



# New Jersey Property Tax Relief

For Senior Homeowners  
and Renters Age  
65 and Over

**Three Programs, One  
Combined Application**

**Based on 2024 Residency,  
Income, and Age**

**File by October 31, 2025**

Eligibility requirements, including income limits, and benefits available for all property tax relief programs are subject to change by the State Budget.



For program details, scan  
the QR code or visit:  
[bit.ly/NJPropTaxRelief](https://bit.ly/NJPropTaxRelief)

## SENIOR FREEZE

NJ residents born before 1959 or permanently disabled residents receiving Social Security disability payments as of 12/31/23 may be eligible if you:

- Owned and lived in your home (or leased a site in a mobile home park and lived in your mobile home) in 2020 and through December 31, 2024;
- Paid property taxes by June 1 (site fees by Dec 31); and
- Meet the 2023 and 2024 income limits.

## ANCHOR

**Affordable NJ Communities for  
Homeowners & Renters**

Property Tax Relief For:

- Homeowners Earning \$250K or Less
- Renters Earning \$150K or Less

## Stay NJ

**For Senior Homeowners**

- 🏠 **Age 65 or over in 2024**
- 🏠 **2024 income below \$500,000**
- 🏠 **Owned and lived in your home for all of 2024**

Stay NJ benefits are calculated after ANCHOR and Senior Freeze benefits are determined. If you qualify for all three programs, the Stay NJ benefit will be 50% of your property taxes (up to \$13,000) minus any payments received through ANCHOR and Senior Freeze (2024 benefit cap of \$6,500).



### What has changed about New Jersey's Property Tax Relief programs?

For the first time, NJ residents can apply for three PTR programs – Senior Freeze, ANCHOR and Stay NJ – on a single application called PAS-1. This combined application can be used by both homeowners and renters. **There will no longer be ANCHOR-H or ANCHOR-T applications.**

### Who can file the combined property tax relief application Form PAS-1?

New Jersey residents who were 65 and older, or recipients of Social Security Disability, during Tax Year 2024 may be eligible to file the combined application (Form PAS-1).

### How is the combined application different from previous applications?

- **For Senior Freeze recipients**, the application looks different, and the income standards also have changed. **You no longer have to include** proof of property taxes paid. If you already have a “base year” established, it will be printed on line 13 for homeowners, or line 21 for mobile homeowners.
- **For ANCHOR homeowner recipients**, you are no longer required to have an Identification Number and PIN to file for benefits.

### When is the filing deadline?

The deadline for submitting a Tax Year 2024 property tax relief application is October 31, 2025.

### How does the applicant file?

If the applicant was 65 or older – or a recipient of Social Security Disability – in Tax Year 2024, they will have two ways to file:

- File a paper property tax relief application (Form PAS-1) for all three property tax programs: ANCHOR, Property Tax Reimbursement (Senior Freeze), and the Stay NJ Property Tax Benefit.
- Alternatively, they have the option to file the combined application online at [propertytaxrelief.nj.gov](http://propertytaxrelief.nj.gov)
- **There will be no auto-file for these applicants.**

### What if the applicant was under 65 or did not receive Social Security Disability in Tax Year 2024?

They will file their property tax relief application via one of the following methods:

- The Division will auto-file for some applicants;
- They can file an online application at [propertytaxrelief.nj.gov](http://propertytaxrelief.nj.gov) ; or
- They can file a paper application.

The online application will be the same for all applicants regardless of age, disability status, or whether they own or rent their principal residence.



### **Will information be sent to applicants regarding the Senior Freeze, ANCHOR and Stay NJ benefit amounts?**

The Division will send a letter to combined application filers explaining the ANCHOR, Senior Freeze, and Stay NJ benefit amounts calculated for each applicant.

The Division will begin sending these letters in October 2025.

### **Will property tax relief applications be mailed to eligible individuals?**

Individuals who are 65 and older or recipients of Social Security Disability are expected to begin receiving the combined application (Form PAS-1) by mail in March 2025.

Individuals who are under 65 or do not receive Social Security Disability are expected to begin receiving applications by mail in late summer 2025.

### **Will applicants still need to provide proof of property taxes due and paid?**

No. There is no need to provide proof of property taxes paid (no Senior Freeze verification forms: PTR-1A, PTR-1A Co-op, PTR-1B, PTR-2A, PTR-2A Co-op, or PTR-2B), even for first-time applicants.

### **How will applicants receive property tax relief payments?**

Applicants who file a paper PAS-1 application will be mailed a paper check. There will be no direct deposit payment option for these applicants.

Applicants who file the online PAS-1 application at [propertytaxrelief.nj.gov](https://propertytaxrelief.nj.gov) will have the option to receive a direct deposit.

### **When will property tax relief payments begin?**

- Property Tax Reimbursement (Senior Freeze) payments will begin on July 15, 2025.
- ANCHOR payments will begin in September 2025 and continue on a rolling basis. Most applicants will receive their payment about 90 days after applying, unless additional information is needed to process the application.
- Stay NJ program benefit payments are expected to be paid quarterly beginning in 2026. The payments will be scheduled for February 2026, May 2026, August 2026, and November 2026. The February 2026 and May 2026 payments are subject to budget appropriations in the Fiscal Year 2026 State Budget. The August 2026 and November 2026 payments are subject to budget appropriations in the Fiscal Year 2027 State Budget.

**\* The availability of New Jersey's property tax relief programs is subject to State Budget appropriations.**



# New Jersey Property Tax Relief

## Get In-Person Assistance Filling Out a PAS-1 Form

### Division of Taxation Regional Information Centers

Monday – Friday 8:30 a.m. – 4:00 p.m.

**Cranford** – 6 Commerce Drive, 3rd Floor, Suite 300, Cranford, NJ 07016

**Fair Lawn** – 22-08 Rt. 208 South, Fairlawn, NJ, 07410

**Freehold** – 2 Paragon Way, Suite 1100, Freehold, NJ 07728

**Galloway** – 157 W. Whitehorse Pike, Galloway, NJ 08205

**Trenton** – 3 John Fitch Way, 1st Floor Lobby, Trenton, NJ 08695

#### What to Have Ready

#### Before Visiting:

- Social Security Number
- Name
- Address
- Photo ID
- All 2023 & 2024 Income Documentation  
(NJ-1040(s), 1099-R(s), and 1099-SSA(s))
- Total Billed 2023 & 2024 Property Taxes



# New Jersey Division of Taxation In-Person Public Events

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**Taxation representatives attend various events throughout New Jersey to:**

- Offer program information;
- Assist with filing applications; and
- Navigate New Jersey tax law.

**For updated event dates, times, and locations, visit [nj.gov/treasury/taxation/propertytaxreliefevents.shtml](https://nj.gov/treasury/taxation/propertytaxreliefevents.shtml)**



**If attending a Filing Event, bring:**

- Government Issued Photo ID
- 2023 & 2024 Income Documentation
- 2023 & 2024 Total Billed Property Taxes

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