

**Question: When can I appeal my assessment again?**

**Answer:** Each and every year when your tax bill comes out you have the right to file an appeal. This must be done by April 1st of every year that you receive a tax bill. This is nothing new and has always been noted on the back of your tax bill and on the postcard you receive every February.

**Question: Why did the Township wait so long to do the revaluation?**

**Answer:** Buena Vista has to be ordered by the County Board of Taxation to start a revaluation. The revaluation process is required by state law and costs Buena Vista Township taxpayers about a \$500,000 to do each time. This cost is bonded and spread out over a five-year period to lessen the impact on our taxpayers. In 2009 our tax ratio had fallen to 40.83%, drastically below the required 100% ratio. Now that the revaluation is done our ratio is back up to 99.34%. This process fairly redistributes the tax burden to everyone.

**Question: What are my neighbors paying for their homes in other parts of the Township?**

**Answer:** Our new local purpose tax rate is the same everywhere in Buena Vista. Homes were appraised under the same guidelines in every part of the Township.

**Question: How do I know that someone else didn't get a better deal than me?**

**Answer:** There are no deals. Vital Communications performed a mass appraisal of all the properties in the Township under state guidelines. Mistakes can happen and that is why there is an appeal process. You will have another opportunity in 2011 to appeal. There have been no intentional mistakes made, but the burden is on you to prove your case when you file an appeal.

**Question: Why didn't the Tax Assessor talk to me about my property or how to file an appeal?**

**Answer:** Buena Vista Township has over 9,000 property line items, of which 2,700 are homes or businesses. It is impossible to offer personal service to every individual taxpayer in regards to their property tax assessment or how to file an appeal.

**Question: How come I didn't hear about the revaluation before it was too late?**

**Answer:** Buena Vista Township started telling our residents about the revaluation process back in the early fall of 2008. We hired Vital Communications to do the revaluation. Vital is approved by the State of New Jersey to do this type of project. Vital appeared on televised Township meetings three different times to explain the revaluation process and to answer questions from the public. Information has also appeared in our Township newsletter, website, and in many articles appearing in local newspapers. Vital Communications mailed individual letters to every property owner in Buena Vista back in February 2009 along with a pamphlet that answered questions about the revaluation process. When the revaluation was completed, letters went out to every property owner showing what the new assessment would be on their home and land. Also, anyone who had questions or concerns about their property were offered the opportunity to meet with representatives from Vital Communications. The meetings were held at Township Hall in February 2010 on different days, nights, and Saturdays. Each step of the way our citizens had the opportunity to ask questions and to file an appeal within the deadline time. The Township has tried to be open and informative during this entire process.

**Question: Why did my third and fourth quarter taxes for 2010 increase so drastically?**

**Answer:** In the first half of each year, taxes are estimated based on the entire prior year amount of tax. Since the first half of 2010 was estimated based on the total 2009 tax, the second half makes up the balance due for 2010 plus the difference includes your new assessment for 2010. The first half of 2011 is estimated based on the total tax for 2010 which is why the quarters decrease again and should stay fairly even based on the tax rate being stable in 2011.

# Questions About the Recent Buena Vista Revaluation

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by

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*In late July our property owners received their long awaited 2010 - 2011 tax bill. This is the first bill that reflects the new assessed value of both your home and land. The new local tax rate for Buena Vista is .353 per \$100 of assessed value which is 65% less than last year. Most homes and land have increased in value since the last revaluation was done in 1990. Even a modest home has greatly increased in value during the past twenty years. As an example, a home worth \$45,000 may now be assessed at over \$200,000. There are many factors that go into determining the actual assessed value of your property.*

**Question: Why did the revaluation happen?**

**Answer:** State regulations require that revaluations be done when the value of property in Buena Vista has fallen below 100% of the actual market value. The assessment of your home and land should be the price you could sell it for today. The fact is, nobody wants to pay more taxes than they are currently paying. People must realize their property has increased in value, in most cases, over the past twenty years.

**Question: My home is old, why am I paying more now?**

**Answer:** Many residents with older homes in the Township have underpaid their share of taxes for many years. Many residents with newer homes may have paid more than their share of taxes. When a revaluation is done, it redistributes the value of property to make it fairer to all taxpayers. In the recent revaluation in Buena Vista about 1/3 of the taxpayers had increases on their tax bill while 1/3 of tax payers will pay about the same as they previously did and the remaining 1/3 of property taxpayers will see a tax decrease on their bill.

**Question: Why am I paying so much in taxes to Buena Vista?**

**Answer:** Your local government collects only about 17% of the total tax bill to provide you services. Approximately 83% of your tax bill goes to other agencies. That list includes: the Buena Regional School District, Atlantic County Government plus the County Library Tax, County Open Space Tax, and Fire District Taxes which vary slightly pending upon which part of the Township you live.

**Question: What do I get for my 17% of taxes that I pay to Buena Vista Township?**

**Answer:** Weekly trash pickup, recycling pickup every other week, and yard waste removal. Maintenance of all Township roads including paving, patching and snow removal. Maintenance of five Township parks, our municipal building, public works facility, and the MLK Community Center. Our Public Works Department offers a full array of services to help our residents and maintain our community. This list includes: leaf pickup, drain cleaning, litter pickup, repairs, painting,

grass cutting, signs, and dozens of other projects. Our municipal building is the home of the Township Clerk's Office, Tax Assessor, Tax Collector, Administration and Finance, Mayor's Office, Zoning, and the Municipal Court. The Township pays for all the streetlights on all the roads in Buena Vista. We provide community services and events. We financially support our ambulance squads and fire companies plus provide assistance to the Buena Braves Youth Sports Organization. We pay for insurance to protect our Township properties and residents. We have received over \$10,000,000 in grants during the past fifteen years to help support our community with improvements and to save our taxpayers money. 90% of the roads in the Township are now paved with asphalt instead of the old-fashioned oil and stone method that required constant maintenance. There is no better value on your tax bill than the "local purpose tax" which Buena Vista collects to support our community. Most families pay between \$100 and \$200 a month just for phone, cable, and/or internet service to their home. By comparison, Buena Vistas' local taxes are a small amount to pay.

**Question: Am I paying a fair share of taxes in my part of the Township compared to other parts of the Township?**

**Answer:** Yes, our entire Township was revaluated equally and the local tax rate is exactly the same no matter where you live.

**Question: Why is my neighbor paying less than me?**

**Answer:** The value of a home is affected by many factors that make one house different than another. These factors include: when the house was built, how big the house is, what special improvements are on your property such as a deck, a pool, separate garage or other buildings and how much land you own. There is a whole list of other factors.

**Question: As a senior, I can't afford to live in my home anymore, what can I do?**

**Answer:** The State of New Jersey offers a Property Reimbursement Program known as the "Tax Freeze". You must apply for it, you must be 65 or older, and meet certain income requirements. You must have lived in

New Jersey since January 1, 1999. Applications are available at the Tax Collector's or Assessor's Office or you may call 1-800-882-6597. The deadline to apply this year is November 1, 2010. State budget cuts have made the exact future formula uncertain. Previously, once the state approved your application your taxes remained frozen at the same level each year after that. While your taxes will change on your tax bill each year, you receive a check from the state for the difference if they go up. There is also a Senior Citizen Deduction of \$250 available if you are 65 or older and meet certain income requirements. There is also a Veterans tax deduction program available if you meet certain criteria. Applications for the Senior and Veteran Tax deductions are available at the Tax Assessor's Office.

**Question: What happened to the Homestead Rebate?**

**Answer:** Because of budget cutbacks this year, the State of New Jersey did not issue Homestead Rebate checks. There is hope that the rebates will be restored in 2011, but unfortunately it will not happen this year.

**Question: What if I am behind in my taxes?**

**Answer:** Payment arrangements can be made with our tax collector for old taxes that are past due. However, your current taxes must be kept up to date for an arrangement to be made.

**Question: I live on a dirt road, so why aren't my taxes less?**

**Answer:** The revaluation company took many factors into consideration before arriving at the final assessment of your property. Living on a dirt road was one of those factors.

**Question: Why didn't anyone tell me I could appeal my tax assessment?**

**Answer:** You were notified on several occasions that you had the right to appeal the assessment that was made on your property. 245 homeowners in Buena Vista did file appeals this year. They raised questions which led to some corrections and/or adjustments being made. Appeals had to be filed by April 1st in 2010, but the date was extended to May 3rd. The time has passed for this year to file an appeal.