



# REAL ESTATE TAX APPEALS

## *Real Estate Taxes: How Much Is Too Much?*

Has the value of your commercial, industrial or multifamily property changed? Have these changes resulted in your paying too much in real estate taxes? If so, you should consider reviewing your 2026 assessment to determine if an appeal should be filed.

On or before February 1<sup>st</sup>, the municipal tax assessor is required by law to give notice to each taxpayer of the real property tax assessment imposed against his or her property. While this notice will tell you what the assessment will be for 2026, you must also know your municipality's "average ratio" of assessed value to true value to determine the value the municipality is really placing on your property. For example, property assessed at \$850,000.00 in a municipality having an average ratio of 77% means the property has an implied fair market value of \$1,103,896.10. If you suspect this is excessive, a tax appeal may be warranted.

### *Filing Deadline*

The deadline for filing an appeal to challenge a tax assessment for 2026 is Wednesday, April 1, 2026\*. It is recommended that all appeals be filed as early as possible to avoid missing the deadline. The postmark transmitting your appeal to the Tax Court of New Jersey or the County Board of Taxation does not satisfy the filing deadline. Your appeal must be received, in-hand, by the Court or County Board by the filing deadline.

\*In taxing districts implementing town-wide reassessments or revaluations, the filing deadline is May 1, 2026.



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### *Should You File an Appeal*

Beattie Padovano, LLC has successfully filed, litigated and negotiated settlements of tax appeals on retail, commercial, industrial, vacant land, rental and residential properties before the County Tax Board, Tax Court and Appellate Division. Our efforts have secured significant refunds, the payment of interest and lower tax payments for our clients. We can help you in determining whether you should file a tax appeal. Once an appeal is filed, we work closely with you and your real estate appraiser presenting your appeal to the municipality, County Tax Board and the Tax Court.

If you believe you are paying too much, use the worksheet in this newsletter or call for a free consultation to discuss whether you can lower your property taxes.

### *Do Not Wait for Your Tax Bill; Estimate Your 2026 Tax Payments*

Even though your appeal must be filed on or before April 1, 2026, your 2026 tax bill may not be received until after July 1<sup>st</sup>. Waiting to receive your tax bill to decide whether or not to file an appeal is not possible. If you wait to receive your tax bill, it is very likely you will be precluded from filing a challenge to your 2026 assessment. To estimate your 2026 tax bill, multiply the assessed value identified in the Notice of Assessment received from the local assessor by your municipality's current tax rate. (Note that your actual 2026 tax bill is likely to be higher; typically, the actual 2026 rate is not available until after July 1<sup>st</sup>.)

**TABLE A**

MUNICIPALITY	2026 AVG. RATIO	2025* TAX RATE	MUNICIPALITY	2026 AVG. RATIO	2025* TAX RATE	MUNICIPALITY	2026 AVG. RATIO	2025* TAX RATE
<b>BERGEN COUNTY</b>								
Allendale	85.11	2.030	Saddle Brook	81.45	2.373	Chatham (Borough)	83.67	1.701
Alpine	96.24	0.837	Saddle River	87.56	1.067	Chatham (Township)	66.41	2.104
Bergenfield	54.72	3.738	South Hackensack	98.39	1.851	Chester (Borough)	89.88	2.328
Bogota	87.03	2.398	Teaneck	89.85	2.292	Chester (Township)	73.50	2.587
Carlstadt	89.09	1.705	Tenafly	64.25	2.973	Denville	65.68	2.789
Cliffside Park	63.94	2.836	Teterboro	94.39	1.050	Dover	61.38	3.490
Closter	86.08	2.072	Upper Saddle River	59.81	2.590	East Hanover	51.41	2.652
Cresskill	78.85	2.269	Waldwick	87.60	2.295	Florham Park	65.98	1.691
Demarest	101.41	1.805	Wallington	96.76	1.950	Hanover	69.39	2.052
Dumont	95.31	2.340	Washington Twp.	63.37	2.859	Harding	74.57	1.234
East Rutherford	102.14	1.609	Westwood	85.75	2.162	Jefferson Township	69.72	3.003
Edgewater	89.49	1.645	Woodcliff Lake	86.39	2.186	Kinnelon	74.42	2.985
Elmwood Park	61.16	3.202	Wood Ridge	63.02	2.990	Lincoln Park	83.99	2.171
Emerson	66.48	3.420	Wyckoff	75.21	2.026	Madison	60.22	2.254
Englewood	65.73	3.116	<b>ESSEX COUNTY</b>					
Englewood Cliffs	80.70	1.165	Belleville	59.13	4.157	Mine Hill	60.72	2.820
Fair Lawn	56.53	3.661	Bloomfield	63.56	3.489	Montville	68.53	2.673
Fairview	79.37	2.275	Caldwell	65.10	3.257	Morris (Township)	72.98	1.968
Fort Lee	67.17	2.700	Cedar Grove	68.20	2.603	Morris Plains	68.10	2.548
Franklin Lakes	72.72	1.904	East Orange	83.93	3.241	Morristown	90.51	1.760
Garfield	50.76	3.479	Essex Fells	72.77	2.311	Mountain Lakes	87.51	2.299
Glen Rock	62.75	3.407	Fairfield	70.55	2.081	Mount Arlington	79.84	2.203
Hackensack	74.58	3.209	Glen Ridge	58.25	3.508	Mount Olive	66.12	3.366
Harrington Park	66.17	3.271	Irvington	97.75	2.587	Netcong	69.53	3.447
Hasbrouck Heights	78.43	2.657	Livingston	69.18	2.531	Parsippany Troy Hills	66.60	3.452
Haworth	62.09	3.225	Maplewood	96.50	2.401	Long Hill Township	87.94	2.201
Hillsdale	63.86	3.330	Millburn	70.02	2.019	Pequannock	93.49	1.839
Ho-Ho-Kus	62.09	2.501	Montclair	56.26	3.516	Randolph	71.53	2.932
Leonia	56.47	3.609	Newark	40.69	3.999	Riverdale	87.19	1.901
Little Ferry	82.17	2.436	North Caldwell	71.25	2.308	Rockaway (Borough)	67.26	3.368
Lodi	51.93	3.540	Nutley	81.55	2.699	Rockaway (Twp.)	83.81	2.463
Lyndhurst	87.01	2.225	Orange	80.04	4.030	Roxbury	64.45	2.821
Mahwah	66.77	2.127	Roseland	93.62	1.862	Victory Gardens	52.26	3.538
Maywood	86.57	2.156	South Orange Village	89.35	2.584	Washington	68.81	3.003
Midland Park	60.74	3.688	Verona	64.73	3.165	Wharton	92.46	2.607
Montvale	72.47	2.552	West Caldwell	65.84	2.749	<b>PASSAIC COUNTY</b>		
Moonachie	96.87	1.769	West Orange	99.99	2.627	Bloomingdale	53.59	4.718
New Milford	97.49	2.178	<b>HUDSON COUNTY</b>					
North Arlington	87.43	2.236	Bayonne	66.58	2.880	Clifton	31.87	6.129
Northvale	60.79	3.328	East Newark	53.27	3.076	Haledon	45.99	5.428
Norwood	64.79	2.892	Guttenberg	51.82	4.181	Hawthorne	69.15	3.144
Oakland	88.79	2.185	Harrison	69.39	2.384	Little Falls	56.86	3.496
Old Tappan	70.23	2.346	Hoboken	58.28	1.805	North Haledon	60.50	3.187
Oradell	89.20	2.295	Jersey City	72.82	2.335	Passaic	45.62	4.258
Palisades Park	87.69	1.463	Kearny	16.08	10.848	Paterson	41.41	5.335
Paramus	93.30	1.499	North Bergen	86.99	1.828	Pompton Lakes	59.15	4.131
Park Ridge	64.17	3.333	Secaucus	37.10	4.268	Prospect Park	40.50	6.231
Ramsey	97.25	2.059	Union City	95.51	1.848	Ringwood	57.24	4.259
Ridgefield	99.07	1.694	Weehawken	84.71	2.046	Totowa	51.88	2.934
Ridgefield Park	79.53	3.061	West New York	19.06	8.707	Wanaque	54.41	4.541
Ridgewood	60.52	2.890	<b>MORRIS COUNTY</b>					
River Edge	92.90	2.420	Boonton (Town)	63.26	3.478	Wayne	35.82	5.998
River Vale	72.96	2.801	Boonton (Township)	69.03	2.538	West Milford	54.79	4.214
Rochelle Park	63.89	2.934	Butler	87.00	2.511	Woodland Park	64.98	3.435
Rockleigh	111.94	0.839	<b>SUSSEX COUNTY</b>					
Rutherford	66.39	3.200	Hardyston			Vernon	56.14	1.929
							49.54	2.345

\*The tax rates listed above are for the tax year 2025. The 2026 rates must be used for making an actual determination. The average ratios were provided by the State of New Jersey, Department of Treasury, Division of Taxation, certification of Average Ratios and Common Level Ranges. In taxing districts where a townwide reassessment or revaluation is implemented for 2026, 100% should be used and not

the ratio listed above.

## **WORKSHEET FOR DETERMINING WHETHER YOU MIGHT BE ENTITLED TO A TAX REDUCTION**

The New Jersey Constitution requires that each municipality in the State assess real estate for tax purposes in accordance with a common standard of value. This requirement is intended to assure that each taxpayer pays only a fair share of municipal, school and county taxes.

The most successful, although not exclusive, basis for an appeal is usually unlawful discrimination. To determine whether there is a possibility of winning a discrimination appeal, complete this worksheet and discuss it with your attorney:

### **ARE YOU OVER ASSESSED?**

- (1) What is your assessment? \_\_\_\_\_
- (2) What is the estimated true value of your property?  
(Note, you will need a licensed expert to prove this on appeal) \_\_\_\_\_
- (3) Divide Line (1) by Line (2) and multiply by 100 \_\_\_\_\_
- (4) What is the average ratio for your town (See Table A) \_\_\_\_\_
- (5) Multiply Line (4) x 1.15 \_\_\_\_\_

If Line (5) is less than Line (3) or if Line (3) exceeds 100, you may be entitled to a reduction. If Line (5) is greater than Line (3) or if Line (3) does not exceed 100, then a successful appeal may be unlikely. If you may be entitled to a reduction, then continue.

### **HOW MUCH MIGHT YOU SAVE?**

- (6) What is your assessment [Line (1)]? \_\_\_\_\_
- (7) Multiply the amount on Line (2) by the percentage on Line (4) \_\_\_\_\_
- (8) Subtract Line (7) from Line (6) \_\_\_\_\_
- (9) What is the estimated tax rate in your town (See Table A)?  
(Note, these are 2024 figures and can only provide a basis to estimate for 2025) \_\_\_\_\_
- (10) Multiply Line (8) by Line (9) and divide by 100 \_\_\_\_\_

### **IS AN APPEAL WORTHWHILE?**

If you have an amount on Line (10), you should consult an attorney who can advise you whether the filing fees, appraisal costs and estimated attorney's fees make an appeal worthwhile. Most attorneys will require you to advance the filing fees and appraisal costs. Arrangements for attorney fees for prosecuting tax appeals vary. However, many attorneys accept a percentage of the tax savings realized by the appeal or are compensated on an hourly basis. In any appeal, there is uncertainty as to whether your appraiser's value or the value placed on the property by the tax assessor will be accepted by the County Board or the Tax Court, so there is always the possibility that you will not get a reduction at all.

**THIS WORKSHEET IS INTENDED ONLY AS A GUIDE AND DOES NOT CONSTITUTE LEGAL ADVICE. ONLY BY RETAINING AN ATTORNEY CAN YOU DETERMINE YOUR RIGHT TO TAX RELIEF.**

## ***The Benefits of an Appeal and the Freeze Act***

A taxpayer who successfully appeals an assessment is entitled to a refund retroactive to January 1, 2026.

A successful tax appeal or settlement may also entitle you, by filing a single appeal, to tax relief for three years. The Freeze Act, N.J.S. 54:51A-8, "freezes" the assessment set as a result of the appeal or settlement for the tax year under appeal and two succeeding years.

There are some exceptions:

- Freeze Act relief is not available if, in future years, there is a change in circumstances (such as an addition or other improvement to the property).
- The Freeze Act does not apply in a year in which there has been a municipal wide reassessment or revaluation.
- The Freeze Act may not apply if the property has received certain types of land use approvals or permits.

### ***Free Consultation***

To discuss the possibility of filing a 2026 tax appeal, call Andy Del Vecchio at (201) 799-2149. If there is a basis for an appeal, we accept these types of cases on a contingency or an hourly basis. On a contingency basis you pay only a percentage of your tax savings plus costs.

*Before making your choice of an attorney, you should give this matter careful thought. The selection of an attorney is an important decision. This newsletter is intended only as a guide and does not constitute legal advice. Only by retaining an attorney can you determine your right to tax relief.*

*If you believe this newsletter is inaccurate or misleading, you may report same to the Committee on Attorney Advertising, Hughes Justice Complex, CN 037, Trenton, New Jersey 08625.*

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