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perm.

Frank Rengelwald

MASTER PLAN



OLD TAPPAN BOROUGH

MASTER PLAN STUDY

Report 1

- * Population and Housing Study
- * Economic Analysis

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Boorman and Dorram, Inc.

November 1978

OLD TAPPAN BOROUGH, NEW JERSEY

1978

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Population Pyramid

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"Modern American man is highly dependent on his fellows . . . his need to zone arises because humanity clustered in cities demands a form or protection which is of no important to humanity dispersed."

"Zoning regulations take the form of dividing the community into districts and within each district limiting the height, bulk and use of buildings, the density of population, the use to which land may be put, and other matters. Such regulation must not be arbitrary or capricious. It must have a substantial relation to the general public welfare. It must be in accordance with a comprehensive plan . . . "

Fred H. Bair, Jr., in A Model Zoning Ordinance, ASPO, 1966

"C.40:55D-62 Power to zone.

49. Power to zone. a. The governing body may adopt or amend a zoning ordinance relating to the nature and extent of the uses of land and of buildings and structures thereon. Such ordinance shall be adopted after the Planning Board has adopted the land use plan element of a master plan and all of the provisions of such zoning ordinances or any amendment or revision thereto shall either be substantially consistent with the land use plan element of the master plan or designed to effectuate such plan element . . . "

Municipal Land Use Law, Chapter 291
Laws of N.J., 1975, Article 8

"No zoning ordinance and no amendment or revision to any zoning ordinance shall be submitted to or adopted by initiative or referendum"

C. 40:55D-62-49 (b)

COMMENTARY

The same applies to Master Plans, where the responsibility for adoption lies with the Planning Board.

C.40:55D-28,19

I. INTRODUCTION

Old Tappan Borough is a substantially developed residential community as this Master Plan Study proves and demonstrates.

In order for Old Tappan to comply with the requirements of the Municipal Land Use Law of New Jersey, 1975, it needs to enact a Zoning Ordinance based on the Land Use Element of its Master Plan, prior to February 1, 1979.

The Borough Master Plan is being prepared with due dispatch, and without haste, to meet this deadline. While most of the Master Plan studies are proceeding concurrently, Master Plan reports in this series are being published in the order of work completed so as not to delay the completion of the Master Plan.

Thus, this report, the first one in the series of Master Plan reports, presents the first two completed studies:

- * Population and Housing
- * Economic Analysis

The second report in this series will present the up-to-date Land Use survey findings, Land Use data, and miscellaneous other variables which form the basis of the Land Use Element.

The consultants wish to thank the residents, appointed and elected officials of Old Tappan, and their professional advisors as well as the many other people from the Borough's private sector, and also county, state, and Federal agencies who have generously contributed information and their time in aiding the preparation of these Master Plan studies.

"Are we doing better now? Not much. We do not know how to estimate current population with reasonable accuracy (witness frequent embarrassment when census counts become available for comparison with estimates). And we have not demonstrated ability to predict future population with reasonable accuracy, even for relatively short periods or for large areas.

On local forecasts, more difficult than national, regional, or state prognostications, accuracy is generally very bad, particularly when the time period is extended. A rough analysis of predictions by a random selection of estimators (Many of them highly qualified) indicates an average error far above 50 percent in 20 years in amount of change predicted, without much choice in direction of error."

Planning Cities

by Frederick H. Bair, Jr., 1970

II. P O P U L A T I O N

Fred Bair quoted above is one of the most respected and acknowledged planners of our generation. His views about population projections quoted above are more often correct than not. For this reason, this chapter as presented on the pages following is not intended for the purpose of population projections, but for an analysis of the population, soil, and economic, and housing characteristics of Old Tappan Borough to offer the planners a better insight into the reasons for the community having developed the way it has grown and also to provide the necessary statistical base for the grade-by-grade school population projections which

are presented elsewhere in the Community Facilities chapter. To put the reader's mind at ease, we will hasten to mention with due modesty that as it happens the last few such projections as prepared by the consultants having checked a year or two later have been found to be accurate within 3% error.

This does not mean that the consultants have a special crystal ball, but perhaps some of the population projection methods, especially for short range projections, such as school populations where the projections are based on those people who are already born and existing have been refined to the point where the projections can be prepared most often with reasonable accuracy.

POPULATION CHARACTERISTICS AND TRENDS

General

Old Tappan Borough is only about four miles from Manhattan Island as the crow flies, and eleven miles from the George Washington Bridge as the commuter drives. The borough is located in the north-west portion of Bergen County and is part of the New York - Northern New Jersey Metropolitan area. This geographic proximity influenced the borough's growth patterns. Most of Old Tappan's vigorous growth took place during the 1950 - 1970 period. About one-third of the municipal area was inundated during 1966 for the newly created Lake Tappan Reservoir. As a result of the fast growth and the reservoir construction, there is only a modest amount of vacant developable land remaining in the municipality.

The State of New Jersey, Department of Labor and Industry's official population estimate for Old Tappan Borough, dated July 1, 1976, was 4,100 persons. This population resided in a nearly four square mile area, a third of which as mentioned earlier is under water, at an estimated density of 1,069 persons per square mile, occupying an estimated 1,142 housing units.

Growth Trends

Table P-II following presents the population trends and projections for Old Tappan from the turn of the century until 1985. From this table one can observe that what used to be a quiet, rural farming community in 1900, with a population of 269 persons, has become a thriving suburban community of 4,100 persons by 1976.

State demographers estimated the future 1985 Old Tappan population in the range between 4,230 to 5,630 persons. This estimate indicates that the State planners did not envision any spectacular population growth to take place in Old Tappan between 1975, the year the estimates were prepared and 1985, the date of the projections.

TABLE P - I

MISCELLANEOUS POPULATION AND HOUSING DATA*

OLD TAPPAN BOROUGH, NEW JERSEY

1976 July estimated population 4,190

Area: 3.92 square miles or 2,508 acres

1976 density/square mile: 1,069

All Housing Units, 1970: 1,001

Building Permits issued 1970-6/77: . 141

Estimated Housing Stock, 12/31/77 . 1,142

Net Increase since 1970: 141 housing units

* Source: 1978 Planner's Data Book for Bergen County by
Bergen County Planning Board, hereafter referred
to as 1978 Data Book.

The past population growth trends as might be observed from Table P-II seem to indicate that Old Tappan population growth will continue to slow down. During the 1950 - 1960 decade the borough population growth jumped from 36% to over 180%, an almost six fold increase. However, during the following ten years, this growth dropped by about two-thirds to barely over 68% by 1970. Thereafter the estimated growth trend for the six years from 1970 - 1976 was only a modest 5%. From this we draw the conclusion that the most readily developable lands, which probably were also the best lands, the highest, the flattest, well drained, most accessible parcels were developed first, leaving the more marginal lands, those which are either steep, wet, or involving other development problems, for later development. Therefore, it would seem on the grounds of these statistics alone, without taking other major factors into consideration, that if past trends were to continue future population growth of Old Tappan should be expected to be curtailed drastically.

Social and Economic Characteristics

From Table P-III presenting general social and economic characteristics data for Old Tappan, based on 1970 U. S. Census of Population, we find the following:

Of the 1970 Old Tappan population of almost 4,000 persons, over one-half or nearly 52% were native born residents of the State of New Jersey. The percent of foreign born Old Tappan residents was less than 7%.

The adult population of Old Tappan, those persons who were 25 years or older, had a median of 12.6 school years completed when surveyed in 1970. This was somewhat higher than the 12.3 year median for Bergen County. Furthermore, we find that 74% of the Borough population has completed four years or more of high school education.

The unemployment level in 1970 was fairly low at 3.6%, in a labor force where 37% of Old Tappan females over 16 years of age were part of this labor force, and where 27% of the total Old Tappan labor force was accounted for by manufacturing industries.

TABLE P-IIIGENERAL SOCIAL AND ECONOMIC CHARACTERISTICSCENSUS OF POPULATIONOLD TAPPAN, N.J. 1970

Total Population	3,917
Percent Foreign Born	6.8
Native Population-Percent Residing	
In State of Birth	51.8
Persons 25 years old and over	
Median school years completed	12.6
% completed 4 years of high school or more	74.0
Non-worker - Worker ratio*	1.65
Female, 16 years and over,	
percent in labor force	37.4
Civilian labor force % unemployed	3.6
Employed persons % in Manufacturing Industries	27.2
Families	
Median Income	\$17,472
% with income less than poverty level	3.4
% with income of \$15,000 or over	59.5

INCOME OF FAMILIES AND UNRELATED INDIVIDUALS

NJ-32-544

All families	929
Less than \$1,000	8
\$1,000 to \$1,999	-
\$2,000 to \$2,999	24
\$3,000 to \$3,999	9
\$4,000 to \$4,999	9
\$5,000 to \$5,999	-
\$6,000 to \$6,999	11
\$7,000 to \$7,999	19
\$8,000 to \$8,999	16
\$9,000 to \$9,999	33
\$10,000 to \$11,999	95
\$12,000 to \$14,999	152
\$15,000 to \$24,999	358
\$25,000 to \$49,999	166
\$50,000 or More	29
Median Income**	\$17,472
Mean Income***	\$19,330
Per Capita Income of Person.	\$ 4,711

* This is the ratio of persons not in the labor force, including persons under 14 years of age, to persons in the labor force.

** The median income is the amount which divides the distribution into two equal groups.

*** Mean family income is obtained by dividing total family income by the total number of families.

Income

The 1970 median family income was \$17,472, whereas the mean family income was \$19,330 and the per capita income was \$4,711.

There were in 1970 a total of 329 families and unrelated individuals in Old Tappan. Of these only 50, or 5%, had family incomes short of \$5,000 per year. In 1970 the largest group of residents with incomes in the same income range were 358 families in the range of \$15,000 to \$24,999 per year, representing 39% of the total of Old Tappan families. Altogether there were 62% of all families in the \$10,000 to \$49,999 annual family income range. These statistics indicate an above average affluence by 1970 standards in the borough.

The median Bergen County family income in 1970 was \$13,597 as compared to \$17,474 in Old Tappan, a 29% differential.

General Population Characteristics

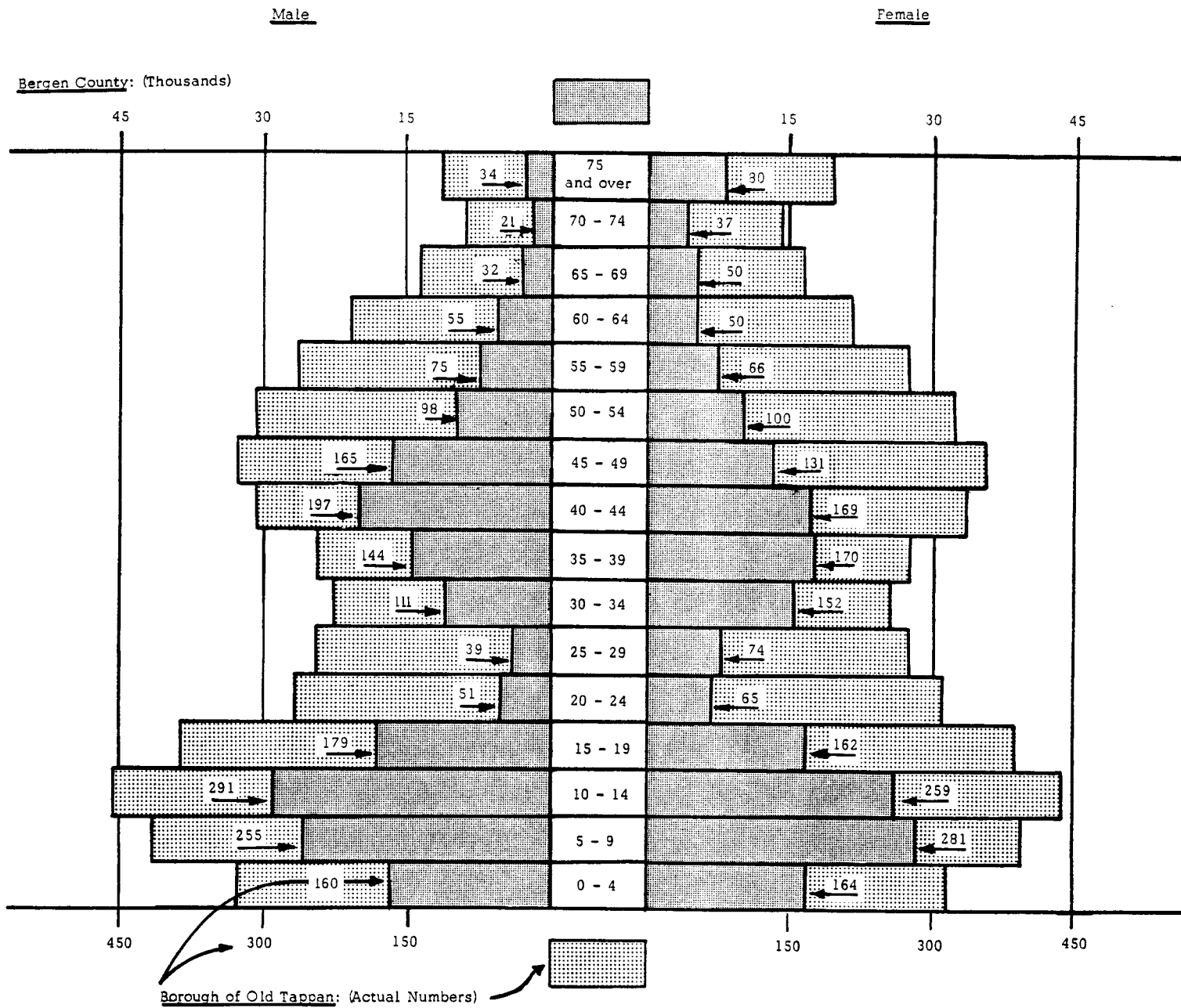
From Table P-IV we observe that the Old Tappan population is predominantly white, with the non-white population being less than 1% of the total population.

Females outnumbered males in 1970 in Old Tappan by almost 3% or 103 persons.

Population Pyramid

The Old Tappan Population Pyramid is superimposed over the Bergen County profile as presented on the page following. From this diagram one can see that by and large there are some similarities between the two population pyramids. It is noteworthy that the greatest difference is to be found in the Old Tappan pyramid having a proportionately rather narrow waist. This means that there is to be found only proportionately small group of people in the 20 to 30 age group. This implies that there is a much larger proportion of the Old Tappan population in the 30 to 50 age group, which seems to be the largest segment of the borough's population. The pyramid also has a very narrow top, meaning that there are proportionately very few senior citizens and elderly people. It is of interest to note that in the age groups of 65 and over, females outnumber males considerably.

AGE AND SEX DISTRIBUTION - BOROUGH OF OLD TAPPAN AND BERGEN COUNTY - 1970



Source: U.S. Census of Population - 1970

TABLE IV - GENERAL POPULATION CHARACTERISTICS
(Continued)

	<u>Male</u>	<u>Female</u>
<u>Race</u>		
White	1,897	2,000
Negro	-	3
Indian	-	1
Japanese	3	2
Chinese	6	4
All Other	<u>1</u>	<u>-</u>
	1,907	2,010
<u>Age By Sex</u>		
All Ages	1,907	2,010
Under 5 years	160	164
5 to 9 years	255	281
10 to 14 years	291	259
15 to 19 years	179	162
20 to 24 years	51	65
25 to 29 years	39	74
30 to 34 years	111	152
35 to 39 years	144	170
40 to 44 years	197	169
45 to 49 years	165	131
50 to 54 years	98	100
55 to 59 years	75	66
60 to 64 years	55	50
65 to 69 years	32	50
70 to 74 years	21	37
75 years and over	34	80
Under 18 years	845	826
21 years and over	1,006	1,124
65 years and over	87	167
Median age	27.2	30.0

From Table P-V we note that the average Old Tappan household contained 3.93 persons or almost four persons per household.

Persons under 18 years of age numbered 1,671 or almost 43% of the total population, indicating thereby that on the whole the Old Tappan community consists mostly of fairly young people, who have many young children. Conversely, the number of persons 65 years or older was in 1970 only 254, or about 6% of the total population, indicating thereby that the number of elderly in Old Tappan is proportionately not very large when compared to the rest of the community.

The income trends data as presented in Table P-VI are particularly interesting because the U. S. Census estimates that the per capita income of Old Tappan residents has increased by 35% in the four-year period between 1970, when it was estimated at \$4,711 and 1974 when it was estimated at \$6,341. It would seem that this estimated income increase was considerably faster than inflationary or other national income trends during the same period of time.

Tables P-VII, P-VIII, and P-IX present detailed information on Old Tappan senior citizen household characteristics, senior citizen incomes, and poverty and income levels among Old Tappan elderly in general. Thus, we find that of the 254 persons who were in 1969, 65 years or older, 18 persons or 7% were rated by the census enumerators as being below poverty level.

Table P-VIII presenting household data for the elderly indicates that among persons 62 years to 64 years of age, the largest number, or 67, are found in households of two persons. When proceeding through the survey to persons 65 years or older, we find that the largest number, or 102 persons, are found in households of four persons or more.

TABLE P-V - GENERAL POPULATION CHARACTERISTICS
(Continued)

Relationship to Head of Household

All Persons	3,917
<u>In Households</u>	3,874
Head	987
Primary Individual	56
Wife of Head	877
Other Relative of Head	1,987
Not Related to Head	23
<u>In Group Quarters</u>	43
Inmate of institution	43
Other	-
Persons Per Household	3.93

Relationship of Persons Under 18 Years

Persons, under 18 years old	1,671
Head or Wife of Head	-
Own Child of Head	1,632
In husband-wife families	1,585
In families with female head	37
Other relative of head	30
Other	9

Relationship of Persons 65 Years and Over

Persons, 65 years old and over	254
Head of family	70
Wife of head	39
Other family member	67
Primary individual	32
Not related to head (in household)	3
In group quarters	43
Inmate of institution	43
Other	-

TABLE P-VI

OLD TAPPAN BOROUGH, NEW JERSEY

TRENDS IN INCOME, 1970 - 1974 *

Per Capita Income

1969 Census	\$4,309
1970 Census	\$4,711
1972 Census	\$5,248 (estimated)
1974 Census	\$6,341 (estimated)

TABLE P-VII

OLD TAPPAN POVERTY AND OTHER INCOME STATISTICS

FOR THE ELDERLY

1969 EARNED INCOME *

Total population 65 plus	254
65 Plus Below Poverty	18
Percent of 65 Plus Below Poverty	7.1%
<u>Husband</u> - Total Families	84
<u>Wife</u> - Income below \$3,000	4
<u>Families</u> , Income between \$3,000 - \$4,999.	4
<u>Head 65 Years or Older</u>	
Income between \$5,000 - \$6,999	0
Income between \$7,000 - \$9,999	21
Income Over \$10,000	55

Source: 1978 Data Book, page 53 and Office on Aging, New Jersey Department of Community Affairs, U. S. Census, 1970, as compiled by Bergen County Planning Board.

TABLE P-VIII

SENIOR CITIZEN HOUSEHOLD CHARACTERISTICS

BY NUMBER OF PERSONS IN HOUSEHOLD, 1970*

<u>Number of Persons In Household</u>	<u>Persons Age 62 to 64 in Households by Number of Persons in Household</u>	<u>Persons 65 and over in Households by Number of Persons in Households</u>
4 or more	9	102
3	7	49
2	67	59
1	<u>0</u>	<u>44</u>
TOTAL	83	254

TABLE P - IX

SENIOR CITIZENS INCOME

OLD TAPPAN BOROUGH, NEW JERSEY, 1969

<u>Persons age 62 - 64 in Households by Family Income</u>	<u>Persons 65 and over in Households by Family Income</u>
Less than \$2,0000	49
\$2,000 - \$4,400 . . .20	32
Over \$4,400 <u>.63</u>	<u>173</u>
Total	83
	254

Source: 1978 Data Book, pages 50 and 49

Occupation

Following Table P - X presents detailed data on the general social and economic characteristics of Old Tappan in 1970.

From this table we find that of the total Old Tappan work force of - - 16 years of age and over - - 1,400 persons, 448 were females.

The major occupational groups were as follows:

	<u>Males</u>	<u>Females</u>
Clerical and like workers	305	239
Professional, technical, and like workers	261	67
Managers and administrators . .	257	0
Salaried	243	0
Secretaries, stenographers, typists	0	92
Sales Workers	169	48
Craftsmen, foremen and like workers	169	0
Service workers	110	0

From the above we can note that for both males and females the classification of the clerical and like workers accounted for the largest number of employed persons in each group, amounting to a total of 544 persons employed in this classification out of a total of 1,400 or about one-third of the total labor force.

Table P - XI following presents additional information on school enrollments, years of school completed, and miscellaneous employment status information.

From the enrollment data one can observe that of the seven-year old to seventeen-year old age group, close to 100% were in the school population and enrolled in schools.

TABLE P-X- GENERAL SOCIAL & ECONOMIC CHARACTERISTICS
(Continued)

OCCUPATION

Total employed, 16 years old and over	1,400
Professional, technical, and kindred workers	261
Health workers	43
Teachers, elementary & secondary schools	61
Managers and administrators	257
Salaried	248
Self-employed in retail trade	-
Sales workers	169
Retail Trade	62
Clerical and Kindred workers	305
Craftsmen, foremen, & kindred workers	169
Mechanics and repairmen	50
Construction craftsmen	31
Operatives, except transport	56
Manufacturing	41
Non-Manufacturing industries	15
Transport equipment operatives	17
Laborers, except farm	30
Farmers and farm managers	6
Farm laborers and farm foremen	7
Service workers	110
Cleaning & food service workers	45
Protective service workers	21
Personal & health service workers	44
Private household workers	13
 Female employed, 16 years old and over	 448
Professional, technical and kindred workers	67
Health workers	11
Teachers, elementary & secondary schools	32
Managers and administrators	10
Sales workers	48
Clerical and kindred workers	239
Secretaries, stenographers, and typists	92
Operatives, including transport	35
Nondurable goods manufacturing	17
Service workers, except private household	27
Private household workers	8
Other occupations	14

TABLE P-XI GENERAL SOCIAL & ECONOMIC CHARACTERISTICS
(Continued)

SCHOOL ENROLLMENT

Percent enrolled, 3 to 34 years old	64.1
3 and 4 years old	7.8
5 and 6 years old	61.1
7 to 13 years old	99.0
14 and 15 years old	99.9
16 and 17 years old	98.6
18 and 19 years old
20 and 21 years old
22 to 24 years old
25 to 34 years old	2.7

YEARS OF SCHOOL COMPLETED

Total persons, 25 years old and over	2,048
No school years completed	12
Elementary: 1 to 4 years	33
5 to 7 years	69
8 years	220
High School: 1 to 3 years	198
4 years	849
College: 1 to 3 years	279
4 years or more	388
Median school years completed	12.6

EMPLOYMENT STATUS

Male, 16 years old and over	1,123
Labor force	984
Percent of total	87.6
Civilian labor force	984
Employed	952
Unemployed	32
Percent of civilian labor force	3.3
Not in labor force	139
Under 65 years	91
65 years and over	48

Female, 16 years old and over.	1,253
Labor force	468
Percent of total	37.4
Civilian labor force.	468
Employed	448
Unemployed	20
Percent of civilian labor force	4.3
Not in labor force	785
Under 65 years	644
65 years and over	141

Male, 14 and 15 years old.	133
Labor force	26
Female, 14 and 15 years old	109
Labor force	-
Male, 16 to 21 years old	136
Not enrolled in school	22
Not high school graduate	-
Unemployed or not in labor force	-

As mentioned earlier, the median school years completed by Old Tappan residents was 12.6 years, but what is perhaps more important than this median is that about one-third of the borough population, 25 years or older have also attended college for one to four years or more.

Almost 88% of the Old Tappan males 16 years of age or older were counted in the labor force with only 32 individuals having been unemployed at the time of the census. As opposed to males only 37% of the females 16 years of age and older were found in the Old Tappan labor force in 1970. Of these only 20 or about 4.3% were unemployed. About 142 youngsters between the ages of 14 and 15 were in the labor force.

Table P - XII presents the statistical data for the place of work of Old Tappan persons during the census week of April 1970. It is interesting to note that of the 1,338 respondents to this survey, 822 worked in Bergen County and 341 in New York City, while only 68 commuted to Rockland County.

TABLE P - XII

TOTAL OLD TAPPAN PERSONS BY PLACE OF WORK

DURING THE CENSUS WEEK (April, 1970)

Clifton	6
Remainder of Passaic County. . .	17
Bergen County	822
New York City, total	341
Rockland County	68
Westchester County	35
Nassau - Suffolk Counties. . . .	11
Hudson County	24
Union County	14

Source: 1978 Data Book

H O U S I N G

NOTE: A Revised Housing Allocation Report for New Jersey
by the New Jersey Division of State and Regional
Planning, May 1978, on its Page A-20 assigns a
housing allocation of 400 units to Old Tappan Borough.

TABLE H-I

HOUSING DATA, 1940 - 1970

<u>Year of Census Data</u>	<u>No. of Units</u>
1940	190
1950	246
1960	674
1970	1,001

Source: 1978 Planner's Data Book

Table H-II A , Trends in Residential Construction and Sales , 1970 - 1977 indicates that during the eight-year period of this tabulation, there were a total of 145 one-family home building permits issued in Old Tappan. This averages about 18 homes per year, and as can be noted from the table since the early 1970-ies, home construction has considerably slowed down to less than 10 homes per year or less than one home per month.

Table H-II B presents Comparable Sales of Homes by price category for the 1970 to 1976 period. We can note a drastic shift towards increasingly more expensive homes over this period, with an accompanying decrease in the sales of lower priced homes. A great deal of this trend we believe is accountable to inflationary prices.

Table H-III presents miscellaneous housing data from which we find that the average number of persons per occupied housing unit is 3.9 in Old Tappan, with a slightly lesser factor for renter occupied units, and a slightly higher one for owner occupied units.

We also note that there were barely any vacancies in 1970 when the census found only 14 vacant year-round homes and five for sale units in the borough.

The median of all units had 6.8 rooms with a larger number of homes, namely 328, having eight rooms or more.

When analyzing the number of persons per occupied housing unit, we find that statistically the largest number of homes had four persons per housing unit. There were 238 such homes. Thereafter two persons per housing unit was the second most popular size with 193 homes of this type. Only 28 housing units had 8 persons or more. In 1970 the median rent for renter occupied units was \$128.

TABLE H - IIA
TRENDS IN RESIDENTIAL CONSTRUCTION AND SALES

OLD TAPPAN BOROUGH, NEW JERSEY

1970 - 1977

<u>Year</u>	<u>Single Family Dwelling Units*</u> <u>Authorized by Building Permits</u>	<u>Total Comparable</u> <u>Residential Sales **</u>
1970	23	12
1971	28	-
1972	33	53
1973	23	51
1974	8	50
1975	8	38
1976	13	34
1977	<u>9</u>	<u>NA</u>
Eight-year Total	145	238+ number of sales in 1977

* Source: Data Book, pages 19 and 23

** Source: State of New Jersey Department of Treasury, Division of
Trenton, Average Sales/Assessment Ratio in N.J. by Taxing
District - By Property Class, compiled by Bergen County
Planning Board Data Book, page 25

TABLE H - IIB
COMPARABLE SALES BY PRICES
OLD TAPPAN BOROUGH, NEW JERSEY, 1970 and 1976

	<u>1970</u>	<u>1976</u>
Less than \$20,000	1	0
\$20,000 - \$29,999	0	1
\$30,000 - \$39,999	7	3
\$40,000 - \$49,999	3	3
\$50,000 - \$74,999	1	18
\$75,000 - \$99,999	0	3
\$100,000 Plus	<u>0</u>	<u>6</u>
Total Sales	12	34

Source: 1978 Data Book

TABULATION OF MISCELLANEOUS HOUSING DATA

OLD TAPPAN, NEW JERSEY, 1970

Total Population	3,917
All Housing Units	1,003
Vacant, Seasonal & Migratory	2
All Year-Round Housing Units	1,001

OWNERSHIP V. RENTALS

Population in Housing Units.	3,874
Per Occupied Unit	3.9
Owner.	4.0
Renter	3.2
Owner Occupied	929
White	926
Renter Occupied	58
White	58
Vacant Year-Round	14
For Sale Only	5
Vacant Less Than 6 Months	-
Median Price Asked	\$5,000 +
For Rent.	1
Other	8
Units in Structure	
1	972
2 or More	29

ROOMS

1 Room	1
2 Rooms	3
3 Rooms	17
4 Rooms	57
5 Rooms	138
6 Rooms	220
7 Rooms	237
8 Rooms Or More	328
Median All Units.	6.8

PERSONS PER OCCUPIED HOUSING UNIT

1 Person.	50
2 Persons	193
3 Persons	162
4 Persons	239
5 Persons	180
6 Persons	95
7 Persons	40
8 Persons Or More	28
Median All Occupied Units	3.9
All Occupied Units	987

Table H-IV following presents miscellaneous housing data from which we note that the median value of Old Tappan homes in 1970 was \$42,800, and the median contract rent was \$128 per month.

From Table H-V we note the following:

Water to 877 Old Tappan homes was provided by the Hackensack Water Company, while 126 home had individual wells.

Almost 200 housing units had at least one air conditioner; 140 homes had two or more air conditioners, and 193 homes had a central system. Thus, 532 homes had air conditioning of one sort or another, as opposed to 471 homes that had no air conditioning at all. Almost all homes had telephones with the exception of nine.

Most homes had at least two cars available (663) with 195 homes that had only one car and 102 homes that had three or more cars. Only 27 homes had no cars at all.

TABLE H-IV- TABULATION OF MISCELLANEOUS HOUSING DATA
(Continued)

PERSONS PER ROOM

All Occupied Units	987
1.00 or Less.	961
1.01 to 1.50.	23
1.51 or More.	3

VALUE OF HOMES

NJ-32-113

Owner Occupied. By Value Ranges

Specified owner occupied	890
Less than \$5,000	1
\$5,000 to \$9,999	-
\$10,000 to \$14,999	6
\$15,000 to \$19,999	20
\$20,000 to \$24,999	28
\$25,000 to \$34,999	199
\$35,000 or More	636
Median	\$42,800

CONTRACT RENT

Renter Occupied, By Monthly Rent Ranges

Specified renter occupied*	57
Less than \$30.	2
\$30 to \$39	1
\$40 to \$59	1
\$60 to \$79	-
\$80 to \$99	6
\$100 to \$149	18
\$150 or More	16
No Cash Rent	13
Median	\$ 128

NJ-32-239

YEAR STRUCTURE BUILT

1969 to March 1970	54
1965 to 1968.	140
1960 to 1964.	206
1950 to 1959.	415
1940 to 1949.	45
1939 or Earlier	143

*Excludes homes on 10 acres or more.

TABLE H - V - TABULATION OF MISCELLANEOUS HOUSING DATA
(Continued)

COMPLETE BATHROOMS

1	282
1 - 1/2	161
2 or more	560
None or also used by other household	-

SOURCE OF WATER

Public System or Private Company	877
Individual Well	126

AIR CONDITIONING

Room Unit:

1	199
2 or more	140
Central System	193
None	471

TELEPHONE

Available	978
None	9

AUTOMOBILES AVAILABLE

1	195
2	663
3 or more	102
None	27

"econ-o-my-mies (Gr. oikos, house + nomos, managing)

1. The management of the income, expenditures, etc. of a household, government, etc.
2. Careful management of wealth, etc., thrift.
3. An instance of thrift.
4. A system of producing and distributing wealth."

Webster's New World
Dictionary of the American
Language, 1975.

III. ECONOMIC ANALYSIS

Introduction

As Webster's definition quoted above indicates the first connotation in a definition of economies is the management of income, expenditures of a government, household or the like. The purpose of this chapter of the Old Tappan Master Plan is to provide an analysis and evaluation of this income management and an analysis of the revenues and the expenditures with the intent and hope to find a clue on how to guide the development of future trends for the Old Tappan community's greatest benefit.

We have found in the preceding land use analysis that the Old Tappan community is a predominantly residential community and the evaluation of this economic study, we believe, indicates and pinpoints the potential consequences of this development trend.

PAST TRENDS

Table of Aggregates

In 1978 the total assessed valuation of taxable properties in Bergen County was 5.3 billion dollars. Of this amount 104 million dollars was represented by Old Tappan valuations. Table EC-I following presents the statistical data for the Summary of Assessed Valuations from the Table of Aggregates of Taxable Property and the Trends in the Municipal Budget of Old Tappan for the past ten years. From this table one can note that the mainstay of the Old Tappan tax base is the residential ratables. These residential ratables increased by 170 line items, or by 18%, during the ten-year period of 1969 to 1978. During the same time the assessed valuations of these residential properties increased from 23 million dollars to over 84 million dollars. The significant change during this period is that residential ratables increased from 78.4% of the Old Tappan tax base ten years ago to 81.5% in 1978. As can be noted from the tabulation, this proportion was even higher in 1977 when it reached a record high of 82.3%. What this statistic means is that as time goes by in order to make ends meet, Old Tappan found it necessary to assess a proportionately increasingly larger share of the tax burden to the home owners.

Vacant Lands

Old Tappan's vacant lands have been used up at a rapid rate over the past ten years as is implied by this table. There were recorded 341 vacant land line items in 1969, of which there were only 184 left by 1978, implying thereby that there were 157 vacant line items "used up" during this period. The assessed valuation of vacant lands has increased from 3.7 million dollars in 1969 to 5.8 million dollars ten years later. What this indicates is that because of inflationary values a smaller amount of vacant land in 1978 has a higher assessed value than the larger amount of acreage ten years before.

TABLE EC-1

SUMMARY OF ASSESSED VALUATIONS * FROM TABLE OF AGGREGATES OF TAXABLE PROPERTY & TRENDS IN MUNICIPAL BUDGET

OLD TAPPAN BOROUGH, NEW JERSEY

Year	VACANT			RESIDENTIAL			FARMS			COMMERCIAL			TOTAL AMOUNT		MUNICIPAL BUDGET	
	No. of Items	Amount	% of Total	No. of Items	Amount	% of Total	No. of Items	Amount	% of Total	No. of Items	Amount	% of Total			Amount	% Change
1969	341	3,777,500	12.8	937	23,158,250	78.4	23	310,250	1.1	28	2,285,750	7.7	29,531,750		NA **	-
1970	327	11,181,600	20.9	963	38,543,600	72.3	24	471,300	0.9	27	3,128,900	5.9	53,325,400		456,665	-
1971	288	5,142,200	9.9	991	40,078,400	77.0	24	499,700	1.0	80	6,325,600	12.1	52,045,900		579,529	+26.9%
1972	274	4,820,000	9.0	1015	41,614,900	77.6	24	519,700	1.0	82	6,678,800	12.4	53,633,400		709,558	+22.4%
1973	257	4,508,600	8.1	1051	44,186,400	79.1	24	518,600	0.9	82	6,654,800	11.9	55,868,400		793,416	+11.8%
1974	239	4,149,100	7.2	1071	46,036,700	80.1	24	521,600	0.9	83	6,802,100	11.8	57,509,500		813,306	+ 2.5%
1975	228	3,994,400	6.7	1081	47,493,000	80.0	24	522,400	0.9	83	7,376,600	12.4	59,386,400		898,814	+10.5%
1976	221	3,839,650	6.5	1087	48,049,300	81.6	29	551,700	0.9	83	6,469,050	11.0	58,909,600		1,017,277	+13.2%
1977	205	6,638,000	6.2	1095	83,003,600	82.3	29	940,600	0.9	83	10,268,300	10.2	100,850,500		1,022,809	+ 0.5%
1978	184	5,817,300	5.6	1107	84,768,100	81.5	29	942,600	0.9	85	12,497,300	12.0	104,025,300		NA **	-

Note: Revaluations were made in 1970 and 1977.

* Assessed value based on 100% of the fair market value as of 1970.

** NA - 1969 and 1978 data not available

Source: Borough of Old Tappan Tax Assessor's Office

The significant change in the past trend of vacant lands in the table of aggregates is that while ten years ago vacant lands represented almost 13% of the tax base, this has declined to less than one-half, or only 5.6% by 1978. It is predictable that this trend will continue to decline more or less proportionately with the rate at which the remaining vacant lands are being used.

Farms

The number of line items classified as farms has increased by six from 23 to 29 during the past decade. The assessed valuation rose also from \$310,000 to over \$942,000. However, while in 1969, 23 farms represented 1.1% of the Township's assessed valuations, by 1978, 29 farms represented only 0.9% of the Old Tappan tax base. This trend is generally typical for the State of New Jersey, indicating an overall decline in farming, even though - or because of - the value of farmlands, like the value of vacant lands, has appreciated impressively over the years.

Commercial

Apart from the residential land uses the commercial uses were the only other category of assessments that have increased and improved their role in relation to, and in support of the Old Tappan tax base. The number of commercial line items increased from 28 to 85 during the past ten years, and the corresponding assessed valuation of these properties has increased from 2.3 million dollars to 12.5 million dollars. In 1969 commercial properties represented nearly 7.7% of the Old Tappan tax base. At present, the 85 commercial line items of Old Tappan represent a near record 12% of the municipal tax base. Total assessments increased from 29.5 million dollars in 1969 to over 104 million dollars by 1978.

The preceding analysis indicates that as farming declines and as vacant lands are increasingly used up both categories represent shrinking share of the Old Tappan tax base. Conversely, in order to make up for the loss that is generated, commercial and residential line items have taken up the slack. The implied finding of this analysis is that unless Old Tappan development trends will encourage the further development of office and other like non-residential use developments, it will be likely that the town-fathers will find themselves in a position where it will be necessary to tax the home owners more heavily to make up for the losses sustained by declining categories in the tax base.

A brief analysis of the municipal budget trends for the corresponding period indicates that the growth trends in municipal budgets was lagging considerably behind that of the assessed valuations, while assessed valuations just about tripled in ten years the municipal budget merely seems to have doubled during the same period.

Table EC-II, Comparison of Tax Base Distribution of Randomly Selected Rural New Jersey Townships, 1973-1978, presents comparisons for seven communities where the consultants have conducted Master Plan studies and have readily available data of this nature.

From this comparison one can note that the proportional share of residential properties as part of the municipal tax base was highest in Old Tappan Borough with 81%, as compared to the other six communities where residential ratables ranged between the limits of 54% through 66% as a proportion of the tax base.

Part of the explanation for this wide range of variations among the compared communities is that for example in Hope Township it is farming that takes up the slack; in Branchburg and Holland Townships it is the large utilities developments which support the tax base; in Montague Township it is the Holiday Lakes Planned Residential Senior

TABLE EC-II

COMPARISON OF TAX BASE DISTRIBUTION OF RANDOMLY
SELECTED RURAL NEW JERSEY TOWNSHIPS

1973 - 1978

<u>Classi- fication</u>	<u>Franklin Twp. 1978</u>	<u>Hope 1977</u>	<u>Branchburg 1977</u>	<u>Montague 1976</u>	<u>Holland 1973</u>	<u>Vernon 1974</u>	<u>Old Tappan 1978</u>
Residential	54	59	62	65	66	66	81
Farms	26	23	7	5	6	3	1
Vacant Land	6	10	4	23	8	13.4	6
Commercial	11	8	18	7	-2	17	12
Industrial	3	-	9	-	.18	0.5	-
Apartments	-	-	-	-	-	0.1	-
	<u>100%</u>	<u>100%</u>	<u>100%</u>	<u>100%</u>	<u>100%</u>	<u>100%</u>	<u>100%</u>

Source: Assessed Valuation from Table of Aggregates - the respective tax assessor's offices, 1973 - 1978.

Citizens development; in Vernon Township it is the Playboy Club and the skiing industry that support the tax base. In Old Tappan there are no other supporting elements, other than the shopping center and the office buildings in the heart of town, that contribute to the taxes raised by the home owners.

The conclusion from the above analysis is the same as from the preceding table of aggregates, namely, that it would help from the economic point of view greatly if some of the remaining future developments of Old Tappan could support the non-residential portion of the tax base.

COMPARISONS IN REAL ESTATE TAXES

Table EC-III presents the basis for comparing taxes that were paid on a \$40,000 home in each of twenty Bergen County communities over the past ten years. From an analysis of these data we find that:

1. Over the past nine years Old Tappan taxes on a \$40,000 home declined by 21%, showing a nine-year low in 1978, of \$980.00, thereby ranking Old Tappan as the sixth lowest taxed community among the randomly selected twenty other communities in the north Bergen County region.
2. An analysis of this table indicates that such towns as Washington Township or Demarest or Hillsdale have considerably higher taxes than Old Tappan.

RATABLES VS. ENROLLMENTS

The following Table EC-IV presents a comparison of ratables, including only the taxable valuation of real property as related to public school enrollments for ten randomly selected Bergen County communities.

TABLE EC-III

REAL ESTATE TAXES ON A \$40,000 (TRUE VALUE) HOUSE, BERGEN COUNTY

MUNICIPALITIES, 1969 - 1978

MUNICIPALITY	1969	1970	1971	1972	1973	1974	1975	1976	1977	1978	1978 County Equalization Rate	Nine-Year Percentage Change
Alpine	703	809	789	713	722	677	725	750	690	733	81.81	+ 4%
Closter	1416	1478	1417	1349	1349	1175	1180	1363	1320	1259	81.56	-11%
Demarest	1290	1433	1380	1343	1382	1435	1332	1442	1451	1409	45.92	+ 9%
Emerson	1497	1475	1464	1437	1417	1306	1330	1429	1287	1222	43.88	-18%
Harrington Park	1314	1477	1468	1472	1410	1347	1365	1424	1310	1287	109.85	- 2%
Hillsdale	1535	1615	1596	1529	1523	1474	1380	1454	1355	1334	92.87	-14%
Montvale	1258	1228	1208	1246	1301	1316	1197	1003	1036	943	66.44	-25%
Northvale	1176	1284	1362	1349	1275	1219	1060	1203	1164	1133	-103.36	- 4%
Norwood	1107	1312	1267	1242	1206	1212	1168	1276	1241	1143	103.91	+ 3%
OLD TAPPAN	1246	1086	1376	1277	1263	1260	1159	1169	1026	980	98.00	-21%
Park Ridge	1447	1573	1608	1617	1586	1642	1497	1445	1310	1258	111.94	-13%
Ridgewood	1511	1578	1690	1679	1673	1600	1550	1604	1477	1430	60.49	- 5%
River Vale	1535	1614	1099	1611	1540	1512	1484	1499	1365	1344	81.18	-12%
Rockleigh	345	319	289	262	230	262	325	237	210	302	65.73	-12%
Saddle River	657	725	739	693	717	713	669	664	655	608	109.41	- 7%
Upper Saddle River	1305	1354	1416	1337	1275	1170	1133	1127	1065	972	111.01	-26%
Washington	1244	1279	1339	1375	1434	1411	1412	1572	1368	1452	45.82	+17%
Westwood	1300	1318	1391	1424	1314	1315	1236	1198	1190	1138	45.58	-12%
Woodcliff Lake	1542	1579	1484	1476	1449	1504	1450	1467	1390	1323	101.15	-14%
Wyckoff	1320	1218	1286	1296	1290	1239	1116	1147	1078	1067	56.76	-19%

Boorman and Dorram, Inc., computations from the Annual Bergen County Abstract of Ratables. The actual tax rates were applied to a true value of \$40,000 adjusted for the County Equalization Rate (average ratio of assessed value to true value).

Source: Basic data from Bergen County Board of Taxation

TABLE EC-IV

TAX RATABLES RELATED TO THE PUBLIC SCHOOL ENROLLMENTS

OLD TAPPAN BOROUGH & OTHER RANDOMLY SELECTED BERGEN COUNTY COMMUNITIES, 1972-1973*

<u>Municipality</u>	<u>Public School Population</u>	<u>Taxable Valuation (Thousands of \$'s)</u>	<u>County Equalization Ratio Percent</u>	<u>Valuation Adjusted by County Equalization Rate</u>	<u>Adjusted Valuation Per Public School Pupil (Dollars)</u>
Alpine	324	54,375	94.49	57,546	177,611
Emerson	1889	60,685	56.60	107,217	56,759
Harrington Park	781	45,524	67.77	67,174	86,010
Northvale	824	59,685	64.31	92,808	112,631
Norwood	721	46,983	63.24	74,293	103,042
OLD TAPPAN	942	57,708	80.57	71,625	76,035
Park Ridge	2155	82,252	72.77	113,030	52,450
River Vale	1778	135,359	106.48	127,122	71,497
Upper Saddle River	1775	149,339	86.77	172,109	96,962
Woodcliff Lake	1188	111,912	103.62	108,002	90,911

Source: Total average enrollments, taxable valuations, and equalization rates are from Financial Statistics of New Jersey Local Governments, 1973 and 1974, published by the Taxpayers Association, Inc. The last two columns were computed by Boorman and Dorram, Inc. Post 1974 publications are not available at this time.

Thus, we find that Park Ridge and Emerson boroughs, River Vale Township and Old Tappan Borough had ranked lowest with adjusted valuations per public school pupil. Conversely, Alpine, North Vale and Norwood boroughs had the greatest wealth in ratables with \$177,611, \$112,631 and \$103,042 respectively of assessed valuations for each public school child, as compared to \$52,450, \$56,759, and \$76,035 respectively for the first group. It is regrettable that the Taxpayers Association, Inc., has discontinued the publication of their informative tabulations since 1974. Thus, unfortunately, these five or six-year old data are somewhat outdated. Nevertheless, they are included herein because there are no other such up-to-date statistics available. It is, therefore, strongly recommended that miscellaneous economic data, statistics, and the tabulations be systematically updated as information becomes available under the future Continuing Planning Program.

TAX RATE

Table EC-V following presents for comparison the 1978 Actual and Equalized Tax Rates of Old Tappan Borough and of nineteen other northwest Bergen communities. From this table one can observe that while Old Tappan ranks fifth lowest in 1978 for actual tax rates among the selected communities, it also ranks fifth lowest among the same communities for the equalized tax rate. Therefore, in this comparison Old Tappan appears to be average among the communities analyzed.

Following Table EC-VI presents tax base trends for the past nine years. From a review of this table it would appear that general tax rates as applied per \$100 valuation have declined from \$2.64 in 1970 to \$2.50 in 1978. At the same time the net valuation taxable was \$40.1 million in 1970 and almost three times as much, \$113.8 million in 1978.

TABLE EC-V

EQUALIZED TAX RATE, BOROUGH OF OLD TAPPAN
AND OTHER BERGEN COUNTY MUNICIPALITIES

1978

<u>Municipality</u>	<u>Actual Tax Rate Per \$100</u>	<u>County Equalization Rate *</u>	<u>Equalized Tax Rate</u>
Alpine	2.24	81.81	1.83
Closter	3.86	81.56	3.15
Demarest	7.67	45.92	3.56
Emerson	6.96	43.88	3.05
Harrington Park	2.93	109.85	3.22
Hillsdale	3.59	92.87	3.33
Montvale	3.55	66.44	2.36
Northvale	2.74	103.36	2.83
Norwood	2.75	103.91	2.86
OLD TAPPAN	2.50	98.00	2.45
Park Ridge	2.81	111.94	3.15
Ridgewood	5.91	60.49	3.57
River Vale	4.14	81.18	3.36
Rockleigh	1.15	65.73	0.76
Saddle River	1.39	109.41	1.52
Upper Saddle River	2.19	111.01	2.43
Washington	7.92	45.82	3.63
Westwood	6.24	45.58	2.84
Woodcliff Lake	3.27	101.15	3.31
Wyckoff	4.70	56.76	2.67

Source: Bergen County Abstract of Ratables

* The County Equalization Rate is the proportion of assessed value to true market value, estimated for each community by the County from property sales records.

TABLE EC-VI

TAX RATE AND TAX BASE TRENDS

OLD TAPPAN BOROUGH, NEW JERSEY, 1970 - 1978

	<u>General Tax Rate</u> <u>Applies per \$100 Valuation</u>	<u>Net Valuation</u> <u>Millions of Dollars</u>
1970	2.64	40.1
1971	3.16	42.4
1972	3.29	43.9
1973	3.59	45.5
1974	3.91	47.0
1975	4.03	48.7
1976	4.45	50.3
1977	2.45	113.7
1978	2.50	113.8

Source: 1978 Planner's Data Book for Bergen County, by Bergen
County Planning Board, 1978

LEVEL OF TAXES

Generally, the comparison of tax levels between communities can be misleading because of the different amounts and kinds of services communities provide. An interesting tabulation has been presented by former Senator Harry Sear's Tax Policy Committee Report, released in 1970.

In this report, the Committee applied equalization rates of assessed to true value and arranged the State's 567 communities in their rank order of equalization or effective rates. Following Table EC-VI-B presents a comparison of the effective tax rates for the Borough of Old Tappan and some of the other nearby communities. From this table, we find that at the time of the tax study, Old Tappan ranked favorably among

TABLE EC-VLB

EFFECTIVE TAX RATES AND RANKING OF NINE SELECTED COMMUNITIES
IN THE OLD TAPPAN BOROUGH, BERGEN COUNTY GENERAL AREA

1970

<u>Ranking of Municipality According to Height of Effective Tax Rate (ETR)</u>	<u>Municipality</u>	<u>Effective Tax Rate Per \$100 Value</u>
154	River Vale	4.03
235	Emerson	3.69
237	Harrington Park	3.69
360	Norwood	3.28
386	Northvale	3.21
389	Washington	3.20
<hr/>		
392	OLD TAPPAN	3.19
<hr/>		
545	Alpine	2.00
566	Rockleigh	0.80

Source: New Jersey Tax Policy Committee lReport, 1970

the surrounding and nearby communities. The Borough ranked third lowest when compared to the eight randomly selected towns among which River Vale had the highest 1970 Effective Tax Rate (ETR) with a \$4.03 per \$100 value, and Rockleigh the lowest rate with \$0.80. Old Tappan also compared fairly favorably in a Statewide comparison with other communities where it ranked as the 175th lowest among 567 communities, with an ETR of 3.19.

The information in this otherwise fascinating tabulation is dated, since the relative levels of taxation have changed a great deal in eight years. We can only wish that someone will soon repeat and publish a study similar to the Sear's report.

Following Table EC-VII presents the actual and equalized tax rate per \$100 of assessed valuation for the past ten-year period. From the top half of this table we can note that the tax rate has declined about 35% during the 1969-1978 period. This corresponds primarily with the decline in the school tax rates where district school taxes have declined by 34%, and the regional school's tax rate had declined by 37% respectively.

The following Table EC-VIII presents a tabulation of major municipal expense items budgeted over the 1968 to 1977 period as reported in the annual municipal budget reports.

As might be expected, this table provides the detailed statistics for a steadily increasing expense budget, which is to be expected in a community that has grown as fast as Old Tappan during an inflationary period. One can note from this table that the ten-year period trend in percent change of expenses averaged about 200%, both in terms of total municipal appropriations and individual costs.

Some of these detailed ten-year trends were as follows:

Streets and Roads	+200%
Total Municipal Appropriations	+193%
Public Safety	+163%
General Government	+150%

TABLE EC-VII

ACTUAL AND EQUALIZED TAX RATE PER \$100 OF ASSESSED VALUATION, 1969-1978
BOROUGH OF OLD TAPPAN, NJ

<u>ACTUAL TAX RATE</u>		<u>District Schools</u>	<u>Regional Schools</u>	<u>Municipal</u>	<u>Veterans and Sr. Citizens</u>	<u>Total</u>
<u>County</u>						
1969	.52	1.92	1.33	-	.07	3.84
1970	.34	1.32	.94	-	.04	2.64
1971	.38	1.48	.97	.29	.04	3.16
1972	.40	1.56	1.08	.21	.04	3.29
1973	.44	1.71	1.16	.24	.04	3.59
1974	.49	1.98	1.18	.22	.04	3.91
1975	.55	2.03	1.25	.22	.04	4.09
1976	.52	2.11	1.23	.55	.04	4.45
1977	.36	1.21	.84	.04	-	2.45
1978	.40	1.26	.84	-	-	2.50
% Change						
1969-1978	-23%	-34%	-37%	-**	-**	-35%

EQUALIZED TAX RATE

	<u>Actual Tax Rate</u>	<u>County Equalization Rate *</u>	<u>Equalized Rate</u>
1969	3.84	81.12	3.12
1970	2.64	120.82	3.19
1971	3.16	108.93	3.44
1972	3.29	97.02	3.19
1973	3.59	87.96	3.16
1974	3.91	80.57	3.15
1975	4.09	71.91	2.94
1976	4.45	65.69	2.92
1977	2.45	104.71	2.57
1978	2.50	98.00	2.45
% Change			
1969-1978	-35%	N/A	-21%

* The County Equalization Rate is the proportion of assessed value to true market value, estimated for each community by the County from property sales records.

** Data available is only for less than 10 years, hence not applicable

Source: Equalized Tax Rates from Bergen County Abstract of Ratables

TABLE EC-VIII

MAJOR MUNICIPAL EXPENSE ITEMS BUDGETED, IN THOUSANDS OF DOLLARS, 1968-1977 *

BOROUGH OF OLD TAPPAN, N. J.

	1968	*	1970	1971	1972	1973	1974	1975	1976	1977	10 Year % Change
General Government	62.8		78.5	91.2	82.2	99.5	105.2	120.7	150.7	156.7	+150%
Public Safety	97.6		129.4	130.7	155.7	189.5	230.0	233.4	255.6	256.8	+163%
Streets and Roads	38.8		49.6	52.6	62.5	75.2	89.6	99.8	107.0	116.5	+200%
Health and Welfare	7.4		10.3	12.0	12.6	13.8	15.0	15.3	16.0	16.7	+126%
Recreation and Education	12.4		63.5	69.4	79.3	89.3	101.2	115.4	125.8	146.8	+108.4%
Contingent	1.0		1.0	1.0	1.0	1.0	0.2	-	-	-	NI **
Revenue Sharing	-		-	-	-	-	-	24.9	28.9	42.9	NI **
Other	-		-	-	-	0.4	0.5	7.0	6.4	0.3	NI **
Capital Improvements	62.8		34.3	9.5	86.9	94.9	104.2	76.7	41.2	16.5	-74%
Municipal Debt Service	20.0		30.0	59.7	58.4	57.1	60.9	59.3	57.7	61.1	+206%
Deferred Charges and											
Statutory Expenditures	11.7		23.4	37.6	42.9	31.1	34.9	49.8	65.0	55.7	+376%
Reserve for uncollected											
taxes	29.8		33.7	107.6	123.7	134.8	131.8	144.1	209.7	137.7	+362%
Total Municipal											
Appropriations	344.2		453.7	571.5	705.2	786.6	873.4	946.2	1063.8	1007.8	+193%

* Data for 1969 unavailable.

** Not applicable. Data do not span 10 years.

All figures are appropriations only. Individual items may not add up exactly to totals due to rounding off.

Source: Annual Municipal Budget Reports

Following Table EC-IX presents statistics on major municipal revenue items for Old Tappan Borough during the nine-year period of 1968-1977. From Table EC-IX we find the following:

1. The total General Revenue raised in 1977 was slightly less than that raised during the preceding year 1976.
2. The amount of revenues raised by taxes, namely \$94,000, was by far the lowest amount raised from that source in the course of the last seven years.
3. Conversely, Non-Budget Revenues were in 1977 at their six-year high.
4. The Revenue Sharing Funds Received were at an all time high.
5. Gross Receipt Taxes with nearly \$450,000 were at a record high.

In summary, while it seems that most revenue sources yielded increased amounts of revenue in comparison with former years during 1977, this was balanced by the substantially lesser amount required to be raised by taxation on real property, which resulted in the relatively low 1972 levels of this revenue source.

Table X following presents the 1972-1977 Old Tappan covered jobs employment trends. From this table we note that during the six-year period because of community growth probably the number of covered jobs, which are represented by workers subject to the provisions of the New Jersey Unemployment Compensation Law, has increased by 141 jobs or 34% of the 1972 total. As the observer can note, with the exception of 1973, the number of Old Tappan covered jobs was every year somewhat larger than the preceding year.

TABLE EC-IX

MAJOR MUNICIPAL REVENUE ITEMS IN THOUSANDS OF DOLLARS

OLD TAPPAN BOROUGH, BERGEN COUNTY, N.J., 1968 - 1977

	1968	*	1970	1971	1972	1973	1974	1975	1976	1977
Surplus	137.7		170.3	70.0	150.0	150.0	184.5	218.0	125.0	275.0
License, Fees, Permits,										
Fines	1.3		1.6	1.6	19.2	16.3	24.2	15.9	14.8	39.6
State Road Aid	12.8		12.8	3.8	7.7	3.8	41.8	1.9	-	-
Interest on Costs and										
Taxes	3.1		4.1	3.5	4.7	3.3	4.3	5.7	6.6	7.3
Franchise Taxes	38.7		45.6	48.8	53.1	59.0	70.2	80.3	97.0	112.7
Gross Receipt Taxes	127.7		159.4	185.0	196.8	182.1	216.7	246.6	258.3	449.8
Replacement Revenue Bus.										
Personal Property	17.8		17.8	17.8	19.4	24.3	29.2	26.1	27.7	38.7
State Sales Tax Aid	-		9.7	9.6	13.7	13.7	13.7	-	-	-
Interest on Investments										
and Deposits	-		-	-	5.3	8.3	15.4	17.0	7.5	17.4
Revenue Sharing	-		-	-	-	26.2	27.3	31.6	28.9	63.2
Golf Course Fees	-		41.7	71.4	102.2	116.9	108.5	122.5	125.2	120.1
Receipts from Delinquent										
Taxes	21.2		29.0	51.8	42.5	98.0	75.9	44.7	114.7	64.4
Amount Raised by Taxes	-		-	156.2	168.2	177.6	200.4	127.7	480.3	94.5
Non-Budget Revenue	2.8		14.8	28.5	8.7	9.4	5.1	8.9	13.3	15.2
Miscellaneous	2.5		-	3.4	0.4	4.7	2.6	26.3	22.1	15.5
Total General Revenue	365.6		506.9	647.9	792.0	893.3	1027.9	972.0	1321.4	1313.0

All figures are budget amounts realized in cash. Individual items may not add up exactly due to rounding off.

* Data for 1968 not available

Source: Annual Municipal Budget Reports

TABLE EC-X

COVERED JOBS *

OLD TAPPAN BOROUGH, NEW JERSEY, 1972 - 1977

<u>September</u>	<u>Covered Jobs</u>	<u>Percent Change</u>
1972	416	NA
1973	411	-1%
1974	472	+15%
1975	544	+15%
1976	521	-4%
1977 (provisional)	557	+7%
Change since 1972	141	+34%

*Covered Employment refers to workers subject to provisions of the N. J. Unemployment Compensation Law

Source: 1978 Planner's Data Book

TABLE EC-XI

SALES DATA

OLD TAPPAN BOROUGH, NEW JERSEY, 1972

Old Tappan Retail Establishments, 1972:		18
Sales		\$3,831,000
Eating and Drinking Places:	5	Sales \$1,513,000
Gasoline Service Stations:	3	Sales 411,000
Food Stores:	3	Sales NA
Building Materials, hardware:	1	Sales NA
Dry and Proprietary stores:	1	Sales NA
Miscellaneous:	5	Sales 288,000

Source: 1978 Data Book

Table EC-XI presents 1972 sales data for Old Tappan Borough. From this table it can be noted that the 18 retail establishments surveyed had an estimated sales volume of almost \$4 million in 1972. The establishments in question included five eating and drinking places, three gasoline stations, three food stores, one building material and hardware store, one dry and proprietary goods store, and five miscellaneous establishments.

Table EC-XII, Selected Service Industries, Old Tappan Borough, 1972 presents some miscellaneous data on the 30 selected service industries found in Old Tappan by the U. S. Census in 1972.

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TABLE EC-XII

SELECTED SERVICE INDUSTRIES

OLD TAPPAN BOROUGH, NEW JERSEY, 1972 *

Old Tappan Selected Service Industries, 1972	30
Operated by unincorporated businesses	22
Automotive Repair Services and Garages	1
Miscellaneous Repair Services (all establishments) . . .	3
Amusement and Recreation Services	7

* Source: 1973 Data Book

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