

BEST PLACES to LIVE

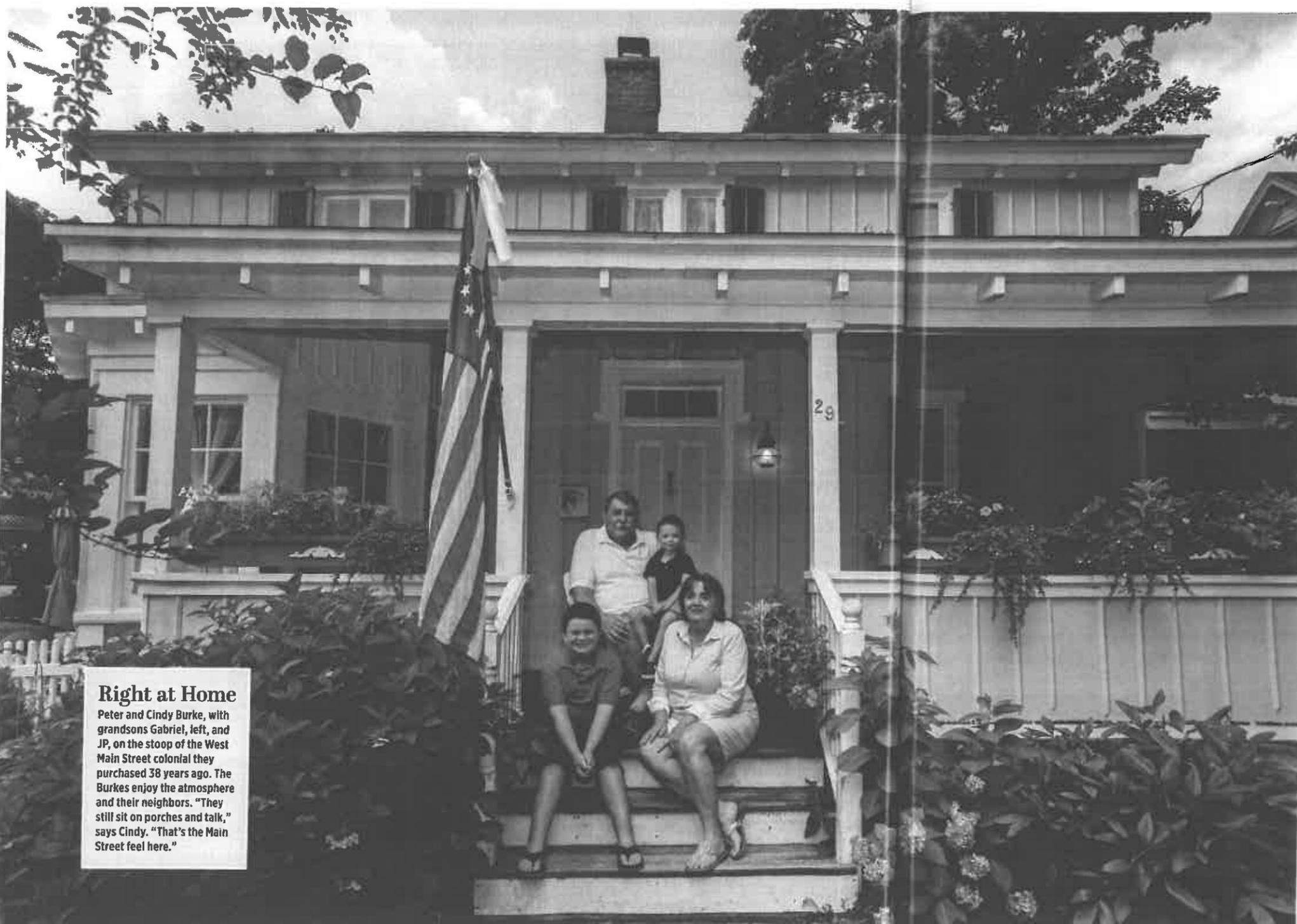
by **AMANDA STAAB** with Sharon Hazard,
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photos by **MICHAEL YAMASHITA** with Christopher Lane
and Marc Steiner

We've crunched the numbers, and here are the results: The Top 100 Towns in New Jersey, plus rankings by region, by population size and for three different life stages.

Our exclusive 2013 rankings are based on the most recent available data for home prices, property taxes, crime rates, school results and various lifestyle attributes. We've combined the data using a proprietary formula to create the overall rankings of New Jersey municipalities. Next we stirred in additional ingredients to break out rankings for singles, young families and empty nesters. (For the complete methodology, see page 46.)

Our list of the Top 100 Towns begins on page 45. For a complete ranking of 514 towns, visit njmonthly.com starting September 3.



Right at Home

Peter and Cindy Burke, with grandsons Gabriel, left, and JP, on the stoop of the West Main Street colonial they purchased 38 years ago. The Burkes enjoy the atmosphere and their neighbors. "They still sit on porches and talk," says Cindy. "That's the Main Street feel here."

TOP TOWN IN DATA

MENDHAM: The Borough Tops Our List of NJ Towns

THE SEARCH LASTED FOR MONTHS. AN ANTIQUE STONE PONY that had become a landmark in Mendham Borough disappeared from its familiar spot on the front lawn of residents Jack and Jace Botti. "We had dozens of people come to our front door voicing their disappointment," says Jace. The town, after all, takes pride in its historic relics. Local police, friends, neighbors—even borough residents whom the Bottis had never met before—joined the hunt for the purloined pony. "Everybody looked in their backyards and their neighborhoods to see if there was any evidence," Jace says.

It's not unusual for folks in Mendham Borough to lend their neighbors a hand. But more than the Morris County town's strong sense of community makes it number one in *New Jersey Monthly's* 2013 Top Towns survey. Bucolic yet posh, Mendham Borough has managed to keep its taxes relatively low, its home values rising and its schools scoring well above average. "We are all working for the same thing," says borough Mayor Neil Henry, who grew up in adjacent Mendham Township but settled in the borough with his wife and three kids in 1998.

Old Route 24, the main artery in and out of town, becomes Main Street as it passes through the heart of Mend-



CROSSING GUARD: The historic Black Horse Tavern provides the perfect view of Main Street—where one of Mendham Borough's two traffic lights holds sway.

MENDHAM BOROUGH
Population: 5,618
County: Morris
Overall Rank: 1

adjacent Mendham Township but settled in the borough with his wife and three kids in 1998.

Old Route 24, the main artery in and out of town, becomes Main Street as it passes through the heart of Mend-

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Backyard Bliss

When they needed more room for their growing family, Tom and Jeanne Rice converted the old barn on their Mountain Avenue property to living space and connected it to their 1785 house. At center is son Matt.

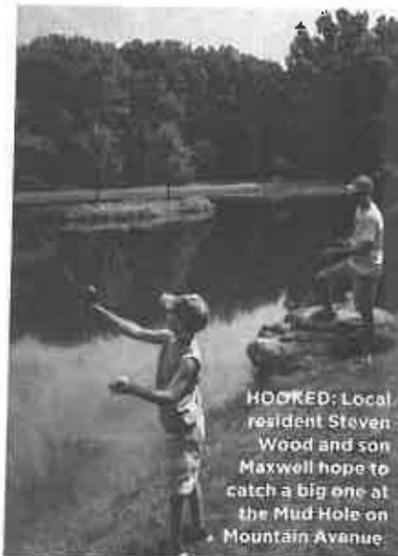
ham Borough, flanked by historic buildings like the Phoenix House, a former inn that once was frequented by such famous personages as Abner Doubleday, a Civil War general who eventually built a home for himself on Hilltop Road. The old Federal-style inn is now the town hall. Across the intersection—controlled by one of only two stoplights in town—Robinson Drug Shop and Compounding Center has been dispensing medications since 1870; it's still the neighborhood kids' go-to destination for candy and trinkets.

"It's kind of like Main Street, USA," says Cindy Burke, who has lived with her husband in their West Main Street cottage for

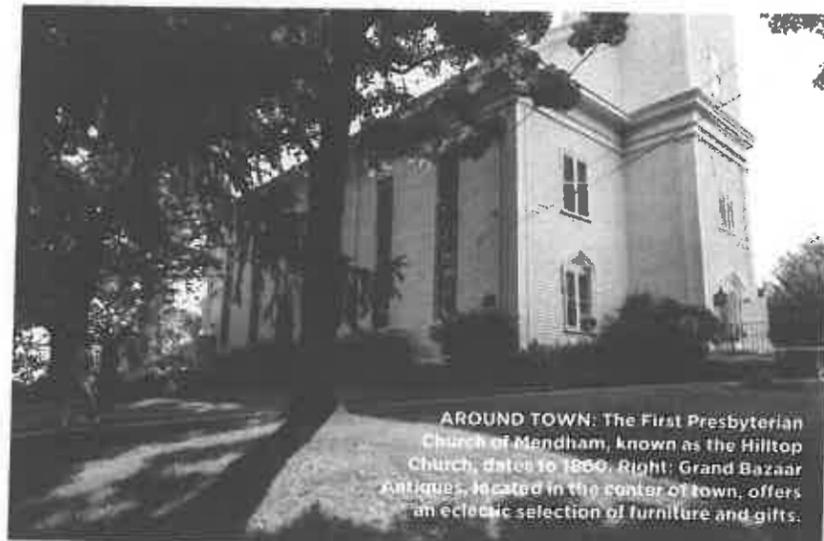
38 years and raised three kids in town. The borough's best-known landmark is the Black Horse Tavern and Pub. The tavern, a stately white clapboard building accentuated by a wrought iron fence that wraps around its English garden, was built in 1742 by Ebenezer Byram, founder of the Mendhams. What is now an equestrian-themed pub used to be the tavern's stage-coach stop and stables. George Washington is said to have dined at the tavern and even spent the night there. Fast-forward a couple of centuries, and celebrities like the late singer Whitney Houston, former Jets quarterback Neil O'Donnell and comedian Jim Breuer have been known to make reserva-

tions. Governor Chris Christie, who lives in Mendham Township, also comes in with his family when his schedule allows.

However, what has helped the Black Horse stay so popular is its attention to



HOOKED: Local resident Steven Wood and son Maxwell hope to catch a big one at the Mud Hole on Mountain Avenue.



AROUND TOWN: The First Presbyterian Church of Mendham, known as the Hilltop Church, dates to 1800. Right: Grand Bazaar Antiques, located in the center of town, offers an eclectic selection of furniture and gifts.



New Jersey Monthly rates

THE TOP 100 TOWNS

For the complete list of 514 towns, visit njmonthly.com after September 3.

Rank	Municipality	County	Population, 2012	Average property tax, 2012	Average property tax, change since 2010	Effective property tax rate, 2012	Median home sales price, 2012	Median home sales price, change since 2010	Crime rate per 1,000 residents, 2011	Violent crime rate per 1,000 residents, 2011	ASK 4 proficiency, 2012	ASK 8 proficiency, 2012	HSPA proficiency, 2012
1	MENDHAM BOROUGH	Morris	5,018	\$13,515	0.6%	1.795	\$570,000	12%	7.4	0.6	93%	95%	95%
2	WARREN	Somerset	15,716	\$12,469	0.7%	1.923	\$706,450	23%	5.7	0.1	91%	94%	94%
3	NORTH CALDWELL	Essex	6,340	\$14,481	2.1%	1.990	\$702,500	13%	5.5	0.3	93%	95%	94%
4	NORWOOD	Bergen	5,815	\$12,194	-0.9%	1.972	\$526,481	3%	5.1	0.2	94%	94%	97%
5	UNION TOWNSHIP	Hunterdon	5,737	\$8,152	-4.6%	2.147	\$313,750	43%	5.6	0.3	91%	93%	96%
6	WOODCLIFF LAKE	Bergen	5,827	\$14,203	0.0%	1.952	\$693,500	3%	8.4	0.3	91%	95%	95%
7	TENAFLY	Bergen	14,635	\$18,039	3.2%	2.155	\$703,500	15%	7.7	0.2	93%	95%	97%
8	DEMAREST	Bergen	4,967	\$16,570	5.1%	2.099	\$800,000	44%	7.4	0.0	92%	98%	97%
9	PRINCETON TOWNSHIP	Mercer	16,298	\$16,815	3.7%	1.952	\$730,000	18%	10.1	0.2	90%	93%	96%
10	HILLSBOROUGH	Somerset	38,878	\$8,161	1.4%	2.034	\$380,000	16%	8.3	0.3	88%	91%	95%
11	CHATHAM TOWNSHIP	Morris	10,626	\$12,578	6.0%	1.574	\$809,650	19%	3.2	0.0	97%	93%	97%
12	SPRING LAKE	Monmouth	2,993	\$11,017	1.7%	0.655	\$1,435,000	8%	34.7	1.0	94%	96%	91%
13	RUMSON	Monmouth	7,044	\$17,776	3.4%	1.327	\$1,024,999	3%	11.9	0.4	91%	95%	98%
14	PEQUANNOCK	Morris	15,565	\$7,749	-4.2%	1.844	\$362,000	-1%	11.9	0.7	87%	91%	97%
15	MONTVILLE	Morris	21,706	\$11,203	1.5%	1.895	\$525,000	0%	8.4	0.4	92%	95%	92%
16	OAKLAND	Bergen	12,873	\$10,319	1.2%	2.234	\$462,500	10%	7.3	0.2	91%	90%	95%
17	MADISON	Morris	16,128	\$11,378	4.9%	1.646	\$575,000	1%	6.7	0.5	91%	96%	96%
18	HARDING	Morris	3,880	\$13,392	2.9%	0.860	\$910,000	12%	8.6	0.5	85%	92%	96%
19	EAST HANOVER	Morris	11,306	\$7,481	0.2%	1.381	\$455,000	1%	19.2	0.4	86%	90%	93%
20	MOUNTAIN LAKES	Morris	4,275	\$18,503	1.9%	2.166	\$794,375	1%	12.7	1.7	90%	98%	97%
21	PARAMUS	Bergen	26,532	\$8,559	-2.3%	1.567	\$530,000	1%	65.8	2.3	88%	92%	92%
22	FAIR HAVEN	Monmouth	6,088	\$12,945	3.1%	1.808	\$610,000	1%	8.5	0.2	90%	94%	98%
23	HO-HO-KUS	Bergen	4,140	\$14,180	3.6%	1.709	\$750,000	-3%	6.6	0.0	91%	97%	97%
24	OLD TAPPAN	Bergen	5,843	\$14,444	6.5%	1.704	\$765,000	9%	5.2	0.0	89%	99%	97%
25	CHESTER TOWNSHIP	Morris	7,921	\$14,866	3.9%	2.033	\$665,000	36%	8.2	0.3	87%	94%	95%
26	MAHWAH	Bergen	26,168	\$7,637	0.1%	1.442	\$382,500	-4%	4.2	0.1	86%	93%	95%
27	BERNARDSVILLE	Somerset	7,755	\$13,797	3.3%	1.665	\$673,500	5%	5.4	0.3	84%	94%	95%
28	BETHLEHEM	Hunterdon	3,903	\$9,941	-1.2%	2.494	\$365,000	4%	5.3	0.5	93%	92%	96%
29	READINGTON	Hunterdon	15,961	\$9,800	-4.7%	2.230	\$421,000	3%	7.8	0.5	86%	94%	96%
30	FRANKLIN LAKES	Bergen	10,697	\$15,826	-0.8%	1.401	\$910,000	-3%	8.4	0.2	90%	91%	95%
31	TEWKSBURY	Hunterdon	5,888	\$12,704	3.7%	1.768	\$720,000	6%	2.8	0.5	87%	96%	96%
32	MENDHAM TOWNSHIP	Morris	5,897	\$17,537	1.8%	1.803	\$820,000	-7%	3.5	0.3	95%	98%	95%
33	CLOSTER	Bergen	8,498	\$13,876	3.7%	2.046	\$615,000	1%	9.3	0.5	98%	94%	97%
34	PENNINGTON	Mercer	2,583	\$11,816	3.2%	2.389	\$400,000	6%	6.2	0.0	91%	91%	95%
35	EAST AMWELL	Hunterdon	3,962	\$8,566	3.8%	1.887	\$460,000	14%	5.5	0.2	82%	96%	96%
36	LEBANON BOROUGH	Hunterdon	2,002	\$5,751	-4.1%	1.955	\$274,500	2%	12.5	0.7	86%	89%	96%
37	BRANCHBURG	Somerset	14,531	\$8,776	0.6%	2.023	\$399,500	1%	11.3	0.3	89%	95%	92%
38	RARITAN TOWNSHIP	Hunterdon	21,931	\$9,094	1.1%	2.183	\$350,000	4%	9.1	0.1	88%	93%	96%
39	SEA GIRT	Monmouth	1,805	\$11,599	0.8%	0.759	\$1,424,500	36%	33.9	1.6	80%	99%	91%
40	CHESTER BOROUGH	Morris	1,838	\$11,363	3.8%	2.221	\$565,000	109%	15.8	1.8	87%	94%	95%
41	CHATHAM BOROUGH	Morris	9,072	\$11,998	8.3%	1.604	\$662,500	6%	6.5	0.3	91%	93%	97%
42	CLINTON	Hunterdon	13,123	\$9,455	-3.5%	2.400	\$380,000	9%	6.5	0.5	86%	89%	96%
43	KINNELON	Morris	10,404	\$13,122	3.7%	2.186	\$540,000	5%	6.9	0.5	89%	96%	94%
44	MOUNTAINSIDE	Union	6,779	\$10,189	9.9%	1.732	\$550,000	5%	4.9	0.4	90%	95%	93%
45	ENGLEWOOD CLIFFS	Bergen	5,337	\$10,426	3.7%	0.877	\$1,015,000	3%	12.7	0.4	94%	94%	75%
46	WASHINGTON TOWNSHIP	Morris	18,725	\$10,271	1.0%	2.159	\$445,000	-2%	5.9	0.5	90%	93%	95%
47	BERNARDS TOWNSHIP	Somerset	26,833	\$11,219	5.5%	1.850	\$568,000	-2%	5.2	0.2	93%	96%	96%
48	HANOVER	Morris	13,894	\$6,763	2.6%	1.439	\$407,500	-5%	16.2	1.0	88%	94%	93%
49	RIVER VALE	Bergen	9,821	\$12,941	8.3%	2.209	\$590,000	7%	2.2	0.3	92%	97%	95%
50	ALPINE	Bergen	1,933	\$19,014	7.8%	0.596	\$2,625,000	28%	7.0	1.6	84%	100%	97%

BEST PLACES TO LIVE



Pony Tale

Jace and Jack Botti—with their replacement stone pony, a Mendham landmark (and occasional mystery)—expanded their 19th-century farmhouse on West Main Street after their children refused to move 16 years ago.

regular customers, the locals. "It's all about the people, taking care of them and their needs," says general manager Michael Horty, who's been with the establishment since 1995. He says a former owner, Anthony Knapp, would sometimes send a vehicle to pick up guests at their homes and bring them to the restaurant. Horty has maintained that spirit, greeting guests by first name, slipping an occasional complimentary dessert into takeout orders and even adding customers' special orders to the regular menu.

Beyond the center of town, the surrounding hills are graced by antique cottages and charming colonials as well as developments built in the 1970s on what

(Continued on page 68)

ANTIQUE ROOTS: The Phoenix House, a former 19th-century inn, now the town hall, has a tidy garden on East Main Street.



METHODOLOGY: In compiling *New Jersey Monthly's* 2013 Top 100 Towns list, researchers at Leflein Associates, an independent research firm based in Ringwood, considered five categories to represent the quality of life in New Jersey's 566 municipalities: home values, property taxes, crime rate, school performance and a lifestyle factor (explained below).

Due to a lack of statistically significant data, towns with a population under 1,500 were dropped from the survey. The research team ranked each of the remaining 514 towns based on the following indicators: average residential tax bill (2012); change in average property tax bill (2010-2012); effective property tax rate for 2012; median home sales price (2012); change in median home sales price (2010-2012); total crime rate (2011) combined with a score for violent crime rate (2011), student proficiency on state-mandated standardized tests for students in grades 4, 8 and 11 (2012), and a lifestyle factor that considers the number of acute-care hospitals and live performing-arts theaters within 10 miles of the municipality's main zip code, number of full-service restaurants within two miles of the municipality's main zip code, and average

commute time for those working away from home. The final rankings were based on each municipality's combined rankings for 10 indicators across the five categories. Extra weighting was given to the following indicators: change in average tax bill; change in median home sales price; and results on standardized tests for students in grades 4 and 8.

The following sources were used: U.S. Census (for population figures); NJ Division of Taxation (for property taxes); NJ Division of Taxation/Office of Property Administration (for home sales prices); NJ Division of State Police (Uniform Crime Report); NJ Department of Education (School Report Card); NJ Hospital Association (hospital locations); NJ Council for the Arts and NJ Theater Alliance (theater locations); Yelp.com searches (restaurant locations); and the U.S. Census/American Community Survey (commute times). The annual crime rate and violent crime rate are based on reported crimes per 1,000 residents.

A variety of indicators were considered for the three lifestyle rankings as follows:

Top Towns—Young Families: Based on the overall indicators plus one additional variable for

the percentage of households with children under 18. Towns with median home prices of \$500,000 or more were excluded.

Top Towns—Singles: Based on crime data; number of restaurants and bars; percentage of residential structures with 20-plus units; percentage of residences that are rentals; and percentage of adults who are young singles (20 to 34 and never married). Extra weighting was given to the crime rate; number of bars; and percentage of young singles. Municipalities classified as rural by the NJ Department of Community Affairs; municipalities with high crime rates, and municipalities with fewer than 1,500 residents who are young singles were excluded.

Top Towns—Empty Nesters: Based on average residential tax bill; crime data; number of acute-care hospitals, live performing-arts theaters and full-service restaurants; percentage of population age 55-plus; number of 55-plus communities; and percentage of housing structures with 20-plus units. Extra weighting was given to the crime rate; percentage of 55-plus population; and number of 55-plus communities. Rural municipalities were excluded.

New Jersey Monthly rates

THE TOP 100 TOWNS

Rank	Municipality	County	Population, 2012	Average property tax, 2012	Average property tax, change since 2010	Effective property tax rate, 2012	Median home sales price, 2012	Median home sales price, change since 2010	Crime rate per 1,000 residents, 2011	Violent crime rate per 1,000 residents, 2011	ASK 4 proficiency, 2012	ASK 8 proficiency, 2012	HSPA proficiency, 2012
51	PARK RIDGE	Bergen	8,863	\$10,846	5.7%	2.037	\$490,000	5%	5.0	0.2	87%	96%	94%
52	PRINCETON BOROUGH	Mercer	12,339	\$15,749	3.2%	1.918	\$640,000	0%	31.8	0.8	90%	93%	96%
53	MONTGOMERY TOWNSHIP	Somerset	22,425	\$13,635	3.3%	2.223	\$549,000	1%	7.5	0.1	90%	95%	96%
54	BRIELLE	Monmouth	4,783	\$10,390	2.5%	1.530	\$497,500	-3%	11.5	0.4	92%	92%	91%
55	CRANBURY	Middlesex	3,886	\$11,103	9.9%	1.756	\$608,750	27%	11.4	0.5	90%	96%	96%
56	MOORESTOWN	Burlington	20,713	\$10,326	-0.2%	2.035	\$484,875	-0%	27.4	0.6	85%	93%	95%
57	EDGEWATER	Bergen	11,972	\$6,785	3.8%	1.323	\$440,000	10%	16.3	0.3	88%	86%	90%
58	LEBANON TOWNSHIP	Hunterdon	6,474	\$7,989	-3.9%	2.069	\$327,360	-4%	6.4	0.5	85%	94%	96%
59	NEW PROVIDENCE	Union	12,385	\$12,314	6.0%	2.208	\$516,000	2%	9.4	0.6	91%	95%	95%
60	BEDMINSTER	Somerset	8,204	\$5,484	3.6%	1.228	\$315,000	-2%	6.4	0.1	85%	91%	95%
61	OCEANPORT	Monmouth	5,833	\$9,225	3.5%	1.791	\$444,750	24%	13.0	1.0	80%	90%	94%
62	MILLBURN	Essex	20,142	\$20,439	5.1%	1.781	\$975,100	1%	36.9	1.1	92%	95%	96%
63	GLEN ROCK BOROUGH	Bergen	11,799	\$14,492	5.3%	2.441	\$567,500	5%	6.1	0.0	93%	92%	93%
64	FLORHAM PARK	Morris	11,860	\$8,724	4.9%	1.310	\$518,000	-0%	7.8	0.3	83%	92%	93%
65	SADDLE RIVER	Bergen	3,178	\$16,478	4.1%	0.859	\$1,469,400	-6%	7.9	0.0	95%	95%	96%
66	TABERNAACLE	Burlington	6,978	\$6,636	-1.3%	2.170	\$328,750	15%	14.0	0.6	79%	91%	92%
67	PLAINSBORO	Middlesex	23,168	\$9,268	6.8%	2.280	\$350,500	7%	7.1	0.2	92%	93%	97%
68	LIVINGSTON	Essex	29,526	\$13,266	6.1%	2.139	\$535,000	4%	16.5	0.5	89%	94%	96%
69	LITTLE SILVER	Monmouth	5,982	\$11,906	4.7%	1.834	\$515,000	-2%	8.4	0.5	91%	98%	91%
70	ALEXANDRIA TOWNSHIP	Hunterdon	4,869	\$9,260	1.2%	2.140	\$477,450	9%	4.9	0.2	84%	88%	91%
71	HELMETTA	Middlesex	2,192	\$5,601	0.8%	2.373	\$250,500	17%	12.4	0.5	82%	90%	89%
72	ESSEX FELLS	Essex	2,185	\$17,191	2.7%	1.846	\$765,000	-13%	8.5	0.0	96%	95%	94%
73	MOUNT LAUREL TOWNSHIP	Burlington	41,862	\$5,818	1.9%	2.174	\$217,000	4%	17.4	0.9	87%	89%	92%
74	HAWORTH BOROUGH	Bergen	3,403	\$15,945	8.1%	2.027	\$629,000	1%	4.1	0.0	91%	92%	97%
75	MONMOUTH BEACH	Monmouth	3,279	\$7,819	3.8%	1.214	\$472,500	-6%	18.6	0.3	91%	93%	94%
76	MONTVALE	Bergen	7,959	\$11,242	5.8%	1.797	\$520,000	-2%	5.9	0.6	87%	94%	95%
77	MILLSTONE	Monmouth	10,502	\$10,990	5.2%	2.028	\$530,950	6%	9.2	0.7	88%	93%	89%
78	VERONA	Essex	13,391	\$9,942	4.1%	2.479	\$373,000	5%	14.5	0.7	85%	92%	94%
79	WEST WINDSOR TOWNSHIP	Mercer	28,193	\$12,939	5.3%	2.363	\$515,000	4%	14.7	0.5	92%	93%	97%
80	RANDOLPH	Morris	25,913	\$11,491	5.5%	2.244	\$487,500	1%	8.5	0.3	90%	93%	94%
81	RIDGEWOOD	Bergen	25,205	\$16,042	6.3%	2.103	\$632,000	-4%	7.7	0.3	95%	94%	94%
82	UPPER SADDLE RIVER	Bergen	8,285	\$16,116	4.1%	1.6	\$802,500	-10%	5.6	0.7	93%	97%	97%
83	SCOTCH PLAINS	Union	23,797	\$11,521	4.5%	2.346	\$442,000	5%	10.9	0.7	88%	90%	94%
84	FRANKLIN TOWNSHIP	Hunterdon	3,127	\$10,119	2.9%	2.204	\$500,000	-3%	15.6	0.9	90%	94%	96%
85	BERKELEY HEIGHTS	Union	13,378	\$11,107	8.8%	1.945	\$520,000	-3%	5.8	0.2	91%	96%	93%
86	HADDON HEIGHTS	Camden	7,611	\$7,750	5.3%	2.761	\$270,000	17%	21.3	0.7	95%	91%	88%
87	CLINTON TOWN	Hunterdon	2,669	\$9,339	2.4%	2.664	\$350,500	5%	8.5	2.9	86%	91%	96%
88	EVESHAM TOWNSHIP	Burlington	45,755	\$6,751	0.2%	2.409	\$265,000	15%	17.0	0.9	82%	86%	92%
89	WESTFIELD	Union	30,639	\$14,329	6.5%	2.036	\$612,500	-4%	11.3	0.3	92%	94%	95%
90	NORTH HANOVER	Burlington	7,725	\$5,779	-0.9%	1.747	\$333,000	9%	10.4	0.5	79%	82%	87%
91	TINTON FALLS	Monmouth	17,869	\$5,872	2.9%	1.816	\$295,500	5%	26.0	1.0	83%	91%	85%
92	HARRINGTON PARK	Bergen	4,807	\$13,300	3.0%	2.250	\$506,500	-8%	3.4	0.0	90%	92%	97%
93	GREEN BROOK	Somerset	7,233	\$11,376	2.7%	2.245	\$375,000	-3%	21.5	0.3	87%	96%	94%
94	GLEN RIDGE	Essex	7,594	\$17,601	4.1%	2.960	\$584,500	8%	26.8	1.7	92%	91%	93%
95	RIVER EDGE	Bergen	11,464	\$11,692	3.5%	2.732	\$427,500	-1%	9.7	0.2	89%	91%	94%
96	RARITAN BOROUGH	Somerset	7,242	\$7,329	1.8%	2.099	\$293,750	-5%	20.2	1.2	89%	91%	96%
97	ORADELL	Bergen	8,083	\$12,480	4.9%	2.199	\$527,000	-4%	6.3	0.1	93%	91%	94%
98	OCEAN CITY	Cape May	11,527	\$5,021	0.4%	0.817	\$469,000	-1%	51.5	1.9	83%	85%	91%
99	FANWOOD	Union	7,410	\$10,437	1.4%	2.470	\$385,000	-4%	12.6	0.4	88%	90%	94%
100	HOLMDEL	Monmouth	16,688	\$12,435	3.9%	1.841	\$611,250	-4%	17.5	0.5	90%	95%	95%

BEST PLACES TO LIVE



LIVING LARGE: This Chant View Drive mansion is typical of Warren's newer high-end homes.

TOP TOWN: CENTRAL

WARREN: All Pitch In

IF YOU WANT TO UNDERSTAND WHAT makes Warren Township a great place to live, do the math. From 2010 to 2012, the median home sales price rose an impressive 23 percent, to \$706,450. During the same period, the average residential tax bill barely budged. In 2012, the figure stood at \$12,469.

How do they do it? "We don't spend a lot of money. Our debt load is very low. We owe only about a 10th of what we're allowed to owe," explains Mayor Victor Sordillo. "We just don't borrow a lot of money. We fix things and paint them. The new, state-of-the-art recreation facility was paid for with the help of volunteers."

Volunteerism is a way of life in Warren. From the coaches in the recreation department to emergency services personnel to

Warren's various boards and commissions, the vast majority of hours are put in by volunteers, says Sordillo. The volunteer fire department and volunteer rescue squad, he says, save the town between \$1 million and \$3 million a year.

WARREN
Population: 15,716
County: Somerset
Overall Rank: 2

Nestled in the northeast corner of Somerset County, Warren was founded in 1806 and named for Major General Joseph Warren, hero of the Battle of Bunker Hill. The area was settled by farmers and, despite rapid growth in recent decades, it maintains its rural character with large lots, open space and several remaining working farms in its 19.3 square miles.

With its attractive mix of established neighborhoods and newer, upscale subdivisions—with enticing names such as

Top of the World, Greenwood Meadows and Emerald Pond—the township is able to lure upwardly mobile families seeking great amenities and good schools. Warren Hills Regional High School, which also draws students from neighboring Long Hill, Greenbrook and Watchung, ranked at 168 in the 2012 *New Jersey Monthly* list of Top Public High Schools.

The township has also succeeded at attracting businesses, which helps temper taxes. Chubb & Son Inc., where the mayor works as a vice president and global technical services manager, is based in Warren, as are Citigroup's IT operation and several other corporations. Sordillo says Warren has a very low vacancy rate for its commercial buildings.

Location helps, too. Warren is conveniently perched near Routes 78, 287 and 22. There's no NJ Transit station in Warren, so rail commuters have to catch the train in nearby Basking Ridge, Gillette or Stirling.

Warren also lacks a traditional town center, but it does have two well-kept strip malls with restaurants, salons and shops. Locals gather at popular dining spots like Uproot, serving modern American cuisine; Alfie's Ristorante Italiano; and the Country Squire, a casual coffee house/diner that serves breakfast, lunch and dinner.

Ultimately, it's the people who make Warren what it is.

"It's a very community-oriented town," says Adriane Stewart, a realtor at Weichert Realtors and former chairwoman of the recreation commission. "Our recreation department serves everyone from our tiniest residents to our seniors. On a recent Friday night we had an oldies concert with antique cars. We have a great summer camp program, and fishing derbies. It's just a wonderful community."—JM

TOP TOWN: SOUTH

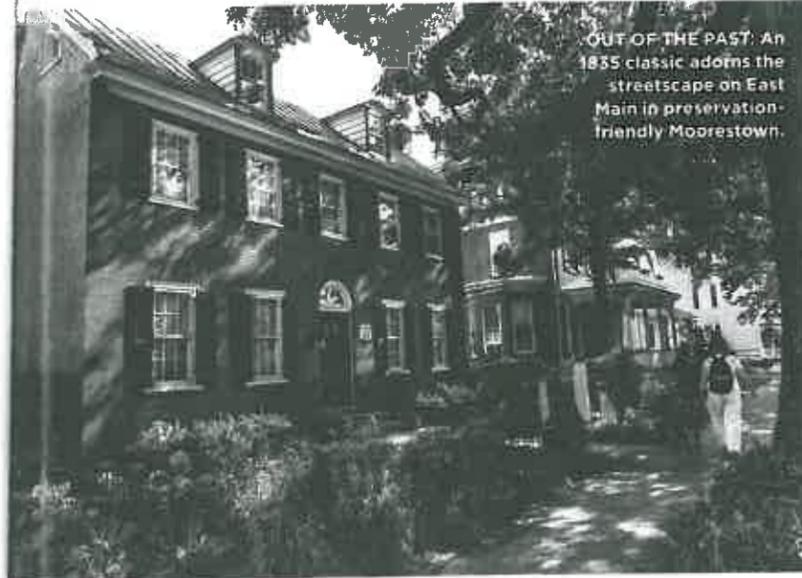
MOORESTOWN: Playing to Win

MOORESTOWN FANCIES ITSELF A TOWN of winners. Witness the flocks of pony-tailed girls scurrying about town with lacrosse sticks. In 2013, Moorestown High School's girls' lacrosse team won its 13th New Jersey Tournament of Champions title in the last 14 years. The team ranked number 1 nationwide.

Their achievement is more than symbolic. "People who are achievers and want a particularly good school system—those are the people who choose to live in Moorestown," says Alyce Klaus, sales manager at the local Weichert realty office. The quality of life is "unmatched," she adds.

Just a 10-mile commute from Philadelphia, Moorestown has long been viewed as the most desirable town in Burlington County. Its housing stock is varied and, in some cases, magnificent—from Victorian homes near downtown to large estates on the outskirts. Villa Collina, the 46,000-square-foot mansion owned by former Commerce Bank chairman Vernon Hill, is said to be the largest

MOORESTOWN
Population: 20,713
County: Burlington
Overall Rank: 56



OUT OF THE PAST: An 1835 classic adorns the streetscape on East Main in preservation-friendly Moorestown.

private residence in the state.

The town revels in its historic homes along Kings Highway, the main road from Cherry Hill and Haddonfield to the south. Once downtown, Kings Highway becomes Main Street, a tree-lined shopping artery, where rows of vintage buildings house boutiques like the Happy Hippo toy store. The Moorestown Friends School, located on 48 rolling acres east of downtown, is a reminder of the town's Quaker roots. Still, Moorestown—settled in 1682—is looking to the future. A new town hall and library will be finished next year; even the venerable Moorestown Mall, at the southern edge of town, is undergoing extensive renovations.

Moorestown takes pride in its school system. The high school ranked number 27 last year on *New Jersey Monthly's* list of Top Public High Schools; an impressive 95 percent of its graduates go on to college. "The parents push their kids to do well," says Stacey F. Jordan, who in January became Moorestown's first female mayor. "It comes down to a sense of community and dedication. The typical Moorestown resident volunteers and is active, and that is why it is such a good place to live."—RS

TOP 10 by population

Overall Rank	Municipality	County	Population
POPULATION: 1,500-7,499			
1	MENDHAM BOROUGH	Morris	5,018
3	NORTH CALDWELL	Essex	6,340
4	NORWOOD	Bergen	5,815
5	UNION TOWNSHIP	Hunterdon	5,737
6	WOODCLIFF LAKE	Bergen	5,827
8	DEMAREST	Bergen	4,967
12	SPRING LAKE	Monmouth	2,993
13	RUMSON	Monmouth	7,044
18	HARDING TOWNSHIP	Morris	3,880
20	MOUNTAIN LAKES	Morris	4,275
POPULATION: 7,500-14,999			
7	TENAFLY	Bergen	14,635
11	CHATHAM TOWNSHIP	Morris	10,626
15	OAKLAND	Bergen	12,873
19	EAST HANOVER	Morris	11,306
25	CHESTER TOWNSHIP	Morris	7,921
27	BERNARDSVILLE	Somerset	7,755
30	FRANKLIN LAKES	Bergen	10,697
31	CLOSTER	Bergen	8,498
37	RANCHBURG	Somerset	14,531
41	CHATHAM BOROUGH	Morris	9,072
POPULATION: 15,000-34,999			
2	WARREN	Somerset	15,716
9	PRINCETON TOWNSHIP	Mercer	16,298
14	PEQUANNOCK	Morris	15,565
15	MONTVILLE	Morris	21,706
17	MADISON	Morris	16,128
21	PARAMUS	Bergen	26,532
26	MAHWAH	Bergen	26,168
29	READINGTON	Hunterdon	15,961
38	RARITAN TOWNSHIP	Hunterdon	21,931
46	WASHINGTON TOWNSHIP	Morris	18,725
POPULATION: 35,000-74,999			
10	HILLSBOROUGH	Somerset	38,878
73	MOUNT LAUREL	Burlington	41,862
86	EVESHAM	Burlington	45,755
118	MONTCLAIR	Essex	37,851
120	BRIDGEWATER	Somerset	44,886
122	SOUTH BRUNSWICK	Middlesex	44,259
126	PARSIPPANY-TROY HILLS	Morris	53,709
139	FREEHOLD	Monmouth	36,086
157	MARLBORO	Monmouth	40,201
163	MANALAPAN	Monmouth	39,229
POPULATION: 75,000+			
235	TOMS RIVER	Ocean	92,093
236	EDISON	Middlesex	100,886
264	LAKEWOOD	Ocean	92,740
307	BRICK	Ocean	75,322
348	HAMILTON	Mercer	88,794
351	WOODBIDGE	Middlesex	100,228
426	CLIFTON	Passaic	84,722
439	CAMDEN	Camden	77,250
450	ELIZABETH	Union	126,458
459	JERSEY CITY	Hudson	254,441

Based on 2012 U.S. Census data

TOP 10 by region

North

Overall Rank	Municipality	County	Population 2012
1	MENDHAM BOROUGH	Morris	5,018
3	NORTH CALDWELL	Essex	6,340
4	NORWOOD	Bergen	5,815
6	WOODCLIFF LAKE	Bergen	5,827
7	TENAFLY	Bergen	14,635
8	DEMAREST	Bergen	4,967
11	CHATHAM TOWNSHIP	Morris	10,626
14	PEQUANNOCK	Morris	15,565
15	MONTVILLE	Morris	21,706
15	OAKLAND	Bergen	12,873

Central

Overall Rank	Municipality	County	Population 2012
2	WARREN	Somerset	15,716
5	UNION TOWNSHIP	Hunterdon	5,737
9	PRINCETON TOWNSHIP	Mercer	16,298
10	HILLSBOROUGH	Somerset	38,878
12	SPRING LAKE	Monmouth	2,993
15	RUMSON	Monmouth	7,044
22	FAIR HAVEN	Monmouth	6,088
27	BERNARDSVILLE	Somerset	7,755
28	BETHLEHEM	Hunterdon	3,903
29	READINGTON	Hunterdon	15,961

South

Overall Rank	Municipality	County	Population 2012
56	MOORESTOWN	Burlington	20,713
66	TABERNACLE	Burlington	6,978
73	MOUNT LAUREL	Burlington	41,862
113	HADDON HEIGHTS	Camden	7,611
88	EVESHAM	Burlington	45,755
90	NORTH HANOVER	Burlington	7,725
98	OCEAN CITY	Cape May	11,527
103	HADDONFIELD	Camden	11,577
112	MARGATE CITY	Atlantic	6,328
119	OCEAN TOWNSHIP	Ocean	8,518

PHOTOS: MARC STEINER/AGENCY NEW JERSEY

BEST PLACES TO LIVE



URBAN OASIS: Patches of green adorn a row of brownstones on Hudson Street in Hoboken, one block from Washington Street, the city's main thoroughfare.

HOBOKEN: Best for Singles

HOBOKEN SIMPLY BUZZES WITH LIFE. Washington Street, the city's main stretch, is peppered end to end with all sorts of restaurants and bars. Shops, art galleries, a museum and even a celebrity bakery—Carlo's Bake Shop—generate foot traffic and excitement at all hours of the day and night. "There's so much energy here," says Judith Marciano, a broker at Empire Realty on Washington Street.

The Mile Square, as Hoboken is known, is rich in history. It was a landing place for several waves of immigrants, a World War II port, home to national brands like Lipton Tea and Maxwell House, and the birthplace of baseball. Frank Sinatra grew up in Hoboken; now the city boasts personalities like Eli Manning and Natalie Morales. Hoboken's cityscape reflects its past. Brownstones line the side streets; many have been divided into apartments. Former factories and warehouses occupy plots to the west. Newer landmarks, like the chic W Hotel and pricey high-rise rental buildings, now dominate the water-

HOBOKEN
Population: 52,034
County: Hudson
Overall Rank: 303

Top Towns: Singles					
Rank	Municipality	County	Rentals	Housing with 20+ units	Residents age 20-34, never married
1	HOBOKEN	Hudson	66%	44%	39%
2	HIGHLAND PARK	Middlesex	50%	17%	22%
3	RED BANK	Monmouth	53%	15%	24%
4	PRINCETON BOROUGH	Mercer	44%	8%	34%
5	PALISADES PARK	Bergen	64%	18%	22%
6	WEEHAWKEN	Hudson	63%	26%	25%
7	MORRISTOWN	Morris	59%	26%	21%
8	LONG BRANCH	Monmouth	58%	23%	23%
9	JERSEY CITY	Hudson	65%	28%	24%
10	HACKENSACK	Bergen	64%	46%	17%

Based on 2011 data

MONROE: Best for Empty Nesters

ROBERT GOUGH SUMS UP THE APPEAL of Monroe Township in two words: space, affordability. Monroe, he says, has plenty of both. But wait. Gough, past president of the local Chamber of Commerce and a retired mortgage broker, also cites the township's "convenient commute and low taxes." In fact, he says, the Middlesex County community is "an ideal spot with a little bit of everything."

Empty nesters in New Jersey and New York began figuring that out in the 1960s, with the advent of Rossmoor, the town's oldest—and most affordable—55-plus community. These days Monroe has more active-adult developments than any municipality in the state, comprising 50 percent of the local housing stock. As a result, almost half the population is 55-plus.

Many of the Jersey towns with a significant number of

55-plus communities—such as Manchester, Stafford and Little Egg Harbor—are located farther south, in Ocean County. Monroe has the advantage of being closer to the population centers of Northern and Central New Jersey and even New York City. That makes it a good choice for empty nesters eager to down-

size, but not ready to retire. Express buses stop at Rossmoor and other locations to pick up passengers for the 55-minute commute to Port Authority in Manhattan. There are also several park-and-ride lots. New Jersey Transit riders typically drive a half hour to

Matawan, New Brunswick or Princeton for the direct train connection to New York City.

A reasonable cost of living is another Monroe enticement. At the newest of Monroe's age-restricted communities—the Stonebridge and the Regency—prices range from about \$319,500 to \$689,900, according to Angela Vellucci, a broker/associate with

MONROE
Population: 40,795
County: Middlesex
Overall Rank: 377

front and offer spectacular views of lower Manhattan across the Hudson River. Sharing that view Stevens Institute of Technology perches above the river at the city's highest elevation. Parks abound, including Pier A, a riverfront oasis for recreation and the occasional concert or festival.

With easy access to public transportation, in particular the ferry and PATH train to New York, Hoboken has been transformed from a blue-collar town to a bedroom community for

Wall Street professionals and other white-collar types. Nearly 40 percent of the city's residents are between the ages of 20 and

34 and have never been married; no wonder Hoboken tops our list for singles. Finding an apartment is easier in Hoboken than in most New Jersey communities. Some 66 percent of residences are rentals: one-bedroom units start at \$1,300, two-bedrooms at \$2,000 and three-bedrooms at \$3,500 a month.

Newer housing (including two- and three-bedroom condos) and the city's focus on improving the school system have convinced some young families to stay. After a 23 percent property tax hike in 2009, the city managed to lower taxes by 9.6 percent between 2010 and 2012, giving Hoboken the most notable reduction in the state. The average property tax bill is now \$6,805.

Despite concerns about flooding—exacerbated by Hurricane Sandy—real estate continues to boom. More than 660 properties sold in 2012; condos in particular move quickly. —AS

OAKLAND: Best for Young Families

LOCATED ON THE WESTERN EDGE OF BERGEN COUNTY, Oakland is woody and a bit remote, but its midsize homes, good schools and low crime rate make it popular with young families. Property taxes are reasonable for the area—the average 2012 tax bill was \$10,318—while home prices increased 10 percent between 2010 and 2012. The median home sales price in 2012 was \$462,500. "It's a more affordable town, and you are getting excellent schools and excellent programs for the kids," says Eileen Bassi, a RE/MAX real estate agent.

Many of the homes, Bassi says, are ranches and Cape Cod-style cottages, but newer, larger homes and townhomes are available as well. Students attend Indian Hills High School in Oakland or Ramapo High School in Franklin Lakes; both stand near the top of *New Jersey Monthly's* 2012 ranking of public high schools.

Oakland lacks a walkable downtown, but there are strip malls and restaurants along its main stretch, Route 202. Popular shopping destinations—Willowbrook Mall in Wayne and Garden State Plaza in Paramus—are about a 20-minute drive. Drivers have easy access to Routes 208 and 287, but mass-transit options are limited to a couple of NJ Transit bus stops in town. The nearest train station is 10 miles away in Glen Rock.—AS

OAKLAND
Population: 12,873
County: Bergen
Overall Rank: 15

Top Towns: Young Families								
Rank	Municipality	County	Average residential tax bill	Median home sales price*	ASK 4 proficiency	ASK 8 proficiency	HSPA proficiency	Households w/ children under 18, 2011
1	OAKLAND	Bergen	\$10,319	\$462,500	91%	90%	95%	46%
2	HILLSBOROUGH	Somerset	\$8,161	\$380,000	88%	91%	95%	45%
3	FANWOOD	Union	\$10,437	\$385,000	88%	90%	94%	50%
4	BETHLEHEM	Hunterdon	\$9,941	\$365,000	93%	92%	96%	48%
5	LONG HILL	Morris	\$11,088	\$445,000	89%	95%	94%	43%
6	GREEN BROOK	Somerset	\$11,376	\$375,000	87%	96%	94%	47%
7	RARITAN TOWNSHIP	Hunterdon	\$9,094	\$350,000	88%	93%	96%	41%
8	RANDOLPH	Morris	\$11,491	\$487,500	90%	93%	94%	42%
9	ALEXANDRIA	Hunterdon	\$9,260	\$477,450	84%	88%	91%	42%
10	GREEN TOWNSHIP	Sussex	\$9,806	\$410,000	81%	89%	85%	46%

*Includes only municipalities with median home price under \$500,000. All data 2012, except where indicated.

Century 21 About Town Realty. She describes these homes as single family or semi-attached.

As for taxes, the average residential bill in 2013 was just \$6,823. The presence of industrial ratables (drawn to the prox-

Top Towns: Empty Nesters						
Rank	Municipality	County	Average residential tax bill	Number of age 55+ communities	Population age 55+	Housing structures with 20+ units
1	MONROE TOWNSHIP	Middlesex	\$6,787	12	47%	4%
2	WEST CALDWELL	Essex	\$9,486	1	34%	9%
3	PENNINGTON	Mercer	\$11,816	2	30%	7%
4	FLORHAM PARK	Morris	\$8,724	1	32%	7%
5	NORTH CALDWELL	Essex	\$14,481	1	30%	0%
6	MANCHESTER	Ocean	\$3,744	10	66%	2%
7	ORADELL	Bergen	\$12,480	1	30%	3%
8	NORTH HALEDON	Passaic	\$9,682	1	30%	1%
9	CEDAR GROVE	Essex	\$9,224	1	37%	7%
10	WASHINGTON TOWNSHIP	Bergen	\$10,066	0	35%	2%

imity of Exit 8A off the New Jersey Turnpike) helps keep taxes under control. The abundance of seniors also has spurred "overwhelming growth in the [local] health-care industry," says Vellucci. The nearest hospital is in New Brunswick, but a substantial medical establishment has grown up in and around Monroe.

There's no real downtown in Monroe, but it does wrap around the quaint little town of Jamesburg. "It's hard to talk about Monroe without mentioning Jamesburg," says Gough, citing the latter's "small-town ambience."

Although senior living identifies the town, many families with school-age children are moving in for the combination of good schools, low taxes, minimal crime and reasonable home prices. Monroe Township High School ranked number 124 last year on the *New Jersey Monthly* list of Top High Schools. Younger families seek out three-bedroom ranches for about \$325,000 or the higher-priced four-bedroom colonials. Like the empty nesters, they appreciate the access to nearby centers of employment and culture, such as New Brunswick and Princeton.—SH

PHOTO: CHRISTOPHER LANE