

ARE YOU OVER 65?

You Will NOT Automatically Get Your Anchor Payment



Homeowners and Renters
Over 65

MUST FILE

2024 Form PAS-1 To Receive
Property Tax Rebates



The new 2024 Form PAS-1 is a consolidated application for anyone who is 65 or older as of 12/31/24 to file for Senior Freeze, Anchor, and Stay NJ. This form is for property tax relief for homeowners and renters.

The PAS-1 does not tell you how much you will receive in property tax relief. Nor does it go into specific details about the eligibility requirements for each program. But the income limits for receiving property tax relief have increased over the years.

2024 Form PAS-1 Application for Property Tax Relief For Seniors and Social Security Disability Recipients

- Application for the Property Tax Reimbursement (Senior Freeze), ANCHOR, and Stay NJ programs
- File your application by — October 31, 2025
- This form replaces the PTR-1, PTR-2, ANCHOR-H, and ANCHOR-T for seniors and Social Security Disability recipients
- You can file online at — propertytaxrelief.nj.gov
- For more information call — 1 (888) 238-1233

IMPORTANT

Benefits for all of the programs included in this Property Tax Relief application are subject to State Budget appropriation.

To receive tax rebates for any or all of these three programs:

Senior Freeze
(income under \$168,268)

Anchor
(income under \$250,000)

Stay NJ
(income under \$500,000)

In March 2025 the State of NJ Division of Taxation mailed “Blue Booklets” to 1.2 million households where at least one filer was over 65. As of the end of July 2025 only about 350,000 applications have been returned.

The PAS-1 application merely collects your data. Based on your submission, the State will determine what you will get. You will receive a notice from the State explaining your benefit amounts later in the year.

Payments for Senior Freeze have already started going out in July 2025. Anchor rebates to those over 65 will begin going out in September 2025. Stay NJ payments will not be made until 2026. They will go out in four quarterly

installments starting with February 2026 and May 2026. Stay NJ payments will be reduced by what you have already received in 2025 for Senior Freeze and Anchor.

If you did not receive a Blue Booklet in the mail, or inadvertently tossed it out, the application can be downloaded from the State website at propertytaxrelief.nj.gov. If you are unsure as to whether you already mailed it in, you can access “Check Your Status” on the State site. You may also file the application online. However, in order to file online, you must first sign up for ID.me, a secure online identity access application. For inquiries call the NJ State Hotline number at 888-238-1233.

**Filing Deadline for 2024 Form PAS-1:
October 31, 2025**



Senior Citizens Council is a non-profit
501 (c) 3 organization founded in 1971.
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How to Fill Out Form PAS-1

The first page of the PAS-1 application requests basic information such as name and address (unless preprinted), social security numbers of you and your spouse, municipal code (go to pages 13-16 in the booklet for your code number), filing status, and year of birth. There are also several residency questions which must be answered. Property tax relief will only be available for your principal residence which must have been your main home on October 1, 2024. This means you must answer "Yes" to either questions 4a **OR** 5a to get a rebate.

If you are a renter, no other information is required. You can now skip to the last page of the PAS-1 application and sign and date the form in the signature box and mail it to the Division of Taxation.

If you are a homeowner, there are three different types of Homeowner Schedules on the second and third

page of the application. Complete only one of them! Most homeowners will complete Schedule I. If you are a Mobile Home Owner, complete Schedule II. If you answered "Yes" on Line 5a and as a "Homeowner" on Line 5b under the Residency Information of the first page of the application, you need to complete Schedule III.

Schedule I for Homeowners asks questions about your residency over the past few years, your property block and lot number (found on your property tax bill), and your ownership interest. If you received Senior Freeze in the past, Line 13 will already be preprinted with your base year property tax amount. Do not change this. If you have not previously received a Senior Freeze rebate, enter the 2023 property tax amount you were billed. On Line 14 enter the 2024 property tax amount you were billed.

Lines 16 and 17 are for entering your income for 2023 and 2024. You will need your 2023 and 2024 NJ-1040 State Income Tax Returns and your Form SSA-1099's from Social Security for 2023 and 2024 to do this. Those who receive a permanent disability pension or have a Roth IRA, will need to find this information elsewhere.

To calculate income, go to page 8 of the PAS-1 Instructions. Using Worksheet A for 2023 and Worksheet B for 2024, complete as follows:

- a – enter the amount from line 27 of your NJ-1040
- b – enter the amount from line 16b of your NJ-1040
- c – enter the total from line 20b of

your NJ-1040 plus permanent disability pension before you reached age 65 plus distribution or rollover from a Roth IRA (these last two items are not on your NJ-1040)

- d – enter the total amount of Social Security benefits from Box 5 of your Social Security statement, Form SSA-1099
- e – Add a-d. Enter this amount on the PAS-1.

When completing Worksheets A and B, if you do not have anything listed on line 16b of your NJ-1040, enter zero for "b." If you have nothing on line 20b of your NJ-1040 and do not receive a permanent disability pension or have a Roth IRA, enter zero for "c." If you are not required to file a NJ-1040, just estimate the amount you would have reported and enter it on "a." If you are married, even if you file separately, as long as you maintain the same principal residence, the income of both spouses must be included.

This ends the questions for Schedule I. Now simply go to the signature section on the bottom half of the third page and sign and date the application and mail to the Division of Taxation. Before mailing, it is a good idea to make a copy to keep as a record.

For those who completed either Schedule II or Schedule III instead of Schedule I, sign, date and mail.

If an eligible person died before filing, either the surviving spouse or the executor/administrator of the estate can file the PAS-1. Refer to directions on pages 11-12 of the PAS-1 Instructions.

In-Person Assistance With PAS-1 Form At the NJ Division of Taxation Regional Centers *Monday-Friday 8:00 am – 4:00 pm*

Cranford:

6 Commerce Drive, 3rd Floor

Fair Lawn:

22-09 Rt. 208 South

Freehold:

2 Paragon Way, Ste 1100

Galloway:

157 W. Whitehorse Pike

Trenton:

3 John Fitch Way, 1st Floor

Bring the following with you for both years 2023 **AND** 2024:

State: NJ-1040 Tax Returns

Federal: 1040 Tax Returns

Social Security Statements:

Annual Form SSA-1099

Property Tax Bills

The NJ Division of Taxation is also holding **Filing Events** throughout New Jersey. Go to www.nj.gov/treasury/taxation/propertytaxreliefevents.shtml for a list of dates and locations.

FILE TO RECEIVE AN EXTRA \$100

There are about 250,000 New Jersey homeowners and renters who are over 65 who do **NOT** file a New Jersey tax return because their income is under \$10,000 if single/\$20,000 if married. Over the past three years the \$50 annual credit they were entitled to receive, was included with their Anchor payment. That's why Anchor benefits for some seniors were \$1,800 for homeowners and \$750 for renters.

The State has eliminated the 2022 and 2023 Anchor payments and is skipping directly to 2024 Anchor. BUT non-filers of New Jersey income tax returns can still get the \$50 credit for 2022 and the \$50 credit for 2023 that they would have gotten! To receive these payments, you must file a special Form NJ 1040-HW for both 2022 and 2023. The form is simple and can be found at njseniorcouncil.com. That's \$100 you can get. Don't miss out!

