

Community Fact Sheet

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Nyack College

Seminar and Practicum I

YFS 491

Fall 2020

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Name of Town/Community: Mahwah (Bergen County) (The Plant Church)

State: New Jersey

Population: 26,200¹

Population trends: up 1.2%²

Employment base: education 13.7%, retail 12.8%³ ; Bergen County civilian labor force: 66%⁴

Cost of 2 bedroom apartment per month: \$2000-2200⁵⁶

cost of renters insurance: NJM 12-Month quote: \$169.00⁷; State Farm \$11 per month,
or \$126 per year⁸

Cost of a 3 bedroom 1-2 bath “starter” home: around \$550,000⁹

If you put 20% down, what would be the monthly mortgage payment: \$2760¹⁰

principle/interest: 3.170 with 30 year loan - \$1895¹¹

Taxes: \$816¹²

insurance: \$49¹³¹⁴

Typical utilities: (monthly average) \$93.43¹⁵

¹ United States Census Bureau, “Quick Facts: Bergen County,” (July 1, 2019), accessed September 26, 2020, https://www.census.gov/quickfacts/fact/table/bergencountynewjersey_mahwahtownshipbergencountynewjersey#.

² Ibid.

³ Neighborhood Scout, “Mahwah, NJ: Demographic Data,” (2018), accessed September 26, 2020, <https://www.neighborhoodscout.com/nj/mahwah/demographics>.

⁴ United States Census Bureau, “Quick Facts: Bergen County.”

⁵ Zillow, “Mahwah Township 2 Bedroom Apartments For Rent,” (2020), accessed September 26, 2020, <https://www.zillow.com/mahwah-township-nj/apartments/2-bedrooms/>.

⁶ Trulia, “Mahwah 2 Bedroom Apartments For Rent,” (2020), accessed September 26, 2020, https://www.trulia.com/for_rent/Mahwah,NJ/2p_beds/.

⁷ NJM, “Renters Insurance,” (2020), accessed September 26, 2020, <https://www.njm.com/>.

⁸ Chris Moon, “The Best Cheap Renters Insurance in New Jersey,” (September 9, 2020), accessed September 26, 2020, <https://www.valuepenguin.com/best-cheap-renters-insurance-new-jersey>.

⁹ Trulia, “Mahwah, NJ 3 Bedroom 1 Bathroom Single Family Homes For Sale,” (2020), accessed September 26, 2020, https://www.trulia.com/for_sale/Mahwah,NJ/3p_beds/1p_baths/SINGLE-FAMILY_HOME_type/.

¹⁰ Bankrate, “Mortgage Calculator,” (2020), accessed September 26, 2020, <https://www.bankrate.com/calculators/mortgages/mortgage-calculator.aspx>.

¹¹ Ibid.

¹² Ibid.

¹³ Ibid.

¹⁴ V Home Insurance, “Mahwah, NJ Home Insurance - Analysis On Quotes, Rates & Agents,” (2020), accessed September 26, 2020, <https://vhomeinsurance.com/mahwah-nj-home-insurance-hi22074/>.

Phone [check that your provider has service in this area] at&t \$198.02¹⁶

Electricity: \$185.77¹⁷ ; \$102.38¹⁸

Natural gas \$2.82 gallon¹⁹

Water 6,000 gallons of water a month \$56.34²⁰

Cable/Internet \$56.67²¹

Cost of car insurance, per month: \$133 - \$180²²

Wage of starting teacher, per year: High School Teacher \$77,750; \$51,400 - \$111,960^{23,24};

Public school teacher \$64,586²⁵

Wage of teacher after 10 years experience, per year: \$69,935²⁶

Crime Rate: 3.88 per 1000 residents; safer than 90% of US cities²⁷

Poverty Level: 4.2%²⁸

School zone ratings: No. 19 on the list of the best district in New Jersey²⁹

¹⁵ Numbeo, “Cost of Living in Bergen County,” (September 2020), accessed September 26, 2020, <https://www.numbeo.com/cost-of-living/in/Bergen-County-NJ-United-States>.

¹⁶ PayScale, “Cost of Living in Bergen, New Jersey,” (2020), accessed September 26, 2020, <https://www.payscale.com/cost-of-living-calculator/New-Jersey-Bergen>.

¹⁷ Ibid.

¹⁸ Amelia Josephson, “The Cost of Living in New Jersey,” (May 29, 2019), accessed September 26, 2020, <https://smartasset.com/mortgage/the-cost-of-living-in-new-jersey>.

¹⁹ PayScale, “Cost of Living in Bergen, New Jersey.”

²⁰ David Matthau, “The Cost of Water in NJ Could Double in 10 years,” (August 20, 2019), accessed September 26, 2020,

https://nj1015.com/the-cost-of-water-in-nj-could-double-in-10-years/?utm_source=tsmclip&utm_medium=referral.

²¹ Numbeo, “Cost of Living in Bergen County.”

²² Kristine Lee, “What’s the Average Cost of Car Insurance in New Jersey?,” (July 6, 2020), accessed September 26, 2020, <https://www.thezebra.com/auto-insurance/new-jersey-car-insurance/nj-average-cost-of-auto-insurance/>.

²³ Kimberly Redmon, “That’s The Median Teacher’s Salary in Mahwah?,” (August 12, 2019), accessed September 26, 2020, <https://www.patch.com/new-jersey/mahwah/whats-median-teachers-salary-mahwah>.

²⁴ Teacher.org, “Mahwah Township School District,” (2014), accessed September 26, 2020, <https://jobs.teacher.org/school-district/mahwah-township-school-district/>.

²⁵ Salary.com, “Public School Teacher in New Jersey,” (2020), accessed September 26, 2020, <https://www.salary.com/tools/salary-calculator/public-school-teacher/nj?yrs=>.

²⁶ Ibid.

²⁷ Neighborhood Scout, “Mahwah, NJ: Crime Rates,” (2018), accessed September 26, 2020, <https://www.neighborhoodscout.com/nj/mahwah/crime>.

²⁸ Census Reporter, “Mahwah township, Bergen County, NJ,” (2018), accessed September 26, 2020, <https://censusreporter.org/profiles/06000US3400342750-mahwah-township-bergen-county-nj/>.



Tenafly Public School District Rankings

Niche ranks nearly 100,000 schools and districts based on statistics and millions of opinions from students and parents.

Best School
Districts in New
Jersey

#5 of 243

Safest School
Districts in New
Jersey

#11 of 377

Districts with the
Best Teachers in
New Jersey

#17 of 377

30

²⁹ Cecilia Levine, "NEW RANKINGS: These Bergen County School Districts Are Among Best In State," (August, 6, 2019), accessed September 26, 2020, <https://dailyvoice.com/new-jersey/fairlawn/schools/new-rankings-these-bergen-county-school-districts-are-among-best-in-state/773399/>.

³⁰ Niche, "2020 Best School Districts In Bergen County," (2020), accessed September 26, 2020, <https://www.niche.com/k12/d/tenafly-public-school-district-nj/>.

Name of Town/Community: Edgewater (south of New Smyrna Beach) (The Well Church)

State: Florida

Population: 23,918³¹

Population trends: up 9.7%³²

Employment base: retail 17.5%, healthcare 12.7%³³; civilian labor force: 53.4%³⁴

Cost of 2 bedroom apartment per month: \$1600³⁵

cost of renters insurance: \$25 per month³⁶

Cost of a 3 bedroom 1-2 bath “starter” home: \$240,000³⁷

If you put 20% down, what would be the monthly mortgage payment: \$1232³⁸

principle/interest: \$827³⁹

Taxes: \$356⁴⁰

insurance: \$49⁴¹

Typical utilities: (monthly average) \$142.27⁴²

Phone [check that your provider has service in this area] at&t \$164.06⁴³

Electricity \$153.91⁴⁴

³¹ United States Census Bureau, “Quick Facts: Edgewater city, Florida,” (July 1, 2019), accessed September 26, 2020, <https://www.census.gov/quickfacts/edgewatercityflorida>.

³² Ibid.

³³ Neighborhood Scout, “Edgewater, FL: Demographic Data,” (2018), accessed September 26, 2020, <https://www.neighborhoodscout.com/fl/edgewater/demographics>.

³⁴ United States Census Bureau, “Quick Facts: Edgewater city, Florida.”

³⁵ Trulia, “Edgewater 2 Bedroom Apartments For Rent,” (2020), accessed September 26, 2020, https://www.trulia.com/for_rent/Edgewater,FL/2p_beds.

³⁶ Chris Moon, “The Best Cheap Renters Insurance in Florida,” (August 17, 2020), accessed September 26, 2020, <https://www.valuepenguin.com/best-cheap-renters-insurance-florida>.

³⁷ Trulia, “Edgewater 3 Bedroom Homes For Sale,” (2020), accessed September 26, 2020, https://www.trulia.com/for_sale/Edgewater,FL/3p_beds/.

³⁸ Bankrate, “Mortgage Calculator.”

³⁹ Ibid.

⁴⁰ Ibid.

⁴¹ Ibid.

⁴² Numbeo, “Cost of Living in New Smyrna Beach,” (September 2020), accessed September 26, 2020, <https://www.numbeo.com/cost-of-living/in/New-Smyrna-Beach-FL-United-States>.

⁴³ PayScale, “Cost of Living in Edgewater, Florida,” (2020), accessed September 26, 2020, <https://www.payscale.com/cost-of-living-calculator/Florida-Edgewater>.

Natural gas \$2.61 gallon⁴⁵

Water \$170.10⁴⁶

Cable/Internet \$93.57⁴⁷

Cost of car insurance, per month: \$176⁴⁸

Wage of starting teacher, per year: \$53,066⁴⁹

Wage of teacher after 10 years experience, per year: \$55,146⁵⁰

Crime Rate: 19.32 per 1000 residents; safer than 31% of US cities⁵¹

Poverty Level: 11.9%⁵²

School zone ratings: 5/10 ranking⁵³

⁴⁴ Ibid.

⁴⁵ Ibid.

⁴⁶ City of Edgewater, "City of Edgewater Monthly Utility Bill," (2020), accessed September 26, 2020, https://www.cityofedgewater.org/sites/default/files/fileattachments/environmental_services/page/9511/average_utility_bill_faq_fy2020-new_increase.pdf.

⁴⁷ Numbeo, "Cost of Living in New Smyrna Beach."

⁴⁸ Cheap Auto Insurance, "Cheapest Auto Insurance in Edgewater, FL," (2020), accessed September 26, 2020, <https://cheapautoinsurance.co/florida/cheap-car-insurance-in-edgewater-florida.html#:~:text=%E2%AD%90%20Wh at%20is%20the%20average.rate%20for%20Edgewater%20is%20%242%2C114>.

⁴⁹ Salary.com, "Public School Teacher in Daytona Beach," (2020), accessed September 26, 2020, <https://www.salary.com/tools/salary-calculator/public-school-teacher/daytona-beach-fl?edu=EDLEV4&yrs=12>.

⁵⁰ Ibid.

⁵¹ Neighborhood Scout, "Edgewater, FL: Crime Rates," (2018), accessed September 26, 2020, <https://www.neighborhoodscout.com/fl/edgewater/crime>.

⁵² United States Census Bureau, "Quick Facts: Edgewater city, Florida."

⁵³ Great Schools, "Edgewater, FL," (2020), accessed September 26, 2020, <https://www.greatschools.org/florida/edgewater/>.

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