NJ PROPERTY TOOLKIT

New Jersey Property Tax Survival Workbook

NJ Property Toolkit - Workbook No. 7

A print-ready workbook helping New Jersey homeowners and families organize property tax bills, relief applications, assessment appeals, delinquency notices, tax sale risk, redemption information, and urgent next steps.

Estimated completion time	90-120 minutes
Matching guide	New Jersey Property Tax Survival Guide
Prepared for	New Jersey property tax survival planning
Edition	v1.0

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Prepared by	Prepared for	Version	Updated
Viera Investment Group LLC	New Jersey homeowners, heirs, families, housing counselors, and property professionals	v1.0	July 12, 2026

Filename	Website	Office	Text/SMS
nj-property-tax-survival-workbook-v1.0.pdf	vierainvestmentgroup.com	973-939-5151	424-440-2739

Educational use

This workbook is an educational planning tool designed to help organize documents, deadlines, questions, discussions, and information. It is not legal, tax, accounting, financial, or investment advice and should not replace guidance from licensed professionals.

Our role is to help people understand complicated residential property situations, simplify the process, coordinate experienced professionals when appropriate, and help families move forward with greater clarity and confidence—not replace the advice of licensed professionals.

Complex residential property situations often require several professionals working together. Depending on the circumstances, Viera Investment Group LLC may help coordinate the property-related process with experienced attorneys, title companies, loan servicers, lenders, estate professionals, municipal offices, contractors, Realtors®, accountants, financial professionals, and other licensed specialists.

START HERE

Welcome

Property tax pressure can begin with a bill increase, missed quarterly payment, denied relief application, disputed assessment, municipal notice, or tax sale warning. This workbook creates one organized record of the facts, dates, balances, calls, documents, and decisions.

Use it to understand the current situation, protect important deadlines, prepare questions for municipal and licensed professionals, and compare realistic ways to stabilize or resolve the property.

Who this workbook is for

- New Jersey homeowners facing an unaffordable tax bill
- Heirs or executors managing taxes on inherited property
- Older adults, disabled residents, veterans, and surviving spouses reviewing relief eligibility
- Families responding to delinquency, tax sale, or redemption concerns

What this workbook does

- Organizes bills, assessments, notices, and payment history
- Tracks relief, appeal, tax sale, and redemption dates
- Creates worksheets for calls, documents, budgets, and resolution options

WORKING METHOD

How to Use This Workbook

Start with the most recent tax bill and every municipal notice. Record dates exactly as printed, keep copies of everything submitted, and confirm instructions directly with the responsible office.

First pass

- Complete the property and owner snapshot
- List every balance and notice
- Mark the next deadline on a separate calendar
- Identify missing documents and unanswered questions

Then choose the right track

- Current bill affordability and budgeting
- Relief, deduction, or exemption application
- Assessment review or appeal
- Delinquency, tax sale, redemption, or foreclosure response

Important

- A tax bill, assessment appeal, relief application, tax sale, and tax lien foreclosure are different processes
- Do not assume an application, phone call, payment arrangement request, or appeal automatically pauses another deadline

WORKBOOK MAP

Table of Contents

Use the page titles below as a working sequence or jump directly to the worksheet that matches the current stage.

UNDERSTAND THE TRACKS

Property Tax Survival Overview

Property tax problems become easier to manage when each issue is placed in the correct track. More than one track may apply at the same time.

Bill and payment track

- Confirm the billed quarters, due dates, payments, credits, interest, and current balance
- Ask the municipal tax collector how payments are posted and how to obtain an updated statement

Relief track

- Review current state deductions, exemptions, credits, reimbursements, and benefit programs
- Confirm eligibility, filing instructions, deadlines, and required proof through official program sources

Assessment track

- Separate the property's assessed value from the tax rate and total bill
- Use the assessment notice and county tax board instructions to evaluate an appeal

Delinquency and tax sale track

- Identify every municipal notice and sale date
- If a tax sale certificate exists, obtain the certificate details and an official redemption calculation
- Treat any foreclosure complaint or court paper as urgent

CORE FACTS

Property, Owner, and Tax Snapshot

Create one accurate identity sheet before making calls or comparing options.

PROPERTY ADDRESS	MUNICIPALITY
COUNTY	BLOCK
LOT	QUALIFIER
OWNER(S) ON DEED	MAILING ADDRESS ON TAX RECORD
OCCUPANT(S)	MORTGAGE SERVICER
ESCROW STATUS	TAX COLLECTOR CONTACT
TAX ASSESSOR CONTACT	CURRENT ASSESSED VALUE
ANNUAL TAX AMOUNT	CURRENT AMOUNT DUE

OWNERSHIP, OCCUPANCY, OR ESTATE ISSUES

IMMEDIATE DEADLINE OR NOTICE

MISSING FACTS TO CONFIRM

READ THE DOCUMENTS

Tax Bill and Assessment Review

Use the latest bill, assessment notice, payment history, and municipal account statement. Do not rely only on memory or an online summary.

TAX YEAR	LAND ASSESSMENT
IMPROVEMENT ASSESSMENT	TOTAL ASSESSMENT
ANNUAL TAXES	PRIOR YEAR TAXES
CHANGE AMOUNT	CHANGE PERCENTAGE

Review item	What the document shows	Question or follow-up
Quarterly installments		
Payments and credits		
Interest or penalties		
Exemptions or deductions		
Assessment change		
Mailing address		

CASH-FLOW CONTROL

Quarterly Payment Planner

New Jersey property taxes are generally billed in quarterly installments by the municipality. Record the exact dates and grace-period information provided by the local tax collector.

TAX YEAR	ANNUAL TAX ESTIMATE
MONTHLY AMOUNT TO RESERVE	CURRENT RESERVE BALANCE

Installment	Municipal due date	Amount	Planned payment date	Paid / confirmation
Quarter 1				
Quarter 2				
Quarter 3				
Quarter 4				
Additional balance				

BUDGET REALITY

Household Affordability Worksheet

Separate a temporary cash-flow gap from a longer-term affordability problem. Include all property carrying costs, not only taxes.

MONTHLY HOUSEHOLD INCOME	AVAILABLE SAVINGS
PAST-DUE TAXES	NEXT TAX INSTALLMENT
MORTGAGE PAYMENT	INSURANCE
UTILITIES	REPAIRS
OTHER REQUIRED DEBTS	MONTHLY SURPLUS OR SHORTFALL

Possible adjustment	Monthly impact	Start date	Sustainable?
Expense reduction			
Income change			
Family contribution			
Housing or property change			

CHECK ELIGIBILITY

Relief Program Screening

Programs, eligibility rules, benefit amounts, filing windows, and application methods can change. Use this page to organize questions, then verify every item through official New Jersey sources.

Checklist

- ANCHOR or current successor homeowner benefit reviewed
- Senior Freeze eligibility reviewed
- Stay NJ or current senior property-tax benefit reviewed
- Annual senior citizen or disabled person deduction reviewed
- Veteran or surviving spouse deduction reviewed
- Disabled veteran exemption reviewed
- Local or county assistance resources reviewed
- Income, age, residency, ownership, and occupancy proofs collected

APPLICANT NAME	TAX YEAR
AGE / STATUS	NJ RESIDENCY PERIOD
OWNERSHIP PERIOD	PRIMARY RESIDENCE CONFIRMATION
INCOME FIGURE USED	PROGRAM QUESTIONS

SUBMISSION RECORD

Relief Application Tracker

Keep a complete copy of every application, upload, letter, and confirmation. Record whether the benefit is a credit, deduction, reimbursement, exemption, or direct payment.

APPLICANT	TAX YEAR
PREFERRED CONTACT	DOCUMENT STORAGE LOCATION

Program	Deadline	Submitted	Confirmation	Status / follow-up
Program 1				
Program 2				
Program 3				
Deduction / exemption				

EVALUATE BEFORE FILING

Assessment Appeal Decision Sheet

An appeal challenges the assessment, not simply the amount of taxes or a household's ability to pay. Confirm the applicable filing date and procedure with the county tax board or other responsible authority.

ASSESSMENT NOTICE DATE	CURRENT TOTAL ASSESSMENT
ESTIMATED TRUE MARKET VALUE	IMPLIED ASSESSMENT RATIO
COUNTY FILING DEADLINE	FILING METHOD
FEE	HEARING DATE

Decision question	Evidence or answer	Next step
Is the property over-assessed?		
Are comparable sales timely and similar?		
Did condition affect value?		
Is professional valuation needed?		
What is the realistic tax impact?		

APPEAL SUPPORT

Comparable Property Evidence Log

Record objective market evidence. Note major differences in location, lot, size, condition, age, renovations, and sale circumstances.

SUBJECT PROPERTY TYPE

LIVING AREA

LOT SIZE

CONDITION

VALUATION DATE

Comparable address	Sale date	Sale price	Key similarities	Key differences

CALL AND EMAIL RECORD

Municipal Communication Log

Ask for names, departments, direct numbers, written instructions, and updated calculations. Follow important calls with a written summary.

PROPERTY ADDRESS	BLOCK / LOT
ACCOUNT IDENTIFIER	PRIMARY MUNICIPAL CONTACT

Date / time	Office and person	Method	What was confirmed	Next action / date

DO NOT MISS A NOTICE

Delinquency and Notice Inventory

List every bill, delinquency notice, tax sale notice, certificate notice, demand, attorney letter, and court paper. Use the exact title printed on each document.

TOTAL DELINQUENT AMOUNT SHOWN

EARLIEST UNPAID PERIOD

INTEREST-THROUGH DATE

NEXT STATED DEADLINE

Document	Date issued	Date received	Amount / deadline	Response completed

CERTIFICATE FACTS

Tax Sale and Lien Tracker

At a municipal tax sale, a lien may be sold through a tax sale certificate; the property itself is not simply sold like a normal real estate closing. Confirm the exact status with the tax collector and qualified counsel.

TAX SALE DATE	CERTIFICATE NUMBER
CERTIFICATE PURCHASER	CERTIFICATE AMOUNT
INTEREST RATE SHOWN	SUBSEQUENT TAXES PAID BY HOLDER
LAST REDEMPTION CALCULATION DATE	FORECLOSURE COMPLAINT FILED?
COURT DOCKET NUMBER	ATTORNEY CONSULTED

Milestone	Date	Source	Required response
Tax sale notice			
Certificate issued			
Redemption calculation			
Foreclosure notice / complaint			
Court or payoff deadline			

OBTAIN AN OFFICIAL CALCULATION

Redemption Amount Worksheet

Do not estimate a redemption payoff from the original certificate amount alone. Request an official calculation through the appropriate municipal process and confirm where, how, and by when funds must be delivered.

CALCULATION REQUESTED DATE

GOOD-THROUGH DATE

CERTIFICATE PRINCIPAL

SUBSEQUENT TAXES

INTEREST

COSTS OR FEES

TOTAL REDEMPTION AMOUNT

PAYMENT INSTRUCTIONS

FUNDS SOURCE

VERIFICATION CONTACT

Funding source	Amount available	Availability date	Conditions / documents
Savings			
Family support			
Loan or refinance inquiry			
Property sale proceeds			

CHOOSE DELIBERATELY

Resolution Option Comparison

Compare options using verified numbers, realistic timing, ownership authority, and the effect on every person connected to the property.

DECISION DATE	DECISION-MAKER(S)
URGENT DEADLINE	PROFESSIONAL GUIDANCE NEEDED

Option	Cash needed / proceeds	Timing	Main risk	Next proof needed
Pay and stabilize				
Relief / deduction / exemption				
Assessment appeal				
Financing or family solution				
Sell property				
Other qualified option				

IMMEDIATE ACTION

14-Day Stabilization Plan

Use this page when a deadline is near or the situation feels unclear. Complete urgent items first and document every result.

PLAN START DATE	MOST URGENT DEADLINE
PERSON COORDINATING	DAILY CHECK-IN TIME

When	Action	Owner	Proof of completion
Today	Collect bills, notices, deed, mortgage, and identification		
Within 24 hours	Confirm balance, status, and deadlines with the municipality		
Within 2 days	Screen relief and appeal options		
Within 3 days	Request written calculations and instructions		
Within 5 days	Consult qualified legal, tax, housing, lending, or real estate professionals as needed		
Within 7 days	Choose a funded primary plan and backup plan		
Within 14 days	Verify submission, payment, filing, or property-resolution progress		

AVOID THESE PROBLEMS

Common Property Tax Mistakes

Most preventable problems come from mixing up processes, relying on assumptions, or waiting for the next notice.

Checklist

- Ignoring a bill because taxes are believed to be escrowed
- Assuming a relief application changes the current municipal balance
- Appealing taxes without evaluating the assessment and evidence
- Missing a county appeal deadline while gathering documents
- Paying without confirming how funds are applied
- Using an old online balance instead of a current official calculation
- Assuming a partial payment cancels a tax sale or foreclosure deadline
- Contacting only the certificate holder instead of confirming the municipal redemption process
- Waiting to open certified mail or court papers
- Selling, borrowing, or transferring title without confirming ownership authority and payoff requirements

PLAIN-ENGLISH ANSWERS

Frequently Asked Questions

These answers are general educational starting points. Verify the rule that applies to the specific municipality, tax year, notice, program, and court matter.

Why did my bill increase?

- A bill can change because of the assessment, municipal and other taxing budgets, tax rate, added assessments, omitted assessments, or changes in deductions and credits. Review both the assessment and bill details.

Can inability to pay support an assessment appeal?

- An assessment appeal generally focuses on property value and assessment methodology, not household affordability. Relief programs and payment or resolution planning address different issues.

Does applying for relief stop collection?

- Do not assume it does. Confirm current payment obligations and collection status directly with the municipality and program administrator.

What happens at a tax sale?

- A municipality may sell a tax sale certificate representing a lien for unpaid municipal charges. Redemption and any later foreclosure follow separate rules and deadlines.

Can I redeem after a certificate is sold?

- Redemption may remain available until legally cut off, but the amount and procedure must be confirmed through the proper municipal and legal channels. Court papers require immediate review.

Should I sell the property?

- A sale may be one option when the property is no longer affordable, but compare verified payoff figures, timing, title, occupancy, repairs, net proceeds, and alternatives before deciding.

VERIFY CURRENT RULES

Official Resources

Use official state, county, municipal, and court sources for current forms, deadlines, eligibility rules, and instructions. Save or print the exact page used.

Official resource	Printed URL
New Jersey Division of Taxation - Local Property Tax	https://www.nj.gov/treasury/taxation/lpt/
New Jersey Property Tax Relief Programs	https://www.nj.gov/treasury/taxation/relief.shtml
New Jersey Property Tax Deduction and Exemption Programs	https://www.nj.gov/treasury/taxation/lpt/lpt-deductions.shtml
New Jersey County Tax Boards	https://www.nj.gov/treasury/taxation/lpt/cboards.shtml
New Jersey Tax Court	https://www.njcourts.gov/courts/tax
New Jersey Division of Local Government Services	https://www.nj.gov/dca/dlgs/
New Jersey Housing and Mortgage Finance Agency - Housing Counseling	https://www.nj.gov/dca/hmfa/consumers/homeowners/
New Jersey Property Tax Survival Guide	https://www.vierainvestmentgroup.com/guides/pdf/nj-property-tax-survival-guide-v1.0.pdf

RESOURCE NOTES AND CONFIRMATION NUMBERS

CONVERSATION PAGE

Talk With Ray

Use this page when property taxes, tax sale risk, inherited ownership, repairs, mortgage debt, or affordability create uncertainty about keeping, selling, or otherwise resolving the property.

PROPERTY ADDRESS	OWNER / AUTHORITY CONTACT
CURRENT TAX BALANCE	**BEST CALLBACK NUMBER**

URGENT NOTICE AND DEADLINE

FACTS AND DOCUMENTS TO HAVE READY

QUESTIONS FOR RAY

Contact

Office: 973-939-5151

Text/SMS: 424-440-2739

Website: vierainvestmentgroup.com

Address: 377 Valley Rd #1218, Clifton, NJ 07013

BLANK PLANNING SPACE

Notes Page 1

Use these pages for municipal calls, relief applications, appeal evidence, professional guidance, payment plans, family discussions, and follow-up items.

NOTES

BLANK PLANNING SPACE

Notes Page 2

NOTES

BLANK PLANNING SPACE

Notes Page 3

NOTES

READ BEFORE USE

Educational Disclaimer

This workbook is for general educational and organizational use only. It is not legal, tax, accounting, financial, lending, appraisal, assessment, tax appeal, tax sale, foreclosure, title, municipal, court, or government advice.

Viera Investment Group LLC is a real estate investment company, not a law firm, tax advisor, accountant, financial advisor, lender, appraiser, tax assessor, tax collector, county tax board, tax sale certificate holder, court, municipality, or government agency. Confirm ownership, assessments, bills, deadlines, program eligibility, payments, interest, tax sale status, redemption figures, court requirements, title, financing, sale terms, and available options with the appropriate qualified professional or public office before acting.

WORKBOOK VERSION	DATE REVIEWED
REVIEWED BY	QUESTIONS TO VERIFY

Plain-English education and practical next steps for New Jersey homeowners and families organizing property tax bills, relief, appeals, delinquency, and tax sale risk.

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