

# The Garden State Welcomes You...

## New Jersey



New Jersey's early colonial history was involved with that of New York (New Netherlands), of which it was a part. One year after the Dutch surrender to England in 1664, New Jersey was organized as an English colony under Gov. Philip Carteret.

In 1676 the colony was divided between Carteret and a company of English Quakers who had obtained the rights belonging to John, Lord Berkeley. New Jersey became a united crown colony in 1702, administered by the royal governor of New York. Finally, in 1738, New Jersey was separated from New York under its own royal governor, Lewis Morris. Because of its key location between New York City and Philadelphia, New Jersey saw much fighting during the American Revolution.

**Today**, New Jersey, an area of wide industrial diversification, is known as the Crossroads of the East. Products from over 15,000 factories can be delivered overnight to almost 60 million people, representing 12 states and the District of Columbia. The greatest single industry is chemicals; New Jersey is one of the foremost research centers in the world. Many large oil refineries are located in northern New Jersey. Other important manufactured items are pharmaceuticals, instruments, machinery, electrical goods, and apparel.

Productive farmland covers nearly one million acres, about 20% of New Jersey's land area. The state ranks high in the production of almost all garden vegetables, as well as cranberries, blueberries, and peaches. Poultry, dairy products, and seafood are also top commodities.

**Tourism** is the second-largest industry in New Jersey. The state has numerous resort areas on 127 mi of Atlantic coastline. In 1977, New Jersey voters approved legislation allowing legalized casino gambling in Atlantic City. Points of interest include the Delaware Water Gap, the Edison National Historic Site in West Orange, Princeton University, Liberty State Park, Jersey City, and the N.J. State Aquarium in Camden.



## Apartment Living in New Jersey

Extend your search by visiting [www.apartmentguide.com](http://www.apartmentguide.com)

### **Property: Korman Residential at Cherrywood**

1200 Little Gloucester Road

Clementon, NJ 08021

Phone: (866) 320-7413

\* Offering 1 & 2 bedrooms (starting @ \$790)

### **Property: Maplewood Apartments and Townhomes**

33 Maplewood Drive

Mapleshade, NJ 08052

Phone: (888) 540-7359

\* Offering 1 & 2 bedrooms (starting @ \$830)

### **Property: Bishops View**

2395 Marlton Pike

Cherry Hill, NJ 08002

Phone: (866) 407-6913

\* Offering studio suites, 1, 2, & 3 bedrooms (starting @ \$1040)

### **Extended Stay Suites**

Candlewood Suites

4000 Crawford Place

MT. Laurel, NJ 08054

Call for rates: (856) 642-7567

Homewood Suites by Hilton

1422 Nixon Drive

MT. Laurel, NJ 08054

Call for rates: (856) 222-9001

# New Jersey

## Overview

New Jersey levies state taxes at rates ranging from 1.4 percent to 8.97 percent, assessed over progressive income brackets. More on New Jersey taxes can be found in the tabbed pages below.

Income

Sales

Property

Estate

Other

### Personal income tax

- New Jersey's tax system collects income taxes from its residents based on six or seven brackets, depending upon filing status.

Single taxpayers and married taxpayers filing separate returns face six rates:

- 1.4% on the first \$20,000 of taxable income
- 1.75% on taxable income between \$20,001 and \$35,000
- 3.5% on taxable income between \$35,001 and \$40,000
- 5.525% on taxable income between \$40,001 and \$75,000
- 6.37% on taxable income between \$75,001 and \$500,000
- 8.97% on taxable income of \$500,001 and above.

Married taxpayers filing jointly, qualifying widow or widower and head of household filers face seven rates:

- 1.4% on the first \$20,000 of taxable income
- 1.75% on taxable income between \$20,001 and \$50,000
- 2.45% on taxable income between \$50,001 and \$70,000
- 3.5% on taxable income between \$70,001 and \$80,000
- 5.525% on taxable income between \$80,001 and \$150,000
- 6.37% on taxable income between \$150,001 and \$500,000
- 8.97% on taxable income of \$500,001 and above.

- New Jersey [tax returns](#) are due on April 15, or the next business day if that date falls on a weekend or holiday. For the 2007 filing season, the deadline for federal returns was changed to [Tuesday, April 17](#). Garden State tax officials are following the federal lead and also giving taxpayers an [extra filing day](#) to complete state returns.

### Sales tax

- As of July 15, 2006, New Jersey's sales tax rate is 7 percent.
- All retail sales are taxable unless specifically exempt by law. Exemptions include most food items for at-home preparation, medicines, clothing, footwear and disposable paper products for use in the home.

### Personal and real property taxes

- All real property and tangible personal property located in the state of New Jersey is subject to property tax unless specifically exempted by statute.
- The assessed valuation of real property is based on 100 percent of the fair market value.

- An individual's property taxes are then calculated by multiplying that general tax rate by the assessed value of their particular property.
- Real property taxes are assessed and collected by the assessors and collectors of the respective cities and townships but are subject to supervision and review by the county boards of taxation. Personal property tax is administered by the state.
- Property tax payments are due annually in four installments: Feb. 1, May 1, Aug. 1 and Nov. 1.
- New Jersey has several [homeowner property tax relief](#) programs available to qualified New Jersey homeowners.

#### **Inheritance and estate taxes**

- New Jersey collects an [inheritance tax](#). For transfer inheritance tax purposes, New Jersey's [Domestic Partnership Act](#) applies to decedents dying on or after July 10, 2004. It exempts all transfers made by will, survivorship or contract to a surviving domestic partner.
- In addition to the inheritance tax, New Jersey imposes a separate [estate tax](#), which may be applicable even in cases where no New Jersey inheritance tax is due.
- Previously, the state's estate tax was tied to federal estate tax laws. Since 2001 changes to the federal code would have phased out New Jersey's estate tax based on the state credit amount, lawmakers decoupled from the federal rules. Now, state law preserves the estate tax as it existed prior to 2002.
- Additional information on New Jersey estate and inheritance taxes can be found in this [brochure](#).

#### **Other New Jersey tax facts**

- New Jersey taxpayers can file and pay their taxes online, as well as check the status of any refunds. Find details on these electronic options found at the New Jersey Department of Taxation [e-file page](#).
- New Jersey officials are seeking help from law-abiding Garden State taxpayers in catching tax scofflaws. Residents can report individuals and businesses they suspect of not paying their full tax burden to the state's [tax cheat hotline](#) at (609) 292-6400.

## Childcare Facilities in South New Jersey:



### **Camden County Division for Children**

[Details](#) | [Average Rates](#)  
512 Lakeland Rd, Ste 200  
Blackwood, NJ 08012

**Phone:** (856) 374-6246  
**Fax:** (856) 374-6384  
**Email:** [psanders@camdencounty.com](mailto:psanders@camdencounty.com)  
**Website:** <http://www.camdencounty.com/health/healthserv/>

### **Burlington County Community Action Program**

[Details](#) | [Average Rates](#)  
718 S. Rte. 130  
Burlington, NJ 08016

**Phone:** (888) 554-2077  
**Toll Free:** (888) 554-2077  
**Fax:** (609) 261-1030  
**Website:** <http://www.bccap.org>

### **EIRC - Cape May County**

[Details](#) | [Average Rates](#)  
4005 Rte., 9 S.  
Rio Grande, NJ 08242

**Phone:** (609) 886-5164  
**Toll Free:** (800) 329-2273  
**Fax:** ()  
**Website:** <http://www.eirc.org>

### **Atlantic County Women's Center - Child Care Network**

[Details](#) | [Average Rates](#)  
P.O. Box 311  
Northfield, NJ 08225

**Phone:** (609) 646-1180  
**Fax:** (609) 645-8877  
**Email:** [gigiroman@oel.state.nj.us](mailto:gigiroman@oel.state.nj.us)

# New Jersey School Districts

(surrounding areas of Sector Delaware Bay)



## Burlington County

- [Bass River Township School District](#)
- [Beverly City School District](#)
- [Bordentown Regional School District - Regional](#)
- [City of Burlington Public School District](#)
- [Burlington County Institute of Technology](#)
- [Burlington Township School District](#)
- [Chesterfield Township School District](#)
- [Cinnaminson Township Public Schools](#)
- [Delanco Township School District](#)
- [Delran Township School District](#)
- [Eastampton Township School District](#)
- [Edgewater Park School District](#)
- [Evesham Township School District](#)
- [Florence Township School District](#)
- [Hainesport Township School District](#)
- [Lenape Regional High School District - Regional](#)
- [Lumberton Township School District](#)
- [Mansfield Public Schools](#)
- [Maple Shade School District](#)
- [Medford Lakes Public Schools](#)
- [Medford Township Public Schools](#)
- [Moorestown Township Public Schools](#)

- [Mount Holly Township Public Schools](#)
- [Mount Laurel Schools](#)
- [New Hanover Township School District - Consolidated](#)
- [North Hanover Township School District](#)
- [Northern Burlington County Regional School District - Regional](#)
- [Palmyra Public Schools](#)
- [Pemberton Borough School District](#)
- [Pemberton Township School District](#)
- [Rancocas Valley Regional High School - Regional](#)
- [Riverside School District](#)
- [Riverton Borough School District](#)
- [Shamong Township School District](#)
- [Southampton Township Schools](#)
- [Springfield Township School District](#)
- [Tabernacle School District](#)
- [Washington Township School District](#)
- [Westampton Township Schools](#)
- [Willingboro Township Public Schools](#)
- [Woodland Township School District](#)

## **Camden County**

- [Audubon School District](#)
- [Audubon Park Borough School District](#)
- [Barrington Public Schools](#)
- [Bellmawr School District](#)
- [Berlin Community School](#)
- [Berlin Township Public Schools](#)

- [Black Horse Pike Regional School District - Regional](#)
- [Brooklawn Borough School District](#)
- [Camden City Public Schools](#)
- [Camden County Vocational School District](#)
- [Cherry Hill Public Schools](#)
- [Chesilhurst Borough School District](#)
- [Clementon Borough School District](#)
- [Collingswood Public Schools](#)
- [Eastern Camden County Regional High School District - Regional](#)
- [Gibbsboro Borough School District](#)
- [Gloucester City Public Schools](#)
- [Gloucester Township Public Schools](#)
- [Haddon Heights School District](#)
- [Haddon Township School District](#)
- [Haddonfield Public Schools](#)
- [Hi Nella School District](#)
- [Lawnside Borough School District](#)
- [Lindenwold Public Schools](#)
- [Magnolia Borough School District](#)
- [Merchantville School District](#)
- [Mount Ephraim Public Schools](#)
- [Oaklyn Public School](#)
- [Pennsauken Public Schools](#)
- [Pine Hill Schools](#)
- [Pine Valley School District](#)
- [Runnemede Public School District](#)

- [Somerdale Borough School District](#)
- [Sterling High School](#) - Regional
- [Stratford School District](#)
- [Voorhees Township Public Schools](#)
- [Waterford Township School District](#)
- [Winslow Township School District](#)
- [Woodlynne Borough School District](#)

## **Gloucester County**

- [Clayton Public Schools](#)
- [Clearview Regional High School District](#) - Regional
- [Delsea Regional School District](#) - Regional
- [Deptford Township Schools](#)
- [East Greenwich Township School District](#)
- [Elk Township School District](#)
- [Franklin Township Public Schools \(Gloucester County, New Jersey\)](#)
- [Gateway Regional School District](#) - Regional
- [Glassboro Public Schools](#)
- [Gloucester County Vocational School District](#)
- [Greenwich Township School District](#)
- [Harrison Township School District](#)
- [Kingsway Regional School District](#) - Regional
- [Logan Township School District](#)
- [Mantua Township School District](#)
- [Monroe Township School District](#)
- [National Park Borough School District](#)
- [Newfield Borough School District](#)

- [Paulsboro Public Schools](#)
- [Pitman School District](#)
- [South Harrison Township School District](#)
- [Swedesboro-Woolwich School District - Consolidated](#)
- [Washington Township Public School District](#)
- [Wenonah Township School District](#)
- [West Deptford Public Schools](#)
- [Westville School District](#)
- [Woodbury Public Schools](#)
- [Woodbury Heights School District](#)

## New Jersey Colleges and Universities

For a complete list of all colleges and universities in NJ, please visit:

[www.collegeanduniversity.net/colleges-programs-states/New-Jersey-colleges](http://www.collegeanduniversity.net/colleges-programs-states/New-Jersey-colleges)

- **Princeton University@**  
dir.yahoo.com/.../Private/Princeton\_University
- **Rutgers University@**  
dir.yahoo.com/.../Public/Rutgers\_University
- **New Jersey Institute of Technology (NJIT)@**  
dir.yahoo.com/.../Public/New\_Jersey\_Institute\_of\_Technology\_\_NJIT\_
- **Rowan University@**  
dir.yahoo.com/.../Public/Rowan\_University
- **Rider University@**  
dir.yahoo.com/.../Private/Rider\_University
- **College of New Jersey, The@**  
dir.yahoo.com/.../Public/College\_of\_New\_Jersey\_\_The
- **Thomas Edison State College@**  
dir.yahoo.com/.../Trenton/Education
- **University of Medicine and Dentistry of New Jersey@**  
dir.yahoo.com/.../Public/University\_of\_Medicine\_and\_Dentistry\_of\_New\_Jersey\_\_UMDNJ\_
- **New Jersey City University@**  
dir.yahoo.com/.../College\_and\_University/Public
  - **Berkeley College@**  
dir.yahoo.com/.../Private/Berkeley\_College
  - **Atlantic Cape Community College@**  
dir.yahoo.com/.../Mays\_Landing/Education
  - **Rutgers University, Campus at Camden@**  
dir.yahoo.com/.../College\_and\_University/Public
  - **Mercer County Community College@**  
dir.yahoo.com/.../Trenton/Education
  - **Camden County College@**  
dir.yahoo.com/.../Blackwood/Education

