WHAT DOES MY TAX ASSESSOR DO?



MAIN ROLES OF THE TAX ASSESSOR

- SETTING VALUES AS OF OCTOBER 1ST PRE-TAX YEAR
- DEFEND TAX APPEALS
- LEVY ADDED ASSESSMENTS BASED UPON BUILDING PERMITS
- REVIEW DEEDS
- PROCESS AND REVIEW EXEMPTION/DEDUCTION APPLICATION



FINALIZING THE TAX LIST



REVIEW TAX COURT AND COUNTY BOARD JUDGMENTS FOR ASSESSMENT CHANGES



CONFIRM ALL NEW SUBDIVISIONS ARE REFLECTED IN THE TAX LIST



CONFIRM REMOVAL OR ADDITION OF ANY VETERANS, SENIORS, ETC.



TAX LIST TO FINALIZED BY JANUARY 10TH

BERGEN COUNTY TYPICALLY END OF JANUARY FOR NON-REVALUATION AND TYPICALY END OF FEBRUARY FOR REVALUATION/REASSESSMENT TOWNS.

TAX APPEALS

- TWO VENUES FOR TAX APPEALS TO BE FILED
 - COUNTY TAX BOARD (HACKENSACK FOR BERGEN)
 - STATE TAX COURT (NEWARK AND TRENTON)



TAX APPEALS

- TWO VENUES FOR APPEALS TO BE FILED
 - COUNTY BOARD OF TAXATION
 - STATE TAX COURT OF NJ

- CREDITS OR REFUNDS?
 - IS COUNTY BOARD ALWAYS REFUNDS?
 - WHICH DO YOU PREFER?



NEW COUNTY BOARD JUDGMENT FORMAT

NJ-CB (7-25)			No.	
NJ-CB (7-25)	\neg		IORANDUM	
		JU	OF DGMENT	
L				
vs.	Petitioner			
	Respondent			
Taxing District Block	Addres	S Qual S	r'ear	
A duly verified Petition of App having been heard and conside as follows:		h the		Taxation and said appeal hat Judgment be entered
ORIGINAL A	SSESSMENT	JUDGM	IENT	
Land S		Land	S	
Improvement S	_	Improvement	S	
Abatement S		Abatement	s	
Total S		Total	5	
Prorated for Prorated Amount S	months	Prorated for		nonths
Property Class		Property Class	s	
JUDGMENT CODE #		COMMISSIONER SIGNATURES	S'	
Attest:	-	-		
Date Mailed:	_			
Explanation				
DATE COUNTY BOARD () a) A record shall be maintai b) Each judgment shall be s	ined noting the date each tamped with the date of a	judgment is mailed. entry and date mailed.		
This form is prescribed by the Director Director: Form: NJ-CB Rev: Mar 26		d by law, and may not be alter	red without the approval of the	e

NJ-CB (2025) COUNTY BOARD JUDGMENT- N.J.S.A. 54:3-26 1. Assessment Revised 9. Farmland Assessment Granted* A. Assessed value exceeds 100% A. Qualification approved per application B. Qualified acres changed B. Assessment outside range (N.J.S.A. 54:3-22) Qualified value changed Material Depreciation (N.J.S.A. 54:4-35.1) D. B. & C. above D. Personal Property E. Other (Explanation is mandatory) 10. Farmland Assessment Denied* 11. Veteran Deduction- \$250* 2. Assessment Affirmed A. Granted A. Assessment within Range B. Denied (N.J.S.A. 54:3-22) 12. 100% Totally Disabled Veteran* B. Presumption of correctness not overturned* A. Granted B. Denied Personal Property 3. Stipulated 13. Exempt Property* 4. Freeze Act A. Granted B. Denied A. Granted B. Denied C. Exempt amount changed 5. Dismissal with Prejudice* 14. Added Assessment Affirmed A. Non-appearance (lack of prosecution) A. As filed by assessor B. Prorated months changed B. No evidence provided (lack of prosecution) C. Taxes/municipal charges not paid (N.J.S.A. 54:3-27) D. Failure to respond to income request (N.J.S.A. 54:4-34) C. Valuation changed D. B. & C. above 15. Added Assessment Removed Omitted Assessment Affirmed A. As filed by assessor B. Prorated months changed Appeal not timely filed (N.J.S.A. 54:3-21) Other (Explanation is mandatory) G. Added/Omitted Appeal not timely filed (N.J.S.A, 54:4-63.11; N.J.S.A, 54:4-63.39) 6. Dismissal without Prejudice* C. Valuation changed D. B. & C. above 17. Omitted Assessment Removed A. Tax Court pending for (year) B. Hearing waived 18. & 19. (Reserved) 20. Abatements Withdrawn* 8. Property Tax Deduction- \$250* A Granted B. Denied A. Granted B. Denied C. Abatement amount changed 21. Residential Development Fee Exemption A. Granted B. Denied FREEZE ACT In accordance with N.J.S.A. 54:3-26, this judgment, in the event it is not further appealed, shall be

In accordance with N.J.S.A. 54:3-26, this judgment, in the event it is not further appealed, shall be conclusive and binding upon the municipal assessor and the taxing district or the assessment year and for the two assessment years succeeding the year covered by the judgment unless a revaluation or reassessment has been implemented in either of the two subsequent years or unless changes in value of the property have occurred after the assessment date.

* This judgment code is not a determination of value on the merits, and the Freeze Act does not apply

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 mailing of the judgment. 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. https://www.njcourts.gov/courts.

ADDED ASSESSMENTS

- COMMUNICATION WITH BUILDING DEPARTMENT IS KEY!
- OCTOBER 10TH DEADLINE IN BERGEN FOR 2025
- TYPICALLY ONE OF THE ASSESSORS BUSIEST TIMES OF YEAR



EXEMPTIONS/DEDUCTIONS

- DISABLED VETERANS
- SENIOR CITIZEN
- VETERANS AND WIDOW'S OF VETERANS

APPLICATION FILING PERIOD

File this claim with the municipal tax assessor from October 1 through December 31 of the pretax year, i.e., the year prior to the calendar tax year or with the municipal tax collector from January 1 through December 31 of the calendar tax year. For example, for a property tax deduction claimed for calendar tax year 2020, the pretax year filing period would be October 1 - December 31, 2019 with the assessor and the tax year filing period would be January 1 - December 31, 2020 with the collector.

ADC-01 FORM

APPLICATION & APPROVAL OF ASSESSMENT DEBIT AND CREDIT

Submit this application with Municipal Resolution, if applicable

TAX DISTRICT:					100			
PROPERTY ID:	BLOCK LOT QUAL.							
TAX PAYER NAME:								
ASSESSMENT:	()	Credit	() D	ebit	for Tax Ye	ar		Effective
AS THE RESULT OF:								
() Disabled \	/eteran Exe	nption per	N.J.S.A. 54:	4-3.30a				
[] Spouse of	Disabled V	eteran Exe	mption per l	N.J.S.A. 54:	4-3.30b			
[] Spouse of	Serviceper	son Exemp	tion per N.J	.S.A. 54:4-	3.30c			
() Non-Taxal	ble Property	Owned by	Federal Go	vernment p	er N.J.S.A. 5	4:4-3.3		
[] Duplicate	Erroneous /	ssessmen	t Resolution	n per N.J.S	A, 54:4-54			
[] Correction	of Clerical	Error by C	TB per N.J.S	S.A. 54:4-53				
CALCULATION OF AS			ENT BASEI	ON RESO		=	Assessn	ent Debit or Gredit
Debit/Credit Amount	×	*inclu		unty Rate(s) library, health :	and open space	-	=	Debit/Credit Due
0	- × -							
i, hereby, certify that the ar	nount of Asses	sment Debit	Credit is correc	ct and in acco	rdance with the	above refer	renced Stati	ite.
DATE				-		TAX	COLLECTO	R
DATE				_	-	TAX	A88E880I	
			COUNTY	TAX BOAR	D USE			
APPROVED ON				_		TAX AD	MINISTR	ATOR

Form ADC-01 (11/2024)

Bergen County Tax Collectors and Treasurers Quarterly Meeting

September 18, 2025

Bill Raska

- Worked in Paramus Assessors Office 1982
- Developed CAMA Software 1983
- Software Used by 360 NJ Districts and 10 County Boards of Taxation
- Presentation is Available Online
- Our Website www.msnj.us
 or www.microsystems-nj.com



MicroSystems-NJ.com, L.L.C.

Software & Information Systems

Consulting Services

Microsystems provides computer related services to over 300 county and municipal government offices throughout New Jersey. Our PRC-NJ software has been in use since 1984 by revaluation firms and municipal Tax Assessors. The software application has been expanded to accommodate the special needs of County Boards of Taxation for Sales Ratio/Deed processing, Tax Appeals and Tax Rate Calculation. Our services include; Printing Tax Lists, Printing Tax Bills, Consulting, Data conversion, Software Maintenance, Training, and Support.

What's New

8/8/25

New options have been added to the SR1A Reports page on our WEB program. The "Compare with State File" link compares the Microsystems SR1A file with the most recent SR1A file available on the Division of Taxation website. The "Usable Sales" and "NU Sales" links list SR1A records for the current sampling period. Click here for instructions.

9/9/24

Additional Room for Remarks has been added to SR1A's. See <u>SR1A Screens</u>. Updated Added Assessment Documentation is available. See <u>AA Using WEB</u>, <u>AA Using CRT</u> and <u>AA Proof</u>.

12/26/23

Tax Lists and SR3A's can be signed using an electronic signature. See <u>How to Sign Tax List</u>. Please consult with your county Tax Administrator to confirm that electronic signatures can be used.

10/10/23

Sketch GUI has been added to our WEB program. See "Menu", "Help/Documentation", for more information.

5/5/23

Centralized login has been added to our main page and Microsoft Quick Assist has been added to the Remote Support page. The Menu page has been added to our WEB system with several new features.

Tax Appeals

Powerpoint Presentations

	Seminars	
2025	Tax Collectors	Bergen County
022	LOM Conference PPT	Atlantic City
2022	AMANJ Conference	Galloway
2022	Monmouth Conference - Part 2	Monmouth
2021	Daniel's Law	Atlantic City
2019	Update Photo Using Phone, Comps	Burlington
2019	<u>Farmland</u>	Burlington
2019	Sales Search, Zillow	Burlington
2017	Reassessment, Tax Lists	Monmouth
2016	Compare Records, VCS, Recalc	Monmouth
2016	Sales/Comps Demo	Sussex
2015	Burlington Preparation for Pilot	Burlington
2015	Cool Tools	Burlington
2014	Hardware and Software	Atlantic City
2014	Bergen County Demonstration	Bergen
2010	Union County Demonstration	Union
2009	Burlington Seminar	Burlington
2008	Java Sketch	Camden City
2008	Current and Future Technologies	Cumberland
2003	New Mouse Driven Sketch Program	Cape May
999	NJACTB Seminar	Long Branch
1994	Utilizing PC's in Tax Assessing	Atlantic City



MicroSystems-NJ.com, L.L.C.

Software & Information Systems

Consulting Services

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Contact Information

ADDRESS:

MicroSystems-NJ.com, L.L.C. 985 Route 202-206 Bridgewater, NJ 08807

PHONE: 908-704-8862

EMAIL:

Support support@microsystems-nj.com



Bergen County Website

www.msnj.us/bergen

Bergen County Mod-IV



Tax Records Search (micro)
Clerk/Deeds
Web Login

REPORTS

Outstanding Sr1a Report
Sr1a Worksheet Report
Accepted Transaction Reports
Deduction Change Report

Tax List

Tax Collector's Duplicate

Extended Tax Duplicate

File sent to Vendor

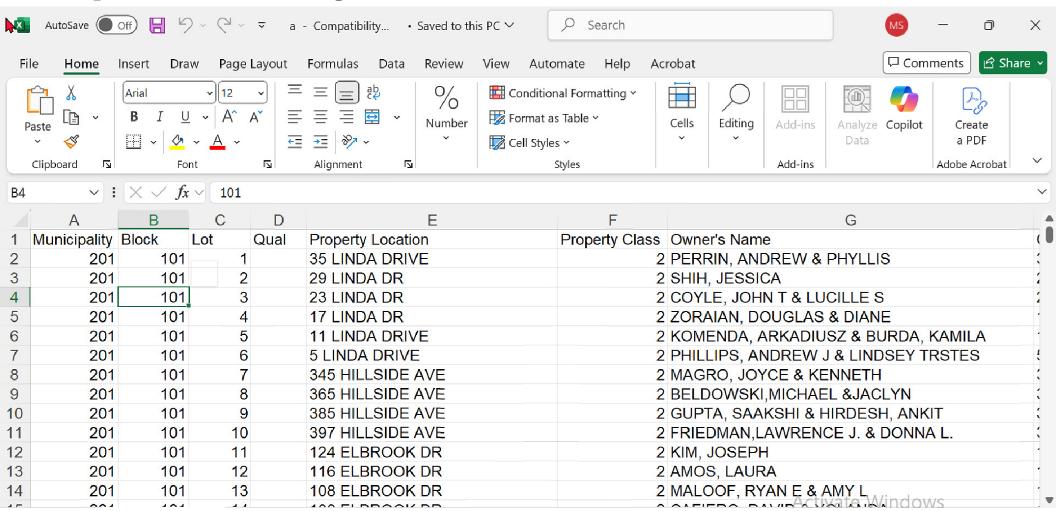
Added Assessment Proof and/or List

Tax List Proof

Post Card Proof/Report

Assessment Records Search							
Step 1: Select Da	atabase:	Current Owners/Assmt List ✓					
Step 2: Select Co	ounty:	BERGEN ✓					
Step 3: Select Di	istrict:	UPPER SADDLE RIVER ✓					
Step 4: Select Se	earch Format	Advanced Search ✓					
Step 5: Select O	utput Format:	Excel File Format V					
Step 6: List Iten	ıs Per Page:	50 🗸	50 🗸				
Step 7: Select/E	nter Search Critera:	NJ County Boards of Taxa	NJ County Boards of Taxation				
	Search	Criteria					
Location:							
Owner Name:							
Block:		Lot:	Qualifer:				
Process							
Step 8: Process 5	Search:	Submit Search Reset - New Sea	rch				

Updated Daily



Bergen County Mod-IV

Tax Records Search (micro)

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Tax List Proof

Post Card Proof/Report

Tax List

- deductions
- 🔁 pt9041
- 遇 sr3a
- taxlist
- totals

- Deductions CSV
- Totals CSV (pt9041)

Tax Rate Review 3x

- Tax Board Verification
 - ETD is Prepared after Tax Board Sends to Us
- Microsystems Verification
 - Tax Collector File Request
 - Review ETD on www.msnj.us/bergen
 - "I have reviewed the rates and totals on your website. Please send the file to Edmunds."
 - Verify Special Tax Districts too!
- Vendor Verification Tax Levy Totals Report

Bergen County Mod-IV

Tax Records Search (micro)

Clerk/Deeds

Web Login

REPORTS

Outstanding Sr1a Report
Sr1a Worksheet Report
Accepted Transaction Reports
Deduction Change Report

Tax List

Tax Collector's Duplicate

Extended Tax Duplicate

File sent to Vendor

Added Assessment Proof and/or List

Tax List Proof

Post Card Proof/Report

Extended Tax Duplicate

- Print By Request for a Fee
- \$50/Book + \$50 Shipping
- ARTEMIS System
- Images to be Uploaded: Black/White Tiff 300dpi
- Work-in-Progress

https://onlineservices.darm.state.nj.us/Artemis/ RRDMHelp/faq_for_rrdm.pdf

Introduction - Billy Raska

- Full Time with Microsystems Since June 2025
- Patent Attorney
- Will Show Math Behind Tax Bill Rounding

Tax Bill Reconciliation

Billy Raska

County Apportionment of Levies and Rates

LEVIES:

County Levy	<u>\$4.728.493.01</u> , <
County Open Space Levy	<u>\$211,775,38</u> \(\simes \) *
Municipal Open Space Levy	\$100,462.00
District School Levy	<u>\$7.669,577.00</u> /
Local School Levy	<u>\$0.00</u>
Regional School Levy	<u>\$0.00</u>
Total School Levy	<u>\$7.669,577.00</u> /
Library Levy	<u>\$0.00</u> ·
Municipal Levy	\$4.106,626.00 VV
Total Levies To Be Raised	\$16,816,933.39

^{*} Levy based on Equalized County Evaluation

RATES: County 0.236 County Open Space 0.011 . -Municipal Open Space 0.005 - 4 District School 0.381 Local School 0.000 Regional School 0.000 Total School 0.381 < Library: 0.000 < Municipal 0.204 🗸 Total Tax Rate 0.837 Will Raise: <u>\$16,817,305,32</u> Surplus: \$371.93 Net Valuation \$2,009,236,000,00 **Equalized County Valuation** \$2.117.753,759.00 V State Aid Statement of State Aid Rate: 0.000

Review of Some Calculations

```
$16,816,933.39

= 0.0083698...

$2,009,236,000.00
```

- 2 Round(0.0083698...) = 0.837%
- 3 0.837% × \$2,009,236,000.00 = \$16,817,305.32
- (4) \$16,817,305.32 \$16,816,933.39 = \$371.93

Total Value & Taxes Listed in the Extended Tax Duplicate Books

			2025 TAX	CALCULATION	ACKNOWLEDGEME	NT REPORT			
	TAXING	DISTRICT 02	ALPINE			COUNTY 02 E	ERGEN		
	COUNT	NET VALUE	TOTAL TAXES (GENERAL)	TOTAL TAXES (SPECIAL)	DEDUCTION AMOUNT	NET AMOUNT OF TAXES	2025 TAXES (1ST HALF)	2025 TAXES (2ND HALF)	2026 TAXES (1ST HALF)
* RATABLES *	734	2,009,236,000	16,817,305.74	.00	3,500.00	16,813,805.74	8,159,432.75	8,654,372.99	8,406,904.60
* RAILROADS *	0	0	.00	.00	.00	.00	.00	.00	.00
* UTILITIES *	1	0	.00	.00	.00	.00	.00	.00	.00
* EXEMPTS *	65	1,324,824,400	.00	.00	.00	.00	.00	.00	.00

Total Value & Taxes Listed in the Extended Tax Duplicate Books

		:	2025 EXTENDED T	AX DUPLICATE	PAGE TOTALS RE	PORT	1	PAGE 0001
TAX	ING DISTRICT NO.	02 ALPINE					COUNTY NO. 02	BERGEN
PAG NO		TOTAL TAXES (GENERAL)	TOTAL TAXES (SPECIAL)	DEDUCTION AMOUNT	NET AMOUNT OF TAXES	2025 TAXES (1ST HALF)	2025 TAXES (2ND HALF)	2026 TAXES (1ST HALF)
000 000 000 000	3 92,690,400 4 63.234,200	421,329.06 445,196.12 775,818.66 529,270.27	.00 .00 .00	.00 .00 .00	421,329.06 445,196.12 775,818.66 529,270.27 734,483.41 509,310.32 258,109.86	205,882.42 217,545.07 382,471.89 249,148.09 358,905.29 248,874.47 126,125.40	215,446.64 227,651.05 393,346.77 280,122.18 375,578.12 260,435.85 131,984.46	210,664.53 222,598.08 387,909.36 264,635.16
000 000 000 000	5 87,751,900 6 60,849,500 7 30,837,500 8 22,543,900	744 484 41	.00 .00 .00	.00 .00 .00	734,483.41 509,310.32 258,109.86 188,692.46	358,905.29 248,874.47 126,125.40 92,204.58		212,598.308 387,909.36 264,635.16 367,241.73 254,655.19 129,346.24 118,921.40
000 001 001 001	1 37,604,500	314,749.66	.00 .00 .00	.00 .00 250.00 250.00	188,692.46 237,842.75 319,845.34 314,499.66 313,728.80	92,204.58 116,221.89 156,292.44 153,677.45 152.004.22	121,620.86 163,552.90 160,822.21 161,724.58	118,921.40 159,922.70 157,249.86 156,864.43
•								
•								
004 005 005	0 67.274.500	421,214.40 563,087.58 457,134.25	.00	.00	421,214.40 563,087.58 457,134.25	205,826.42 270,938.81 224,050.24	215,387.98 292,148.77 233,084.01	210,607.24 281,543.82 228,567.16
005 005 005 005 005	46,213,700 4 45,288,000 5 13,137,900	386,808.69 379,060.56 109,964.23	.00 .00 .00 .00 .00	.00 .00 .00 .00	474,142.10 386,808.69 379,060.56 109,964.23 241,396.67	270,938.81 224,050.24 226,727.93 189,014.06 185,227.93 53,724.01 117,958.50	247,414.17 197,794.63 193,832.63 56,230.22 123,438.17	237.071.08 193,404.37 189,530.31 54,982.12 120,698.36
005 005 005	2,881,300	24,116.48 .00	.00	.00	24,116.48 .00	11,784.52 .00	12,331.96 .00	12,058.25
**DIST TOTAL	2,009,236,000	16,817,305.74	.00	3,500.00	16,813,805.74	8,159,432.75	8,654,372.99	8,406,904.60

Which is right?

\$16,817,305.<u>32</u> or \$16,817,305.<u>74</u>?

Shouldn't they be equal?

$$(V_1+V_2+...+V_n)R = RV_1+RV_2+...+RV_n$$

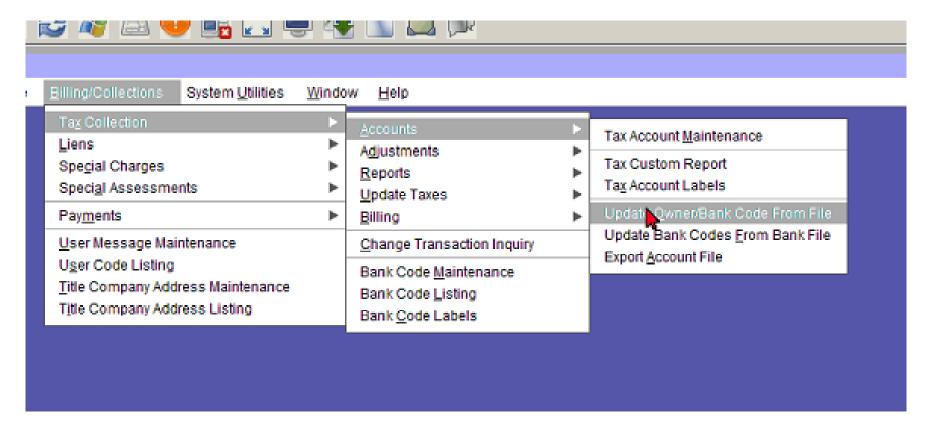
Rounding can Invalidate the Distributive Property

Block	Lot	Assessment	Rate	Unrounded Tax Bill	Rounded Tax Bill
11	2	\$50,338,000	0.837%	\$421,329.060	\$421,329.06
11	2.02	\$1,257,400	0.837%	\$10,524.438	\$10,524.44
11	2.04	\$2,192,200	0.837%	\$18,348.714	\$18,348.71
11	2.05	\$7,850,000	0.837%	\$65,704.500	\$65,704.50
11	2.07	\$8,280,700	0.837%	\$69,309.459	\$69,309.46
20	5	\$3,811,800	0.837%	\$31,904.766	\$31,904.77
20	6	\$3,954,400	0.837%	\$33,098.328	\$33,098.33
20	7	\$3,943,000	0.837%	\$33,002.910	\$33,002.91
20	11	\$8,410,700	0.837%	\$70,397.559	\$70,397.56
20	12	\$3,830,400	0.837%	\$32,060.448	\$32,060.45
			Total:	\$785,680. <u>18</u> 2	\$785,680. <u>19</u>

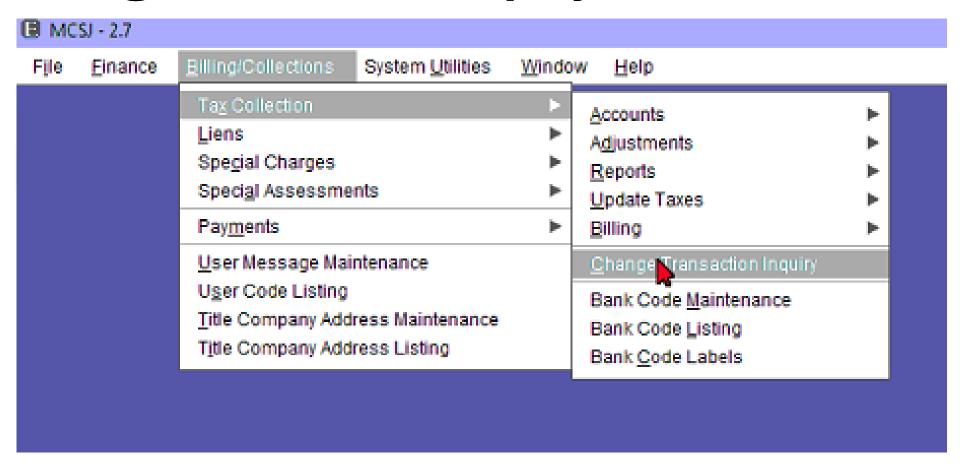
Name/Address Updates

www.msnj.us/wget/edmunds

Update Owner/Bank Code



Change Transaction Inquiry



November 13, 2013 12:28 PM

TOWNSHIP OF MONROE Change Transaction Inquiry for Tax

Page No: 1

Range of	Range: First Dates: 11/13/13 to 11/13/13	to Last Field Group: All	Fields: All Fields		
Block Date	Lot Qual Field Name	Year Property Location Old Data	New Data	User	Ref Num
9.0101	31.	329 TRINIDAD BLVD			
	Owner City, State	WILLIAMSTOWN NJ	RED LANDS, CA	JRUMPF	126
	Owner Street1	329 TRINIDAD BLVD	616 NOTTINGHAM DRIVE	JRUMPF	126
11/13/13	Owner Zip	08094	92373	JRUMPF	126
Total Chang	ges: 3				
9.0101	33.	321 TRINIDAD BLVD			
11/13/13	Owner Street1	321 TRINIDAD BLVD	321 TRINIDAD BOULEVARD	JRUMPF	126
Total Chang	ges: 1				
9.0103	6.	301 MARTINIQUE DR			
11/13/13	Owner City, State	WILLIAMSTOWN,NJ	WILLIAMSTOWN, NJ	JRUMPF	126

Bank Code Updates

- Tax Collectors Take Ownership of Bank Codes
 - Some Do
 - Dome Don't
- Request Assessor/Microsystems to Clear Old Codes

Assessor Updates

- ID Changes vs. Add/Delete Line items
- Overbill Report
 - Appeals
 - Ratable to Exempt
- Less First Half Tax Previously Billed
 - Assessor Sees as Whole Year Tax
 - Calculated as 1/2 Prior Year

Thank You!

