

NJ PROPERTY TAX RELIEF RESOURCE GUIDE

IMPORTANT

THIS GUIDE OFFERS GENERAL INFORMATION AND IS NOT MEANT TO SERVE AS LEGAL OR TAX ADVICE. ELIGIBILITY REQUIREMENTS, INCLUDING INCOME LIMITS, AND BENEFITS AVAILABLE FOR ALL PROPERTY TAX RELIEF PROGRAMS ARE SUBJECT TO CHANGE BY THE STATE BUDGET.

A SUMMARY OF PROPERTY TAX RELIEF PROGRAMS AVAILABLE TO HOMEOWNERS, RENTERS, AND SENIORS IN NEW JERSEY. FOR COMPLETE INFORMATION, VISIT [NJ PROPERTY TAX RELIEF PROGRAMS](#).

NOTE: IF YOU'RE VIEWING THIS ONLINE, YOU'LL FIND CLICKABLE LINKS. FOR PRINT READERS, PLEASE VISIT OUR WEBSITE FOR MORE INFORMATION.



STAY NJ PROGRAM

ELIGIBILITY:

- MUST BE 65 OR OLDER IN 2025
- MUST HAVE OWNED AND RESIDED IN A NJ HOME FOR ALL OF 2025
- INCOME LIMIT: \$500,000 OR LESS
- **BENEFIT:** COVERS UP TO 50% OF PROPERTY TAXES, CAPPED AT \$6,500
- 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.

DEADLINE: NOVEMBER 2ND, 2026

FOR DETAILS, VISIT: [STAY NJ INFORMATION](#)

SENIOR FREEZE (PROPERTY TAX REIMBURSEMENT)

ELIGIBILITY:

- MUST BE 65 OR OLDER IN 2025
- MAXIMUM BENEFIT: HALF YOUR PROPERTY TAXES, UP TO \$6,500
- NEW JERSEY RESIDENT HOMEOWNER FOR THE ENTIRE TAX YEAR (THROUGH DECEMBER 31, 2025)
- OCCUPY HOME AS PRINCIPAL RESIDENCE = 183 DAYS
- 2025 NEW JERSEY GROSS INCOME: \$172,475 OR LESS
- NEW FORM FOR PEOPLE WHO MOVED FROM ONE HOME TO ANOTHER HOME IN THE STATE DURING THE YEAR.

FIRST-TIME APPLICANTS:

MUST VERIFY ELIGIBILITY FOR 2024 AND 2025 TO ESTABLISH A BASE YEAR AT THE 2024 TAX LEVEL.
WILL BE REIMBURSED FOR THE DIFFERENCE BETWEEN 2025 AND 2024 PROPERTY TAXES.

RETURNING APPLICANTS:

MUST VERIFY ELIGIBILITY FOR 2025.
WILL BE REIMBURSED FOR THE DIFFERENCE BETWEEN 2024 PROPERTY TAXES AND THEIR BASE YEAR.
IF YOU PREVIOUSLY RECEIVED BENEFITS FROM THE SENIOR FREEZE PROGRAM, YOUR "BASE YEAR" PROPERTY TAX OR SITE FEES WILL BE PREPRINTED ON LINE 14 OF THE APPLICATION.

DEADLINE: NOVEMBER 2ND, 2026

FOR DETAILS, VISIT: [SENIOR FREEZE PROGRAM](#)



ANCHOR

(AFFORDABLE NJ COMMUNITIES FOR HOMEOWNERS & RENTERS)

HOMEOWNERS:

- MUST HAVE OWNED AND LIVED IN A NJ HOME ON OCTOBER 1, 2025
- INCOME LIMIT: \$250,000 OR LESS

BENEFIT:

- \$1,500 FOR INCOMES EQUAL OR LESS THAN \$150,000
- \$1,000 FOR INCOMES \$150,001 - \$250,000

RENTERS:

- MUST HAVE RENTED AND OCCUPIED A NJ RESIDENCE ON OCTOBER 1, 2025
- INCOME LIMIT: \$150,000 OR LESS
- RENTERS: MUST BE LISTED ON THE LEASE.

BENEFIT: UP TO \$700 FOR SENIORS AND \$450 FOR OTHER ELIGIBLE RENTERS

FOR DETAILS, VISIT: [ANCHOR PROGRAM](#)

HOW TO APPLY (PAS-1 APPLICATION PROCESS)

*Eligible residents can apply for all three programs using the PAS-1 combined application.
Based on 2025 Residency, income, and age*

COMPLETE THE PAS-1 IF YOU ARE:

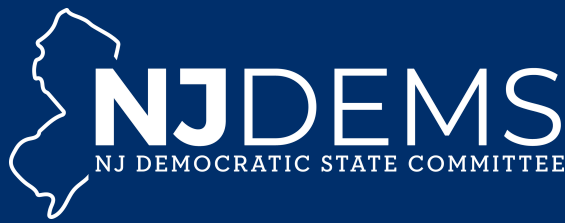
- AGE 65 AND OLDER
- YOUR INCOME FOR 2025 WAS \$500,000 OR LESS
- YOU CURRENTLY RESIDE IN NEW JERSEY AS A HOMEOWNER OR RENTER SINCE DECEMBER 31, 2025.

ONLINE FILING BENEFITS: FASTER PROCESSING, DIRECT DEPOSIT, AND FEWER QUESTIONS

PAPER APPLICATIONS: AVAILABLE AT TAX OFFICES OR PRINTABLE FROM NJ TAXATION WEBSITE - DIRECT DEPOSIT NOT AVAILABLE

DEADLINE: NOVEMBER 2, 2026

APPLY ONLINE AT [NJ PROPERTY TAX RELIEF APPLICATION](#)



ADDITIONAL INFORMATION

- **ASSISTED LIVING RESIDENTS:** MAY QUALIFY IF THEY MAINTAINED THEIR PRIMARY RESIDENCE
- **CO-OP & CONDO OWNERS:** ELIGIBLE UNDER ANCHOR IF PROPERTY TAXES ARE PAID.
- **AFTER APPLYING TO ANY OF THE PROGRAMS:** IN THE FALL OF 2026, THE TREASURY DEPARTMENT WILL MAIL YOU A RECEIPT INDICATING WHICH OF THE THREE PROGRAMS YOU QUALIFIED FOR AND HOW MUCH UNDER EACH PROGRAM YOU WILL RECEIVE. DEPENDING ON YOUR PERSONAL CIRCUMSTANCES, SOME SENIORS WILL BENEFIT FROM ALL THREE PROGRAMS WHILE OTHER SENIORS WILL RECEIVE A BENEFIT FROM ONE PROGRAM. IF YOU BELIEVE THERE IS AN ERROR, INFORMATION WILL BE PROVIDED TO APPEAL THAT DETERMINATION.

QUESTIONS: CONTACT YOUR LOCAL LEGISLATOR FOR ASSISTANCE: [FIND YOUR LEGISLATOR](#) OR SCHEDULE ASSISTANCE WITH THE [NJ TREASURY DEPARTMENT](#) BY PHONE, EMAIL, OR VISIT THEIR OFFICE.

For complete information, visit:

[NJ Treasury's Tax Relief Page.](#)

For other resources:

[NJDems.org](#)