DeSILVA

THE DESILVA TEAM · NORTHERN NEW JERSEY

Montclair: the complete guide

What the record shows about buying, selling and owning in Montclair

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First edition · November 11, 2026
Montclair Township, Essex County

Market evidence
12 months of closings, October 2025 through September 2026
247 closed single-family sales

Source
GSMLS closed sales, aggregates only
Tax figures: NJ Division of Taxation

1 What a budget buys

Closed sales, grouped by what the buyer actually paid. Bands are cut on sale price, not asking price, so each row answers "what did this budget get" rather than "what was advertised".

PRICE PAID	SALES	SHARE	MEDIAN SALE	MEDIAN BEDS	MEDIAN BUILT	SALE ÷ FIRST ASK	ABOVE FIRST ASK	DAYS TO CONTRACT
Under $1.0M	49	19.8%	$845,000	3	1922	112.1%	82%	20
$1.0M – $1.5M	67	27.1%	$1,300,000	4	1923	129.9%	93%	14
$1.5M – $2.0M	73	29.5%	$1,720,000	5	1922	133.4%	93%	12
$2.0M and up	58	23.5%	$2,400,000	6	1916	116.7%	79%	14

Closed single-family sales by price paid

Reporting period: October 1, 2025 to September 30, 2026

Basis: closed sale price.

Read the last three columns together and the bands stop looking alike. Under $1.0M the median sale-to-first-ask ratio was 112.1% and the median time to contract 20 days. Between $1.5M and $2.0M the median ratio was 133.4% in 12 days, with 93% of that band closing above the first ask.

Above $2.0M the pattern loosens again: 116.7% of first ask and 79% above it. The gap between the first asking price and the closing price is therefore narrower in this band than in the middle of the market. The record shows the narrower gap; it does not show why, and pricing intent is not something a closings file records.

What this means in practice: the band you are shopping decides how much of a gap to plan for, and the $1.0M-$2.0M middle is where the gap is widest. It does not mean every house follows the band. A median is the middle of a distribution, not a rule.

BEDROOMS	SALES	SHARE	MEDIAN SALE	DAYS TO CONTRACT
3 bedrooms or fewer	46	18.7%	$955,000	17
4 bedrooms	70	28.5%	$1,437,500	14
5 bedrooms	70	28.5%	$1,702,500	13
6 bedrooms or more	60	24.4%	$2,125,000	14

Closed sales by bedroom count as recorded on the listing

Reporting period: October 1, 2025 to September 30, 2026

Basis: bedroom count as reported on the closed listing.

1 closed sale(s) did not report this field and are excluded from the shares above.

The closed-sale sample includes many large homes: houses with five or more bedrooms were 53% of closed sales in the period, which is why a town-wide median says less here than a median inside the size and band you are actually shopping.

STYLE	SALES	SHARE	MEDIAN SALE	MEDIAN BUILT
Colonial	161	65.2%	$1,525,000	1922
Victorian	30	12.2%	$1,645,250	1897
Tudor	11	4.5%	$2,150,000	1925
All other recorded styles	45	18.2%	$1,340,000	1955

Closed sales by recorded style

Reporting period: October 1, 2025 to September 30, 2026

Basis: primary style as recorded on the closed listing.

Categories with fewer than 10 sales are combined into one row rather than shown as a median of a handful of sales.

No price per square foot in this guide

Living area is recorded on only 77 of the 494 records in the export, and the records that carry it skew to larger houses. A price per square foot computed from that minority would read as a town-wide fact while describing the biggest homes only, so no such figure is published here. For a specific house, measured living area comes from the appraisal, the floor plan, or the assessor's record card -- not from this dataset.

2 Where the market actually is

What the closed-sale record supports about direction, and what it does not.

The headline period is 12 months of closings, October 2025 through September 2026: 247 closed single-family sales, median $1,524,000, with the middle half of sales falling between $1,150,000 and $1,999,999. Every month in that window is whole, which is why it is the headline rather than the pipeline's mid-month window.

The median ratio of sale price to first asking price was 123.8%, and 87% of sales finished strictly above it. Time was short at both ends: a median of 14 days from listing to the MLS pending date, then 40 more to the closing table.

Two very different groups sit inside that one number

The export records a listing's first asking price and its last one. Comparing those two endpoints splits the period cleanly. For 234 sales the final asking price ended at or above the original, and those closed at a median 125.5% of the first ask in 14 days. For 13 sales the final asking price ended below the original, and those closed at a median 96.3% of the first ask after 44 days.

This is an endpoint comparison and nothing more. The export does not record how many times a price changed, when, or why, so neither group can be described as having held its price, and nothing here shows what any seller intended. What it does show is that the town-wide over-ask figure is dominated by the first group, and that a listing whose price came down behaved very differently on both price and time.

For a seller, the practical reading is that the over-ask statistic is an outcome observed across a mixed set of houses, not a result that follows from pricing low. What your house does depends on the house, the preparation and the comparable sales on your own blocks.

MEASURE	NOV 2025 – SEP 2026	NOV 2024 – SEP 2025
Closings	232	236
Median sale	$1,500,500	$1,462,500
Sale ÷ first ask	124.3%	121.7%
Above first ask	88%	86%
Days to contract	14	14

An equal-period comparison

Eleven months each, the same calendar months a year apart, both entirely inside the recorded GSMLS search. This is the longest whole-calendar-month comparison the recorded search covers on both sides; other fully covered windows exist, and a rolling window that does not start on the first of a month would also work. This one was chosen so each side is a run of whole months.

On an equal-length, fully covered basis the median moved +2.6% and the number of sales changed by -4. That is a modest move, and it is eleven months against eleven months rather than a calendar year.

A change in the median is not the same as a change in what a given house is worth. The median moves when the mix of houses that happened to sell changes — more large houses in one window, more entry-level ones in the next — as well as when values move. Treat it as a description of what sold, not as an appreciation rate for your own home.

Why the headline comparison is eleven months, not twelve

The export's recorded GSMLS search begins 2024-10-25. The matching prior 12 months (2024-10-01 to 2025-09-30) starts before that, so its closings are not completely covered and no 12-month year-over-year change can be stated from this file. A percentage computed across that boundary would look like a year-over-year fact while resting partly on a period the export never covered. The comparison above is instead the longest run of whole calendar months the recorded search covers on both sides; other fully covered windows exist, and a rolling window that does not start on the first of a month would also work.

MONTH	CLOSINGS	MEDIAN SALE	COVERAGE
Oct 2024 PART MONTH	4	—	the recorded search covers only 2024-10-25 to 2024-10-31 of this month, so the count is an artifact of the search window
Nov 2024	20	$1,252,000	whole month
Dec 2024	23	$1,350,000	whole month
Jan 2025	13	$1,450,000	whole month
Feb 2025	4	—	whole month
Mar 2025	13	$1,177,000	whole month
Apr 2025	17	$1,400,000	whole month
May 2025	33	$1,800,000	whole month
Jun 2025	39	$1,570,000	whole month
Jul 2025	39	$1,525,000	whole month
Aug 2025	27	$1,550,000	whole month
Sep 2025	8	—	whole month
Oct 2025	15	$1,700,000	whole month
Nov 2025	21	$1,651,000	whole month
Dec 2025	17	$1,600,000	whole month
Jan 2026	13	$840,000	whole month
Feb 2026	6	—	whole month
Mar 2026	14	$1,487,500	whole month
Apr 2026	17	$1,660,000	whole month
May 2026	27	$1,525,000	whole month
Jun 2026	33	$1,700,000	whole month
Jul 2026	36	$1,605,375	whole month
Aug 2026	31	$1,425,000	whole month
Sep 2026	17	$1,300,000	whole month
Oct 2026 PART MONTH	7	—	the recorded search covers only 2026-10-01 to 2026-10-24 of this month, so the count is an artifact of the search window

Closings by month

Each month carries its own coverage state. A month marked partial is only partly inside the recorded GSMLS search (2024-10-25 to 2026-10-24), so its count reflects the search window rather than the market and is not comparable with the whole months around it. Counts are always shown; a monthly median is suppressed below the sample floor.

An em dash means that row's own sample is below the publication floor of 10, so the median is withheld rather than published from a handful of sales. The count is always shown.

Available	29	status A (active) without an attorney-review flag — immediately available
In attorney review	2	accepted offer in attorney review (GSMLS ARIP) — still formally active under GSMLS rules; reported separately, never counted as under contract or as available
Under contract	29	status UC/UCBP — attorney review concluded
Coming soon	1	status CS — pre-market, not showable; never supply
Months of supply	1.420	available ÷ (closings in the period ÷ months in the period), identical town and property-type scope on both sides

Supply, as one dated observation

Snapshot date: October 25, 2026

These are counts available AT THE SNAPSHOT DATE. They are not a live feed and not a list of what is for sale today.

GSMLS inventory export, single-family, pulled 2026-10-25, file essex6_inventory_2026-10-25.txt, sha256 434dce8a60fa141fa10e9dc10cf3a42c81ff84378d3f6a5a1877549a75260dd3 (recorded count 220 rows, verified). Carried from the town-market manifest (Documents/town-market/out/focus8/montclair/montclair-2025-10-25_2026-10-24-sf.json); not recomputed here because the inventory export covers several towns and is a different file from the closed-sale export.

Those supply counts are a single dated snapshot, not a feed. They describe October 25, 2026 and nothing since. The months-of-supply figure is carried as published: it divides that day's 29 available listings by a pace of 245 closings over October 25, 2025 to October 24, 2026 — a few days different at each end from this guide's headline period of 247 closings over October 2025 to September 2026. The two are close but they are not the same window, and the ratio has not been recomputed against a period its source did not use.

How current this is

The newest closing in this dataset is from the second half of October 2026 and the export was pulled on October 25, 2026. Closings reported to the MLS after that date are not in it, so the most recent weeks are the least settled figures here. Nothing in this section is a forecast, and nothing in it describes conditions after the pull date.

3 Schools, and how placement actually works

Montclair does not work like most New Jersey districts. It runs a magnet system built on family choice, which means a house does not come with a school attached.

Montclair Public Schools has operated a choice-based magnet system since 1977, adopted as a voluntary desegregation plan. The district states two goals for it: maintaining racial balance across its schools, and giving families a choice of school theme. Families apply through the district rather than being assigned by street address.

For a buyer, that is the thing to understand before choosing a street: unlike a town with fixed attendance zones, buying on a particular block does not secure a particular elementary or middle school. Placement depends on the application, available seats and the district's balance rules. Montclair High School is the exception — it is the township's only public high school, so it is not a school of choice.

The elementary magnet themes

The district's magnet elementary schools are organized around themes, which is what families choose between: science and technology, university studies, environmental studies, the arts, and global studies. Which school carries which theme, and which have seats in a given grade, should be confirmed with the district for the year you are enrolling.

VERIFIED FACT — THEME LIST; THIS GUIDE DOES NOT MAP THEMES TO SCHOOLS *checked November 11, 2026* Montclair Public Schools, magnet system FAQ (theme list)

The seven elementary schools

Bradford
https://bradford.montclairps.org/

Charles H. Bullock
https://chb.montclairps.org/

Edgemont Montessori
https://edgemont.montclairps.org/

Hillside
https://hillside.montclairps.org/

Nishuane
https://nishuane.montclairps.org/

Northeast
https://northeast.montclairps.org/

Watchung
https://watchung.montclairps.org/

Those are the seven elementary schools the district currently lists, checked November 11, 2026. Grade spans and which theme each one carries should come from the school's own page or the district office rather than from this guide — and remember that a nearby school is not an assigned school here.

One dated performance snapshot

Spring 2025 NJSLA mathematics, share of students meeting or exceeding expectations — grade 3: district 73.0% against the state's 49.7%; grade 4: district 66.4% against 46.7%; grade 5: district 64.6% against 44.2%.

OFFICIAL DISTRICT RECORD — SPRING 2025 TESTING, PUBLISHED FEBRUARY 2026 *checked November 11, 2026* Montclair Public Schools, Board of Education workshop packet of February 9, 2026, slide "Spring 2025 Math NJSLA Data Recap"

Read those three rows for exactly what they are. They are district-wide mathematics results for three grades from Spring 2025 testing, presented in a February 2026 board packet. The slide does not give the number of students tested or the participation rate, so those denominators are not known from this source. They are not an individual school's results, not a ranking, not the 2026 assessment, and not a prediction for any particular child.

LIMITATION *checked November 11, 2026* Limitations of the cited slide, as published

For results by individual school, by subject and by grade, including participation and subgroup detail, use the state's own School Performance Reports rather than a summary slide.

WHERE TO GO NEXT *checked November 11, 2026* NJ Department of Education, School Performance Reports

District structure, as currently published

The district's current school navigation lists Buzz Aldrin and Glenfield as its middle schools, plus Montclair Early Learning Academy for early grades.

VERIFIED FACT *checked November 11, 2026* Montclair Public Schools, district site school list

Montclair High School is the township's only public high school, and for that reason is not a school of choice.

VERIFIED FACT *checked November 11, 2026* Montclair Public Schools, magnet system FAQ

Montclair Early Learning Academy operates as its own school with its own site and calendar; its published calendar shows a back-to-school night on September 10, 2026.

VERIFIED FACT *checked November 11, 2026* Montclair Early Learning Academy

A transfer between schools after placement runs through a separate Freedom of Choice Application. The district's magnet FAQ describes filing it with the Central Office by May 1, and says transfers are granted only where space exists and balance can be maintained. That FAQ page carries no date, so treat the deadline as the shape of the process rather than as this year's calendar — confirm the applicable year's transfer window with the district.

PROCESS, FROM AN UNDATED PAGE — CONFIRM THE CURRENT WINDOW *checked November 11, 2026* Montclair Public Schools, magnet system FAQ (undated page)

Two legacy district pages are out of date — use the current school list

The district's current navigation lists Buzz Aldrin and Glenfield as its middle schools, plus Montclair Early Learning Academy. Two older district pages have not caught up with it: the magnet FAQ still describes three middle school magnets, and the feeder-pattern page still shows a feeder running to Renaissance, which reporting dated March 18, 2026 describes as closed and reassigned to pre-K use.

The current school list is the one to work from; it is the legacy pages that are stale. We are not reproducing the feeder graphic as an assignment map. The practical consequence is a rule rather than a fact about any school: in Montclair, the reliable answer about which school a child will attend comes from the district office, for that child's grade and that school year. A listing description, a reputation or a published feeder chart is not an answer.

Montclair Public Schools, current school list · Montclair Public Schools, school feeder pattern page (graphic; shows a stale feeder) · Montclair Public Schools, magnet system FAQ (undated; states three middle magnets) · Montclair Public Schools, board reports

Verifying enrollment for a specific address and child

The district's registration page sets out the process. These are the steps it describes, in order.

1. Complete the district's online registration application.
2. Prepare the documents the district requires: proof of the child's age, proof of residency, and the required medical records.
3. Expect a follow-up phone appointment with the district as part of registration.
4. Ask the district directly which school the child would attend for the specific grade and the specific school year. Do not infer it from a feeder chart, a nearby school, or a listing's description.
5. If a particular school matters to the decision, ask the district about current seat availability in that grade before the house decision is final, and ask how the Freedom of Choice transfer process would apply.

The district's 2026-27 tour and registration link resolves to a downloadable document rather than a web page, and its contents are not verified here.

Montclair Public Schools, registration

No composite score

This guide gives the district's structure, how placement works, and one dated performance snapshot with its limits stated. It does not reduce those to a single school-quality number or rank Montclair's schools against each other or another town's. The worksheet at the end lets you weigh schools against commute and budget using your own priorities.

4 Getting to Manhattan

Six stations inside the township, a rail trip that currently ends in Hoboken, and a bus that runs straight to Port Authority.

Weekday service is mid-cutover on this edition's date

NJ Transit is running Portal Bridge Cutover schedules on the Montclair-Boonton Line from October 11 through November 14, 2026, with new timetables effective November 15, 2026. This guide was written on November 11, 2026, inside the temporary period.

On the temporary weekday timetable the line's eastern terminal is Hoboken — which is in New Jersey, not Manhattan — and Manhattan is reached from there by PATH to World Trade Center or 33rd Street. That weekday timetable has no New York Penn Station column at all. The weekday timetable effective November 15 restores one, with direct Midtown Direct service. So a Montclair weekday commute described as "one seat to Penn Station" is not what is operating as this edition is written, and is what is scheduled from November 15.

This applies to weekdays. Weekend service works differently in both periods — see below.

NJ Transit, rail timetables index · NJ Transit, Portal Bridge cutover advisory · Montclair-Boonton weekday timetable, effective 10/11/26 to 11/14/26 only · Montclair-Boonton weekday timetable, effective November 15, 2026

The stations

Six Montclair-Boonton Line stations sit inside Montclair Township, in timetable order toward Hoboken: Montclair Heights, Mountain Avenue, Upper Montclair, Watchung Avenue, Walnut Street and Bay Street. Montclair State University station is the next stop up the line and carries the university's name, but it is in Little Falls — a useful nearby option, not a township station. In the other direction, Glen Ridge and Bloomfield are in their own municipalities.

VERIFIED FACT — THE TIMETABLE ESTABLISHES THE STOP ORDER, THE MUNICIPAL SOURCES ESTABLISH WHICH TOWN EACH STOP IS IN

checked November 11, 2026 Township of Montclair, Getting to Montclair by Train or Bus; NJ Transit station page for Montclair State University

Which station a house is near changes the ride length materially. On the timetable effective November 15, train 6206 is scheduled to leave Upper Montclair at 6:47 a.m. and Bay Street at 6:57 a.m., reaching New York Penn Station at 7:32 a.m. — a scheduled 45 minutes from Upper Montclair and 35 from Bay Street on that train.

VERIFIED FACT — ONE TRAIN, NOT A RANGE *checked November 11, 2026* Montclair-Boonton weekday timetable effective November 15, 2026, train 6206; cells independently verified against the rendered timetable page

Later peak trains run longer. On the same timetable, train 6210 leaves Upper Montclair at 7:25 a.m. and Bay Street at 7:35 a.m., reaching New York Penn Station at 8:18 a.m. — a scheduled 53 minutes from Upper Montclair and 43 from Bay Street.

VERIFIED FACT — ONE TRAIN, NOT A RANGE *checked November 11, 2026* Montclair-Boonton weekday timetable effective November 15, 2026, train 6210; cells independently verified against the rendered timetable page

Under the temporary cutover schedule the trip is a transfer, not a direct ride. Train 6206 on the 10/11–11/14 timetable leaves Bay Street at 7:09 a.m. and reaches Hoboken at 7:41 a.m.; the timetable's connecting PATH service departs 7:48 a.m. and reaches 33rd Street at 8:03 a.m. — 54 scheduled minutes from Bay Street to 33rd Street, including the transfer.

VERIFIED FACT — ONE TRAIN, NOT A RANGE *checked November 11, 2026* Montclair-Boonton weekday timetable effective 10/11/26 to 11/14/26, train 6206 with the timetable's PATH connection; cells independently verified against the rendered timetable page

Scheduled station-to-terminal is not door-to-door

Every figure above is a scheduled time from a station platform to a terminal, read off an official timetable. It is not a measured journey and it is not a door-to-door commute.

A real morning also includes getting to the station, parking or being dropped off, waiting for the train, the walk or subway ride from the terminal to the office, and whatever the day's operations do to the schedule. Those minutes are specific to an address and a destination, and they are the part worth working through before choosing a street. Nothing here is a statement about on-time performance or reliability.

The bus, and the backup

NJ Transit's own alternate-service plan for the Montclair-Boonton Line names bus route 101 from Montclair to Port Authority Bus Terminal. That makes 101 the practical backup when rail service is disrupted, and a direct option to Midtown that does not involve a transfer at Hoboken.

VERIFIED FACT *checked November 11, 2026* NJ Transit, Montclair-Boonton Line alternate service plan

Route 101 runs weekdays only — the timetable states no Saturday or Sunday service. Its Montclair stops include Park Street at Bloomfield Avenue and, at Upper Montclair railroad station, Bellevue Plaza on Bellevue Avenue, so for parts of the township the bus stop is closer than the train station. As one scheduled example, a 6:42 a.m. departure from Upper Montclair is timetabled into Port Authority at 7:27 a.m. — 45 scheduled minutes, not a measured or door-to-door time.

VERIFIED FACT — ISSUE DATE READ FROM THE TIMETABLE ITSELF *checked November 11, 2026* NJ Transit, route 101 timetable and map, issue marked T0101 - 7/26

Weekends are a different railroad

On weekends, regular Montclair-Boonton service stops at Bay Street only within Montclair. The five other township stations are not served by the regular weekend trains, so a weekend trip from Upper Montclair or Watchung Avenue means getting to Bay Street first. This is the single most useful weekend fact for choosing a street.

VERIFIED FACT *checked November 11, 2026* NJ Transit, Montclair-Boonton weekend timetables (10/11–11/14 and effective November 15, 2026)

Weekend trains run to Hoboken. New York Penn Station is reached by changing at Newark Broad Street, not by a direct train. On the current weekend timetable a Bay Street 8:31 a.m. departure reaches Newark Broad Street at 8:44, where the connecting train leaves at 8:50 and arrives Penn at 9:13. On the timetable effective November 15 the same pattern holds — for example Bay Street 7:00 to Broad Street 7:13, connecting 7:16 and arriving Penn 7:39.

VERIFIED FACT — SCHEDULED CONNECTIONS, NOT DOOR-TO-DOOR OR RELIABILITY *checked November 11, 2026* NJ Transit, Montclair-Boonton weekend timetables, current and effective November 15, 2026

One reading trap on the timetable effective November 15: the columns printed in brown are extra holiday service for November 27, 2026, January 18, 2027 and February 15, 2027 only, and those do include the upper Montclair stations. They are not normal weekend service and should not be read as such.

VERIFIED FACT *checked November 11, 2026* NJ Transit, Montclair-Boonton weekend timetable effective November 15, 2026

Checking a commute properly

What to do rather than trusting a town-level average.

1. Name the actual Manhattan destination and the arrival time that matters, then read the timetable backwards from it.
2. Check the timetable that will be in effect when the move happens, not the one in effect today — on this edition's date those are two different documents.
3. Check the return trip as well as the morning. Evening frequency and the last usable train often decide whether a commute is livable.
4. Check weekend and off-peak service separately, on the weekend timetable rather than the weekday one — and remember that regular weekend trains serve Bay Street only.
5. Walk or drive from the specific house to the specific station at the specific hour. Station access, parking availability and the local street pattern vary block by block.
6. Have a backup in mind: bus 101 to Port Authority, a different Montclair station, the PATH route via Hoboken, or driving to a Morris & Essex Line station. A single-point commute is fragile.

Station parking and permits

Montclair's Mayor and Council adopted parking ordinance changes published May 28, 2026, with meter changes effective July 6, 2026 and permit changes starting with July billing. The Bay Street 24-hour monthly permit rose from $100 to $125; surface commuter permits from $60 to $70; noncommuter permits from $50 to $60. An early-bird daily rate of $8 applies with entry and exit time restrictions.

VERIFIED FACT — MUNICIPAL SOURCE, DATED *checked November 11, 2026* Township of Montclair, Parking Update: Ordinances Adopted by Mayor & Council

NJ Transit's own station pages appear to carry older Montclair parking prices than the township's adopted ordinance. Where the two disagree, the township's dated update is the better source for a fee.

OBSERVATION *checked November 11, 2026* Comparison of the township parking update against NJ Transit station pages

A published permit price is not evidence that a permit is obtainable. Availability, waiting lists and eligibility are separate questions for the Township Parking Utility, and they should be asked before a commute plan depends on parking at a particular station.

CAVEAT *checked November 11, 2026* Township of Montclair, Parking Utility

5 Taxes and the cost of owning

Montclair's assessments sit far below market value, which makes the headline tax rate misleading in both directions. Here is the mechanism, with the state's own certified figures.

A New Jersey tax bill is the assessed value multiplied by the general tax rate. In Montclair the assessed value is well below market value, and that is the source of most of the confusion buyers arrive with.

In the Table of Equalized Valuations published October 1, 2026, the Director of the Division of Taxation put Montclair's average ratio of assessed to true value at 52.38% — assessments across the township average a little over half of market value. That is why a general rate that looks high is not the whole story: for 2025 Montclair's general rate was $3.516 per $100 of assessed value while the state-calculated effective rate, which expresses the burden against true market value, was 2.160%.

Those two figures come from different tables and different years, so they do not multiply together into one year's bill. Read the ratio as a statement about the assessment base and the effective rate as a town-to-town comparison.

The certified figures

Average ratio of assessed to true value, 52.38%. Aggregate assessed valuation $7,217,719,800; aggregate true value $13,779,533,792. Published October 1, 2026.

OFFICIAL RECORD *checked November 11, 2026* NJ Division of Taxation, Table of Equalized Valuations 2026 (Prior to Tax Court Appeals), Essex County, district 0713 Montclair Twp, page 9

2025 general tax rate: $3.516 per $100 of assessed value. 2025 effective tax rate: 2.160% of true value. These are the 2025 figures; we did not locate and verify a 2026 certified general rate for this edition, which is a limit on our checking rather than evidence that none exists.

OFFICIAL RECORD — 2025 RATE YEAR *checked November 11, 2026* NJ Division of Taxation, 2025 General Tax Rates, Essex County, page 8

2026 average residential statistics for Montclair Township: 9,607 residential line items, average assessed value $641,707, 278 recorded sales, average sale price $1,353,109.54. The table's average tax bill column is blank for Montclair, so that figure is unknown from this source. Note too that this counts all residential line items and sales, which is a different and wider cohort than the single-family closed sales analyzed earlier in this guide.

OFFICIAL RECORD *checked November 11, 2026* NJ Division of Taxation, 2026 Average Residential Statistics, page 5

Chapter 123, applicable to tax appeals for tax year 2027: Montclair's average ratio is 52.38% and the common level range runs from 44.52% to 60.24%. The table's own header states the 2027 appeal year — these are not the 2026 appeal-year limits, and the range describes the township, not any individual property's eligibility.

OFFICIAL RECORD — 2027 APPEAL YEAR *checked November 11, 2026* NJ Division of Taxation, Chapter 123 Laws of 1973, Average Ratios and Common Level Ranges applicable to tax appeals for tax year 2027, page 9

Effective rates compare towns. They never compute your bill.

The 2.160% effective rate is the right tool for asking whether Montclair is taxed more heavily than a neighbour. It is the wrong tool for working out what a specific house will pay, because it is a town-wide average built from the equalization ratio, not from any one assessment.

The comparison is genuinely useful, and not in the direction most people expect. For 2025, Montclair's general rate of $3.516 is among the higher ones in Essex County while its effective rate of 2.160% is lower than Nutley's 2.426% and Maplewood's 2.434% — both of which have much lower general rates. A general rate on its own tells you almost nothing about tax burden.

TAX YEAR	SALES	MEDIAN ASSESSMENT	MEDIAN TAX RECORDED	MEDIAN RATE /$100	ASSESSMENT ÷ SALE	TAX ÷ SALE
2024	97	$665,100	$22,633	3.403	45.3%	1.54%
2025	150	$701,300	$24,658	3.516	46.3%	1.63%

What the closed sales themselves recorded, by the tax year each listing reported

Reporting period: October 1, 2025 to September 30, 2026

Basis: assessment, tax amount and tax rate as recorded on each closed listing, grouped by that listing's own reported tax year.

Each row describes its own tax year only. These are not a forecast of any individual bill and not an official ratio.

Those are figures from the listings themselves, and they are a different kind of thing from the certified records above. Each closed listing carries the assessment and tax amount in force for its own tax year, so the rows are grouped by year rather than blended into one number that would belong to no year at all.

The assessment-to-sale column is a statistic about this sample of homes that actually sold — not the state's official ratio, and not the Chapter 123 figure that decides appeal eligibility. Recently sold houses sold above their assessments more than the township average did, which is exactly why the sample's ratio sits below the certified 52.38%. Use the certified figure for anything to do with an appeal.

A sale does not trigger a reassessment

Buying a house in New Jersey does not by itself cause the assessment to be changed to the price paid. This is the most common and most expensive misconception buyers bring to Montclair.

Assessments change through a municipal revaluation or reassessment program, or through an added assessment for new construction or a qualifying permitted improvement. Separately, a bill can move without the assessment moving at all — through a change in the tax rate, a successful appeal, or a change in exemptions, deductions or abatements. Those are different mechanisms with different triggers, and conflating them produces bad advice in both directions.

The scheduled revaluation, and the 2026 budget

Montclair has a town-wide revaluation scheduled: municipal material describes the work being completed in 2027, with the new values effective for tax year 2028. This is a scheduled municipal program applying across the township — not a consequence of any individual sale, and not a prediction of what any one bill will become.

VERIFIED FACT — SCHEDULED, DATES SUBJECT TO MUNICIPAL ACTION *checked November 11, 2026* Township of Montclair, Tax and Property Assessment Q&A; 2026 budget and finance presentation

For 2026 the township published the components of the change for its stated average home, assessed at $641,700: Township +$160.42, Essex County –$25.67, Montclair Public Schools annual budget +$847.04, and a voter-approved school referendum +$558.27 split between the third- and fourth-quarter bills, with a comparable referendum amount billed again in 2027.

OFFICIAL RECORD — APPLIES TO THE TOWNSHIP'S STATED AVERAGE HOME, NOT TO ANY SPECIFIC PROPERTY *checked November 11, 2026* Township of Montclair, 2026 Property Tax Bill Information

The 2026 levy is divided as follows: Montclair Public Schools 54.25%, Township 23.72%, Essex County 14.53%, Type I School District 2.90%, School Referendum 2.32%, Library 1.57%, County Open Space 0.71%.

OFFICIAL RECORD *checked November 11, 2026* Township of Montclair, 2026 Property Tax Bill Information

The township's Finance Committee announced a public meeting on budget and taxes for November 12, 2026 — the day after this edition was written. No outcome from it is reflected here.

KNOWN GAP *checked November 11, 2026* Township of Montclair, Finance Committee to Host Public Meeting on Budget and Taxes

How the arithmetic works — a historical illustration

This shows the mechanism using the most recent rate we verified. It is an illustration of how a bill is computed, not a forward budget: it applies a 2025 rate, and the township's own published 2026 components increased the average bill, so this understates a 2026 figure.

Assumptions

- A house assessed at Montclair's 2026 average residential assessment of $641,707 (NJ Division of Taxation, 2026 Average Residential Statistics).
- The 2025 certified general tax rate of $3.516 per $100 of assessed value — the most recent rate we verified for this edition (NJ Division of Taxation, 2025 General Tax Rates).
- No change in assessment, no appeal, no exemption, deduction or abatement, and no added assessment.

Assessed value (2026 township average)	$641,707
General tax rate applied (2025)	$3.516 per $100
Annual tax at those two figures	$22,562
Monthly equivalent	$1,880

What this is not

- This describes a hypothetical house at the township average. An individual property's assessment is almost never the average, and the only figure that matters is the one on that parcel's record.
- It pairs a 2026 assessment with a 2025 rate, which is a mismatch of years. Treat it as a worked example of the formula, not as a bill and not as a 2026 estimate.
- Because the township's published 2026 changes added to the average bill, applying the 2025 rate produces a low number rather than a cautious one. For budgeting, use the specific property's current assessment and the current rate from the township.
- The scheduled revaluation is expected to change assessed values effective for 2028. A revaluation redistributes the levy; it does not mechanically raise every bill, and its effect on a specific parcel is not knowable in advance.

Official lookups for a specific property

Township of Montclair — Finance and Taxes, Tax and Property Assessment Q&A
https://www.montclairnjusa.org/Government/Departments/Finance-and-Taxes/Tax-and-Property-Assessment-QA

Township of Montclair — 2026 Property Tax Bill Information
https://www.montclairnjusa.org/News-articles/2026-Property-Tax-Bill-Information

NJ Division of Taxation — Local Property Tax statistical tables
https://www.nj.gov/treasury/taxation/lpt/statdata.shtml

NJ Division of Taxation — Chapter 123 definitions and equations (how an appeal ratio is applied)
https://www.nj.gov/treasury/taxation/pdf/lpt/chap123/ch123definitions.pdf

NJ Division of Taxation — Table of Equalized Valuations 2026
https://www.nj.gov/treasury/taxation/pdf/lptval/2026/2026TEV.pdf

Beyond the tax bill

Montclair's housing stock has a median year built of 1922 among the homes that sold in the period, and the ownership costs that follow from that age are not optional. Slate and tile roofs, original windows, knob-and-tube or early wiring, galvanised or lead supply lines, oil tanks, plaster, asbestos-containing materials, and stone foundations all appear in houses of this vintage, and each has a maintenance and insurance consequence.

Budget for them as a program rather than a surprise: a roof and a heating system have known service lives, and a hundred-year-old house will present one of them sooner or later. The diligence section below lists where to establish what a specific house actually has.

6 Housing stock and property diligence

What this town's houses are, and the specific records to pull before committing to one of them.

Among the single-family homes that sold in the period, Colonials were 65% of sales with a median year built of 1922, and Victorians were 12% with a median year built of 1897. Those are the style labels listing agents recorded on the homes that sold — they describe the sales sample, not an inventory of every house in the township.

What the sample does establish is that a typical Montclair single-family transaction involves a house built well before modern codes. That is what the checks below are built around. Whether a particular house sits in a designated historic district, has open permits, or has an older oil tank are all parcel-level questions — this guide cannot tell you how common any of them is, and the records that answer them for a specific address are listed next.

Records to pull for a specific property

In rough order of how often they change a decision.

1. The property's own assessment record and tax history from the township, including any pending added assessment. This is the only assessment figure that matters for the house in question.
2. The permit history from the Montclair building department. Open permits, missing certificates of approval, and additions that do not appear in the record become the buyer's problem, and this is where they surface.
3. Whether the property sits in a designated historic district or is an individually designated landmark, and what that means for windows, siding, roofing and any exterior alteration. A restriction on replacement materials is a real cost and a real timeline, and the township publishes a historic inventory and zoning maps through its online services.
4. Flood zone for the specific parcel, from FEMA's official map service. The FEMA map is one input rather than the whole answer: a parcel outside a mapped high-risk zone can still flood, and local drainage, stream proximity and basement history are worth asking about separately. The insurance consequence follows the designation.
5. Environmental history: any record of an underground storage tank, a prior oil-to-gas conversion, or a known contaminated site nearby. In houses of this age a buried tank is worth asking about specifically, and remediation is not a small cost.
6. Insurance availability and pricing for the actual house before the inspection period ends — roof age, electrical type, plumbing material and prior claims all drive it, and in older stock a policy can be declined or surcharged on any one of them.
7. A full inspection scoped to the age of the house: structure and foundation, roof, electrical service and branch wiring, heating and its fuel source, supply and waste plumbing, drainage and grading, and a sewer lateral scope. On a hundred-year-old house the lateral is worth the extra appointment.

Where those records come from

Township of Montclair — Government departments (building, planning, historic preservation, parking, finance)
https://www.montclairnjusa.org/Government/Departments

Township of Montclair — Tax and Property Assessment Q&A
https://www.montclairnjusa.org/Government/Departments/Finance-and-Taxes/Tax-and-Property-Assessment-QA

FEMA Flood Map Service Center — official flood zone for a specific address
https://msc.fema.gov/portal/home

NJ Department of Environmental Protection — DataMiner (site and contamination records)
https://www13.state.nj.us/DataMiner

NJ Division of Taxation — Local Property Tax
https://www.nj.gov/treasury/taxation/lpt/localtax.shtml

Nothing here is property-specific

Whether a particular house is in a historic district, has open permits, sits in a flood zone, or has a tank in the yard are parcel-level questions. They are answered from the records above for that parcel, not from any town-wide figure in this guide.

7 Everyday logistics

Where things actually are, and where to look for the hours. Addresses and locations are stable; hours and seasons are not, so those stay as links.

The six commercial districts

Montclair has six business and shopping districts rather than one downtown, which is why "how far to the shops" depends entirely on which part of the township a house is in. Montclair Center is the central business district and holds the parking decks and lots. Upper Montclair sits at Valley Road and Bellevue Avenue. Watchung Plaza is beside Watchung Avenue station. Frog Hollow is on Valley Road near Edgemont Park. Walnut-Grove runs along Walnut Street and extends to Grove Street. The South End has its shops and the Martin Luther King Jr. Peace Garden. Walk the ones nearest a house you are considering, at the hour you would actually use them.

VERIFIED FACT — DISTRICTS AND LOCATIONS; INDIVIDUAL BUSINESSES AND HOURS CHANGE *checked November 11, 2026* Township of Montclair, Business and Shopping Districts

Libraries

The Montclair Public Library main building is at 50 South Fullerton Avenue, and the Bellevue Avenue branch is at 185 Bellevue Avenue — the latter in Upper Montclair, close to the Bellevue Plaza bus stop and Upper Montclair station.

VERIFIED FACT — ADDRESSES; CHECK THE LIBRARY FOR CURRENT HOURS *checked November 11, 2026* Township of Montclair (cooling-center notice listing both library addresses); Library Link NJ directory

Parks and recreation

Anderson Park, at Bellevue Avenue and North Mountain Avenue, is an Essex County park — open meadow with paved paths, beside Upper Montclair station.

VERIFIED FACT *checked November 11, 2026* Essex County Parks, Anderson Park

Edgemont Memorial Park on Valley Road has a pond, a playground and walking paths. Essex Park, at Chestnut Street and Essex Avenue, has an indoor arena, a pool and a playground. Both are township facilities.

VERIFIED FACT — FACILITIES; ACCESS, SEASONS AND REGISTRATION VARY *checked November 11, 2026* Township of Montclair, Parks and Park Facilities

Pool membership, field permits and program registration run through Recreation and Cultural Affairs and have their own seasons and deadlines. Confirm what is open to a new resident, and when registration happens, before counting on any of it.

CHECK BEFORE RELYING ON IT *checked November 11, 2026* Township of Montclair, Recreation and Cultural Affairs

The first week after moving

Nearly all of this runs through the township's online services page, which is the single most useful bookmark for a new Montclair resident.

1. Set up Recycle Coach for refuse and recycling pickup days at your address, including holiday delays.

2. Look up the property portal entry for your parcel — assessment, tax history and the record the township holds on the house.
3. Set up payment for taxes, water and sewer.
4. If you will park at a station or in a center, start the parking permit question with the Parking Utility early; a published price is not evidence a permit is available.
5. Register for recreation programs or pool membership in the relevant season.
6. Check the historic inventory and zoning maps if you are planning any exterior work.
7. Use the township's issue reporting for streetlights, potholes, trees and similar.

Township of Montclair, Online Services

The pages worth bookmarking

Township of Montclair — Online Services (Recycle Coach, property portal, payments, permits, reporting)
https://www.montclairnjusa.org/Online-Services

Business and shopping districts
https://www.montclairnjusa.org/Visitors/About-Montclair/Business-and-Shopping-Districts

Parks and park facilities
https://www.montclairnjusa.org/Government/Departments/Recreation-Cultural-Affairs/Parks-and-Park-Facilities

Montclair Public Library (current hours and branches)
https://www.montclairlibrary.org/

Parking Utility — permits, meters, decks and lots
https://www.montclairnjusa.org/Government/Departments/Parking-Utility

Getting to Montclair by train or bus
https://www.montclairnjusa.org/Visitors/Getting-to-Montclair/By-Train-or-Bus

All township departments
https://www.montclairnjusa.org/Government/Departments

8 Buying and selling at the same time

If your move involves selling one home and buying another, it is two transactions bolted together. That is the part that goes wrong, and the part worth a personal review.

The arithmetic that matters is not the sale price of the current house or the asking price of the next one. It is the proceeds from the sale, the purchase budget those proceeds support, and whether the two can be made to happen in an order a lender and two sellers will accept.

Montclair's own closed-sale record sharpens the problem. With a median sale-to-first-ask ratio of 123.8% and a median 14 days to contract, the sequence deserves attention before either transaction starts. These figures do not establish whether an offer with a home-sale contingency will be accepted. That depends on the specific property, competing offers and seller. A seller also needs a plan for where to move if the home goes under contract quickly.

The decision checklist

Work through these in order. Each one is a number or a decision, not a feeling.

Proceeds from the sale

- A defensible price range for the current house, from closed comparable sales rather than an automated estimate or a neighbour's asking price.
- Mortgage payoff, including any second lien or line of credit.
- Transaction costs: brokerage, NJ realty transfer fee, attorney, and the seller-side items that appear at closing.
- Anything required to get the house to market — repairs, clearing, staging — and whether it earns back more than it costs.
- The resulting net proceeds figure, and how much of it is genuinely available as a down payment rather than needed elsewhere.

Purchase budget

- A written lender pre-approval, with the rate and product assumptions it is based on stated.
- The payment quoted at an expected sale price, not at a list price — in this market those are frequently different numbers.
- Taxes estimated from the specific target property's current assessment and the current rate, with the scheduled revaluation noted as a planning factor rather than a forecast.
- Insurance quoted for the actual house, which in pre-war stock can move the monthly figure meaningfully.
- A monthly maintenance reserve appropriate to a house of this age, not a token figure.

Sequence and risk

- Which happens first: sell then buy, buy then sell, or simultaneous — and what each one costs in money and in risk.
- If buying first: how the purchase is financed before the sale closes, and what happens if the sale takes longer than expected.
- If selling first: where you live in the gap, and whether a rent-back or an extended closing is realistic with the specific buyer.
- Which contingencies are actually available to you given how competitive your band is, and which ones would make the offer uncompetitive.
- The attorney review period and inspection timeline on both transactions, and where they collide.
- A written fallback for the case where one of the two transactions fails.

What needs a person rather than a worksheet

- A price range for your actual house, which needs the house seen and the comparable sales chosen deliberately.
- Whether to list before buying, given your band, your financing and your tolerance for moving twice.
- How to structure an offer that competes in a band where most sales close above the first asking price, without waiving protection you need.
- Whether a specific target property's taxes, condition or historic-district status changes the budget.
- The order of operations, with dates, for two transactions that have to work together.

That is the conversation this guide is meant to make shorter. Bring the numbers you were able to fill in and the ones you could not.

9 Comparison worksheet

There is no overall Montclair score here — a composite number hides the trade-off it claims to resolve. State your own priorities instead, and read the underlying facts against them.

Fill in the middle column. The right column is what this guide can tell you, and where it cannot, it says so.

FACTOR	YOUR PRIORITY	WHAT THIS GUIDE ESTABLISHES
Budget	*The price you can actually pay, from a written pre-approval*	Closed-sale bands with sales counts, median sale, days to contract and the gap to first ask, in the first section. Price per square foot is not available.
Commute	*Your Manhattan destination and the arrival time that matters*	Six township stations, with verified scheduled station-to-terminal examples on both the temporary and the November 15 timetables. Door-to-door time and reliability are not established here.
Housing type	*Size, age and condition you are willing to take on*	Bedroom and style mix with medians, and a median year built, from the closed-sale record. Condition is property-specific.
Schools	*What you need from a school, and for which grades*	District structure and the choice-based placement process, plus district-wide Spring 2025 mathematics results for grades 3 to 5. Tested-student counts and participation rates are unknown from the cited slide. No composite quality score. Placement for a specific grade and year must come from the district. GAP
Taxes and carrying cost	*The monthly figure you can sustain, not just the purchase price*	Certified ratio, general and effective rates, the township's published 2026 components, and a historical illustration using the verified 2025 rate. The illustration is not a forecast or a 2026 budget. A specific parcel's bill comes from its own record.
Property risk	*How much diligence and deferred maintenance you can absorb*	The records to pull are listed. Whether any specific house has them is not knowable from this guide. GAP
Everyday logistics	*What you need within walking distance*	Official township and library sources. Deliberately not a list of venues and hours, which would be stale on arrival. GAP

Where the right column says something is not established, that is the honest state of the evidence rather than an omission. Those are the questions worth asking a person.

What this guide does not know

Stated plainly, because a gap that is not named reads as a fact that was never checked.

- School performance here is one dated snapshot: district-wide Spring 2025 NJSLA mathematics for grades 3 to 5. The slide does not give tested-student counts or participation rates, so those denominators are unknown. No individual school's results, no other subject and no later assessment are included.
- The district's legacy magnet FAQ and feeder-pattern page conflict with its current school list. Placement for a specific grade and year is resolved only by the district office.
- We did not locate and verify a 2026 certified general tax rate for Montclair. The 2025 rate is used and labeled as such; this is a limit on our checking, not evidence that no 2026 rate exists.
- The Finance Committee's public meeting on budget and taxes was scheduled for November 12, 2026, after this edition. No outcome is reflected.
- No twelve-month year-over-year change in the median is stated, because the export's recorded GSMLS search does not cover the full prior twelve months. An equal-length eleven-month comparison of whole calendar months is given instead; it is the chosen window, not the only valid one.
- No price per square foot: living area is recorded on a minority of closed listings and skews to larger homes.
- The closed-sale evidence covers single-family homes only. Condominiums, co-ops and townhouses are not in this dataset.
- Inventory is one dated snapshot from October 25, 2026, and its months-of-supply ratio uses a slightly different window from the headline period. There is no inventory history and no live supply figure.
- Scheduled transit times come from official timetables. Measured door-to-door times, on-time performance and station parking availability are not established.
- How common historic-district designation, open permits or buried oil tanks are in Montclair is not measured here — only how to check a specific parcel.

Evidence and sources

Where the market figures come from, and the terms they are published under.

Dataset	GSMLS closed single-family export, Montclair Township, closings 2024-10-25 through 2026-10-24, pulled 2026-10-25
MLS	GSMLS
Records in scope	494 of 494 rows in the export
Export checksum (SHA-256)	d3757d42bb067d6115f259ca1bf23096773ca6a76c582f80e0d6d43bf2ebcabb
Checksum matches the recorded one	yes
Pull date	October 25, 2026
Recorded search covers	October 25, 2024 to October 24, 2026
Headline period	12 months of closings, October 2025 through September 2026
Coverage rule	A window is evidence only when the recorded search covers it entirely. Observed close dates never establish coverage.

Definitions used throughout

sale to original ask
: closed sale price ÷ the first asking price the home was listed at

sale to final ask
: closed sale price ÷ the last asking price before it went under contract

above ask
: strictly above; at-or-above is a different measure

days to contract
: pending date − list date on the closed listing, where list ≤ pending ≤ close

contract to close
: close date − pending date

sample floor
: a median is published only when its own denominator is at least 10

bands
: cut on closed sale price, so a band describes what a budget actually bought

Style codes

The export abbreviates style names. This guide displays the full word and records the mapping here: Bi-Level = Bi-level, Contemp = Contemporary, CustHome = Custom home, MultiFloor = Multi-floor, SplitLevel = Split level, Victrian = Victorian.

NOTE: This representation is based in whole or in part on data supplied by the Garden State Multiple Listing Service, L.L.C. ("GSMLS"). GSMLS does not guarantee nor is in any way responsible for its accuracy. Data maintained by GSMLS may not reflect all real estate activity in the market

Every figure carries its own source and date where it appears. Market figures come from a GSMLS closed-sale export; tax figures from the NJ Division of Taxation's certified tables; transit figures from NJ Transit timetables; school and municipal facts from the district's and township's own pages. Where two official sources disagree, this guide says so rather than choosing silently.

Glen Ridge is a separate municipality with its own borough government, school district and tax rate. Its station is the next stop down the line from Bay Street, but no figure in this guide describes it. Both towns are covered together on our Montclair & Glen Ridge page.

What to do next

This guide is the part that can be written down. The rest depends on your house, your numbers and your timing.

If you are buying and selling at once

The proceeds figure and the sequence decision are what make two transactions work together, and they are worth getting on paper before either one starts. See section 8, “Buying and selling at the same time”.

If you are selling

The town-wide figures describe closed outcomes across a mixed set of houses, not a promise about yours. What determines your result is the pricing decision, the preparation, and the comparable sales on your own blocks. That needs the house seen. See section 2, “Where the market actually is”.

If you are buying

Work from the price band you can actually close in rather than from asking prices, and note how wide the gap has run in that band. See section 1, “What a budget buys”.

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Equal Housing Opportunity. This guide is information, not an appraisal, not legal or tax advice, and not a prediction of any individual tax bill or sale price.