



### **Will everyone who turned 65 in 2025 receive an application?**

We send applications to individuals we believe are eligible based on information we receive from different sources (tax returns, property tax records, etc.). However, this does not mean every eligible person will receive a booklet or postcard in the mail. If you believe your client is eligible for any of our programs, they may file an application online or download a paper application from our website.

### **Will you mail booklets to an out-of-state address?**

Yes, if you contact the Division and request a booklet, it can be sent to an out-of-state address. Alternatively, applicants may file electronically online or download a paper application from our website.

However, applications may not be forwarded. In general, the USPS does not forward government mail.

### **Will Stay NJ checks be forwarded to a new address?**

In general, the USPS does not forward government mail (especially checks). If your client does not receive their check within thirty days of the approval date, they should contact a Division representative for a replacement check.

### **What should our clients do if they can't reach a live agent on the phone or go to a Regional Information Center?**

There are various alternative methods to get in touch with us. For more information, visit our "Contact Us" page at: [nj.gov/treasury/taxation/contact.shtml](https://nj.gov/treasury/taxation/contact.shtml)

### **Do you need an appointment to visit a Regional Information Center?**

No. You do not need an appointment; our Regional Information Centers offer walk-in service.

### **Are property tax relief benefits taxable? Do my clients need to claim them on their Income Tax returns?**

Property tax relief benefits are not taxable in New Jersey and should not be reported on the NJ-1040. Contact the IRS to determine if these benefits are taxable federally.

### **Can a client file a prior-year application?**

They may file prior-year applications. However, since the deadline has passed, the claim will be denied for late filing. The denial letter will contain information regarding appeals.

Senior Freeze recipients. If your client met all the eligibility requirements for prior years but failed to file on time, they can file the applications to establish an earlier base year. However, they will not receive any compensation for those years.

### **My client received a Senior Freeze but didn't receive a preprinted application. How can I find out what their "Base Year" figure is?**

A Division representative can provide this information. As a stakeholder, you may contact the Stakeholder Liaison's office using the number given previously by email.

If your client needs to contact The Division of Taxation, visit our "Contact Us" page at:

[nj.gov/treasury/taxation/contact.shtml](https://nj.gov/treasury/taxation/contact.shtml)

Alternatively, you can enter your client's 2024 property tax figure. The "base year" amount should be adjusted during application processing.

**My client applied last year. Will I need to include their income for 2024 and 2025, even though their 2024 income was included with last year's application?**

Yes. To avoid delays in processing, you should complete the entire application. You can enter the 2024 income information from last year on this application.

**My client receives veteran disability benefits. Do I need to include this as income?**

Yes. Even though these benefits are not taxable in New Jersey, they must be included as income for property tax relief purposes. You should enter any amounts received as a total and permanent disability pension on lines 17d. and 18d.

**What happens if I do not include all of the required income?**

If we receive information and adjust the income above the eligibility limits, the applicant will be required to pay those benefits back.

**If the client's only income source is Social Security, and they do not file an Income Tax return with New Jersey, can they apply for property tax relief?**

Yes. You are not required to file any income tax return to apply for property tax relief.

**What proof of income should I send with the application?**

Proof of income is not required to be submitted with an application. If we have questions about an applicant's income, we will send them a letter with instructions on which documents to submit.

**Do I have to include Social Security and pension income on the application?**

Yes. For Property Tax Relief programs, Social Security income and pension income must be included.

**Is a surviving spouse required to report only their income if the income reported on their joint Income Tax return falls below the income limits?**

For accuracy, the surviving spouse should only report their income on the PAS-1.

**Will ANCHOR still be filed automatically for residents under 65?**

We anticipate the "Auto-file" program will continue for this year.

**My client previously received an ANCHOR benefit but did not receive the "Auto-file" letter. What should they do?**

Anyone 65 or older or disabled will not receive an "Auto-file" letter and must file a PAS-1 application. Residents under 65 and not disabled, who believe they are eligible but do not receive an "Auto-file" letter, should file an ANCHOR (ANC-1) application on their own when they become available.

**My client is under 65 and moved from one New Jersey home to another in 2025. Will they still receive an ANCHOR benefit?**

If they were a New Jersey homeowner or a renter on October 1, 2025, and meet the income limits, then they qualify to apply for the ANCHOR program.

**If the municipality changed the property's block and lot from the prior year, what information should I enter into the application?**

If a municipality renumbers block and lots, you should enter the new block and lot for the property. If we have any questions, we will reach out to the applicant at a later time.

**My client no longer lives in the same property they lived in on October 1, 2025. How do I enter their address?**

Enter their current mailing address at the top of the form in the Social Security, name, and address block. Then enter the address of their main home on October 1, 2025, on the line provided below the Social Security, name, and address block.

**My client is a 67-year-old married homeowner. Only their spouse's name is on the deed. However, their spouse is under 65 and not disabled. Can they file for property tax relief?**

Yes. When a married couple files a joint application, we consider them one "entity." If one spouse meets the age or disability requirement and the other spouse is the only name on the deed, you may file an application as long as they meet the other eligibility requirements.

**My client is married and lives with their spouse. They are 67, but their spouse does not meet the age or disability requirement for these programs. Do I have to enter their combined income on the application? Or can I file only for the spouse who is over 65?**

Yes, you must enter their combined income on the application. When a couple is married and lives in the same home, we consider them one "entity." If one spouse meets the age or disability requirement and the other does not, we consider both eligible for the program. You must enter their combined income even if their filing status is Married Filing Separately.

**My client's combined ANCHOR and Senior Freeze benefits are \$6,850 will they receive a Stay NJ benefit?**

The maximum benefit amount for Stay NJ this year is \$6,500. This benefit is calculated minus any payout for ANCHOR and Senior Freeze. If your clients' combined ANCHOR and Senior Freeze payments are greater than \$6,500, they will not receive a Stay NJ Benefit.

**My client owns and lives in a condo that is under a P.I.L.O.T. agreement. Can they apply for property tax relief?**

Yes. Under the Stay NJ Act, homeowners involved in a P.I.L.O.T agreement may apply for this benefit.

**My client receives REAP credits. Before the programs changed, they had to provide this information on their Senior Freeze application. I don't see anything about REAP on the PAS-1 application. Where do they enter these credits?**

You are no longer required to report REAP credits. In past programs, you were required to provide the amounts due and paid for your property taxes. The updated program requirements for the combined application only ask for the amount of property taxes **billed**.