

TAX REFORM

## Municipal Portion of Taxes is a Bargain



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**W**hile reviewing my family's most recent personal auto insurance bill, it dawned on me that the property taxes people pay to their municipal government are a real bargain in today's world. In realizing this, I am referring specifically to the portion of a property tax bill going to municipal government, not those portions for schools or county government.

The average property tax bill for 2005 in Montclair, a community with no industry to help with the property tax burden and thus a "high-tax" community, was about \$13,000. Of that, 22.73 percent, or \$2,955 went to township government for municipal services. The rest—over \$10,000—went to the schools (\$7,575) and to Essex County (\$2,470). This breakdown is fairly typical for municipalities in New Jersey. But unlike Montclair, the average tax bill for the municipal share of taxes for the entire state is well under \$2,000.

What does the average property owner get for less than \$2,000, a sum much lower than what many, if not most, families (including mine) pay every year just to insure the family cars? For communities offering the full range of municipal services, citizens are getting an awful lot, such as:

- A professional police department not only at your call 24/7, but out in the community every minute of every day looking to prevent trouble for you, your family, and your neighbors.
- Professionally trained firefighters fully equipped to also respond 24/7 to any call for help from you or your family.
- A staff that comes to your residence every single week to gather up all of the garbage, trash and recyclables your household generates, and then takes all of it away for you to be properly disposed of or recycled.
- Maintenance and upkeep of parks and playgrounds for you and your family to enjoy, not to mention taking care of the community shade trees lining your streets.
- Recreational and cultural programs for children, seniors, and everyone in between, including sports leagues, arts events, camps and trips, concerts, films and special community events.

- Operation and maintenance of community recreation facilities like ball fields, swimming pools, tennis courts, and others.
- A public library system for your family's enjoyment, educational enrichment and career assistance.
- Health officials and inspectors who make sure that the restaurants where you and your family eat are safe and who offer many fine medical clinics, nursing programs and other services to help protect your family's health.

Even if your particular community offers somewhat less than this, where else could anyone get such services for well under \$2,000? It clearly seems to be a bargain, especially compared to an auto insurance bill in excess of \$4,000. In fact, just having police and fire on duty 24/7 is a type of insurance (and peace of mind—what if there were none?) more valuable to my family than countless things costing in excess of \$2,000. And that's just police and fire services and not anything else

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TAX DEBATE, I POSE THIS QUESTION:

ISN'T MUNICIPAL GOVERNMENT A BARGAIN?

on the above list of services people get from their municipal government. Furthermore, if that's not enough, municipalities also provide many other services, like:

- Maintenance of roads and streets and the clearing of snow so we can all get to work;
- Providing and maintaining community-wide drainage and storm sewer systems to drain heavy rains and floodwaters away;
- Installation and maintenance of traffic control and directional signals and signage so citizens can get around their communities safely;
- Animal control services;
- And much, much, more.

Instead of pointing at municipal governments in the property tax debate, I pose this question: Isn't municipal government a bargain? Put it this way—if you could save \$2,000 by taking away all of the services and amenities provided by your hometown—all of them—would you do it?

The answer to that question should tell you that municipal government is a bargain and it does not merit being the primary target in property tax reform discussions in this state, nor can it be the panacea for reform. ▲