

4 Things Your Property Tax Bill Doesn't Tell You.

1

Your tax bill is not one tax. It is four.

Your bill pays the school district, the county, the fire districts, and the municipality. Your elected municipal government (the Mayor and five Council members) sets only the **municipal portion**. That portion pays for police, garbage collection, parks, recreation, and programs the State requires us to run. It is one part of your bill, not all of it.

2

The split is based on what your property is worth.

The New Jersey Constitution requires that a town's tax burden be divided among property owners according to the **relative value of the real estate they own**, not according to the services they use. The Middlesex County Tax Board oversees this for every town in the county and publishes the figures.

3

"Effective tax rate" is the only fair way to compare tax bills

A raw tax rate tells you almost nothing by itself, because every town assesses property differently. East Brunswick's rate cannot be compared to a neighboring town's rate as though they measured the same thing. **The effective tax rate fixes that.** It measures your taxes as a share of what your property is actually worth.

If your home is worth **\$500,000** and you pay **\$10,000** in property taxes, your effective tax rate is **2%**. It is the one number that lets you compare East Brunswick to other towns fairly and lets you compare today to seven years ago. It tells you whether taxes are taking a bigger or smaller bite out of your home's value.

4

Assessed value and market value are not the same thing.

Each year the State publishes how a town's assessed values compare to real market values. In East Brunswick that ratio fell from **24.36% in 2019** to **17.74% in 2026**.

That percentage reduced for a good reason: assessments stayed roughly flat while the market value of homes here rose sharply. A wider gap means your property gained value. East Brunswick property values climbed **nearly 40%** over those seven years.

Turn over to see what this means for East Brunswick →

Compare 2019 to 2026



Municipal services cost about \$9 a month more than they did seven years ago.

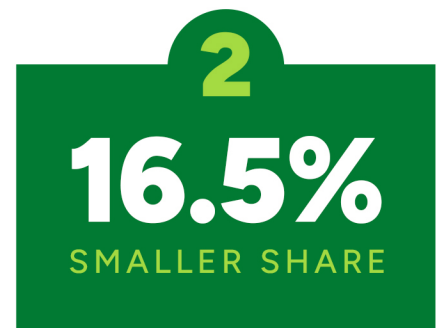
On a home assessed at **\$100,000**, that is your increase for **all municipal services** (police, trash, parks, recreation), in 2019 vs. 2026.

An increase of **\$9.25 per month**, across a pandemic, record inflation, and rising health care costs.

To be clear: your full bill rose more than that, because it also funds the schools, county, and fire districts.

The rate went up, but taxes take a smaller bite of your home's value than in 2019.

The overall tax rate rose **14.7%** over seven years, but because property values rose faster, the **effective tax rate** fell 16.5%. For the municipal portion alone, it fell **23.4%**.



Redevelopment is a reason the municipal rate has stayed stable.

Total property tax assessments **rose \$31.6 million** from 2019 to 2026. Because that total is the basis for computing the tax rate for the county, the schools, and the fire district budgets, redevelopment shifted no burden onto them.

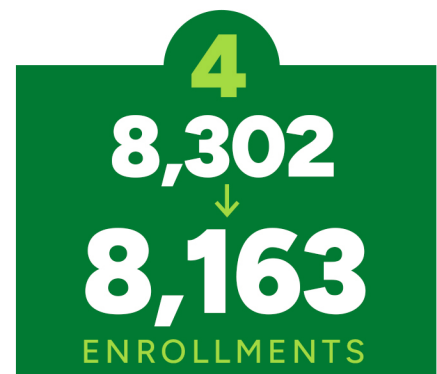
The area where Walmart and The Kensington apartments reside paid **\$230K** in taxes before redevelopment. After redevelopment, they now pay the Township **\$1.6 million** each year.

Townwide, these agreements have brought in **\$22.6 million over 8 years**, which has been used to offset the increases in garbage collection, energy costs, health costs for employees, and allowed the Township to hire more police officers.

Public school enrollment has not increased.

There were **8,163** students enrolled in our schools in the 2024-2025 school year. That is **139 fewer** than in 2018-2019.

Enrollment has moved **less than 2% in eight years**.



All figures from the Middlesex County Tax Board and Township of East Brunswick public records, 2019-2026.

Tax rates shown do not include fire districts. Assessed values differ from market values.

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