04
Maple Shade Borough	284	Burlington	2.46	5.99	3.84
Medford Lakes Borough	157	Burlington	2.73	6.79	4.31
Medford Township	295	Burlington	2.65	5.45	3.80
Moorestown Township	463	Burlington	2.09	4.35	3.02
Mount Holly Township	232	Burlington	2.67	6.13	4.05
Mount Laurel Township	399	Burlington	2.21	5.22	3.40
New Hanover Township	501	Burlington	1.82	4.05	2.72
North Hanover Township	502	Burlington	1.87	3.91	2.71
Palmyra Borough	142	Burlington	2.90	6.66	4.40
Pemberton Borough	530	Burlington	1.46	3.81	2.36
Pemberton Township	417	Burlington	2.04	5.43	3.33
Riverside Township	99	Burlington	3.05	7.07	4.65
Riverton Borough	197	Burlington	2.87	6.00	4.15
Shamong Township	389	Burlington	2.26	5.25	3.45
Southampton Township	309	Burlington	2.20	6.39	3.75
Springfield Township	206	Burlington	2.51	6.75	4.11
Tabernacle Township	333	Burlington	2.29	5.84	3.66
Washington Township	533	Burlington	1.40	3.54	2.22
Westampton Township	413	Burlington	2.10	5.31	3.34
Willingboro Township	27	Burlington	3.35	8.30	5.28
Woodland Township	400	Burlington	1.95	5.90	3.40
Wrightstown Borough	456	Burlington	2.49	3.80	3.08
Audubon Borough	137	Camden	2.97	6.61	4.43
Barrington Borough	38	Camden	3.44	7.54	5.09
Bellmawr Borough	42	Camden	3.35	7.70	5.08
Berlin Borough	148	Camden	2.80	6.75	4.35
Berlin Township	54	Camden	3.33	7.40	4.97
Brooklawn Borough	245	Camden	3.02	5.25	3.98
Camden City	374	Camden	2.88	4.32	3.53
Cherry Hill Township	195	Camden	3.10	5.56	4.16
Chesilhurst Borough	39	Camden	3.12	8.32	5.09
Clementon Borough	23	Camden	3.56	8.24	5.42
Collingswood Borough	131	Camden	3.10	6.44	4.47
Gibbsboro Borough	80	Camden	3.12	7.32	4.77
Gloucester City	138	Camden	3.22	6.09	4.43
Gloucester Township	106	Camden	3.24	6.52	4.60
Haddon Heights Borough	165	Camden	2.83	6.46	4.28
Haddon Township	110	Camden	2.97	7.03	4.57
Haddonfield Borough	204	Camden	2.83	5.98	4.12
Hi-nella Borough	28	Camden	3.92	7.04	5.26
Laurel Springs Borough	4	Camden	4.34	8.61	6.11
Lawnside Borough	17	Camden	3.36	9.05	5.51
Lindenwold Borough	53	Camden	3.83	6.45	4.97

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	Burden		Tax	Personal	Burden
Municipality	Rank	County	Rate	Income	Index
Magnolia Borough	37	Camden	3.63	7.18	5.11
Merchantville Borough	73	Camden	3.42	6.78	4.81
Mount Ephraim Borough	25	Camden	3.82	7.58	5.38
Oaklyn Borough	45	Camden	3.40	7.42	5.02
Pennsauken Township	120	Camden	3.09	6.58	4.51
Pine Hill Borough	9	Camden	3.97	8.07	5.66
Runnemede Borough	71	Camden	3.33	6.99	4.83
Somerdale Borough	33	Camden	3.57	7.36	5.13
Stratford Borough	49	Camden	3.59	6.98	5.01
Voorhees Township	243	Camden	3.00	5.34	4.00
Waterford Township	59	Camden	3.22	7.49	4.91
Winslow Township	93	Camden	3.10	7.02	4.67
Woodlynne Borough	1	Camden	6.27	9.61	7.76
Avalon Borough	553	Cape May	0.50	6.25	1.76
Cape May City	494	Cape May	0.85	8.91	2.75
Cape May Point Borough	544	Cape May	0.54	7.02	1.95
Dennis Township	486	Cape May	1.48	5.38	2.82
Lower Township	441	Cape May	1.45	6.89	3.16
Middle Township	457	Cape May	1.63	5.72	3.05
North Wildwood City	504	Cape May	1.10	6.67	2.70
Ocean City	536	Cape May	0.82	5.89	2.20
Sea Isle City	547	Cape May	0.65	5.28	1.85
Stone Harbor Borough	549	Cape May	0.55	5.93	1.80
Upper Township	522	Cape May	1.50	4.06	2.47
West Cape May Borough	496	Cape May	1.08	6.98	2.74
West Wildwood Borough	451	Cape May	1.31	7.33	3.10
Wildwood City	111	Cape May	2.08	10.00	4.57
Wildwood Crest Borough	492	Cape May	1.19	6.44	2.77
Woodbine Borough	525	Cape May	1.47	4.07	2.45
Bridgeton City	63	Cumberland	4.20	5.70	4.89
Commercial Township	282	Cumberland	2.28	6.51	3.85
Deerfield Township	254	Cumberland	2.69	5.84	3.96
Downe Township	305	Cumberland	2.02	7.00	3.76
Fairfield Township	382	Cumberland	2.13	5.64	3.47
Greenwich Township	283	Cumberland	1.91	7.73	3.85
Hopewell Township	319	Cumberland	2.44	5.65	3.72
Lawrence Township	332	Cumberland	2.34	5.75	3.66
Maurice River Township	279	Cumberland	2.18	6.79	3.85
Millville City	280	Cumberland	2.66	5.58	3.85
Shiloh Borough	363	Cumberland	2.51	5.10	3.58
Stow Creek Township	240	Cumberland	2.48	6.52	4.02
Upper Deerfield Township	310	Cumberland	2.48	5.66	3.74
Vineland City	452	Cumberland	2.19	4.37	3.10
Belleville Township	56	Essex	3.21	7.57	4.93
Bloomfield Township	32	Essex	3.32	8.01	5.16
Caldwell Borough	328	Essex	2.34	5.77	3.68
Cedar Grove Township	409	Essex	1.98	5.68	3.35
East Orange City	3	Essex	4.03	9.31	6.12
Essex Fells Borough	483	Essex	1.95	4.17	2.85
Fairfield Township	443	Essex	1.96	5.07	3.15
Glen Ridge Borough	163	Essex	2.97	6.18	4.28

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	Burden		Tax	Personal	Burden
Municipality	Rank	County	Rate	Income	Index
Irvington Township	7	Essex	4.10	8.46	5.89
Livingston Township	458	Essex	2.17	4.24	3.03
Maplewood Township	107	Essex	3.16	6.65	4.58
Millburn Township	537	Essex	1.81	2.67	2.20
Montclair Township	234	Essex	2.88	5.66	4.04
Newark City	324	Essex	2.72	4.99	3.69
North Caldwell Borough	475	Essex	2.05	4.19	2.93
Nutley Township	121	Essex	2.86	7.10	4.51
Orange City	15	Essex	3.96	7.82	5.57
Roseland Borough	455	Essex	1.88	5.06	3.08
South Orange Village	122	Essex	3.14	6.46	4.51
Verona Township	264	Essex	2.52	6.08	3.91
West Caldwell Township	354	Essex	2.20	5.93	3.61
West Orange Township	36	Essex	3.49	7.50	5.11
Clayton Borough	95	Gloucester	3.14	6.90	4.66
Deptford Township	270	Gloucester	2.63	5.72	3.88
East Greenwich Township	260	Gloucester	2.65	5.83	3.93
Elk Township	124	Gloucester	2.80	7.23	4.50
Franklin Township	191	Gloucester	2.69	6.49	4.18
Glassboro Borough	57	Gloucester	3.30	7.33	4.92
Greenwich Township	269	Gloucester	2.50	6.07	3.89
Harrison Township	339	Gloucester	2.54	5.20	3.63
Logan Township	484	Gloucester	1.89	4.24	2.83
Mantua Township	228	Gloucester	2.79	5.92	4.06
Monroe Township	88	Gloucester	3.12	7.15	4.73
National Park Borough	12	Gloucester	3.76	8.35	5.60
Newfield Borough	151	Gloucester	2.68	7.02	4.33
Paulsboro Borough	74	Gloucester	3.12	7.41	4.81
Pitman Borough	67	Gloucester	3.41	6.91	4.85
South Harrison Township	317	Gloucester	2.58	5.37	3.72
Swedesboro Borough	18	Gloucester	3.71	8.05	5.46
Washington Township	185	Gloucester	2.92	6.06	4.21
Wenonah Borough	75	Gloucester	3.23	7.14	4.80
West Deptford Township	326	Gloucester	2.54	5.34	3.68
Westville Borough	31	Gloucester	3.61	7.38	5.16
Woodbury City	19	Gloucester	3.85	7.70	5.45
Woodbury Heights Borough	41	Gloucester	3.56	7.27	5.09
Woolwich Township	115	Gloucester	3.13	6.59	4.54
Bayonne City	123	Hudson	3.16	6.40	4.50
East Newark Borough	246	Hudson	2.65	6.00	3.98
Guttenberg Town	47	Hudson	3.14	8.00	5.01
Harrison Town	181	Hudson	3.12	5.72	4.22
Hoboken City	545	Hudson	1.30	2.92	1.95
Jersey City	497	Hudson	2.31	3.24	2.74
Kearny Town	69	Hudson	3.14	7.46	4.84
North Bergen Township	209	Hudson	2.77	6.09	4.11
Secaucus Town	480	Hudson	1.98	4.15	2.87
Union City	129	Hudson	3.26	6.15	4.48
Weehawken Township	401	Hudson	2.08	5.48	3.38
West New York Town	403	Hudson	2.78	4.11	3.38
Alexandria Township	337	Hunterdon	2.20	6.05	3.65

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				Net Tax	
	Property		Equalized	as % of	Property
	Tax		Net	Resident	Tax
	Burden	County	Tax	Personal	Burden
Municipality	Rank	County	Rate	Income	Index
Bethlehem Township	194	Hunterdon	2.63	6.57	4.16
Bloomsbury Borough	273	Hunterdon	2.43	6.19	3.87
Califon Borough	85	Hunterdon	2.98	7.52	4.74
Clinton Town	186	Hunterdon	2.75	6.43	4.21
Clinton Township	386	Hunterdon	2.35	5.08	3.46
Delaware Township	454	Hunterdon	2.09	4.55	3.08
East Amwell Township	404	Hunterdon	2.00	5.69	3.38
Flemington Borough	231	Hunterdon	2.70	6.09	4.05
Franklin Township	276	Hunterdon	2.19	6.81	3.86
Frenchtown Borough	179	Hunterdon	2.70	6.64	4.23
Glen Gardner Borough	303	Hunterdon	2.47	5.75	3.77
Hampton Borough	101	Hunterdon	2.76	7.79	4.64
High Bridge Borough	35	Hunterdon	3.35	7.83	5.12
Holland Township	360	Hunterdon	2.11	6.08	3.58
Kingwood Township	313	Hunterdon	2.04	6.83	3.74
Lambertville City	467	Hunterdon	1.78	5.00	2.99
Lebanon Borough	437	Hunterdon	2.11	4.76	3.17
Lebanon Township	390	Hunterdon	2.15	5.51	3.44
Milford Borough	61	Hunterdon	3.03	7.93	4.90
Raritan Township	371	Hunterdon	2.35	5.31	3.53
Readington Township	338	Hunterdon	2.30	5.77	3.64
Stockton Borough	189	Hunterdon	2.11	8.33	4.20
Tewksbury Township	482	Hunterdon	1.87	4.40	2.87
Union Township	355	Hunterdon	2.29	5.68	3.61
West Amwell Township	293	Hunterdon	2.20	6.62	3.82
East Windsor Township	145	Mercer	3.05	6.23	4.36
Ewing Township	76	Mercer	3.39	6.75	4.79
Hamilton Township	335	Mercer	2.42	5.51	3.65
Hightstown Borough	51	Mercer	3.59	6.95	4.99
Hopewell Borough	230	Mercer	2.53	6.51	4.06
Hopewell Township	367	Mercer	2.46	5.12	3.55
Lawrence Township	365	Mercer	2.40	5.29	3.56
Pennington Borough	331	Mercer	2.39	5.62	3.66
Princeton	465	Mercer	1.97	4.55	3.00
Robbinsville Township	190	Mercer	2.76	6.34	4.18
Trenton City	20	Mercer	4.41	6.72	5.45
West Windsor Township	384	Mercer	2.40	5.00	3.46
Carteret Borough	213	Middlesex	2.80	6.01	4.10
Cranbury Township	508	Middlesex	1.79	3.97	2.67
Dunellen Borough	94	Middlesex	3.00	7.24	4.66
East Brunswick Township	255	Middlesex	2.45	6.39	3.96
Edison Township	396	Middlesex	2.23	5.22	3.41
Helmetta Borough	249	Middlesex	2.46	6.41	3.97
Highland Park Borough	140	Middlesex	2.96	6.59	4.42
Jamesburg Borough	114	Middlesex	2.90	7.13	4.55
Metuchen Borough	288	Middlesex	2.42	6.07	3.84
Middlesex Borough	150	Middlesex	2.66	7.10	4.34
Milltown Borough	219	Middlesex	2.46	6.79	4.08
Monroe Township	340	Middlesex	2.15	6.13	3.63
New Brunswick City	321	Middlesex	2.15	6.39	3.71
North Brunswick Township	233	Middlesex	2.70	6.05	4.04

Appendix Table 1. Property Tax Burden Index. All New Jersey Municipalities: 2013

			2013	2013	2013
				Estimated	
				Net Tax	
	Property		Equalized	as % of	Property
	Tax		Net	Resident	Tax
	Burden		Tax	Personal	Burden
Municipality	Rank	County	Rate	Income	Index
Old Bridge Township	393	Middlesex	2.15	5.47	3.43
Perth Amboy City	134	Middlesex	2.80	7.06	4.45
Piscataway Township	315	Middlesex	2.41	5.78	3.73
Plainsboro Township	412	Middlesex	2.36	4.74	3.34
Sayreville Borough	325	Middlesex	2.31	5.88	3.69
South Amboy City	205	Middlesex	2.48	6.84	4.11
South Brunswick Township	433	Middlesex	2.05	5.10	3.24
South Plainfield Borough	397	Middlesex	1.98	5.85	3.40
South River Borough	373	Middlesex	2.09	5.96	3.53
Spotswood Borough	147	Middlesex	2.70	6.99	4.35
Woodbridge Township	222	Middlesex	2.66	6.26	4.08
Aberdeen Township	267	Monmouth	2.37	6.41	3.90
Allenhurst Borough	541	Monmouth	0.59	7.07	2.04
Allentown Borough	149	Monmouth	2.72	6.95	4.35
Asbury Park City	418	Monmouth	1.99	5.53	3.32
Atlantic Highlands Borough	362	Monmouth	1.99	6.42	3.58
Avon-by-the-Sea Borough	524	Monmouth	0.98	6.17	2.46
Belmar Borough	507	Monmouth	1.26	5.71	2.69
Bradley Beach Borough	471	Monmouth	1.39	6.28	2.95
Brielle Borough	461	Monmouth	1.63	5.59	3.02
Colts Neck Township	529	Monmouth	1.59	3.52	2.36
Deal Borough	535	Monmouth	0.68	7.21	2.21
Eatontown Borough	378	Monmouth	2.16	5.65	3.49
Englishtown Borough	361	Monmouth	2.20	5.83	3.58
Fair Haven Borough	491	Monmouth	1.86	4.16	2.78
Farmingdale Borough	420	Monmouth	2.05	5.36	3.32
Freehold Borough	177	Monmouth	2.49	7.21	4.23
Freehold Township	391	Monmouth	2.11	5.60	3.44
Hazlet Township	304	Monmouth	2.39	5.94	3.76
Highlands Borough	202	Monmouth	2.37	7.17	4.12
Holmdel Township	459	Monmouth	1.93	4.74	3.03
Howell Township	316	Monmouth	2.29	6.05	3.72
Interlaken Borough	521	Monmouth	1.25	4.97	2.50
Keansburg Borough	68	Monmouth	2.96	7.93	4.85
Keyport Borough	257	Monmouth	2.40	6.52	3.96
Lake Como Borough	306	Monmouth	1.73	8.19	3.76
Little Silver Borough	439	Monmouth	1.88	5.32	3.16
Loch Arbour Village	66	Monmouth	1.98	11.87	4.85
Long Branch City	268	Monmouth	1.86	8.15	3.89
Manalapan Township	444	Monmouth	1.89	5.23	3.14
Manasquan Borough	503	Monmouth	1.26	5.79	2.70
Marlboro Township	436	Monmouth	1.99	5.09	3.18
Matawan Borough	220	Monmouth	2.74	6.08	4.08
Middletown Township	421	Monmouth	2.02	5.38	3.30
Millstone Township	366	Monmouth	2.22	5.67	3.55
Monmouth Beach Borough	531	Monmouth	1.20	4.40	2.30
Neptune City Borough	265	Monmouth	2.42	6.31	3.91
Neptune Township	352	Monmouth	1.95	6.70	3.61
Ocean Township	392	Monmouth	2.01	5.88	3.44
Oceanport Borough	432	Monmouth	1.82	5.78	3.24
Red Bank Borough	387	Monmouth	1.98	6.02	3.45

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			2013	2013	2013
				Estimated	
				Net Tax	
	Property		Equalized	as % of	Property
	Tax		Net	Resident	Tax
	Burden	County	Tax	Personal	Burden
Municipality	Rank		Rate	Income	Index
Roosevelt Borough	83	Monmouth	2.92	7.70	4.75
Rumson Borough	538	Monmouth	1.40	3.45	2.20
Sea Bright Borough	526	Monmouth	1.15	5.09	2.42
Sea Girt Borough	552	Monmouth	0.73	4.31	1.78
Shrewsbury Borough	426	Monmouth	2.04	5.24	3.27
Shrewsbury Township	154	Monmouth	2.98	6.27	4.32
Spring Lake Borough	554	Monmouth	0.67	4.20	1.68
Spring Lake Heights Borough	511	Monmouth	1.30	5.18	2.60
Tinton Falls Borough	481	Monmouth	1.73	4.74	2.87
Union Beach Borough	212	Monmouth	2.40	7.01	4.10
Upper Freehold Township	320	Monmouth	2.18	6.33	3.71
Wall Township	431	Monmouth	1.86	5.66	3.25
West Long Branch Borough	347	Monmouth	2.02	6.49	3.63
Boonton Town	178	Morris	2.57	6.98	4.23
Boonton Township	464	Morris	1.95	4.67	3.01
Butler Borough	198	Morris	2.43	7.07	4.14
Chatham Borough	512	Morris	1.66	4.02	2.59
Chatham Township	532	Morris	1.56	3.32	2.28
Chester Borough	395	Morris	2.41	4.84	3.41
Chester Township	449	Morris	2.15	4.47	3.10
Denville Township	388	Morris	2.07	5.73	3.45
Dover Town	336	Morris	2.13	6.27	3.65
East Hanover Township	514	Morris	1.46	4.58	2.58
Florham Park Borough	523	Morris	1.51	4.03	2.47
Hanover Township	505	Morris	1.63	4.49	2.70
Harding Township	551	Morris	0.97	3.29	1.78
Jefferson Township	271	Morris	2.39	6.30	3.88
Kinnelon Borough	349	Morris	2.35	5.55	3.61
Lincoln Park Borough	207	Morris	2.47	6.85	4.11
Long Hill Township	346	Morris	2.27	5.80	3.63
Madison Borough	516	Morris	1.64	4.04	2.57
Mendham Borough	513	Morris	1.82	3.66	2.58
Mendham Township	509	Morris	1.90	3.62	2.62
Mine Hill Township	188	Morris	2.41	7.31	4.20
Montville Township	435	Morris	2.00	5.08	3.19
Morris Plains Borough	440	Morris	1.86	5.38	3.16
Morris Township	510	Morris	1.76	3.85	2.61
Morristown Town	446	Morris	2.19	4.50	3.14
Mount Arlington Borough	312	Morris	2.19	6.39	3.74
Mount Olive Township	174	Morris	2.92	6.18	4.25
Mountain Lakes Borough	470	Morris	2.13	4.14	2.97
Netcong Borough	119	Morris	2.73	7.47	4.51
Parsippany-Troy Hills Towns	394	Morris	2.16	5.39	3.41
Pequannock Township	406	Morris	1.95	5.85	3.37
Randolph Township	383	Morris	2.37	5.07	3.47
Riverdale Borough	478	Morris	1.64	5.06	2.88
Rockaway Borough	292	Morris	2.27	6.44	3.82
Rockaway Township	141	Morris	2.68	7.21	4.40
Roxbury Township	229	Morris	2.57	6.40	4.06
Victory Gardens Borough	358	Morris	2.46	5.26	3.60
Washington Township	369	Morris	2.30	5.48	3.55

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	Property		Equalized	as % of	Property
	Tax		Net	Resident	Tax
	Burden		Tax	Personal	Burden
Municipality	Rank	County	Rate	Income	Index
Wharton Borough	221	Morris	2.60	6.42	4.08
Barnegat Light Borough	539	Ocean	0.78	6.05	2.17
Barnegat Township	201	Ocean	2.30	7.39	4.13
Bay Head Borough	518	Ocean	0.78	8.13	2.52
Beach Haven Borough	515	Ocean	0.96	6.92	2.58
Beachwood Borough	425	Ocean	1.95	5.47	3.27
Berkeley Township	314	Ocean	1.79	7.77	3.73
Brick Township	359	Ocean	1.90	6.79	3.59
Eagleswood Township	329	Ocean	2.41	5.60	3.68
Harvey Cedars Borough	542	Ocean	0.91	4.48	2.02
Island Heights Borough	416	Ocean	1.68	6.59	3.33
Jackson Township	376	Ocean	2.03	6.09	3.52
Lacey Township	428	Ocean	1.72	6.18	3.26
Lakehurst Borough	287	Ocean	2.25	6.55	3.84
Lakewood Township	261	Ocean	2.04	7.56	3.93
Lavallette Borough	543	Ocean	0.80	4.97	1.99
Little Egg Harbor Township	299	Ocean	2.03	7.05	3.79
Long Beach Township	517	Ocean	0.85	7.49	2.52
Manchester Township	379	Ocean	1.99	6.09	3.48
Mantoloking Borough	546	Ocean	0.61	6.18	1.94
Ocean Gate Borough	70	Ocean	2.12	11.04	4.83
Ocean Township	429	Ocean	1.67	6.35	3.25
Pine Beach Borough	466	Ocean	1.73	5.18	3.00
Plumsted Township	447	Ocean	1.90	5.20	3.14
Point Pleasant Beach Borough	487	Ocean	1.16	5.98	2.63
Point Pleasant Borough	438	Ocean	1.89	6.72	3.56
Seaside Heights Borough	118	Ocean	1.70	12.00	4.52
Seaside Park Borough	468	Ocean	1.17	7.59	2.98
Ship Bottom Borough	520	Ocean	0.92	6.80	2.50
South Toms River Borough	241	Ocean	2.31	6.98	4.01
Stafford Township	380	Ocean	1.96	6.18	3.48
Surf City Borough	527	Ocean	0.85	6.81	2.41
Toms River Township	506	Ocean	1.53	4.76	2.70
Tuckerton Borough	296	Ocean	2.06	6.97	3.79
Bloomington Borough	14	Passaic	3.52	8.82	5.57
Clifton City	143	Passaic	2.64	7.28	4.38
Haledon Borough	5	Passaic	3.71	9.44	5.92
Hawthorne Borough	103	Passaic	2.77	7.72	4.62
Little Falls Township	187	Passaic	2.46	7.19	4.20
North Haledon Borough	167	Passaic	2.41	7.56	4.27
Passaic City	116	Passaic	3.01	6.82	4.53
Paterson City	29	Passaic	3.37	8.15	5.24
Prompton Lakes	21	Passaic	3.48	8.47	5.43
Prospect Park Borough	6	Passaic	4.05	8.63	5.91
Ringwood Borough	100	Passaic	2.86	7.53	4.64
Totowa Borough	237	Passaic	2.37	6.86	4.03
Wanaque Borough	55	Passaic	2.95	8.30	4.95
Wayne Township	159	Passaic	2.64	6.99	4.30
West Milford Township	40	Passaic	3.14	8.24	5.09
Woodland Park Borough	113	Passaic	2.63	7.85	4.55
Alloway Township	318	Salem	2.33	5.93	3.72

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	Property		Equalized	as % of	Property
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	Burden		Tax	Personal	Burden
Municipality	Rank	County	Rate	Income	Index
Carneys Point Township	224	Salem	2.62	6.34	4.08
Elmer Borough	247	Salem	2.54	6.25	3.98
Elsinboro Township	210	Salem	2.58	6.54	4.11
Lower Alloways Creek Town	557	Salem	0.83	2.24	1.37
Mannington Township	285	Salem	2.56	5.76	3.84
Oldmans Township	301	Salem	2.31	6.17	3.78
Penns Grove Borough	13	Salem	4.01	7.83	5.60
Pennsville Township	81	Salem	3.18	7.09	4.75
Pilesgrove Township	275	Salem	2.57	5.81	3.86
Pittsgrove Township	364	Salem	2.65	4.79	3.57
Quinton Township	250	Salem	2.30	6.84	3.97
Salem City	8	Salem	4.01	8.00	5.67
Upper Pittsgrove Township	311	Salem	2.36	5.93	3.74
Woodstown Borough	156	Salem	2.90	6.42	4.31
Bedminster Township	540	Somerset	1.21	3.58	2.09
Bernards Township	498	Somerset	1.83	4.07	2.73
Bernardsville Borough	528	Somerset	1.70	3.42	2.41
Bound Brook Borough	62	Somerset	3.07	7.79	4.89
Branchburg Township	442	Somerset	2.03	4.90	3.16
Bridgewater Township	472	Somerset	1.82	4.75	2.94
Far Hills Borough	556	Somerset	1.24	1.65	1.43
Franklin Township	402	Somerset	2.17	5.27	3.38
Green Brook Township	294	Somerset	2.34	6.22	3.81
Hillsborough Township	422	Somerset	2.09	5.20	3.30
Manville Borough	98	Somerset	2.67	8.09	4.65
Millstone Borough	253	Somerset	2.30	6.83	3.96
Montgomery Township	405	Somerset	2.30	4.94	3.37
North Plainfield Borough	30	Somerset	3.34	8.12	5.21
Peapack-Gladstone Borough	495	Somerset	1.78	4.22	2.74
Raritan Borough	353	Somerset	2.32	5.62	3.61
Rocky Hill Borough	499	Somerset	1.90	3.89	2.72
Somerville Borough	108	Somerset	3.12	6.73	4.58
South Bound Brook Borough	125	Somerset	3.11	6.49	4.49
Warren Township	490	Somerset	1.90	4.08	2.79
Watchung Borough	477	Somerset	2.00	4.19	2.89
Andover Borough	168	Sussex	2.41	7.53	4.26
Andover Township	144	Sussex	2.85	6.71	4.37
Branchville Borough	330	Sussex	1.96	6.88	3.67
Byram Township	90	Sussex	3.03	7.34	4.71
Frankford Township	286	Sussex	2.11	6.97	3.84
Franklin Borough	84	Sussex	3.19	7.03	4.74
Fredon Township	193	Sussex	2.56	6.77	4.16
Green Township	112	Sussex	2.75	7.51	4.55
Hamburg Borough	64	Sussex	3.13	7.62	4.88
Hampton Township	251	Sussex	2.45	6.42	3.97
Hardyston Township	272	Sussex	2.26	6.65	3.88
Hopatcong Borough	146	Sussex	2.54	7.43	4.35
Lafayette Township	196	Sussex	2.31	7.47	4.16
Montague Township	199	Sussex	2.46	6.96	4.13
Newton Town	22	Sussex	3.58	8.22	5.42
Ogdensburg Borough	60	Sussex	3.14	7.67	4.91

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	Burden	County	Tax	Personal	Burden
Municipality	Rank		Rate	Income	Index
Sandyston Township	300	Sussex	2.07	6.91	3.79
Sparta Township	161	Sussex	2.75	6.71	4.29
Stanhope Borough	65	Sussex	3.17	7.47	4.87
Stillwater Township	203	Sussex	2.48	6.85	4.12
Sussex Borough	104	Sussex	2.97	7.17	4.61
Vernon Township	172	Sussex	2.68	6.75	4.25
Wantage Township	216	Sussex	2.46	6.80	4.09
Berkeley Heights Township	424	Union	2.03	5.30	3.28
Clark Township	259	Union	2.31	6.71	3.94
Cranford Township	263	Union	2.36	6.49	3.91
Elizabeth City	79	Union	3.26	7.00	4.78
Fanwood Borough	176	Union	2.58	6.96	4.24
Garwood Borough	169	Union	2.49	7.30	4.26
Hillside Township	16	Union	3.72	8.19	5.52
Kenilworth Borough	160	Union	2.52	7.31	4.30
Linden City	50	Union	3.05	8.19	5.00
Mountainside Borough	460	Union	1.80	5.08	3.03
New Providence Borough	375	Union	2.25	5.49	3.52
Plainfield City	34	Union	3.35	7.85	5.13
Rahway City	58	Union	3.15	7.67	4.91
Roselle Borough	2	Union	4.46	10.14	6.73
Roselle Park Borough	44	Union	3.34	7.62	5.04
Scotch Plains Township	323	Union	2.42	5.65	3.70
Springfield Township	236	Union	2.75	5.92	4.03
Summit City	519	Union	1.86	3.38	2.51
Union Township	117	Union	2.86	7.14	4.52
Westfield Town	448	Union	2.06	4.74	3.13
Allamuchy Township	341	Warren	2.37	5.58	3.63
Alpha Borough	136	Warren	2.91	6.76	4.43
Belvidere Town	87	Warren	3.61	6.19	4.73
Blairstown Township	344	Warren	2.12	6.23	3.63
Franklin Township	78	Warren	2.99	7.65	4.78
Frelinghuysen Township	266	Warren	2.29	6.67	3.91
Greenwich Township	345	Warren	2.41	5.47	3.63
Hackettstown Town	135	Warren	2.83	6.95	4.44
Hardwick Township	277	Warren	2.39	6.24	3.86
Harmony Township	381	Warren	2.12	5.68	3.47
Hope Township	77	Warren	2.57	8.91	4.78
Independence Township	211	Warren	2.55	6.61	4.11
Knowlton Township	180	Warren	2.62	6.83	4.23
Liberty Township	130	Warren	2.85	7.02	4.47
Lopatcong Township	215	Warren	2.69	6.22	4.09
Mansfield Township	164	Warren	2.91	6.31	4.28
Oxford Township	91	Warren	3.02	7.35	4.71
Phillipsburg Town	109	Warren	3.11	6.71	4.57
Pohatcong Township	43	Warren	3.20	7.99	5.05
Washington Borough	26	Warren	3.64	7.72	5.30
Washington Township	139	Warren	2.85	6.89	4.43
White Township	385	Warren	1.98	6.06	3.46

