

The Assessor is responsible for discovering, listing and the valuation of all properties within the municipality. Sales, income, and cost data are analyzed in order to determine the assessed value of each parcel included on the Tax List presented to the Camden County Board of Taxation each January. This Tax List also includes a directory for parcel identification, information concerning exempt properties, tax data and a schedule of all tax ratables within the municipality.

All appeals must be filed with the [Camden County Board of Taxation](#) by April 1 of each year, except those properties with an assessed value in excess of \$1,000,000, which may be filed directly to the Tax Court in Trenton. Petitions of appeal with instructions may be obtained at the county office located at Camden County Board of Taxation, 509 Lakeland Road, Blackwood, NJ 08012 or by calling (856) 225-5238 after receipt of your postcard notification in February.

There are several tax deductions available to qualifying residents. These include:

- [State of New Jersey Local Property Tax Forms](#)
 - Disabled veterans' exemption _ D.V.S.S.E.
 - Veteran deduction _ V.S.S.
 - Un-remarried widow of veteran deduction _ V.S.S.
 - Un-remarried widow of disabled veteran exemption _ D.V.S.S.E.
 - Senior citizen deduction _ P.T.D. & PTD-SI
 - Surviving Spouse (55 years or older) of existing senior citizen deduction _ P.T.D. & PTD-SI
 - Disabled person deduction _ P.T.D. & PTD-SI

Application submitted must include ALL required documents needed for review of application. Incomplete application will be returned.

Please see below for qualifying information or contact the Assessor's office.

Senior citizens and disabled persons wishing to apply for a \$250 deduction in taxes may contact the Assessor's Office for an application or download the application from [NJ Division of Taxation - Local Property Tax Forms](#). Limitations for income and residency apply.

In order to qualify for the \$250 senior citizens deduction, you must:

- Have a combined income of \$10,000 or less, excluding Social Security
- Be 65 years or over
- Own property in Haddon Township as of October 1 of the pre-tax year
- Be a full-time (legal) resident of Haddon Township

Beginning in January 2021, veterans, who were honorably discharged and actively served in the United States military, may apply for a \$250 deduction. Contact the Assessor's Office for an application or download the application from [NJ Division of Taxation - Local Property Tax Forms](#).

In order to qualify for the \$250 Veteran Deduction, you must:

- Own property in Haddon Township as of October 1 of the pre-tax year
- Be honorably discharged from active service and have DD-214 papers along with discharge papers

ADDED ASSESSMENTS

New construction, structural additions and improvements completed after October 1 are valued and taxed under the Added Assessment Law. This way property which becomes assessable after October 1 does not avoid its fair share of the tax burden for the rest of the year. A new structure, or an addition to or alteration of an old structure, completed after January 1 and before October 1, is valued as of the first day of the month following completion. If the value when completed is greater than the assessed value placed on the structure on October 1 of the pretax year (partial assessment based on the value present at that time), an added assessment based on the difference must be made. The added assessment is prorated on the number of full months remaining in the tax year. Tax exempt properties which lose their exempt status are also subject to the Added Assessment Law. Added Assessments are payable on November 1 and become delinquent if not timely paid.

OMITTED ASSESSMENTS

Additional assessments which, through error, were not made at the proper time may be placed on the tax rolls through the Omitted Assessment Laws. An omitted assessment can be made for the current year of discovery and one prior year. The Omitted Assessment Laws provide that in any year or in the next succeeding year, the county board of taxation or the municipal tax assessor respectively may, in accordance with the provisions of this act, assess any taxable property omitted from the tax rolls for the particular year. Omitted assessments are payable on November 1 and become delinquent if not timely paid.

APPEALS

Taxpayers who disagree with their property's assessment have the right to appeal to their county tax board (or directly with the State Tax Court if the property is assessed for more than \$1,000,000) on or before April 1 or 45 days from the date the Assessment Notifications are mailed by the taxing district, whichever is later; or May 1st where a municipal-wide revaluation or municipal-wide reassessment has been implemented (December 1 for added and omitted assessments.) The required appeal forms may be obtained from the County Board of Taxation.

If you did not receive an Added Assessment Tax bill for work completed in the previous year, you will receive an "Omitted Added" Assessment bill in addition to an "Added Assessment" bill the year following the improvement.

Please note, not scheduling a final inspection for your building permit does not delay the added assessment tax bill.

Caution When Buying or Selling Home

In order to avoid purchasing a home and later receiving a surprise or unexpected Added Assessment bill for work performed by the prior owner with or without the proper construction permits. Request that your attorney order a "Municipal Tax Search" from the Haddon Township Tax Collector. Check with the tax office for current cost and respond time is routinely provided within 5-10 days of receipt of the request. This search will provide a listing of any unpaid tax payments, unpaid sewer payments, open building or plumbing permits, and any potential Added and/or Omitted Added tax assessments. This will make you aware of a pending tax increase due to an improvement performed by the prior owner.

Any person selling a home should contact the Construction Office in Haddon Township to ensure all construction permits are completed, and final inspections performed sufficiently before a scheduled home closing. The phone number is (856)833-6265.

If it is discovered that permits and/or Certification of Occupancy have not been obtained, or that there may be an Added Assessment or Omitted Assessment pending, it is suggested that you ask your attorney to address the issue of potential fines or assessments in your closing documents.

Additionally, you should be aware of any tax appeal or other litigation pending for the property. Purchasers of commercial properties should inquire as to whether or not the current owner has complied with the filing requirements for Chapter 91 (Income and Expense) statements. Non-compliance may preclude the purchasers from the appeal process.

Property Tax Relief Programs Click Here:

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

Property Taxpayer Bill of Rights (P.L. 2017, c. 128)

Overview

The Property Taxpayer Bill of Rights ensures that: 1) All property taxpayers are accorded the basic rights of fair and equitable treatment under the State Constitution and laws of New Jersey; 2) All property taxpayers receive the information and assistance they need to understand and meet their property tax responsibilities.

Services to Property Taxpayers

As a property taxpayer, you have the right to obtain information explained in simple, nontechnical terms about:

Your responsibilities and rights as a property owner and property taxpayer;

- Your real property assessment and how it is determined and calculated;
- Your right to appeal and how to appeal an assessment you believe is incorrect as to your property or as to another property in the same county and the time limits involved;
- Your right, in the context of a property tax appeal, to view the property record card of other real property in the municipality;
- Responsiveness - You have the right to expect questions will be responded to within a reasonable amount of time;
- Statements and Notices - You have the right to expect all notices you receive will clearly identify the purpose of the communication and the proper procedure when responding;
- For More Information - Many Local Property Tax forms and publications are available on the [State Division of Taxation website](https://www.state.nj.us/treasury/taxation/);

Frequently Asked Questions (FAQs)

When I obtain a Building Permit to improve my property (examples: siding, kitchen or bathroom renovation, construction of a family room or bedroom dormer) when and how will my property assessment be increased?

After a representative from the assessor's office inspects the property (in its entirety), the property is assessed at the current market value (as of October 1). The added assessment is the amount of the difference between the old assessment and the value of the entire property at the end of the project, not the amenity itself or cost of the job. The property must be valued from scratch. The result is adjusted to the same valuation date as the date of the last town wide revaluation so that everyone has the same base year for assessment. The assessment is calculated as of October 1 and prorated for the months that it was complete. The completion date is determined by the Assessor according to "readiness for intended use" and not by the date of the final inspection. In cases where it was completed during the prior year, an omitted added assessment bill will also be received. All bills are sent out by the Tax Collector by October 25 and due payable, in full, on the following November 1. The dates for added and omitted added assessments, as well as the time frame in which the bills are mailed out and due payable, are mandated by the State of New Jersey.

Is it true that if I get a Building Permit and the work is complete and I do not call the Building Department office for a final inspection, I will not receive an added assessment bill?

No. The final inspection by the building department does not determine the date of assessment. The assessor must value the property when that property is "substantially ready for its intended use", which is determined by the assessor and may pre-date the date used for the Certificate of Occupancy or the date of a final inspection.

What if the permit does not list everything, I have done on it or what if I do not take out a permit to begin with?

In cases where the permit does not include everything you have done, for instance you had a siding permit and you finished the basement when the work was being done, the assessor must address all of the changes during the inspection. The assessor must value the entire property each time it is re-assessed.

Not getting a permit for work done in your home does not prevent an assessment. It is also unwise to have work done without a permit for two reasons 1) building inspections are necessary for safety, not a method for raising revenue for the Township. If your house had a fire and sustained damage, and you did not get the proper permits and inspections, your insurance company might not reimburse you for damage, and 2) if the assessor's office discovers that you have done something to improve your property value, an assessment is made regardless of whether there was a permit or not. The assessor will then have to assume that the work had been done within the past two years and issue assessments for both the current and the past year.

What if I do not agree with the value on the bill?

When you get the added bill, you are obligated to pay it in full, regardless of whether or not you agree to the assessment figure on the bill. You then have until December 1 of that year to appeal the added assessment. After that date, no one will be able to appeal the added assessment, even the assessor. Please note that you do not have to speak to, or meet with, the assessor prior to filing an appeal. Additionally, your taxes must be paid in full or the case will not be heard in court.