

Commonly Asked Questions Regarding Tax Assessments

Below are the answers to some frequently asked questions regarding the “**Notice of Assessment**” that you recently received:

What is a “Notice of Assessment”?

A “Notice of Assessment” is simply a notice to inform the property owner of the amount for which the property has been assessed for the current year. In addition to the current assessment, the notice must reflect the property location, the property owner’s name and mailing address, and the amount of tax billed for that property during the prior year.

Why did I receive a “Notice of Assessment”?

The law requires that every year in February, after that the official Tax List is published in January, a notice shall be sent out to all property owners notifying them of their tax assessment.

Is this the only notice that from the Tax Assessor that I will receive?

This is the only notice that you will receive (by mail) directly ***from the Tax Assessor*** with respect to your annual assessment. The Tax Assessor is also required by law to provide public notice to all taxpayers (in a local newspaper) that the official “Tax List” is available in his/her office on a specific date, for anyone wishing to review the assessment levied on properties located within the municipality.

What is the purpose of the “Notice of Assessment” and do I have to do anything upon receiving it?

The “Notice of Assessment” is provided for informational purposes only and does not require a response from the property owner.

Does this “Notice of Assessment” mean that my property has been re-assessed?

No. Receipt of the “Notice of Assessment” does ***not*** mean that your **assessment** has been changed since last year. Typically, assessments are carried forward every year remain unchanged until such time as either an improvement has been made that may increase the Market Value of the property, or a revision was made due to correct an error that was discovered with respect to the prior year’s assessment. **Before** contacting the Tax Assessor’s office in order to make an inquiry regarding an assessment notice, the taxpayer should first review the prior year’s “Notice of Assessment” to verify whether or not the **assessment** was revised.

What do I do if I have a question regarding the amount of tax billed for the previous year?

If you have any question regarding a tax “bill” or the amount of a tax bill, you should direct your inquiry to the Tax Collector. The Tax Assessor is not authorized by law to discuss the amount of tax dollars that you pay or the bill itself. The Tax Assessor, by law, is authorized to discuss **only** the assessment or the “value” of your property.

How do I appeal my taxes?

You cannot appeal your “taxes”; you can only appeal your “assessment” (value). The instructions for appeal are provided on the reverse side of the “Notice of Assessment”.

What is the reason for appealing my assessment?

The **ONLY** valid reason for appealing your tax assessment is that you feel the assessment does not reflect the Market Value of your property. The courts will not entertain any discussion regarding the amount of your tax bill, your ability to pay the taxes or allow you to compare assessments to those of your neighbor. The “Burden of Proof” is upon the appellant as, by law, “all assessments are presumed correct until proven otherwise.”

What do I do if I do not believe the tax assessment is correct?

In order to determine whether or not your assessment is correct, you would have to do two things; calculate the “equalized assessment” and obtain the **sales price** of the properties that are similar to yours, that sold within a specific time frame. *(For a 2007 tax appeal, the applicable time frame for comparison would be October 1, 2005 – October 1, 2006 for residential properties.)* **You cannot provide or compare “assessments” in order to prove the “value” of your property or that your “assessment” is incorrect.**

Theoretically, your assessment (when equalized by the current Chapter 123 Ratio) should reflect the Market Value of your home, meaning that you should be able to sell your home for (approximately) the amount of the “equalized” assessment.

How do I calculate the “equalized assessment” for my property?

The assessment is “equalized” by dividing the assessment by the “Chapter 123 Ratio” that is published each year for all New Jersey municipalities. The Chapter 123 Ratio for Roselle for tax year 2007 is 46.34%, which means that the **average** assessment reflects only 46% of the actual Market Value.

Can I review the property records for my property?

Yes. You may review the “Property Record Card” for your property in the Tax Assessor’s office during regular business hours. (Due to the technical nature of the data reflected and their calculations, it is recommended that you review your record with a member of the staff to avoid misinterpretation of this data.)

What if I find that the information reflected on the record for my property is incorrect?

If the information recorded for your property is not accurate you should bring it to the attention of the assessor/staff member all the time of the review. The Property Record Cards for the Borough of Roselle were created during the last municipal revaluation in 1988. Therefore, the records may or may not be accurate with respect to the condition of or amenities recorded for your property.

If I find an error on the Property Record Card will my assessments be automatically reduced?

No, probably not. Although there are certain items recorded on the Property Record Card that are recorded for reasons other than valuation purposes and do not affect the assessment, the assessor would like to be notified of any inaccuracies. Please note that any discrepancy noted with respect to the information recorded on your Property Record Card does not necessarily indicate that your assessment is “wrong”. By law, if the assessment correctly reflects the value of the property no revision to the assessment is required.

What if my Property Record Card indicates that the assessment was “estimated” or that access to inspect the property was “refused?”

If the assessment was “estimated” that would indicate that the assessor, her designated representative or the revaluation inspector was unable to gain entry for an inspection. If the record reflects a “refusal,” that would indicate that either the owner refused to allow the assessor to inspect or that the owner failed to respond to the assessor’s request to inspect the property. (Failure to respond to the assessor’s request equates to a “refusal”.)

PLEASE NOTE: By law, if you refuse to provide access to the assessor for an inspection, or fail to respond to such a request, the assessor MUST “estimate the property at the HIGHEST PROBABLE VALUE for which the property might sell in the open market” and assume that the property has all of the improvements and amenities available to other properties in that area. Therefore, it is always in your best interest to cooperate and provide access for an inspection.