# Your New Jersey appeal kit

Clayton Road (sample), Marlboro Township · Block/Lot xxx / xx (sample) · Monmouth County · Municipality: Marlboro Township

Prepared November 21, 2026 from the New Jersey tax list (MOD-IV), the state's SR1A sales file and the Division of Taxation's 2027 Chapter 123 ratios.

## Strong case — you're very likely to win

Your assessment is 74.08% of its estimated market value — above Marlboro Township's Chapter 123 upper limit of 66.34%. In our test on real New Jersey sales, homes with numbers like yours were above the limit 75% of the time. Under Chapter 123 the county board should cut your assessment to about $282,050 — roughly $800 – $2,010 a year in savings, and a win usually holds for the next two tax years too.

| | Now | What the evidence supports |
|---|---|---|
| Assessed value | $362,200 | $282,050 |
| Market value this implies | $627,838 | $488,906 |
| Estimated yearly tax | $9,066 | $7,060 |
| **Realistic yearly savings if you win** | | **$800 – $2,010** |

Savings use your last tax bill's rate and the Chapter 123 formula (estimated market value × your town's average ratio). The board decides the market value; if it finds a higher value than our estimate, the reduction is smaller.

| | |
|---|---|
| **Deadline** | Monmouth County Board of Taxation: file by January 15, 2027 |

### Your steps

**1. Confirm your 2027 assessment** against the postcard your town mailed (mid-November in Monmouth, Gloucester and Burlington; around February 1 elsewhere). This kit uses $362,200 — from the last state tax list, which is a few years old. If the postcard shows a different number, re-run the check with it before filing.

**2. Note your deadline:** Monmouth County Board of Taxation: file by January 15, 2027. Late petitions are dismissed — no exceptions.

**3. File Form A-1 (Petition of Appeal) and Form A-1 Comp. Sale** with the Monmouth County Board of Taxation — online where your county offers it, otherwise on paper. Use the values on the form sheet in this guide. Filing fee: about $25.

**4. Send copies** of the petition to your municipal tax assessor and municipal clerk, as the form instructs.

**5. Submit your evidence** (1-county-board-submission.pdf) to the board and the assessor well before your hearing — many boards require comparable sales at least 7 days ahead.

**6. Attend your hearing** (often by phone or video). Use the script in this guide. If you don't appear, the appeal can be dismissed.

Your kit has two files. File **1-county-board-submission.pdf** with the county board and the assessor. Keep this guide (0-your-appeal-guide.pdf) for yourself; don't submit it.

# How to file

In New Jersey, homeowners appeal to the county board of taxation. Your town is Marlboro Township in Monmouth County. The board applies Chapter 123: it can only reduce your assessment if the ratio of your assessment to your home's market value is above your town's upper limit.

### Monmouth County Board of Taxation

**Filing window:** November 15, 2026 – January 15, 2027

**Where:** Online at secure.njappealonline.com (opens when 2027 assessment postcards are mailed, mid-November), or on paper with service on the Tax Board, municipal assessor and municipal clerk.

**File to upload:** 1-county-board-submission.pdf

1. Complete the Petition of Appeal (Form A-1) using the form sheet in this guide, and pay the filing fee (about $25).

2. Send copies of the petition to the municipal tax assessor and municipal clerk of Marlboro Township.

3. Submit 1-county-board-submission.pdf to the board and the assessor before the evidence deadline in your hearing notice.

4. Attend the hearing on the date in your notice (often by phone or video). Bring the guide's hearing script and a few printed copies of your evidence.

### Good to know

• Your deadline is January 15 or 45 days after your town finishes mailing assessment notices, whichever is later — and it's strict: late petitions are dismissed. In Monmouth, Gloucester and Burlington, homes assessed over $1 million can instead go to the Tax Court by April 1.

• A county board judgment can also carry over to the next two tax years (the Freeze Act), unless your town revalues or reassesses town-wide.

• If your town completed a revaluation or reassessment for 2027, Chapter 123 doesn't apply: the board compares your assessment directly with your home's market value. In Monmouth, Gloucester and Burlington the deadline is still January 15 (or 45 days after notices are mailed); elsewhere it is usually May 1. Confirm with your county board.

• Chapter 123 ratios above 100% count as 100%, and the upper limit never goes above 100% — we use the capped figures.

• Towns can file a counter-appeal to raise an assessment that is below the lower limit. This kit only recommends filing when your ratio is above the upper limit.

• Exemptions and deductions (senior, veteran, disabled) are separate from appeals — ask your assessor.

# What to enter on Form A-1 (Petition of Appeal) and Form A-1 Comp. Sale

File two state forms: the Petition of Appeal (Form A-1) and the comparable-sales form (Form A-1 Comp. Sale). Copy these values; add your own name, address and signature. Use 3–5 of the comparable sales from your evidence on the Comp. Sale form.

| Field on the form | What to enter |
|---|---|
| **Tax year** | 2027 |
| **County / municipality** | Monmouth / Marlboro Township |
| **Block / Lot / Qualifier** | xxx / xx / — |
| **Property location** | Clayton Road (sample) |
| **Property class** | 2 (residential) |
| **Current assessment** | Land $210,400; Improvements $151,800; Total $362,200 |
| **Requested assessment** | Land $210,400; Improvements $71,650; Total $282,050 |
| **Reason for appeal** | Assessment exceeds the upper limit of the common level range (Chapter 123); true value about $488,906 per comparable sales |
| **Filing fee** | About $25 (based on your assessment; confirm with the county board) |
| **Form A-1 Comp. Sale** | Block/Lot, address, sale date, sale price and living area of your comparable sales: xxxx/ 2, xxxx/ 2, xxxx/ 2, xxxx/ 7, xxxx/ 2 (details in 1-county-board-submission.pdf, section 2) |
| **Evidence** | 1-county-board-submission.pdf — Chapter 123 calculation and comparable sales |

# Your hearing

County board hearings are short — often five to ten minutes — in front of commissioners, with the town's assessor present. The board's question is simply: what was your home worth on October 1, 2026?

## Your opening (about 30 seconds)

“I'm the owner of Clayton Road (sample), Block xxx, Lot xx. My assessment is $362,200. The evidence — 5 comparable usable sales in Marlboro Township — shows the home was worth about $488,906 on October 1, 2026, so my ratio is 74.08% — above Marlboro Township's upper limit of 66.34%.”

## Your main points

• At the average ratio of 57.69%, a true value of $488,906 corresponds to an assessment of $282,050.

• My 5 comparable sales are usable sales in Marlboro Township of similar size and age; their median is $321 per square foot.

## Your request

“I'm asking the board to set the assessment at $282,050.”

## If they ask…

| Question or objection | How to answer |
|---|---|
| **“Your comparables are in a different part of town.”** | They're all in Marlboro Township, with similar living area and age. If the assessor has closer sales, ask to see them and compare price per square foot. |
| **“The assessor has different comparables.”** | Ask for copies. Compare size, age and sale date to October 1, 2026. Point out any that are much larger, newer or renovated. |
| **“Your house has been updated / is in better condition.”** | Answer honestly. If not, say so; photos of dated kitchens, roofs or other issues help. |
| **“Would you accept a settlement?”** | The assessor may offer a settlement before or at the hearing. Compare it to $282,050; any reduction applies to this year and usually the next two. |
| **“What's your evidence of value?”** | Point to the comparable sales page: state-recorded usable sales, prices and living areas. |

## Bring with you

• This guide and printed copies of 1-county-board-submission.pdf (one for each commissioner and the assessor)

• Your 2027 assessment notice and last tax bill

• Photos of any condition problems

• Any appraisal or purchase documents from the last two years

# How these numbers were calculated

**True value**: the median sale price per square foot of usable comparable sales (same municipality, residential, similar living area and age, sold on or before the October 1, 2026 valuation date) × your living area of 1,523 sq ft.

**Your ratio** = current assessment ÷ true value.

**Chapter 123**: if your ratio is above your town's upper limit, the assessment is reduced to true value × the town's average ratio. Ratios come from the Division of Taxation's tax year 2027 certification; ratios above 100% count as 100%, and the upper limit is capped at 100%.

**Savings**: (current assessment – corrected assessment) × your current tax rate (last year's tax ÷ assessment).

**Living area**: from the state sales record of your home's last sale, or as you entered it.

**How sure we are**: we tested this method on 22,440 real New Jersey sales — valuing each home from other sales, then comparing with its actual price. The typical estimate missed by about 12%; 43% were within 10% and 71% within 20%. That's why the chance shown with your result is a probability, not a promise, and why the board's own value can differ from ours.

**Your assessment**: $362,200, from the last state tax list, which is a few years old. Check it against your 2027 postcard and re-run the check if it differs.

## Important

This kit is self-help information prepared from public records. It is not legal, tax or appraisal advice, and we do not file appeals or represent you. Public data can contain errors; check your property record and the comparable sales before filing. Deadlines, fees and procedures are set by your county board of taxation and can change — confirm them before filing. Not affiliated with or endorsed by any county board of taxation, municipality or the State of New Jersey. No outcome is guaranteed.