



**State of New Jersey**  
DEPARTMENT OF THE TREASURY  
DIVISION OF TAXATION

Dear Applicant,

We are pleased to introduce the new 2024 State of New Jersey Application for Property Tax Relief for Seniors and Social Security Disability Recipients.

For the first time, New Jersey residents can **apply** for three major property tax relief programs on a **single application – Form PAS-1**. This easy-to-use form is available for seniors as well as homeowners and mobile home owners who are disabled. You can apply for these programs: Property Tax Reimbursement (Senior Freeze); Affordable New Jersey Communities for Homeowners and Renters (ANCHOR); and Stay NJ.

This one-stop application can be used by resident homeowners, mobile home owners and renters age 65 and over – and those who are receiving federal Social Security Disability benefits. It replaces the previous Senior Freeze forms (PTR-1 and PTR-2) and ANCHOR applications. **You will no longer be required to file separate applications** to receive benefits from these State programs. The State will determine which programs you are eligible for and calculate the benefits you are entitled to receive.

You also have the **option to file** the combined application **online**. The advantages of filing online are that you will receive a reference number after filing, and be able to sign up for direct deposit. You can also start the application and finish it on another day without losing any information. Get started by visiting our website at [propertytaxrelief.nj.gov](http://propertytaxrelief.nj.gov).

If you previously received benefits from Senior Freeze, ANCHOR – or both – there are notable changes to this year's application. For Senior Freeze recipients, the application looks different, and the income standards have changed. You also no longer have to include proof of property taxes paid with the application. If you already have a "base year," it will be printed on line 13 for homeowners, or line 21 for mobile home owners.

For Senior Freeze, the total annual income limits are:

- For 2023 – \$163,050 or less, **and**
- For 2024 – \$168,268 or less

For ANCHOR homeowner recipients, you no longer need an Identification Number and PIN to file for benefits. (Eligibility requirements, including income limits, and benefits available for property tax relief programs, are subject to change by the State Budget.)

By late 2025, we will send a letter to combined application filers to explain the Senior Freeze, ANCHOR and Stay NJ benefit amounts calculated for each applicant. We expect to begin distributing benefit payments in the second half of 2025 on a rolling basis. Please note the availability of these programs is subject to annual State Budget appropriations.

If you need help navigating the application process, you can find resources – including frequently asked questions – or check the status of your application on our website.

Sincerely,

A handwritten signature in black ink, appearing to read "Marita R. Sciarrotta".

Marita R. Sciarrotta  
Acting Director  
New Jersey Division of Taxation

# 2024 Form PAS-1

## Application for Property Tax Relief

### For Seniors and Social Security Disability Recipients

#### Introduction

This booklet contains a combined application for New Jersey's property tax relief programs for homeowners and renters age 65 or older and those who were receiving Social Security Disability benefits on December 31, 2024.

**If you are under 65 and not receiving Social Security Disability benefits, do not complete this application.** You will be able to apply for the ANCHOR program in the summer of 2025.

This combined application incorporates the three major programs available to senior and disabled individuals:

- Property Tax Reimbursement (Senior Freeze);
- Affordable New Jersey Communities for Homeowners and Renters (ANCHOR);
- Stay NJ.

There are no longer separate applications for the various programs.

To receive benefits, you must complete the application and submit it with any required documents by October 31, 2025. Once you file, the Division of Taxation will determine which programs you qualify for and the amount of each benefit. **Benefits for all of the programs included in this Property Tax Relief application are subject to State Budget appropriation.**

You may be required to submit documentation at a later date to verify your age/disability status, rent, property taxes or P.I.L.O.T. (Payments-in-Lieu-of Tax), and/or mobile home park site fees.

**Prior Senior Freeze Recipients.** You will notice some changes. Not only does the application look different, but the income standards have changed, and you are no longer required to submit proof of property taxes or mobile home park site fees with the application. Since the Division will determine the amount of the benefits received for each program, you will no longer need to calculate your reimbursement.

For homeowners, your "Base Year" property taxes will be preprinted on line 13. For mobile home owners, your "Base Year" property taxes (18% of site fees) will be preprinted on line 21.

**Prior ANCHOR Homeowner Recipients.** You are no longer required to have an Identification Number and PIN to file for benefits.

**Spouse/Civil Union Partner.** Any reference in this booklet to a spouse also refers to a spouse who entered into a valid same-sex marriage in another state or foreign nation and a partner in a civil union (CU) recognized under New Jersey law.

**Impact of State Budget**  
**Eligibility requirements, including income limits, and benefits available for all New Jersey property tax relief programs are subject to change by the State Budget.**

Any changes to the eligibility requirements and benefit amounts for 2024 will not be finalized until the completion of the State Budget, which must be adopted by July 1, 2025.

For updated information on any budgetary changes to these programs, check the Division of Taxation's website at: *propertytaxrelief.nj.gov* or call 1 (800) 323-4400.

## How to File

Eligible applicants can file the 2024 Application for Property Tax Relief online at [propertytaxrelief.nj.gov](http://propertytaxrelief.nj.gov) or by paper, using the form in this booklet.

## When To File

File your application by October 31, 2025. All paper applications postmarked on or before the due date are considered filed on time. Online applications must be submitted by 11:59 p.m., October 31, 2025.

## Eligibility

This combined application is for the three major property tax relief programs available in New Jersey: Property Tax Reimbursement (Senior Freeze), ANCHOR, and Stay NJ. Each program has different eligibility requirements. However, you may be eligible for property tax relief if:

- You met certain income limits; and
- You were a New Jersey resident who lived in the same home for all of 2024 or you owned (or rented) and occupied a home in New Jersey that was your principal residence (main home) on October 1, 2024.

For more information about the specific eligibility requirements for each property tax relief program, visit the Division's website at: [propertytaxrelief.nj.gov](http://propertytaxrelief.nj.gov)

**Principal residence (main home)** means a home you occupied as your permanent residence. You are not eligible for a benefit for a vacation home, a "second home," or a property you owned and rented to someone else. If you occupied more than one property in New Jersey, only file the application for the property that was your main home on October 1, 2024.

Residents of condominiums, co-ops, and continuing care retirement facilities who meet the eligibility requirements are also eligible for this benefit.

**Life Estate (Life Tenancy).** You are considered the owner of the property if you have life estate rights or hold a lease for 99 years or more. You must include a copy of an official document (e.g., deed, lease) establishing your right to occupy the property with your application the first time you apply for property tax relief. You do not need to include this documentation every year.

**Property Owned by Trust.** You are considered an eligible owner of a property owned by a trust if you are a beneficiary, or the deed or trust agreement explicitly states that you have a life estate in the property. You must submit a complete copy of the trust agreement and a copy of the deed with your application the first time you apply for property tax relief. You do not need to include this documentation every year.

## Privacy Act Notification

The federal Privacy Act of 1974 requires an agency requesting information from individuals to inform them why the request is being made and how the information is being used.

The Division of Taxation uses your Social Security number primarily to account for and give credit for tax payments. We also use Social Security numbers in the administration and enforcement of all tax laws for which we are responsible. In addition, the Division is required by law to forward an annual list to the Administrative Office of the Courts containing the names, addresses, and Social Security numbers of individuals who file a New Jersey tax return or property tax benefit application. This list will be used to avoid duplication of names on jury lists.

## Completing the Application

**Deceased applicants** see page 11 for instructions.