Your New Jersey tax appeal packet

123 Sample St, Mount Laurel Township, NJ | Block 9999, Lot 1 | Tax year 2027

You are asking the Burlington County Board of Taxation to lower this home's assessment for tax year 2027. We compared 5 sales of similar homes nearby that closed between October 1, 2025 and October 1, 2026, the window the Board asks for. They point to a value of about $285,000 on October 1, 2026. This packet has that sales evidence, a plain test of whether it is enough under New Jersey's rule (Chapter 123), and the State's own petition forms filled in.

Deadline: Friday, January 15, 2027

Online until 11:59 PM that day. A paper petition must be physically at the Board by 4:00 PM. The county says the date moves later only if your town mailed its assessment notice after November 30. Check the postcard you got in November.

1. **Read page 2 first.**
   It tests your assessment against the State's limit for Mount Laurel Township. On our numbers it is above the limit. It also shows what the Board has to find.
2. **Check the forms and fill the gaps (pages 8 to 13).**
   We filled the address, Block 9999, Lot 1, the land and building amounts, the amounts you ask for, and each sale's block, lot, price and deed date. You add what only you know: any purchase price and date, lot size, condition, style and rooms. Then you sign and date.
3. **File with the Board by January 15, online or on paper (page 5).**
   The fee for a home assessed at $214,300 is $25. Online is the Board's preferred route and opens December 3, 2026. On paper you file the original with the Board and give a copy, with the same attachments, to your town's tax assessor and municipal clerk.
4. **Pay your taxes while you wait.**
   Filing does not pause your bill. State rules require the taxes due through the first quarter to be paid when you appeal.
5. **Send your evidence at least 7 days before the hearing.**
   Hearings are held February through April at 9:00 AM in Mount Holly. You get at least 10 days' notice. Attaching this evidence to the petition now is best.

Read page 7 before you file. The Board has rules about who can present value evidence, and the town can answer your appeal with one of its own.

SAMPLE

Will this win? The Chapter 123 test

New Jersey does not simply compare your assessment to market value. Each town's assessments sit at some average share of market value, and the State publishes that average. The law steps in only when a home is assessed more than 15% above it. Source: State of New Jersey, Division of Taxation, 2027 Chapter 123 table, certified September 22, 2026.

Mount Laurel Township: average ratio	60.16% (the share of market value the typical home here is assessed at)
Common level range	51.14% to 69.18% (15% below and above the average)
Your assessment	$214,300 (land $70,800, building $143,500)
Value our sales indicate	$285,000 (range $263,000 to $321,000)
Your assessment as a share of that value	**75.2%**
Upper limit	**69.18%**
Result on our numbers	**6.0 points ABOVE the upper limit. Outside the range.**

What that means, in plain words

If the Board agrees your home was worth $285,000 on October 1, 2026, your assessment is outside the range and the law says the Board shall set it at the true value times the town's average ratio: $285,000 x 60.16% = about $171,500. That is $42,800 lower than now. Your tax bill would fall by your town's tax rate times that cut; we do not have the 2027 rate, so we do not turn it into dollars.

The Board has to find a true value below $309,700 for you to be outside the range at all. Between $309,700 and $419,100, your assessment is inside the range and the Board changes nothing, even if it is higher than your sales suggest. Above $419,100 your assessment would fall below the range and the law could push it up instead.

How strong is it? Moderate margin.

Our middle value puts you 6.0 points above the limit. At the low end of our range ($263,000) you would be at 81.5%, at the high end ($321,000) at 66.8%. At the high end you would be inside the range and get nothing, so the case depends on the Board accepting the middle or lower value.

What we cannot tell you

Whether the Board accepts these sales, or the adjustments, is the Board's decision. The town may also appeal your assessment itself (a cross-appeal), and the Board can raise a value that is below the range. This home is above it, so that does not apply on our numbers, but the town can argue the sales prove a higher value than we show.

If you win, the Board's judgment is frozen for tax year 2027 and the next two years (the State's "Freeze Act", N.J.S.A. 54:3-26), unless something like a revaluation or an added assessment changes the property. That helps if values rise. You can end the freeze by appealing again.

Sources: N.J.S.A. 54:51A-6 and 54:1-35a (Chapter 123, common level range of plus or minus 15%); Form A-1 instructions 9 and 10; Burlington County Board of Taxation "Guide and Instructions for an Assessment Appeal", September 2026 (its 2027 Chapter 123 table matches the State's).

SAMPLE

SAMPLE PACKET. A made-up home. Not a real property. Not for filing.

Evidence sheet: sales of similar homes

Exhibit A

123 Sample St, Mount Laurel Township, NJ

Burlington County. Block 9999, Lot 1. Valuation date October 1, 2026 (tax year 2027). Sales window October 1, 2025 to October 1, 2026.

My assessment	What 5 sales indicate	My opinion of true value
$214,300	**$285,000**	**$285,000**

	My home	Sale 1	Sale 2	Sale 3	Sale 4	Sale 5
Address	123 Sample St	100 Example Ave	200 Example Ave	300 Example Ave	400 Example Ave	500 Example Ave
Block / lot	9999 / 1	9001 / 1	9002 / 1	9003 / 1	9004 / 1	9005 / 1
Deed date	Value date Oct 1, 2026	11/04/2025	11/19/2025	05/22/2026	10/22/2025	10/09/2025
Sale price		$286,666	$310,000	$350,000	$276,200	$312,500
Living area	1,747 sq ft	1,768 sq ft	1,922 sq ft	2,025 sq ft	1,958 sq ft	2,100 sq ft
Year built	1968	1980	1964	1976	1981	1979
Adjustments						
Market change		+$7,376	+$7,545	+$3,428	+$7,440	+$8,795
Size		-$2,577	-$21,563	-$36,427	-$22,850	-$40,733
Age		-$10,534	+$3,885	-$8,492	-$10,991	-$10,567
Land		-$17,453	-$14,960	-$9,807	+$20,445	+$50,698
Total adjustment		-$23,188 (8%)	-$25,093 (8%)	-$51,298 (15%)	-$5,956 (2%)	+$8,194 (3%)
After differences		**$263,478**	**$284,907**	**$298,702**	**$270,244**	**$320,694**

How these numbers work

Each sale is adjusted to match my home as of October 1, 2026: a sale that is bigger or newer than mine is adjusted down, and one that is smaller or older is adjusted up. Page 4 explains every adjustment. After adjustment the sales indicate about $285,000, weighted toward the sales that needed the smallest adjustments. Each sale is a deed recorded in the State's sales file (SR1A) with no non-usable code, and each closed between 10/09/2025 and 05/22/2026. The Board accepts sales, not other homes' assessments, as evidence.

Sources: NJ Division of Taxation MOD-IV tax list and SR1A deed sales files; block and lot as printed in Burlington County's MOD-IV parcel records. Prepared by the owner with AssessmentChecker. Not an appraisal.

SAMPLE

The differences, in plain words

Exhibit A, continued. Every dollar adjustment made to each sale, and why.

Sale 1: 100 Example Ave, Mount Laurel Township (Block 9001, Lot 1)

Deed 11/04/2025, $286,666. 1,768 sq ft, built 1980.

+$7,376	Market change: sold 11 months before October 1, 2026; local price index moved +2.6% over that time
-$2,577	Size: theirs 1,768 sq ft vs mine 1,747; about $123 per sq ft
-$10,534	Age: theirs built 1980 vs mine 1968; about 0.30% per year
-$17,453	Land: assessor values my land at $117,686 vs theirs $135,140 (market basis)
	$263,478 after the differences.

Sale 2: 200 Example Ave, Mount Laurel Township (Block 9002, Lot 1)

Deed 11/19/2025, $310,000. 1,922 sq ft, built 1964.

+$7,545	Market change: sold 10 months before October 1, 2026; local price index moved +2.4% over that time
-$21,563	Size: theirs 1,922 sq ft vs mine 1,747; about $123 per sq ft
+$3,885	Age: theirs built 1964 vs mine 1968; about 0.30% per year
-$14,960	Land: assessor values my land at $117,686 vs theirs $132,646 (market basis)
	$284,907 after the differences.

Sale 3: 300 Example Ave, Mount Laurel Township (Block 9003, Lot 1)

Deed 05/22/2026, $350,000. 2,025 sq ft, built 1976.

+$3,428	Market change: sold 4 months before October 1, 2026; local price index moved +1.0% over that time
-$36,427	Size: theirs 2,025 sq ft vs mine 1,747; about $131 per sq ft
-$8,492	Age: theirs built 1976 vs mine 1968; about 0.30% per year
-$9,807	Land: assessor values my land at $117,686 vs theirs $127,493 (market basis)
	$298,702 after the differences.

Sale 4: 400 Example Ave, Mount Laurel Township (Block 9004, Lot 1)

Deed 10/22/2025, $276,200. 1,958 sq ft, built 1981.

+$7,440	Market change: sold 11 months before October 1, 2026; local price index moved +2.7% over that time
-$22,850	Size: theirs 1,958 sq ft vs mine 1,747; about $108 per sq ft
-$10,991	Age: theirs built 1981 vs mine 1968; about 0.30% per year
+$20,445	Land: assessor values my land at $117,686 vs theirs $97,241 (market basis)
	$270,244 after the differences.

Sale 5: 500 Example Ave, Mount Laurel Township (Block 9005, Lot 1)

Deed 10/09/2025, $312,500. 2,100 sq ft, built 1979.

+$8,795	Market change: sold 12 months before October 1, 2026; local price index moved +2.8% over that time
-$40,733	Size: theirs 2,100 sq ft vs mine 1,747; about $115 per sq ft
-$10,567	Age: theirs built 1979 vs mine 1968; about 0.30% per year
+$50,698	Land: assessor values my land at $117,686 vs theirs $66,988 (market basis)
	$320,694 after the differences.

SAMPLE

How to file, field by field

Burlington County Board of Taxation. Phone 609-265-5056, taxboard@co.burlington.nj.us. Mail: P.O. Box 6000, Mount Holly, NJ 08060. In person: 50 Rancocas Rd, 2nd Floor, Mount Holly, NJ 08060. Fax 609-265-8074.

Online (the Board's preferred route, opens December 3, 2026 at 12:01 AM, closes 11:59 PM January 15)

Go to burlingtoncountynj.gov/326/File-a-Tax-Appeal and use the "File a Tax Appeal Online" link. Make an account, sign the petition electronically and pay the fee by credit card. The county says online filing notifies your town's assessor and clerk for you. We have not seen the online screens (they need an account and open December 3, 2026). They ask for what Form A-1 asks for, so type these:

Tax year	2027
Municipality	Mount Laurel Township
Block / Lot / Qualifier	9999 / 1 / (none)
Property address	123 Sample St, Mount Laurel Township
Current assessment	Land $70,800, building $143,500, total $214,300
Requested assessment	Land $70,800, building $100,700, total $171,500 (true value $285,000 x 60.16%)
Reason for appeal	Assessment exceeds true value as of Oct 1, 2026 and the ratio is above the upper limit of the common level range (Chapter 123). Sales attached.
Comparable sales (up to 5)	Block / lot, address, price and deed date from page 3
Hearing type	In person. (Or summary: decided on your papers.) The Board no longer offers virtual hearings.
Fee	$25, credit card online (assessed value $214,300)

On paper (alternative)

The petition (pages 8 to 10) must be physically at the Board by 4:00 PM on January 15, 2027. Late paper filings are returned with the payment. Send or bring the ORIGINAL signed petition and the fee: $25 for a home assessed at $214,300 (State fee scale: under $150,000 $5; $150,000 to $499,999 $25; $500,000 to $999,999 $100; $1,000,000 and up $150). The State form says a check payable to "County Tax Administrator"; the county guide also lists cash or credit card. Fees are not refunded. Give a copy of the petition, with every attachment, to your town's tax assessor and to your municipal clerk, in person or by regular mail, and keep one yourself. Use a separate petition for each parcel.

Who signs

The owner signs. If the owner is a company, trust or LLC, New Jersey requires an attorney unless last year's taxes were under $25,000. The State form lets only the petitioner or the petitioner's attorney sign. We never sign or file for you.

SAMPLE

What to add before you file

Things only you can supply. A petition that is missing something gets 10 days to be completed, but do these first.

1. **Check the block and lot numbers.**
   We filled Block 9999, Lot 1 for your home and the block and lot of 5 of the 5 sales from the county's MOD-IV parcel records. Compare each one with the county's search before you file.

2. **Your assessment postcard.**
   Check that it shows land $70,800 and building $143,500, total $214,300. If your postcard shows different numbers, use the postcard and change Section I.

3. **Confirm each sale.**
   Open each sale on the County search or ask your town assessor for its record. Check the price, the deed date and that the deed has no non-usable code. The County says a sale with a non-usable code should not be used unless you can prove it reflects true market value. Look at each home from the street and take one photo of each.

4. **Your property record card.**
   Ask your town assessor for it. It lists the rooms, baths, basement, heat, garage and square feet they have on file. If the square footage or rooms are wrong, raise that with the assessor first. Use it to fill condition, style, rooms and the other rows of the Comparable Sales Analysis form (pages 11 to 13).

5. **Any recent purchase of this home.**
   If you bought it, the price and date go on the petition. The Board may not treat your own sale as conclusive proof of value, so keep the sales as the main evidence.

6. **Sign and date.**
   Original signature on paper. We ticked in-person hearing as you asked; read page 7 on the trade-off. You can change it in writing (email, mail or fax to the Board) before the hearing day.

SAMPLE

Read this before you file

What the Board will and will not accept, and what can go wrong

1. Who may speak about value.

The Burlington Board's own guide says it will not accept an analysis from an internet or "property tax service" unless a qualified expert is there to testify, and that opinions on value from realtors, attorneys or other non-appraisers are not accepted. An appraisal must be by a New Jersey licensed appraiser who attends the hearing. This packet is not an appraisal and AssessmentChecker is not an expert witness and will not attend. It is a sales comparison YOU adopt as your own, using recorded sales, which the State's instructions call acceptable evidence. At the hearing you are sworn in and must be able to say why each sale was chosen and how it differs from your home. If you cannot, expect the Board to give the evidence little weight. Learn the sales before you go.

2. A summary hearing means no explaining.

If you ask for a summary hearing the Board decides only on the papers. The State form warns that if your sales are significantly different from your home you will not get to discuss them, and that evidence must plainly show an error. Choose it only if your sales are close and well documented.

3. The town can answer.

The town may cross-appeal your assessment and will have the assessor's record card and its own sales. You get notice of a cross-appeal and the chance to appear. Evidence from both sides is due at least 7 days before the hearing. The assessor may ask to see inside the home to check the record card.

4. You can only appeal the assessment.

Not the tax bill or the tax rate. A reduction in assessment lowers the bill only by your town's rate times the cut.

5. If the Board says no.

You can appeal the judgment to the Tax Court of New Jersey within 45 days of the judgment being mailed. That is a court, with its own rules and fees. Not showing up without a summary hearing request can end the appeal for lack of prosecution.

6. Keep paying.

Filing does not stop or delay your tax bill. Pay at least the taxes due through the first quarter of the year. A reduction comes back as a credit or refund.

AssessmentChecker is a self-help tool from CodeSourced LLC, a private company. We are not affiliated with the New Jersey Division of Taxation, any county board of taxation, any municipality, the Tax Court, or the State of New Jersey. We are not a law firm, not attorneys, not appraisers and not tax agents, and nothing here is legal, tax or appraisal advice. Our numbers are an automated comparison of public sales records, not an appraisal. You decide whether to file and what value to ask for. You sign and file your own petition and speak for yourself at any hearing. We do not guarantee any result.

SAMPLE

SAMPLE PACKET. A made-up home. Not a real property. Not for filing.

Form A-1 (6-26) **PETITION OF APPEAL**
Burlington **COUNTY BOARD OF TAXATION**

Appeal Number

Tax Year 2027 **Municipality** Mount Laurel Township

Check/Cash _____

Checked _____

Name of Petitioner Owner, Sample
Last Name, First Name (If owner of record differs, both need to be notified)

Mailing Address 123 Sample St, Mount Laurel Township, NJ

Daytime Telephone No. : (555) 555-0100 **E-mail Address** sample@example.com

Property Class 2 **Block** 9999 **Lot** 1 **Qualifier** _____ **Lot Size** _____

Property Address 123 Sample St, Mount Laurel Township

Select Appeal Type:

☑ **In-Person Hearing** ☐ **Virtual Appeal Hearing (verify with county if this is offered)**

☐ **Summary Hearing – I am opting to have my appeal heard as a summary action on the evidence I submit, without my appearance (See Instruction #8)**

Name, address and telephone number of person or attorney to be notified of hearing date and judgment:

Owner: Sample Owner, 123 Sample St, Mount Laurel Township, NJ, (555) 555-0100, sample@example.com

SECTION I APPEAL OF REAL PROPERTY VALUATION (SEE INSTRUCTION SHEET FOR FILING FEES AND DEADLINE DATE)

	CURRENT ASSESSMENT		REQUESTED ASSESSMENT
Land	$70,800	Land	$70,800
Bldg/Improvement	$143,500	Bldg/Improvement	$100,700
Abatement (If any)	$	Abatement (If any)	$
Total	$214,300	Total	$171,500

Purchase Price $ _____ **Date of Purchase** _____ **Tax Court Pending: YES** ☐ **NO** ☐

REASON FOR APPEAL: Assessment exceeds true value at Oct 1, 2026; ratio above common level range upper limit (Chapter 123). See attached Exhibit A.

SECTION II COMPARABLE SALES (See Instruction #10A)

	Block/Lot/Qualifier	Property Street Address / Location	Sale Price	Sale/Deed Date
1.	9001 / 1	100 Example Ave, Mount Laurel Township	$286,666	11/04/2025
2.	9002 / 1	200 Example Ave, Mount Laurel Township	$310,000	11/19/2025
3.	9003 / 1	300 Example Ave, Mount Laurel Township	$350,000	05/22/2026
4.	9004 / 1	400 Example Ave, Mount Laurel Township	$276,200	10/22/2025
5.	9005 / 1	500 Example Ave, Mount Laurel Township	$312,500	10/09/2025

SECTION III APPEAL FOR DENIAL OF: (See Instruction #4, "Filing Fees")

Attach Copy of Denial Notice for Section III Deductions, Classifications and Exemptions

☐ **Veteran's Property Tax Deduction** for Veteran **or** Surviving Spouse **or** Surviving Civil Union Partner **or** Surviving Domestic Partner of Veteran/Serviceperson

☐ **100% Disabled Veteran Exemption** for 100 % Disabled Veteran **or** Surviving Spouse **or** Surviving Civil Union Partner **or** Surviving Domestic Partner of 100% Disabled Veteran

☐ **Senior Citizen/Disabled Person Property Tax Deduction** for Senior Citizen/Disabled Person **or** Surviving Spouse **or** Surviving Civil Union Partner of Senior Citizen/Disabled Person

☐ **Farmland Assessment Classification**

☐ **Abatement or Exemption - Religious, Charitable, etc.**

WHEREFORE, Petitioner seeks judgment reducing/increasing (circle one) the said assessment(s) to the correct assessable value of the said property and/or granting the requested deduction, credit, Farmland Assessment classification, exemption or abatement. Petitioner certifies that a copy of this appeal (and attachments, if any) has been served upon the Assessor and Clerk of the municipality where this property is located. Petitioner certifies that the foregoing statement is true and is aware that if the foregoing statement is willfully false, he/she is subject to punishment.

_____ _____

Date **Original Signature of Petitioner or Attorney for Petitioner**

This form is prescribed by the Director, Division of Taxation, as required by law, and may not be altered without the approval of the Director. Reproduction of form is permitted provided it is the same content and format.

Form A-1 (4-25)

_____ COUNTY BOARD OF TAXATION
INSTRUCTIONS FOR FILING PETITION OF APPEAL

1. FILING DATE

(a) Appeals must be ***received*** (not just postmarked) by the county board of taxation on or before April 1 of the tax year, or 45 days from the date the bulk mailing of Notification of Assessment is completed in the taxing district, whichever is later.
BURLINGTON, MONMOUTH, AND GLOUCESTER COUNTY RESIDENTS ONLY – Filing dates for Burlington, Monmouth, and Gloucester County Tax Board appeals have changed. The appeal deadline for these counties only is on or before January 15 or 45 days from the date the bulk mailing of Notification of Assessment is completed in the taxing district, whichever is later. Please visit the respective board's website or call the Burlington, Monmouth, or Gloucester County Tax Boards for more information.

(b) A taxpayer has 45 days to file an appeal upon issuance of Notification of Change of Assessment.
If the subject property is in a taxing district where a municipal-wide revaluation or municipal-wide reassessment was implemented, appeals must be ***received*** (not just postmarked) by the county board of taxation on or before May 1 of the tax year.
If the last day for filing an appeal falls on a Saturday, Sunday, or a legal holiday, the last day is extended to the next business day.

(c) An appeal received after the close of business hours on the respective filing deadline date is untimely filed and will result in dismissal of the appeal for lateness.

2. SEPARATE APPEALS

Separate appeals must be filed for each taxed parcel unless the county tax board administrator grants prior approval to consolidate parcels or lots into one appeal filing using form MAS (Multiple Appeal Schedule).

3. FILING OF PETITION

(a) The original petition must be filed with the county board of taxation.

(b) A copy must be served upon **the assessor of the municipality** in which the property is located or, in the case of a municipal appeal, served upon the taxpayer.

(c) A copy must be served upon **the clerk of the municipality** in which the property is located or, in the case of a municipal appeal, served upon the taxpayer.

(d) A copy should be retained by the petitioner.

(e) Any supporting documents attached to the original petition must also be attached to the assessor's and municipal clerk's copies.

4. FILING FEES (*Must accompany original petition of appeal*)

(a)	Assessed Valuation less than $150,000	$ 5.00
	1. $ 150,000 or more, but less than $ 500,000	$ 25.00
	2. $ 500,000 or more, but less than $ 1,000,000	$ 100.00
	3. $1,000,000 or more	$ 150.00
(b)	Appeal on Classification	$ 25.00
(c)	Appeal on Valuation and Classification	Sum of (a) and (b)
(d)	Appeal not covered by (a), (b), and (c)	$ 25.00

Check should be made payable to: County Tax Administrator. Fees are non-refundable.

Property Classifications N.J.A.C. 18:12-2.2

1 – Vacant	4B – Industrial	15B – Other School Property
2 – Residential	4C – Apartments (5 or more families)	15C – Public Property
3A – Farm (Regular)	6A – Personal Property (Telephone)	15D – Church Charitable Property
3B – Farm (Qualified)	6B – Machinery, Apparatus or Equipment of Petroleum Refineries	15E – Cemeteries and Graveyards
4A – Commercial	15A – Public School Property	15F – Other Exempt Properties

No fee is required to file a petition contesting the denial of an application for a:

- ❑ deduction for veteran or veteran's surviving spouse/ surviving civil union partner/ surviving domestic partner or serviceperson's surviving spouse/ surviving civil union partner/ surviving domestic partner;
- ❑ deduction for senior citizen or disabled person or surviving spouse/ surviving civil union partner of a senior citizen or disabled person;

5. PAYMENT OF REAL ESTATE TAXES ON APPEAL

N.J.S.A. 54:3-27 provides that a taxpayer who files an appeal from an assessment must pay to the collector of the taxing district no less than the total of all taxes and municipal charges due up to and including the first quarter of the taxes and municipal charges assessed against him for the current year. The county board may relax the tax payment requirement and fix such terms for payment of the tax as the interests of justice may require. If the county board of taxation refuses to relax this payment requirement and that decision is appealed, the State Tax Court may hear all issues without remand to the board as the interests of justice may require.

6. ADJOURNMENTS

No adjournments will be granted except for extraordinary reasons.

7. REPRESENTATION AT HEARING

(a) A taxpayer must be present at the hearing, unless he or she has elected to have a summary hearing (see Section 8), or be represented by an Attorney-at-Law admitted to practice in the State of New Jersey.

(b) If the petitioner is a legal entity, such as a corporation, partnership, LLC, trust etc., the appeal must be prosecuted by an Attorney-At-Law admitted to practice in the State of New Jersey, unless the subject property's prior year taxes were less than $25,000, in which case the petitioner can appear in his, her, or its own behalf.

(over)

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SAMPLE

INSTRUCTIONS FOR FILING PETITION OF APPEAL (continued)

8. SUMMARY HEARING

All evidence submitted to the Board of Taxation will be the only basis for appeal determination. If comparables are significantly different from the property you will not have the opportunity to discuss at the hearing. You may submit a written explanation of your comparables. The Board may reject evidence if not comparable to your property. In order for you to obtain a successful appeal your evidence must be such that it plainly and clearly evidences error(s) on your tax assessment. (see A-1 comp. form)

NOTE: If an appraisal report is submitted as part of the evidence, the County Board of Taxation shall require appraiser and taxpayer to appear. If taxpayer is represented by counsel, the attorney must appear.

(a) The Municipality may cross appeal your assessment. You will be notified of the cross appeal and provided the opportunity to appear at the hearing.

9. DISCRIMINATION

N.J.S.A. 54:3-22(c) to (e) requires that whenever the county board of taxation finds that the ratio of assessed value to true value of property under appeal exceeds the upper limit or falls below the lower limit by 15% of the average ratio for each municipality, the county board of taxation shall revise the assessment by applying the average ratio to the true value of the property.

10. SUPPORTING PROOF AND PROCEDURES

ONLY THE PROPERTY VALUE CAN BE APPEALED-NOT THE AMOUNT OF TAXES ON THE PROPERTY

In order to determine the taxable value of your property, you must demonstrate what the market value of your property was as of October 1 of the preceding (pretax) year. The taxable value of the property as improved is its market value multiplied by the average ratio for your municipality, except that, if the average ratio exceeds 100% then the taxable value is the same as the property's market value. The average ratio for your municipality is listed by tax year for every municipality by county at:

https://www.state.nj.us/treasury/taxation/lpt/statdata.shtml - Table of Equalized Valuations

(a) COMPARABLE SALES

Not more than five comparable sales shall be submitted to the assessor, clerk and county board of taxation, ***not later than seven calendar days prior to the hearing*** if not included with the petition of appeal. The information regarding each comparable sale shall include the block, lot, sale price and deed date.

NOTE: COMPARABLE *SALES* OF REAL PROPERTY ARE ACCEPTABLE EVIDENCE OF MARKET VALUE. COMPARABLE *ASSESSMENTS* ARE UNACCEPTABLE AS EVIDENCE OF VALUE.

(b) STATEMENT ACCOMPANYING PETITION OF APPEAL FOR INCOME-PRODUCING PROPERTY

An itemized statement showing the amount and source of all income and expenses for the most recently completed accounting year and for such additional years as the board may request should be attached to the petition of appeal in the case of income-producing property.

(c) OTHER DATA

Subject to the board's discretion, you may present other relevant information concerning the property under appeal, such as photographs, survey, cost data, etc.

(d) APPRAISALS

1. A party relying on expert testimony must provide to the board a written appraisal report for the tax administrator and each board member and one copy of the report to each opposing party ***at least seven calendar days prior to the hearing.*** **If an appraisal is to be used as evidence, the appraiser must be present to testify to his report.**
2. If the municipality is relying on its assessor or a representative of a revaluation company as its expert and if such testimony involves data and analysis that is not reflected on the property record card, the municipality must provide to the board for the tax administrator and each board member copies of a written report reflecting such data and analysis and provide one copy of the report to each opposing party ***at least seven calendar days prior to the hearing.***
3. The board in its discretion and in the interest of justice may waive the requirements for the submission of written reports.
4. At the request of the taxpayer-party, the municipality must also provide that party with a copy of the property record card for the property under appeal ***at least seven calendar days prior to the hearing.***

11. SIGNATURE

The signature of the petitioner or petitioner's attorney is required on the petition.

12. SETTLEMENTS/STIPULATIONS

A settlement agreed upon between petitioner and respondent must be approved by the county board and must reflect whether the assessor agrees with the settlement. Proposed stipulations/settlements must be executed on forms available at the county board of taxation. If the board approves the settlement, it will enter judgment incorporating the settlement. If the board disapproves the settlement, the board will notify the parties of the denial and will schedule a hearing for the appeal.

13. FILING COMPLAINT WITH TAX COURT

The judgment of the county board of taxation may be appealed to the Tax Court of New Jersey by filing a complaint with the Tax Court Management Office ***within 45 days from the date of the service of the judgment (date of mailing).*** If the assessed value of the property subject to the appeal exceeds $1,000,000, a taxpayer or taxing district may file a petition of appeal with the county board of taxation or a complaint with the Tax Court directly in accordance with amendatory legislation and Tax Court rules. The Tax Court of New Jersey is located at the Richard J. Hughes Justice Complex, 25 Market Street, Trenton, New Jersey.

Mailing address: PO Box 972, Trenton, NJ 08625-0972. Telephone number: (609) 815-2922, press option 1.

14. FREEZE ACT

As per **N.J.S.A.** 54:3-26, if no further appeal is taken to the Tax Court the judgment of the county board is "frozen", i.e., conclusive and binding on the assessor and taxing district for the assessment year and for the next two succeeding years, unless there are significant changes in property value via added assessment, municipal wide revaluation, etc. The property owner may end the "freeze" by filing another appeal.

This form is prescribed by the Director, Division of Taxation, as required by law, and may not be altered without the approval of the Director. Reproduction of form is permitted provided it is the same content and format.

SAMPLE

SAMPLE PACKET. A made-up home. Not a real property. Not for filing.

COMPARABLE SALES ANALYSIS FORM

NAME: Sample Owner **MUNICIPALITY:** Mount Laurel Township

	PROPERTY LOCATION:	SUBJECT (YOUR HOUSE)	COMPARABLE SALES #1	#2	#3
	BLOCK/LOT/QUALIFIER	BL. 9999 L. 1 Q.	BL. 9001 L. 1 Q.	BL. 9002 L. 1 Q.	BL. 9003 L. 1 Q.
	ADDRESS	123 Sample St	100 Example Ave	200 Example Ave	300 Example Ave
2	ASSESSED VALUE	$214,300	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
3	SALES/PURCHASE PRICE		$286,666	$310,000	$350,000
4	DATE OF SALE/PURCHASE		11/04/2025	11/19/2025	05/22/2026
5	LOT SIZE				
6	LOCATION (BETTER, ETC)	XXXXXXXXXX			
7	PROXIMITY TO SUBJECT	XXXXXXXXXX			
8	AGE (YEAR BUILT)	1968	1980	1964	1976
9	CONDITION (GOOD, ETC)				
10	STYLE (RANCH, ETC)				
11	SQ. FT. OF LIVING AREA (GLA)	1,747	1,768	1,922	2,025
12	NUMBER OF LIVING UNITS				
13	TOTAL ROOMS/BDRMS/BATHS	/ /	/ /	/ /	/ /
14	BASEMENT (SIZE)/ FINISH	/	/	/	/
15	TYPE OF HEAT				
16	CENTRAL AIR CONDITIONING				
17	NUMBER OF FIREPLACES				
18	GARAGE (SIZE)/OUTBLDGS				
19	PORCHES/DECKS/PATIO				
20	INGROUND POOL (SIZE)				
21	MISCELLANEOUS ITEMS				

22 **ADDITIONAL COMMENTS:**

SUBJECT:

SALE #1:

SALE #2:

SALE #3:

THIS FORM MUST BE SUBMITTED TO THE TAX BOARD (5 COPIES) AND ONE COPY TO BOTH THE MUNICIPAL OR COUNTY ASSESSOR AND MUNICIPAL CLERK NO LATER THAN SEVEN (7) DAYS PRIOR TO YOUR HEARING

SAMPLE

Form A-1 Comp. Sale (12-14)

HOW TO PREPARE A COMPARABLE SALES ANALYSIS

This Comparable Sales Analysis Form is an organizer to help you determine if the equalized assessed value of your property exceeds the market value of your property and to aid you in presenting your argument to the assessor and, if necessary, the county tax board.

The first step is to select legally usable comparable property sales, i.e., open market sales between willing buyers and sellers which would be competing with your property if both were offered on the market at the same time. If a typical buyer looking to purchase your property would also consider purchasing your comparable property, because it has similar utility, location and attractiveness, it's probably a good comparison. Next, use the Comparable Sales Analysis Form to compare your property and the properties that have sold.

1. Properties' Identification-Select at least three, if possible, properties that have sold which are the most similar to your property. On the "Block and Lot" line, enter your property's identification numbers under "subject" and the numbers of the first three comparable properties under "comparable sales" #1, #2 and #3. On the "Address" line, enter your address and the address of each comparable property sold. The "Q" line is only used for condominiums and qualified farm properties.
2. Assessed Value- Enter only the "assessed value" for your property (the subject). Your total assessed value is already on all completed appeal forms. Remember, you are trying to measure market value, not assessed value.
3. Sale/Purchase Price - Enter the sales/purchase price as it appears on the deed. You may confirm prices with public records or with the municipal assessor's office.
4. Sale Date- Enter the sales date, i.e., closing date or deed date. You may confirm dates with public records or with the municipal assessor's office.
5. Lot Size-Enter dimensions, as 50' x 150' (feet), or acres, as 1.25 acres or .50 acres. Note other aspects of the lot as "wooded," "view," "steep," "irregular shape," etc. under "Additional Comments."
6. Location-Here your property's location is the standard; use comparative terms, for example, "similar," "better" or "worse," for each comparable sale property. Explain any significant differences in location in "Additional Comments."
7. Proximity to Subject-Estimate the distance, in miles or blocks, between your property and the comparable properties sold. If a comparable property is in your immediate area write "neighborhood," "next door" or "one block," etc. If you exclude a similar nearby sale property in favor of one that is farther away, you should be able to explain your reason.
8. Age-Enter the year built.
9. Condition- Accurately state the general condition of your property as "good," "fair," "poor," "very good," or "excellent" and the condition of your comparable sales properties using the same terms. Be prepared to justify your statements by your own investigation of each sale. View each comparable property from the exterior and provide at least one photograph of each. Also try to utilize a local multiple listing service, listing agent, or contact the seller, or buyer to ask about the condition of the comparable properties.
10. Style- Identify style as "ranch," or one story, "colonial" or two story, "cape" or 1.5 story, "bi-Level," "split level" or "contemporary," etc. Photos help the assessor and county tax board commissioners recognize the style and attractiveness of the properties.
11. Square Feet or Gross Living Area, (GLA)-Living area includes all livable space above basement level or above grade and is based on gross or exterior dimensions. Exterior dimensions of 25' x 40' and two full stories would have approximately 2,000 square feet of Gross Living Area. The same exterior dimensions with one and one half stories would have about 1,500 sq. ft. of GLA. Your assessor can provide this number for your

SAMPLE

property and each comparable property sale. Try to settle any factual issues regarding gross living area, etc. with the assessor prior to a county tax board hearing.

12. Number of Living Units-A single family dwelling is 1 living unit; use 2, 3, or 4 for a two to four family residence. Do not compare a single family dwelling with a multi-unit dwelling. You may compare a multi-unit dwelling with other multi-unit residences having different numbers of dwelling units, as long as they're not single family. An in-law or domestic suite is not a multi-unit dwelling, unless this suite may be legally rented to a non-family member. If so, identify this on this line, as "in-law suite included," and explain under "Additional Comments."
13. Total Rooms/Bedrooms/Baths-Report this as "8/4/2.1" for an eight room, four bedroom, two and one half bath property; for three half baths in the same property "8/4/2.3." Include a "bonus" room in the room count and explain under "Additional Comments." Report basement baths here w/"Added Comments" and unusual positive/negative characteristics of the property layout w/Added Comments.
14. Basement Size/Finish-Write "full," "partial," or "crawl space" or "slab" if none. Enter percentage of finished area, as "100%," "75%," (three quarters finished) or "50%" (half finished). Note if there is a full or half bath on basement level here. Explain quality of the finish and factors as "walk out access" under "Additional Comments."
15. Type of Heat-Write in fuel first, as "gas," "oil'" electric'" or other; then if the system is "forced air," "hot water" or "steam." Write number as (2) or (3) for properties with 2 or 3 separate systems.
16. Central Air Conditioning-Usually a "yes" or "no" answer. If the property has central air but it's not operating, still indicate central air is present and explain under "Additional Comments." If central air is only for first or second floor of a two story property, for example, write "2nd floor only" here.
17. Number of Fireplaces-Enter the number, for example, 1 to 4.
18. Garage (size)/Outbuildings-Example, write "2 car att." for a two-car garage attached to the property or "1 car det." for single car, detached, free-standing garage. Typical outbuildings include sheds, barns, cabanas, etc. Explain condition, size and quality etc., under "Additional Comments."
19. Porches/Decks/Patios- Indicate size, e.g., 10 x 12 or 15 x 25, and character of each. Have a general idea of construction quality and condition.
20. In-Ground Pools-Report size, e.g., 20 x 40 or 18 x 36, and material, e.g., steel wall with vinyl liner, or concrete/gunite. Note the age, if possible, and overall condition of the pool, as best you can. Removable above ground pools are generally not assessed.
21. Miscellaneous Items- Identify and describe.
22. Additional Comments-In this area, add comments to cover key aspects of your property (the subject) and each comparable property which may not be adequately identified on the form, such as "flood zone location" indicating how often, how severely and when the property last flooded. See example comments on the sample form in these instructions. If you have questions, ask your assessor for help.

***Remember you are using your comparable properties to substantiate the market value of your property (the subject property.) When deciding whether to appeal, it may be useful to evaluate the entries as superior or inferior to your property. If your entries are mostly inferior, the average of the sale prices should be lower than your property's value. If your entries are mostly superior, then the average of the sale prices should be higher than your property's value. If your items are mostly the same, the average of the sale prices of the comparable sales properties should be similar to your property's market value. An assessed value should not exceed the market value of a property. All properties in a municipality should be assessed at the same level. Bring this form when you meet with the assessor. Submit this form with all copies of your filed appeal at least seven days prior to your hearing before the county tax board commissioners.

SAMPLE