

WHAT'S WAHLER HIDING?



THE TAX REVAL SCAM – PART 1

- The Difference between TAX RATES and the TAXES YOU PAY
- The Real Record of Tax Increases

Full Presentation Available At:

<https://www.pwayprogressives.com/2020-candidates>

What We've Learned in Part 1



- The Town's claim to be holding municipal taxes down isn't the case.
- Tax rates have been cut slightly the last two years BUT assessed values have been rising.

$$\rightarrow \text{Property Tax} = \text{Tax Rate} \times \text{Assessed Value}$$

What We've Learned...



- The Town is using continuous revaluations and inadequate computer models to raise assessments and raise tax revenues.
- Homeowners, especially new homeowners, need to check their assessments carefully.
- We need an open and honest discussion of municipal tax policy.
- We need a fair and accurate assessment system.

WHAT'S WAHLER HIDING?



Today's Program

Saturday, May 9, 2020

THE TAX REVAL SCAM – PART 2

- Filing a Do-It-Yourself Tax Appeal
- Yearly Revaluations – A Flawed Process
- Getting Overcharged on Your Taxes

Full Presentation Available At:

<https://www.pwayprogressives.com/2020-candidates>

Find Out More

To learn more about the Dems on *YOUR* Side campaign and candidates, view our previous presentations, read our platform, or support or donate to the campaign, please go to:

<https://www.pway2020.com>

or

<https://www.pwayprogressives.com/2020-candidates>

Happy
Mother's
Day



Neighborhood Aid Network



Please sign up to offer or request assistance at:

<https://tinyurl.com/Pway>

Neighbors

Thoughtful



Thursdays

Food Donation Drop Off Locations

Ward 1: 411 New Market Rd

Ward 2: 10 Seward Ave

Ward 3: 233 Ellis Parkway or
102 Stratton St South

Ward 4: 24 Ross Hall Blvd. North

Disclaimer

A thick, blue, slightly wavy horizontal bar spanning the width of the slide, positioned below the title.

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Filing a Tax Appeal - Overview

Steps in the Process:

1. Gather your assessment information.
2. Estimate your property's fair value. Find comparable sales to prove your case.
3. Prepare the necessary information to file an appeal.
4. Know what you need to prove in your appeal.
5. File the appeal with the proper forms and required copies.

1-1. Your Assessment Information

- Information on property tax assessments is publicly available and searchable by owner name or block and lot
- You can find information on your property at this link:

<https://tinyurl.com/PwayPropTax>

Full link: http://tax1.co.monmouth.nj.us/cgi-bin/prc6.cgi?&ms_user=monm&passwd=data&srch_type=1&adv=2&out_type=2&district=1217

Assessment Records Search			
Step 1: Select Database:	Current Owners/Assmt List ▼		
Step 2: Select County:	MIDDLESEX ▼		
Step 3: Select District:	PISCATAWAY ▼		
Step 4: Select Search Format	Simple Search ▼		
Step 5: Select Output Format:	Single Line List Format ▼		
Step 6: List Items Per Page:	50 ▼		
Step 7: Select/Enter Search Criteria:			
Search Criteria			
Location:	<input type="text"/>		
Owner Name:	<input type="text"/>		
Block:	<input type="text"/>	Lot:	<input type="text"/>
		Qualifier:	<input type="text"/>

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1-2. Your Assessment Information

- Entering your name or property block and lot brings up search results matching the information you have entered. Click “more info” by your property for more detail.

1 Records Found for District: 1217 PISCATAWAY Data as of 05/07/20 Page: 1 [Back](#)

	Block	Lot	Qual	Class	Location	Owner
More Info	6819	17.01		2	233 ELLIS PKWY	IRWIN, WILLIAM J & BERGER, STACI A

[New Search](#)
[Assessment Postcard](#)
[Property Card](#)

Block: 6819 Prop Loc: 233 ELLIS PKWY Owner: IRWIN, WILLIAM J & BERGER, STACI A
Lot: 17.01 District: 1217 PISCATAWAY Street: 233 ELLIS PKWY
Qual: Class: 2 City State: PISCATAWAY, NJ 08854

Additional Information

Prior Block: 522 Acct Num: Addl Lots:
Prior Lot: 17.01 Mtg Acct: Land Desc: 100X100
Prior Qual: Bank Code: 0 Bldg Desc: 2SFBG
Updated: 02/03/20 Tax Codes: F02 Class4Cd: 0
Zone: R10 Map Page: Acreage: 0.23

Sale Information

Sale Date: 04/17/99 Book: 4647 Page: 418 Price: 224000 NU#: 0

Sr1a	Date	Book	Page	Price	NU
TAX-LIST-HISTORY					
Year	Owner Information	Land/Imp/Tot	Exemption	Assessed	Property Class
2020	IRWIN, WILLIAM J & BERGER, STACI A 233 ELLIS PKWY PISCATAWAY, NJ 08854	173000 218400 391400	0	391400	2
2019	IRWIN, WILLIAM J & BERGER, STACI A 233 ELLIS PKWY PISCATAWAY, NJ 08854	173000 185200 358200	0	358200	2
2018	IRWIN, WILLIAM J & BERGER, STACI A	173000	0	347300	2

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2-1. Your Property's Fair Value

- The **fair value** of your property is what the property could reasonably be expected to sell for in an arm's-length transaction between willing buyers and sellers.
- **Comparable sales:** Recent sales of similar properties in your neighborhood are accepted as evidence of your property's fair value.
- When researching comparable sales, you need to make sure that there are no special circumstances affecting the sale (foreclosures, bankruptcies, transactions between related parties, etc.). Those circumstances would be reflected in a "Non-Usable" Code being entered on the sales record.
- Transactions with a "Non-Usable" code cannot be used as evidence in a tax appeal.




2-2. Your Property's Fair Value

A Quick “Guesstimate”



- You can go to Zillow.com and enter your property's address to get a quick estimate of your property's value.
- If the estimated market value on Zillow is within a few percent of your assessed value, you probably will not have a successful tax appeal.
- **Note:** The Zillow estimate is not necessarily accurate. It is computer-generated and does not take into account many factors that could influence your property's value, and it is not evidence in a tax appeal. It should only be used to give you a quick estimate of value – true value is demonstrated by recent comparable sales

2-3. Your Property's Fair Value

A Quick “Guesstimate”

CORRECT HOME FACTS  **SAVE**  **SHARE** **MORE** 

[Public View](#) [Owner View](#) New Jersey · Piscataway · 08854 · 08854 · 233 Ellis Pk



233 Ellis Pkwy

Piscataway, NJ 08854

-- beds · -- baths · 1,922 sqft


233 Ellis Pkwy, Piscataway, NJ is a single family home that contains 1,922 sq ft and was built in 1977. This

OFF MARKET


Zestimate®: \$401,382

Rent Zestimate®: \$2,400 /mo

Est. refi payment: \$2,296/mo

 **Get current rates**

Home Shoppers are Waiting

 Ask an agent about market conditions in your neighborhood.

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Find Out More

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or

<https://www.pwayprogressives.com/2020-candidates>

3-1. Preparing to File

If you believe that your property's assessed value is significantly higher than its fair market value, then you may want to file an appeal. First, familiarize yourself with the process:

Information on filing tax appeals can be found at the State and County websites here:

NJ State Tax Appeal Information:

<https://www.state.nj.us/treasury/taxation/pdf/lpt/ptappeal.pdf>

Middlesex County Tax Appeal Information Guidelines:

<http://www.middlesexcountynj.gov/Government/Departments/Finance/Documents/Tax%20Appeal%20Guidelines.pdf>

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3-2. Preparing to File

NJ State Tax Appeal Information:

<https://tinyurl.com/NJ2020TA>

Introduction

This brochure was developed to assist taxpayers in preparing for tax appeal hearings. It is intended as an aid to property owners, but should not be considered as all-inclusive. The general information provided is derived from New Jersey laws governing tax appeals: N.J.S.A. 54:3 et seq. and 54:4 et seq. and N.J.A.C. 18:12A et seq.

Property taxes are the result of the local budget process and may not be appealed but the property's assessment may be. A taxpayer considering an appeal should understand that he/she must prove that his/her assessed value is unreasonable compared to a market value standard. By law, your current assessment is assumed to be correct. You must overcome this presumption of correctness to obtain an assessment change.

What is the basis for my assessment?

An assessment is an opinion of value by a licensed professional. For an assessed value to be considered excessive or discriminatory, it must be proved that the assessment does not fairly represent one of two standards:

1. **True Market Value Standard.**
After a revaluation, all assessments in the municipality must be 100% of true market value as of October 1 of the previous year. **October 1 pre-tax year is the annual "assessment date."** All evidence for a tax appeal should precede the October 1st assessment date, especially property sales used for comparison.

2. **"Common Level Range" Standard**

To explain the common level range you must consider what happens after a revaluation in your town is completed. External factors such as inflation, recession, appreciation, and depreciation cause values to increase or decrease at varying rates. Other factors such as physical deterioration may change property values. If assessments are not adjusted annually, a deviation from 100% of true market value occurs.

The State Division of Taxation, with local assessors assisting, annually conducts a statewide fiscal year sales survey, investigating most real property transfers. Sale value is compared to assessed value individually to determine an average level of assessment in a municipality. An average ratio is developed from all bona fide, arm's length property sales to represent the assessment level in your community. In any year, except the year a revaluation is implemented, the common level of assessment is the average ratio of the district in which your property is situated, and is used by the County Tax Board to determine the fairness of your assessment.

How do I know if my assessment is fair?

In 1973, the NJ Legislature adopted a formula known as Chapter 123 to test the fairness of an assessment. Once the Tax Board determines a property's true market value during an appeal, they are required to compare true market value to taxable assessed value.

If the ratio of assessed value to true value exceeds the average ratio by 15%, the assessment is reduced to the common level.

Example
Director's Ratio = 85%
Common Level Range = 72.25%-97.75%
True Value = \$95000
Assessment = \$94000
Ratio = 98.95% ($\$94000 \div \95000)
Judgment = Reduction in assessed value
New Assessment = \$80750 ($\$95000 \times 85\%$)

However, if the assessment falls within this common level range, no adjustment is made.

Example
Director's Ratio = 85%
Common Level Range = 72.25%-97.75%
True Value = \$95000
Assessment = \$90000
Ratio = 94.74% ($\$90000 \div \95000)
Judgment = No change in assessed value

If the assessed value to true value ratio falls below the common level, the Tax Board must increase the assessment to the common level.

Example

Director's Ratio = 85%
Common Level Range = 72.25%-97.75%
True Value = \$95000
Assessment = \$67000
Ratio = 70.53% ($\$67000 \div \95000)
Judgment = Increase in assessed value
New Assessment = \$80750 ($\$95000 \times 85\%$)

The Chapter 123 test assumes the taxpayer will supply the Tax Board with sufficient evidence to determine the true market value of the property subject to appeal. Appellants should inquire into their district's average ratio before filing a tax appeal. This ratio changes each October 1 for use in the next tax year.

What is a tax appeal hearing; when may I appeal; who hears my appeal?

Tax appeals must be filed annually on or before April 1st or within 45 days of the bulk mailing of the Assessment Notices; or May 1st where a municipal-wide revaluation or municipal-wide reassessment has been implemented. **"As per Public Law 2013, chapter 15, the appeal filing date for Monmouth County residents is January 15".** Call the **Monmouth County Tax Board at (732) 431-7404 for information or go to <http://www.visitmonmouth.com/page.aspx?ID=134>**. Once filed, a hearing before the County Tax Board is scheduled. The Tax Board consists of members (commissioners) appointed by the Governor. Tax Board Commissioners primarily hear disputes involving assessments. Hearings are usually scheduled during the day, but some Boards schedule differently. Individual taxpayers may represent themselves. Business entities other than sole proprietorships must be represented by an attorney. The taxing district is the opposing party represented by the municipal attorney. The assessor or an appraiser may appear at the hearing as an expert witness.

Who is an expert witness?
Besides your municipal assessor, an expert witness is anyone employed as a real estate appraiser, and designated as such from a legitimate association of professionals, according to licensing or certification requirements of the State of New Jersey. An expert's qualifications may be challenged by the municipal attorney at the hearing.

If you intend to rely on expert testimony at your hearing, you must supply a copy of the appraisal report for the assessor and each County Tax Board member at least 7 days before the scheduled hearing. The appraiser who completes the report must be available at the hearing to testify and to afford the municipality an opportunity to cross-examine the witness.

Is a hearing always necessary?
A hearing is always necessary. If the assessor, municipal attorney, and taxpayer agree to a settlement or otherwise resolve the issues, it may not be necessary for you to attend your hearing. Settlement stipulations must also be submitted to and approved by the County Tax Board. Should the Tax Board disapprove the stipulation, a formal appeal hearing would then be scheduled.

Will the tax appeal hearing be private?
No. All meetings of the County Board of Taxation are public meetings.

When are tax appeal hearings held?
Tax appeal hearings are generally held annually within 3 months of the April 1 or May 1 filing deadline (or between the December 1 filing deadline for added and omitted assessments and Jan. 1). Because adjournments are ordinarily denied, you should make every effort to attend your hearing. If you miss or do not attend your hearing without receiving a written notice of postponement, you may assume the case has been dismissed "for lack of prosecution". Judgments "for lack of prosecution" are final for the current year and may not be further appealed to New Jersey Tax Court.

What is good evidence to convince the Tax Board to reconsider an assessment?
As the appellant, the burden is on you to prove that your assessment is in error, unreasonable, excessive, or discriminatory. You must suggest a more appropriate value

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3-3. Preparing to File

Middlesex County Tax Appeal Information Guidelines:

<https://tinyurl.com/MD2020TA>

**Middlesex County Board of Taxation
Tax Appeal Filing Packet**

A COMPREHENSIVE GUIDE TO UNDERSTANDING THE
PROPERTY TAX APPEAL PROCESS

This information was developed to assist property owners in preparing for assessment appeal hearings. This packet is designed to be an aid to property owners, but should not be considered as all-inclusive. The general information provided is derived from New Jersey laws governing property assessment appeals: N.J.S.A. 54:3 et seq. and N.J.A.C. 18:12A et seq. These instructions are not intended to provide legal advice, property owners should rely on professional help if necessary.

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4-1. What You Need to Prove

Understanding Chapter 123 (“The Corridor”)

- In 1973, New Jersey adopted a formula known as Chapter 123 that allows a property’s true value, based on its tax assessment, to fall anywhere within a corridor of +/- 15% from the Director’s Ratio.
- To have a successful appeal, you need to demonstrate that the true value of your property falls outside of this allowable corridor.

Ok, so what is the “Director’s Ratio”? 

4-2. What You Need to Prove

Understanding the Director's Ratio

- Most townships do not do revaluations every year, because doing them right is a time-consuming and expensive process.
- Instead, towns do revaluations about once a decade.
- The goal of a revaluation is to have each property assessed at 100% of its fair market value in the revaluation year.
- After a reval year, the State Dept. of Taxation calculates something called a Director's Ratio in each subsequent year.

4-3. What You Need to Prove

the Director's Ratio continued...

- The Director's Ratio is based on all the sales that took place in a town in the previous year.
- It calculates the relationship between the average assessed value and the average true market value across the town.
- The Director's Ratio is then used to calculate the implied current market value of a property from its current assessment.
- Also known as the "Common Level Ratio" the current ratio for your town can be found here:

<https://www.state.nj.us/treasury/taxation/lpt/chapter123.shtml>

4-4. What You Need to Prove

Understanding the Director's Ratio: An Example

Current Piscataway Common Ratio = 0.9349

Example Property Assessment = \$300,000

Current Market Value = Assessment/Common Ratio

Example Property Market Value = \$300,000/0.9349 = \$320,890



**Your Assessment divided by the Common Ratio
estimates the fair market value of your property.**

4-5. What You Need to Prove

The Director's Ratio and Chapter 123

- Chapter 123 established a 15% corridor around the current Director's Ratio.
- For Piscataway this corridor is 0.7947 – 1.0751.
- The corridor is used to compare the ratio of your property's assessment to its true value with the town-wide average.
- **To win a tax appeal, you need to demonstrate that your property's ratio exceeds the Chapter 123 corridor.**

4-6. What You Need to Prove

The Director's Ratio and Chapter 123: An Example

- Current Piscataway Common Ratio = 0.9349
- Chapter 123 Corridor = 0.7947 – 1.0751
- Current Assessment = \$300,000
- True Value = \$250,000
- **Your Property's Ratio = $300,000/250,000 = 1.20$**

4-7. What You Need to Prove

The example continued...The Director's Ratio and Chapter 123

Current Piscataway Common Ratio = 0.9349

Chapter 123 Corridor = 0.7947 – 1.0751

Current Assessment = \$300,000

True Value = \$250,000

Your Property's Ratio = $300,000/250,000 = 1.20$

Because 1.20 is outside of the Chapter 123 Corridor (i.e., it is higher than the 1.0751 upper boundary), the example property could win the tax appeal.

After a successful appeal, the assessment is lowered to the court-determined true value multiplied by the Common Ratio.

In this case that number would be: $\$250,000 \times 0.9349 = \$233,725$.

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5-1. Finding Comparable Sales



- A good way to demonstrate the current fair market value of your property is by using **Comparable Sales** data
- **Comparable Sales** are properties that are similar to yours that have **recently sold** in your neighborhood
- **Recently sold** means *sold during the last tax year* (for 2020 tax appeals, comparable sales must have a sale date between October 1, 2018 and September 30, 2019)
- You can use a minimum of 3 and a maximum of 5 **comparable sales** in your tax appeal

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5-2. Finding Comparable Sales

Things to look for in **comparable sales**:

- Similar size (sq. ft.) house to yours
- Similar lot size
- Similar style of house (e.g., don't compare colonial to ranch)
- Similar date of construction
- Similar condition

NOTE: Comparable Sales must be sales that are considered **USABLE SALES**
Check the SR-1A form to make sure there are no “non-usable” codes

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5-3. Finding Comparable Sales



What is a “usable sale”?

- A Sale is considered “non-usable” if there are special circumstances that influenced the sale price (e.g., foreclosure, bankruptcy, and transactions between related parties)
- Non-usable sales are noted in the sale record of the property (form SR-1A)
- You cannot use a “non-usable” sale as a comparable sale in your tax appeal

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Finding Comparable Sales

Zillow has fairly reliable recent sales data: Google “Zillow recent sales Piscataway”

The screenshot shows the Zillow website interface. At the top, there are navigation links: Buy, Rent, Sell, Home Loans, Agent finder, Zillow logo, Manage Rentals, Advertise, Sign in or Join, and Help. Below the navigation bar, the search bar contains 'Piscataway, NJ'. To the right of the search bar are filters: Sold (selected), Price, Beds & Baths, Home type, and More (circled in yellow). A 'Save search' button is also present. Below the search bar, a map of Piscataway, NJ, is shown with a blue boundary and a text overlay: 'Showing 500 of 2121 results in this area'. To the right of the map is a 'Remove Boundary' button. Below the map, there are four property listings, each with a photo, price, and details. The listings are sorted by 'Homes for You'.

Property Address	Price	Beds	Baths	Sqft	Status
1641 W 7th St, Piscataway, NJ 08854	\$125,000	2	1	660	Sold
394 Keswick Dr, Piscataway, NJ 08854	\$222,000	2	2	1,192	Sold
4 Joyce Dr, Piscataway, NJ 08854	\$339,000	4	2	1,575	Sold
101 Sturbridge Dr, Piscataway, NJ 08854	\$399,000	3	3	2,060	Sold

Click “More” to filter your search by square footage, how recent the sale is, year built, lot size, etc.

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Finding Comparable Sales

- After finding a potential comparable sale, check to make sure it does not have a non-usable code
- Look up the property by block and lot number at <https://tinyurl.com/PwayPropTax>
(Note: We did not find an easy way to look up the block and lot number using only an address in Middlesex County, but Googling the address and adding “block and lot” to the Google search will usually get you the block and lot information you need)

Assessment Records Search	
Step 1: Select Database:	Current Owners/Assmt List ▼
Step 2: Select County:	MIDDLESEX ▼
Step 3: Select District:	PISCATAWAY ▼
Step 4: Select Search Format	Simple Search ▼
Step 5: Select Output Format:	Single Line List Format ▼
Step 6: List Items Per Page:	50 ▼
Step 7: Select/Enter Search Criteria:	
Search Criteria	
Location:	<input type="text"/>
Owner Name:	<input type="text"/>
Block:	<input type="text"/>
Lot:	<input type="text"/>
Qualifer:	<input type="text"/>

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5-4. Finding Comparable Sales

Click on “More Info” to bring up the property card. It will show the deed date and sale price. In the lower left, make sure the “NONUSABLE CODE” field is blank.

More Info	Block	Lot	Qual	Class	Location
	3904	15.02		2	150 STRATTON ST S

DATE 08/30/19		COUNTY MIDDLESEX		DISTRICT 1217 PISCATAWAY	
DEED REGISTRATION					
BOOK 17582	PAGE 585	DEED DATE 07/31/19	DATE RECORDED 08/12/19	R.T. FEE 3023	PRICE 380000
GRANTOR		GRANTEE		R.T.F. EXEMPT * V	

TAX MAP & LIST DESCRIPTIONS		PROPERTY CLASSIFICATION	
BLOCK 3904	CLASS 2	LOT 15.02	CL. 4 TYPE CONDO
QUAL			N

ASSESSED VALUE			
YEAR SAME AS DEED 2019	LAND 196900	BUILDINGS 214600	TOTAL 411500
PROPERTY LOCATION 150 STRATTON ST S			FLOOR AREA 0
REMARKS:			YEAR BUILT 0
			RATIO: 108.28

ADDITIONAL BLOCKS/LOTS			
BOOK	LOT	QUAL	TOTAL
			0
			0
			0
			0
			0
			0
NONUSABLE CODE			SERIAL NO. 5741336

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6-1. Filing a Tax Appeal

Once you have determined you are over-assessed based on your **fair value**, and have found **comparable sales** to demonstrate your case, you are ready to fill out the appeal form and file the tax appeal.

To download and fill out the appeal form, go to:

<https://tinyurl.com/MDAppeal>

Form A-1 (2-17)		PETITION OF APPEAL											
MIDDLESEX		COUNTY BOARD OF TAXATION											
Tax Year	Property Class	<table border="1"><tr><td colspan="2">Appeal Number</td></tr><tr><td colspan="2"><input type="text"/></td></tr><tr><td>Filed</td><td><input type="text"/></td></tr><tr><td>Check/Cash</td><td><input type="text"/></td></tr><tr><td>Checked</td><td><input type="text"/></td></tr></table>		Appeal Number		<input type="text"/>		Filed	<input type="text"/>	Check/Cash	<input type="text"/>	Checked	<input type="text"/>
Appeal Number													
<input type="text"/>													
Filed	<input type="text"/>												
Check/Cash	<input type="text"/>												
Checked	<input type="text"/>												
NAME OF PETITIONER													
Last Name, First Name													
MAILING ADDRESS		Daytime Telephone No. : ()											
		E-mail Address											
BLOCK	LOT	QUALIFIER	Lot Size										
MUNICIPALITY		Property Street Address / Location											
Name, address and telephone number of person or attorney to be notified of hearing date and judgment:													

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6-2. Filing a Tax Appeal

Next steps:

- **Make sure your property tax payments are up to date**
- Fill out all of the information on the tax appeal form
- Print out and sign four copies, along with any supporting information (cover letter, photos and information on comparable sales, etc.)
- Mail or deliver a copy to the Middlesex County Board of Taxation, **with the filing fee enclosed**
- County must RECEIVE the appeal by the filing deadline (currently June 8, 2020)
- Mail or deliver copies to the Piscataway Clerk and Piscataway Tax Assessor
- **Retain a copy for your records**

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6-3. Filing a Tax Appeal

Some things to remember:

- Make sure to read all of the information at <https://tinyurl.com/NJ2020TA> and <https://tinyurl.com/MD2020TA>
- You must prove that the *ratio of your assessed value to your fair market value* is outside of the Chapter 123 corridor
- Comparable sales data is a good way to demonstrate your fair market value, but sales must be **USABLE** and they must have taken place in the last tax year (between October 1, 2018 and September 30, 2019)
- Your tax payments must be up to date for an appeal to be valid
- Your appeal must be received by the County by June 8, 2020, and you must deliver copies to the local Clerk and Tax Assessor

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Find Out More

To learn more about the campaign and candidates, view our previous presentations, read our platform, or support or donate to the campaign, please go to:

<https://www.pway2020.com>

or

<https://www.pwayprogressives.com/2020-candidates>

7-1. Yearly Revaluations – A Flawed Process



- The vast majority of towns do not do yearly revaluations, because getting them right is an expensive and time-consuming process
- Yearly revaluations are not necessary unless you are trying to **hide tax increases** by *keeping the tax rate the same* while **actual taxes are going up**
- Most towns reflect tax increase **in their tax rates**, and *don't try to hide them* by raising assessments instead
- Raising assessments but keeping tax rates the same results in **tax break for developers** whose properties have PILOT payments
- Who pays for those tax breaks? YOU!

7-2. Yearly Revaluations – A Flawed Process



- Piscataway is doing in-person inspections once every five years
- Every other year, your home is revalued, and your assessment potentially raised, BY A COMPUTER
- Wahler and the Council have hired a company called “Professional Property Appraisers, Inc.” who use **computer estimates** to *revalue your property automatically*
- This is a **flawed process** – an accurate revaluation is done by a **human** who inspects the actual property. Computer estimates of property valuation are *subject to serious errors*.

7-3. Yearly Revaluations – A Flawed Process



Problems With Computer-Driven Revaluations

- The computer model takes publicly available data on property descriptions and sales, and runs it through an algorithm that tries to use that data to estimate a property's value. There are *several potential problems* with this:
- The data input into the computer could be **inaccurate**
- There could be errors in the algorithm – *small errors in the program could lead to big errors in your assessment*
- The computer doesn't know if your home has been updated, is in need of major repairs, is unlike other homes that have sold in your neighborhood, or many other things that can affect your home's value
- Yearly revaluations are relying on **small sample sizes** for their sales data in a neighborhood – *small sample sizes reduce accuracy of estimates*

7-4. Yearly Revaluations – A Flawed Process

An Example of a Blatant Error

TAX-LIST-HISTORY					
Year	Owner Information	Land/Imp/Tot	Exemption	Assessed	Property Class
<u>2020</u>	LEIBOWITZ, LAURA & SETH 102 STRATTON ST S PISCATAWAY, NJ 08854	201500 304500 506000	0	506000	2
<u>2019</u>	LEIBOWITZ, LAURA & SETH 102 STRATTON ST S PISCATAWAY, NJ 08854	201500 175200 376700	0	376700	2

- The assessment on this home went **up 34.5% in a single year**, with absolutely no improvements or other changes made to the structure
- There was a complete lack of human oversight – the new assessment was mailed to the owner and would have resulted in a 34% tax increase if a tax appeal wasn't filed
- *Do you trust the computer to get your assessment right?*

7-5. Yearly Revaluations – A Flawed Process

- Piscataway's Revaluation this year had at least 142 blatant errors like that, which they blamed on a "computer glitch"
- EXACTLY – Computers glitch – that's why **we don't want them revaluing our homes every year**, especially when there is *no good reason for them to do so!*
- Worse, Wahler and the Council did not even acknowledge the errors, or offer to do anything about them, **until they were forced to** when we wrote the NJ State Treasury Department *calling for an investigation into Piscataway's revaluation errors*
- Instead, there were just going to see if anyone noticed, and make them file a tax appeal (which, as we have seen, is a **big burden** on the homeowner)

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7-6. Yearly Revaluations – A Flawed Process



MORE QUESTIONS REMAIN

- *How many more homes* were over-assessed by the computer, in less-blatant, but still expensive ways?
- Given what we now know about tax appeals, and the **Chapter 123 corridor**, *would it be possible* to program a computer to systematically over-assess homes by just enough that their valuation still fell within the corridor where they would be over-assessed, but **you couldn't win a tax appeal?** Think about it.
- ***Do you trust*** a computer program to revalue your home every year and have your taxes go up based on how much the computer says your home value has gone up?

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Attention Piscataway Homeowners:

Check your property assessments!

- If the Township has over-assessed your property, you may be paying higher taxes than you should.
- If you feel that your property is assessed for more than it is worth, the deadline to file a tax appeal has been extended until at least June 8th!

Today's program will be posted at:

<https://www.pwayprogressives.com/2020-candidates>

Where you can find our past programs on:

- PILOT Tax Giveaways
- Environmental Issues & Community Energy Aggregation
- Open Government for All
- The Tax Reval Scam Part 1



For more information, you can read our Platform at:

<https://tinyurl.com/PwayPlatform>



What do YOU think?

We're not Career Politicians on the Inside.

We're the *Dems On YOUR Side.*

We invite you to take an online community survey to tell us about your concerns and priorities for Township action:

<https://tinyurl.com/PWAYSurvey>

We invite Piscataway voters to Get Involved:



- Unplug the Smith-Wahler political machine.
- Start the **term limit** process now:
 - *Elect new town leaders!*

To Get Involved with the Dems on Your Side Campaign go to:

<https://tinyurl.com/SupportPWAY2020>

To Donate to the Dems on Your Side Campaign go to:

<https://tinyurl.com/PWAY2020Donate>

The Dems on YOUR Side!



Bill Irwin
Candidate for Mayor



Kamuela Tillman
Candidate for Council



Ralph Johnson
Candidate for Council



Laura Leibowitz
Candidate for Council

Thank you for viewing our presentation! Please remember to VOTE IN THE DEMOCRATIC PRIMARY ON JULY 7TH. We will be located in **Column A** on the ballot.

We want to hear from you! Please send you questions and comments to:
PWAYProgressives@gmail.com

THE DEMS ON YOUR SIDE



**Bill
IRWIN**
FOR MAYOR



**Kamuela
TILLMAN**
FOR COUNCIL



**Laura
LEIBOWITZ**
FOR COUNCIL

PISCATAWAY

**VOTE COLUMN A
JULY 7TH**

#NOTMEUS



**Ralph
JOHNSON**
FOR COUNCIL

www.tinyurl.com/pway2020

Happy
Mother's
Day

