

New Jersey Property Tax Relief (Tax Year 2024) FAQ

1. 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.**

2. 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).

3. 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 also 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.

4. When is the filing deadline?

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

5. 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*
- **There will be no auto-file for these applicants.**

6. 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* ; 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.

7. 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.

8. 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.

9. 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.

10. 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.

11. When will property tax relief payments begin? *

- Property Tax Reimbursement (Senior Freeze) payments will begin in July 2025 and continue on a rolling basis.
- 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.**