



FREQUENTLY ASKED QUESTIONS ABOUT OCEAN COUNTY TAXES

May 5, 2025

JCTA members worked collaboratively to produce this FAQ

How are our tax rates calculated? How is the revenue used?

These and other questions compelled a small group representing the eleven Long Beach Island taxpayer/property owners associations to meet with several Ocean County administrators to find out.

Scroll through the entire document or click on the link in the questions below to jump to that section.

- 1) *What is the county tax [rate](#)?*
 - 2) *Where can I find the county tax rate in the town where I own [property](#)?*
 - 3) *What is the [difference](#) between revaluation and reassessment?*
 - 4) *How are Ocean County taxes [calculated](#)? Other important terms are defined in this section.*
 - 5) *What [affects](#) the tax rate?*
 - 6) *How does the [timing](#) of property assessments and revaluations affect the tax rate?*
 - 7) *What happens if property owners disagree with the [value](#) of their properties as determined by the town's reassessment or revaluation process?*
 - 8) *How do I know when there is going to be a townwide property [revaluation](#)?*
 - 9) *How is the tax money [distributed](#) once collected?*
 - 10) *What [role](#) does your taxpayer/property owner association have in this process?*
-
- 1) ***What is the county tax rate?*** That is the rate that determines how much money you pay per \$100 of your property's assessed value to Ocean County for property taxes.

For example, in Long Beach Township, property owners during the recent tax year¹ pay \$0.379 per \$100 of assessed value to the county. For property assessed at \$3M, county property taxes for the year are \$11,370.

In Surf City, property owners during the recent tax year pay \$0.432 per \$100 of assessed value to the county. For property assessed at \$3M, county property taxes for the year are \$12,960.

In Beach Haven, property owners during the recent tax year pay \$0.483 per \$100 of assessed value to the county. For property assessed at \$3M, county property taxes for the year are \$14,490.

Ocean County taxes are one of the seven taxes appearing on your bill and they account for 37% to 46% of your total tax bill, depending on your town of residence. Clearly, the county tax is the largest portion of your total property tax bill.

The six other components are 1) local school tax; 2) regional school tax; 3) local municipal tax; 4) county library tax; 5) county open space tax; and 6) municipal open space tax.

For your reference, an analysis of property tax components for all six municipalities on Long Beach Island is provided on the last page of this FAQ.

- 2) ***Where can I find the county tax rate in the town where I own property?*** The Ocean County Tax Board makes that information public on the Ocean County website.

[Click here](#) to see a list of rates by town. On that website, the SUMMARY OF GENERAL TAX RATES shows all taxes levied from 2011 – 2024 and then the yearly tax rates from 2000 – 2024 are listed.

In addition, the property tax bill you receive annually through the mail lists the breakdown of all tax categories that you pay for the year.

- 3) ***What is the difference between revaluation and reassessment?***

Revaluation is the process of assessing property values throughout a town.

- The process relies on current market value (i.e., the true value) to determine the value of properties, replacing antiquated information found on assessment rolls, which is often years out of date.

¹ August 1 – July 31 is the tax year for all the towns on LBI

- Revaluations are conducted by an outside firm, hired by a municipality, at the direction of the county. Personnel from these firms review and evaluate every property in a town by inspecting each property, inside and out, in person.

Reassessment is a periodic review and adjustment of individual property values based on current market valuations (i.e., true value).

- Typically, reassessments are conducted by the municipality on a periodic basis, more frequently than a complete revaluation.
- They do not necessarily include every property in a municipality. Rather, they serve to keep specific property values in line with market trends, between townwide revaluations. For example, if you made a major renovation to your home, there would be a reassessment without waiting for the town's revaluation process to kick in.

4) ***How are Ocean County taxes calculated?*** Taxes are calculated based on the amount of money the county needs to raise to cover its budget.

Annually, Ocean County personnel engage in the budgeting process, considering current needs as well as a three-year look ahead for operating expenses and a five-year look forward for capital budget items.

Note that there are no “rainy day” funds at the county level. If something arises that requires funding (for example, a pandemic, storm disaster or a bridge collapse), the county shifts funds from one budget area to another, at the discretion of the Ocean County Chief Financial Officer (CFO) Julie Tarrant.

Working with the CFO to determine the amount of tax necessary to fund the county budget, the Ocean County tax administrator is responsible for 1) establishing the true value of all the properties in each town by using sold data from public records; 2) comparing the true value to the recorded assessed value; and 3) calculating the difference. From there, the tax rate for each town is established, which is ultimately the amount of money you pay per \$100 of your property's assessed value.

So, what does that mean?

True value is the current value of all the properties in each town — what people were willing to pay for them as of a specific date.

The tax assessor's staff can easily calculate true value for each town because all deeds are registered with the county and this information is readily available and current.

Assessed value is the total value of all the town's properties, per the most recent assessment.

The total true value of all the properties is compared to the total assessed value. The assessed value is usually considerably less than the true value because, typically, townwide revaluations usually would have taken place several years ago, many pre-Covid. The older the revaluation, the wider the disparity between true value and assessed value.

On the other hand, if the town's revaluation is current, the assessed value of properties in that town may be very close to the true value. The timing of a town's revaluation process is mandated by Ocean County, although the actual inspections are handled by a professional assessment company hired, scheduled and managed by the municipality

The difference between the true value and the most current assessed value is divided proportionately among the town's property owners.

The funding adjustment, if any, is used to bring the county tax apportionment for the town to a level state, spread more equitably across properties. This action may mean that the tax rate increases to fill the gap or that property owners enjoy a reduction in the tax rate.

Note that townwide revaluations are done by each town at different intervals, which explains why each town has a different tax rate and a different percentage of increase or decrease in their yearly property tax bills. All property owners in the same town, however, experience the same percentage of increase or decrease in their county tax rate

- 5) ***What affects the tax rate?*** Tax rates go up or down based on several factors, including the amount of the county budget, the timing of the last assessment and the true values of the town's properties. The schedule of townwide property assessments in Ocean County is determined by the municipality's tax assessors in conjunction with the Ocean County Tax Board.
- 6) ***How does the timing of property revaluations affect the tax rate?*** It depends on how recently a property revaluation took place. If it has been a long time since your town had a complete overhaul of property values (most likely pre-Covid), the gap between the current true value of the properties and the assessed value of the properties from the last assessment or revaluation could be wide.

For example, last year Barnegat Light's Ocean County tax rate went up 19% because there has not been a new assessment in many years, but the true value has increased dramatically over the past several years, as is the case in all LBI towns.

A revaluation conducted during one tax year will typically impact the property's tax bill in the following tax year. For example, the Harvey Cedars revaluation scheduled during 2025 is expected to impact property owners' 2026 property tax bills.

If a town has undergone a recent revaluation that brought the assessed value closer to the true value, then property owners will see a leveling of their property taxes. Likewise, individual property owners who have had a recent assessment on their properties may also see a leveling of their taxes.

Towns that have experienced a more recent revaluation see less fluctuation in their tax rates. Generally, according to the Ocean County Tax Board, $\frac{1}{3}$ of property owners see a decrease in their tax bills, $\frac{1}{3}$ see an increase and $\frac{1}{3}$ remain roughly the same.

7) ***What happens if property owners disagree with the value of their properties as determined by the town's reassessment or revaluation process?***

If you, as a property owner, disagree with the results of your property's revaluation or reassessment, you may appeal, with one important caveat:

If inspectors requested but were not able to gain access to the inside of your home or business to complete their inspection during the town's revaluation process, your appeal will not be successful. No access during the revaluation process *guarantees* denial of an appeal.

8) ***How do I know when there is going to be a townwide property revaluation?***

As of the date of this FAQ, Harvey Cedars is known to be the only LBI town scheduled to undergo a complete revaluation in 2025.

Note that the results of a town's revaluation process will typically impact the properties' tax bills in the following tax year. For example, the Harvey Cedars townwide revaluation, scheduled for 2025, is expected to impact the 2026 property tax bills.

Generally, town officials announce the pending revaluation at regularly scheduled monthly public meetings. In addition, most towns post the information on their websites and send notices, either by email or through the U.S. mail, to property owners. Taxpayer/property owner associations on the island also advise their members through e-blasts, newsletters and in meetings.

9) ***How is the tax money distributed once collected?*** All tax payments (for all components of the property tax) are collected by your municipality according to the tax bill you receive annually and pay quarterly. The town, in turn, sends the county portion of those funds to the county.

The county prioritizes projects in its budget based on the funds made available from our taxes and other resources such as grants, fees and receipts.

Normal business expenses are part of Ocean County's budget, e.g., the operation and maintenance of its buildings and facilities, vehicles and equipment plus payroll, cost of employee benefits, technology, insurances, etc.

When initially queried, the Ocean County Commissioners mentioned public parks and infrastructure as areas that require additional funding from property taxes. Further discussions to explore this topic with the appropriate Ocean County administrators are being planned by representatives from several LBI taxpayer/property owners associations.

If you have specific questions you would like to have addressed, please reach out to your local taxpayers/property owners association by email.

10) What role does your taxpayer/property owner association have in this process?

Representatives from taxpayer/property owners associations regularly interact with the appropriate municipal administrators, mayors and commissioners/council members, keeping them informed about taxpayers' concerns and receiving information from them.

In addition, individuals representing the JCTA regularly attend the meetings of the monthly Ocean County Commissioners meetings and speak with the commissioners about concerns and questions from LBI taxpayers.

**Long Beach Island
Property Tax Components Analysis 2024**

Property Tax Components	Barnegat Light		Harvey Cedars		Surf City		Ship Bottom		Beach Haven		Long Beach Twp	
	Tax Rate /\$100 of Assessed Value	% of Total Tax	Tax Rate /\$100 of Assessed Value	% of Total Tax	Tax Rate /\$100 of Assessed Value	% of Total Tax	Tax Rate /\$100 of Assessed Value	% of Total Tax	Tax Rate /\$100 of Assessed Value	% of Total Tax	Tax Rate /\$100 of Assessed Value	% of Total Tax
COUNTY Tax	\$0.460	45.6%	\$0.44	39.5%	\$0.432	41.4%	\$0.458	38.0%	\$0.483	36.8%	\$0.379	42.4%
COUNTY Library Tax	\$0.047	4.7%	\$0.045	4.0%	\$0.044	4.2%	\$0.047	3.9%	\$0.000	0.0%	\$0.038	4.3%
COUNTY Open Space Tax	\$0.020	2.0%	\$0.019	1.7%	\$0.019	1.8%	\$0.020	1.7%	\$0.021	1.6%	\$0.016	1.8%
REGIONAL School Tax	\$0.168	16.7%	\$0.257	22.8%	\$0.266	25.5%	\$0.225	18.7%	\$0.240	18.3%	\$0.206	23.1%
LOCAL School Tax	\$0.050	5.0%	\$0.049	4.4%	\$0.047	4.5%	\$0.050	4.1%	\$0.099	7.5%	\$0.041	4.6%
LOCAL Municipal Tax	\$0.253	25.1%	\$0.301	26.8%	\$0.235	22.5%	\$0.395	32.8%	\$0.413	31.5%	\$0.203	22.7%
LOCAL Library Tax	\$0.000	0.0%	\$0.000	0.0%	\$0.000	0.0%	\$0.000	0.0%	\$0.056	4.3%	\$0.000	0.0%
LOCAL Open Space Tax	\$0.010	1.0%	\$0.010	0.9%	\$0.000	0.0%	\$0.010	0.8%	\$0.000	0.0%	\$0.010	1.1%
Totals	\$ 1.008	100.0%	\$ 1.125	100.0%	\$ 1.043	100.0%	\$ 1.205	100.0%	\$ 1.312	100.0%	\$ 0.893	100.0%

Courtesy of the LBT10 Taxpayers Association Inc.
Proprietary