

New Jersey Property Tax Relief (Tax Year 2025) FAQ

1. 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, or recipients receiving Railroad Retirement Disability benefits during Tax Year 2025 may be eligible to file the combined application (Form PAS-1).

2. 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 do not have to include** proof of property taxes paid. If you already have a “base year” established, it will be printed on line 14 for homeowners (18% of site fees for mobile homeowners).
- **For ANCHOR homeowner recipients**, you are not required to have an Identification Number and PIN to file for benefits.

3. When is the filing deadline?

The deadline for submitting a Tax Year 2025 property tax relief application is November 2, 2026.

4. How does the applicant file?

If the applicant was 65 or older, or a recipient of Social Security Disability, or a recipient of Railroad Retirement Disability benefits in Tax Year 2025, 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.**

5. What if the applicant was under 65, did not receive Social Security Disability, or Railroad Retirement Disability benefits in Tax Year 2025?

They will file their property tax relief application (ANC-1) 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.

6. 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 2026.

These letters will only be sent to PAS-1 applicants that are eligible for the Stay NJ program.

7. Will property tax relief applications be mailed to eligible individuals?

PAS-1 Combined Application Filers: Individuals who are 65 and older, or recipients of Social Security Disability, or receiving Railroad Retirement Disability benefits are expected to begin receiving the combined application (Form PAS-1) by mail in March 2026.

Applicants who filed their 2024 PAS-1 form electronically will receive a postcard reminding them to file their 2025 PAS-1 electronically online at propertytaxrelief.nj.gov

ANC-1 ANCHOR Application Filers: Individuals who are under 65 and do not receive either disability benefit file using the ANC-1 application.

1. Most eligible ANC-1 filers will have their applications auto-filed and will receive an ANCHOR Benefit Confirmation Letter in August 2026.
2. Eligible individuals whose ANC-1 applications **are not auto-filed** can:
 - (A) download the ANC-1 application from the Division's website and submit it by mail; or
 - (B) file the property tax relief application electronically online at www.anchor.nj.gov

8. Will applicants 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. The Division of Taxation will contact the applicant if we require documentation.

9. 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 for any benefits that are available through direct deposit.

10. When will property tax relief payments begin? *

- Property Tax Reimbursement (Senior Freeze) payments will begin in July 2026 and continue on a rolling basis.
- ANCHOR payments will begin in September 2026 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. The payments will be scheduled for February 2027, May 2027, August 2027, and November 2027. The February 2027 and May 2027 payments are subject to budget appropriations in the Fiscal Year 2027 State Budget. The August 2027 and November 2027 payments are subject to budget appropriations in the Fiscal Year 2028 State Budget.

*** The availability of New Jersey's property tax relief programs is subject to State Budget appropriations.**