NEW JERSEY

PROPERTY TAX RELIEF

FOR NJ RESIDENT SENIOR HOMEOWNERS AND RENTERS, AGE 65 AND OVER

THREE PROGRAMS, ONE APPLICATION (PAS-1)

Based on 2025 Residency, income, and age

SENIOR FREEZE

Born in 1960 or earlier, or received permanent Social Security disability or Railroad Retirement disability payments during 2025.

Met the 2024 and 2025 income limits:
2024 — $168,268 or less
2025 — $172,475 or less

Owned and lived in the same home as their main home (or leased a site in a mobile home park and lived in a mobile home) on or before December 31, 2022 through December 31, 2025.

The home was subject to property taxes (on the land and improvements).

ANCHOR

Owned or rented and occupied property as their main home on October 1, 2025.

Met the income limits for 2025:
Homeowners — $250,000 or less
Renters — $150,000 or less

Homeowners: The home had to be subject to property taxes on the land and improvements.

Renters: Must be listed on the lease.

STAY NJ

Born in 1960 or earlier.

Met the income limit for 2025:
$500,000 or less

Owned and lived in a NJ home as their main home for all of 2025.

Stay NJ benefits are calculated after ANCHOR and Senior Freeze benefits are determined.

If you qualify for all three programs, the Stay NJ benefit will be 50% of your property taxes (up to $6500) minus any payments received through ANCHOR and Senior Freeze.

FORM PAS-1 WAS ISSUED FEBRUARY 2026 (FILE BY 11/2)

If you did not receive the blue PAS-1 application packet in the mail from the Division of Taxation, please contact the Frankford Twp. Tax Collector for a copy.