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New Jersey Tops U.S. Property Tax Rankings as Southern States Offer Relief

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New Jersey continues to lead the nation in property taxes, with homeowners facing a median bill of \$9,413, more than double the national average. While these taxes fund essential local services, rising home values and shifting tax policies have left many Americans paying more year after year, prompting renewed calls for reform and relief, particularly in lower-tax states across the South and Midwest.

Property taxes are among the most burdensome ongoing expenses for American homeowners. These levies are used to fund local infrastructure, public schools, emergency

services, and other municipal functions. However, the rate a homeowner pays is based on the assessed value of their property and local tax laws, which can change annually. As home prices have surged across much of the country, so too have tax bills. According to Realtor.com, more than 73% of properties experienced an increase in property taxes from 2023 to 2024, with the median bill climbing to \$3,500.

Senior Economist Joel Berner from Realtor.com noted in an April report that many homeowners may be unaware they can challenge their home's tax assessment. "Over 40% of homes are likely over-assessed and could save at least \$100, with a typical savings of over \$500," Berner explained. This lack of awareness contributes to the growing frustration among middle-class families who are already battling inflation and high interest rates.

New Jersey's property tax burden is followed closely by New Hampshire at \$7,715 and Connecticut at \$6,944. These northeastern states have long struggled with high taxation and cost-of-living issues, often driven by bloated government spending and a lack of aggressive tax reform. In contrast, states such as Indiana (\$995), Alabama (\$804), West Virginia (\$728), and Arkansas (\$725) offer significantly lower property tax burdens, often seen as a competitive advantage when attracting new residents and businesses.

Some conservative leaders are now pushing for bold solutions. Florida Governor Ron DeSantis, for example, has recently reiterated his plan to eliminate property taxes, which would make Florida the only state with neither a state income tax nor a property tax. Meanwhile, one lawmaker in Pennsylvania recently likened property taxes to paying "rent" to the government, underscoring the growing skepticism around the fairness of the current system.

The disparity in tax burdens across states is stark. Residents in California, New York, and Texas are paying well above the national average, while many southern states continue to prioritize low taxation as a cornerstone of their economic growth strategies. With housing affordability already a major concern, especially for young families and retirees, the issue of property tax reform is likely to remain front and center in upcoming political debates.

As Americans continue to navigate an increasingly expensive housing market, particularly under the strain of high inflation and economic uncertainty, it is clear that state-level tax policy will play a pivotal role in shaping where people choose to live and invest.

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