

## NJ PROPERTY TAX RELIEF RESOURCE GUIDE

### **IMPORTANT**

*This guide offers general information and is not meant to serve as legal or tax advice.*

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 2024
- Must have owned and resided in a NJ home for all of 2024
- Income limit: \$500,000 or less
- **Benefit:** Covers up to 50% of property taxes, capped at \$6,500
- **Deadline:** October 31, 2025
- **Payment Timeline:** Payments begin July 2025, with Stay NJ-specific benefits starting in 2026

**For details, visit: [Stay NJ Information](#)**

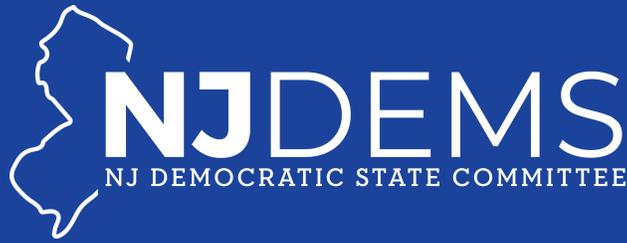
### **SENIOR FREEZE**

#### **(PROPERTY TAX REIMBURSEMENT)**

#### **Eligibility:**

- Must be 65 or older or receive Social Security disability benefits
- Must have owned and lived in the same home since December 31, 2021
- Income limit:
  - 2023: \$163,050 or less
  - 2024: \$168,268 or less
- **Benefit:** Reimbursement for property tax increases since base year
- **Deadline:** October 31, 2025
- **First-time applicants:** Must establish a base year by filing for both 2023 and 2024
- **Returning applicants:** Maintain their base year unless income exceeds limits

**For details, visit: [Senior Freeze Program](#)**



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### ANCHOR

(AFFORDABLE NJ COMMUNITIES FOR HOMEOWNERS & RENTERS)

#### Homeowners:

- Must have owned and lived in a NJ home on October 1, 2024
- 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, 2024
- Income limit: \$150,000 or less
- **Benefit:** Up to \$700 for seniors and \$450 for other eligible renters
- **Deadline:** October 31, 2025
- **Payments begin:** September 2025

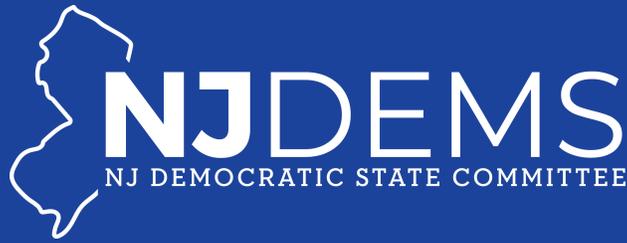
For details, visit: [ANCHOR Program](#)

### HOW TO APPLY (PAS-1 APPLICATION PROCESS)

*Eligible residents can apply for all three programs using the PAS-1 combined application.*

Complete the PAS-1 if you are:

- Age 65 and older
- Your income for 2024 was \$500,000 or less
- You currently reside in New Jersey as a homeowner or renter since December 31, 2024.
- Apply online at [NJ Property Tax Relief Application](#)
- **Online filing benefits:** Faster processing, direct deposit, and fewer questions
- **Paper applications:** Available at tax offices or printable from NJ Taxation Website
- **Deadline:** October 31, 2025



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### 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 2025, 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\*\*](#)