Caldwell, *what owning costs.*

The school district and how placement works, how people actually get to work, and the published property-tax figures for the municipality — each with its source and the date it was checked.

Nº I Caldwell at a glance

The short answers, each with its source below.

- **Schools.** Caldwell-West Caldwell School District (shared with West Caldwell).
- **Getting to work.** Bus to the Port Authority.
- **Tax rate.** 2.254 per $100 of true value, on the 2025 certified table — the figure that compares this town with the one next door.

This edition does not include a closed-sale market analysis for this municipality. Everything below is sourced and dated.

Nº II Schools, and how placement works

District structure, as the district itself publishes it.

Caldwell-West Caldwell School District (shared with West Caldwell).

James Caldwell High School, Grover Cleveland Middle School, and the Jefferson, Lincoln, Washington and Wilson elementary schools, plus Harrison School.

Confirm the address with the district

Placement for a specific address goes through the district's own student registration, not through a map or a listing sheet.

A listing sheet, a map or a previous owner's experience is not confirmation. The district's registration office is.

The district is shared with West Caldwell. A shared district does not make the two boroughs one market or one tax record — they set their own rates and are assessed separately.

Nº III Getting to work

Bus to the Port Authority.

NJ Transit's route 105 runs between West Caldwell and New York, with stops along Bloomfield Avenue and a Port Authority terminus. Check the stop nearest a specific address, and the current schedule for the day you would actually travel, through the operator's own planner.

What to check for your own address

Journey times here are the operator's published schedule, not a door-to-door figure — the walk or drive at each end is yours to add, and it is usually what decides whether a commute is liveable. Check the schedule for the day you would actually travel, and the parking rules at whichever lot or station you would use.

Nº IV What owning costs, and what to look at

State-certified figures, each with its own certification year.

MEASURE	FIGURE	CERTIFICATION
General tax rate, per $100 of assessed value	3.257	2025 certified
Effective tax rate, per $100 of true value	2.254	2025 certified
Director's average ratio of assessed to true value	61.80%	2026 table
Chapter 123 common level range	52.53% – 71.07%	2027 certification
Average residential assessment	$427,668	2026 table

What these figures do and do not tell you

The **effective rate** is the one that compares Caldwell with the town next door, because it is stated against true value rather than against whatever fraction of it a town assesses at. The **general rate** is applied to an assessment, so two towns with very different general rates can cost about the same to own. Neither rate computes any individual bill.

For a specific house, the figures that matter are its own: the current assessment on the municipal record, the actual bill, and any revaluation, reassessment or added assessment the town has confirmed. Those are the numbers to read before you price or offer — not a town-wide average.

A sale does not by itself trigger a reassessment. Bills change through municipal revaluations and reassessments, added assessments for qualifying improvements, rate changes, appeals, exemptions and deductions. Nothing here projects a future bill or its timing; treat any forward number as a planning scenario.

Thinking about an appeal? It turns on the applicable assessment date and on rules that differ in a revaluation year, so it is worth proper advice rather than a rule of thumb. Official guidance: NJ Division of Taxation — property tax appeals. NJ Division of Taxation — how a tax appeal hearing works (PDF).

Nº V Apply it to your move

Three things are worth doing before you commit to a price here.

- **Read the property's own tax record.** The current assessment and the actual bill are public, and they matter far more than any town-wide rate. Ask whether the town has confirmed a revaluation, a reassessment or an added assessment.
- **Confirm the school with the district.** For the specific address, in writing, before it affects what you are willing to pay.
- **Price against closed comparables.** This edition carries no market analysis for the town, but the closed sales for a specific street and house type exist, and we can pull them for the house you are looking at.

That last one is what a conversation with us is for. Everything above is town-level and public; the decision in front of you is about one address.

NEXT STEP

This is Caldwell on the record. *Your house is the next question.*

Everything in this document is town-level and public. What it cannot tell you is what one specific address is worth, or what the tax line on it will actually be — bring us the address and we will put the comparable sales and the assessment in front of you.

Read this report online, with every source linked.
thedesilvateam.com/towns/caldwell/guide

Selling here? Ask us what your own house would fetch.
thedesilvateam.com/home-worth

Buying, or moving between two towns? Ask us a question.
thedesilvateam.com/ask

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Sources.

Caldwell-West Caldwell School District (shared with West Caldwell) — official site.
https://www.cwcboe.org/ — checked 2026-11-12.

NJ Transit MyBus, route 105 stop list.
https://mybusnow.njtransit.com/bustime/wireless/html/selectstop.jsp?direction=West+Caldwell&route=105 — checked 2026-11-12.

General Tax Rates by County and Municipality, 2025.
https://www.nj.gov/treasury/taxation/pdf/lpt/gtr/2025taxrates.pdf — checked 2026-11-12.

Table of Equalized Valuations 2026 (Prior to Tax Court Appeals).
https://www.nj.gov/treasury/taxation/pdf/lptval/2026/2026TEV.pdf — checked 2026-11-12.

Certification of Average Ratios and Common Level Ranges, 2027.
https://www.nj.gov/treasury/taxation/pdf/lpt/chap123/2027CH123.pdf — checked 2026-11-12.

Average Residential Statistics 2026.
https://www.nj.gov/treasury/taxation/pdf/lpt/class4/2026AvgResStat.pdf — checked 2026-11-12.

School information is district structure as the district publishes it; placement for a specific address is the district's to confirm. Figures are not an appraisal. © 2026 The DeSilva Team · eXp Realty, LLC. Each office independently owned and operated.