



NEW JERSEY PROPERTY TAX RELIEF

FOR NJ RESIDENT SENIOR HOMEOWNERS AND RENTERS,
AGE 65 AND OVER

THREE PROGRAMS, ONE APPLICATION (PAS-1)

Based on 2025 Residency, income, and age

SENIOR FREEZE

Born in 1960 or earlier, or received permanent Social Security disability or Railroad Retirement disability payments during 2025.

Met the 2024 and 2025 income limits:

2024 — \$168,268 or less
2025 — \$172,475 or less

Owned and lived in the same home as their main home (or leased a site in a mobile home park and lived in a mobile home) on or before December 31, 2022 through December 31, 2025.

The home was subject to property taxes (on the land and improvements).

ANCHOR

Owned or rented and occupied property as their main home on October 1, 2025.

Met the income limits for 2025:

Homeowners — \$250,000 or less
Renters — \$150,000 or less

Homeowners: The home had to be subject to property taxes on the land and improvements.

Renters: Must be listed on the lease.

STAY NJ

Born in 1960 or earlier.

Met the income limit for 2025:
\$500,000 or less

Owned and lived in a NJ home as their main home for all of 2025.

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 \$6500) minus any payments received through ANCHOR and Senior Freeze.

FORM PAS-1 WAS ISSUED FEBRUARY 2026





ALIVIO DE IMPUESTOS A LA PROPIEDAD EN NUEVA JERSEY

PARA PROPIETARIOS Y ARRENDATARIOS RESIDENTES EN NUEVA JERSEY, MAYORES DE 65 AÑOS

TRES PROGRAMAS, UNA SOLICITUD (PAS-1)

Basado en la residencia, ingresos y edad de 2025.

SENIOR FREEZE

Nacidos en 1960 o antes, o que reciban pagos permanentes de discapacidad del Seguro Social o de discapacidad de Jubilación Ferroviaria durante 2025.

Cumplió con los límites de ingresos de 2024 y 2025:
2024 — \$168,268 o menos
2025 — \$172,475 o menos

Propietario y residente en la misma vivienda como su residencia principal (o arrendó un sitio en un parque de casas móviles y vivió en una casa móvil) desde el 31 de diciembre de 2022 hasta el 31 de diciembre de 2025.

La vivienda estaba sujeta a impuestos sobre la propiedad (sobre el terreno y las mejoras).

ANCHOR

Propietario o arrendatario y ocupante de la propiedad como su residencia principal el 1 de octubre de 2025.

Cumplió con los límites de ingresos para 2025:
Propietarios — \$250,000 o menos
Arrendatarios — \$150,000 o menos

Propietarios: La vivienda debía estar sujeta a impuestos sobre la propiedad del terreno y las mejoras.

Arrendatarios: Deben estar incluidos en el contrato de arrendamiento.

STAY NJ

Nacidos en 1960 o antes.

Cumplir con el límite de ingresos:
\$500,000 o menos

Propietario y residente en una vivienda en Nueva Jersey como su residencia principal durante todo el año 2025.

"Los beneficios de Stay NJ se calculan después de que se determinen los beneficios de ANCHOR y Senior Freeze.

Si calificas para los tres programas, el beneficio de Stay NJ será el 50% de tus impuestos sobre la propiedad (hasta \$6500) menos cualquier pago recibido a través de ANCHOR y Senior Freeze.

EL FORMULARIO PAS-1 FUE EMITIDO EN FEBRERO DE 2026



New Jersey Property Tax Relief (Tax Year 2025) FAQ

1. 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, or recipients receiving Railroad Retirement Disability benefits during Tax Year 2025 may be eligible to file the combined application (Form PAS-1).

2. 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 do not have to include** proof of property taxes paid. If you already have a “base year” established, it will be printed on line 14 for homeowners (18% of site fees for mobile homeowners).
- **For ANCHOR homeowner recipients**, you are not required to have an Identification Number and PIN to file for benefits.

3. When is the filing deadline?

The deadline for submitting a Tax Year 2025 property tax relief application is November 2, 2026.

4. How does the applicant file?

If the applicant was 65 or older, or a recipient of Social Security Disability, or a recipient of Railroad Retirement Disability benefits in Tax Year 2025, 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
- **There will be no auto-file for these applicants.**

5. What if the applicant was under 65, did not receive Social Security Disability, or Railroad Retirement Disability benefits in Tax Year 2025?

They will file their property tax relief application (ANC-1) via one of the following methods:

- The Division will auto-file for some applicants;
- They can file an online application at 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.

6. 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 2026.

These letters will only be sent to PAS-1 applicants that are eligible for the Stay NJ program.

7. Will property tax relief applications be mailed to eligible individuals?

PAS-1 Combined Application Filers: Individuals who are 65 and older, or recipients of Social Security Disability, or receiving Railroad Retirement Disability benefits are expected to begin receiving the combined application (Form PAS-1) by mail in March 2026.

Applicants who filed their 2024 PAS-1 form electronically will receive a postcard reminding them to file their 2025 PAS-1 electronically online at propertytaxrelief.nj.gov

ANC-1 ANCHOR Application Filers: Individuals who are under 65 and do not receive either disability benefit file using the ANC-1 application.

1. Most eligible ANC-1 filers will have their applications auto-filed and will receive an ANCHOR Benefit Confirmation Letter in August 2026.
2. Eligible individuals whose ANC-1 applications **are not auto-filed** can:
 - (A) download the ANC-1 application from the Division's website and submit it by mail; or
 - (B) file the property tax relief application electronically online at www.anchor.nj.gov

8. Will applicants 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. The Division of Taxation will contact the applicant if we require documentation.

9. 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 will have the option to receive a direct deposit for any benefits that are available through direct deposit.

10. When will property tax relief payments begin? *

- Property Tax Reimbursement (Senior Freeze) payments will begin in July 2026 and continue on a rolling basis.
- ANCHOR payments will begin in September 2026 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. The payments will be scheduled for February 2027, May 2027, August 2027, and November 2027. The February 2027 and May 2027 payments are subject to budget appropriations in the Fiscal Year 2027 State Budget. The August 2027 and November 2027 payments are subject to budget appropriations in the Fiscal Year 2028 State Budget.

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