

## NJ Renters/Tenants Frequently Asked Questions

### 1. When is the ANCHOR property tax relief application deadline?

The deadline is February 28, 2023.

**Note:** The ANCHOR program is separate from the [Senior Freeze program](#).

### 2. Who is eligible for the ANCHOR program?

- **NJ residential renters with income of \$150,000 or less will receive \$450. You must have paid rent to be eligible.**
- NJ homeowners with income of \$150,000 or less will receive \$1,500.
- NJ homeowners with income of more than \$150,000 and up to \$250,000 will receive \$1,000.

### 3. Is there an age limit for ANCHOR?

No.

### 4. Is the process of filing for ANCHOR different than Homestead?

If you previously participated in the Homestead Benefit program, you'll find that the application process is nearly the same, if not more streamlined than before.

### 5. How do renters apply?

All eligible **renters/tenants** can and should [apply online](#) (no phone option is available).

However, renters/tenants can complete a [paper application](#).

Renters/Tenants **do not** have an ID and PIN. [Apply Online](#).

### 6. Do I have to report my ANCHOR benefit on my New Jersey Income Tax return?

No. ANCHOR benefit payments are not reportable as New Jersey income.

### 7. How is the benefit calculated for renters/tenants?

For renters with a 2019 gross income (NJ-1040 Line 29) of \$150,000 or less, the amount of the benefit is \$450.

### 8. When will I receive my 2019 ANCHOR benefit payment?

All payments will be issued as checks or direct deposits beginning late Spring 2023 (no later than May 2023). You select the payment method when you file your application. Payments will not be issued in the order they are received.

### 9. I heard informational mailers were sent out, but I did not get one yet. When can I expect to receive mine?

All 2019 informational mailers have been sent out. Renters may file an online application. [File now](#).

### 10. I am a renter/tenant, but received a homeowner mailer. What should I do?

If you rented a property as a renter/tenant on October 1, 2019, discard the homeowner mailer. Renters/Tenants do not have an ID and PIN. [File now](#).

### 11. I am having trouble downloading the paper application online. What should I do?

This may be a browser or software issue. You should use Microsoft Edge or Google Chrome and update to the latest Adobe software to download a paper application.

If after you select to download the PDF you receive a "Please wait..." message, you must go to your "Files" folder, choose your "Downloads" folder and open the PDF "ANCHOR\_Homeowners\_2019."

### 12. I have tried calling the ANCHOR Hotline for assistance, but could not get through. How can I get my questions answered?

We encourage you to check [ANCHOR.NJ.GOV](#) before calling to get answers to your questions. It is important to note the ANCHOR deadline is February 28, 2023. The ANCHOR Hotline is experiencing incredibly high call volumes, as triple the number of New Jerseyans are now eligible for the program compared to the Homestead Benefit. Our agents are working diligently to answer as many calls as possible.

### 13. I used the wrong account/routing number when I filed my ANCHOR application? How do I fix it?

You can update or correct your direct deposit information using this fillable form providing your name, Social Security Number, incorrect and correct banking information, and a copy of your government issued ID using one of the following methods:

fax: (609) 292-0134

Email: [NJ.ANCHOR@treas.nj.gov](mailto:NJ.ANCHOR@treas.nj.gov)

Upload: <https://www.njportal.com/DOR/TCM/#>  
(Instructions will be on the form)



VISIT [ANCHOR.NJ.GOV](#) FOR MORE INFORMATION AND TO FILE ONLINE

The ANCHOR Call Center (1-877-658-2972) has extended hours Monday through Friday from 8:00 a.m. to 6:00 p.m. and Saturdays from 9:00 a.m. to 3:30 p.m. until February 28, 2023. Due to high call volumes, you may experience delays. We appreciate your patience.

## FILING AS A RENTER/TENANT

### **I rented an apartment with friends on October 1, 2019. How do I file?**

Each renter/tenant applies separately. Enter your name only, the number of people you shared the rent with, and the names of all renters/tenants on the appropriate line. Married/Civil Union (CU) couples who file jointly are not considered multiple renters/tenants.

### **As a renter, am I still eligible if my housing complex does not pay traditional property taxes?**

Yes, under new guidance, tenants who had previously been ineligible for ANCHOR because their rental unit operates under a PILOT (Payment in Lieu of Taxes) agreement with their municipality are now eligible to receive the \$450 benefit.

### **I live in government-assisted housing. Do I qualify for this benefit?**

Yes, as long as your residence was subject to property taxes.

### **I was a resident at a senior housing facility on October 1, 2019. Am I eligible for the ANCHOR program?**

As long as the building was subject to property taxes, renters at a senior housing facility are eligible.

### **I paid \$500 a month to live in someone's home with them (e.g., parents, friends). Am I eligible?**

To be eligible for the 2019 ANCHOR benefit, you could have shared a residential property, paid rent, had a lease and shared access to the kitchen and bathroom. However, if you lived in a rented a room with no kitchen privileges you are not eligible for the benefit.

### **I owned a home in New Jersey on October 1, 2019, but I sold it and now rent a home. Which application should I file?**

You should file the application for homeowners. See [ANCHOR Homeowners](#) for more information.

### **I couldn't afford to pay all of my rent in 2019. Am I still eligible for a benefit?**

Yes. You would still be eligible for a benefit if you occupied the unit on October 1, 2019, and paid a portion of your rent.

### **How do I know if the property I rented on October 1, 2019, was subject to local property taxes?**

You can check with your landlord or building owner for that information.

### **Do I have to be a current resident to apply?**

No. However, you must have occupied a New Jersey rental unit as your principal residence on October 1, 2019. Applicants who moved after October 1, 2019, are eligible if they met the other 2019 ANCHOR program qualifications.

## RENTER/TENANT FILING SCENARIOS

### **On October 1, 2019, the lease was in my name only and my fiancé/spouse/CU partner lived with me. How do I file?**

Renters/Tenants only qualify to apply if their name appears on the lease, regardless of filing status/marital status. Complete an application in your name only, select your 2019 Income Tax filing status, and enter your 2019 gross income (combined income if married/CU couple on December 31, 2019).

### **On October 1, 2019, the lease was in my name and my partner's name and we lived together. We were a married/CU couple prior to January 1, 2020, and:**

#### **• We want to receive one benefit payment. How do we file?**

Complete one application and:

- Enter your name (last name, first name, middle initial) and the first name and middle initial of your spouse/CU partner (last name only if different from yours);
- Select your 2019 Income Tax filing status;
- Enter your combined 2019 gross income.

#### **• We each want to receive separate payments for our half of the benefit. How do we file?** Each person must complete a separate application:

- Enter only your name (last name, first name, middle initial);
- Select your 2019 Income Tax filing status;
- Check the box next to "I would like my half of the benefit in a check with only my name" in Section D;
- Enter your combined 2019 gross income (benefit eligibility and calculation are based on joint income).



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**On October 1, 2019, the lease was in my name and my fiancé's name and we lived together. We were a married/CU couple after December 31, 2019, how do we file?**

You must individually apply since you were not married on December 31, 2019:

- Enter only your name (last name, first name, middle initial);
- Select your 2019 Income Tax filing status;
- Enter your 2019 gross income.

## FILING STATUS

**What filing status do I choose (Section D in the online filing application)?**

**Your 2019 Income Tax return determines your filing status.** If you were not required to file a 2019 Income Tax return, use the filing status you would have used if you were required to file. If your filing status is married/CU couple filing separately, select the option based on the living situation that you and your spouse/CU partner had on October 1, 2019.

If you were married and you maintained your principal residence with your spouse on October 1, 2019:

- And you each want to receive a separate check for half of the benefit amount for which you are eligible;
- You should check the box in Section D in the online filing application that states, "I would like my half of the benefit in a check with only my name."

Each spouse must file a separate ANCHOR application.

2019 Income Tax [filing status help](#).

## DIVORCED RENTERS/TENANTS

**How do I file if I was married on October 1, 2019, but was divorced prior to January 1, 2020, and only I resided in the property on October 1?**

If you, alone (not your spouse), resided in the property on October 1, 2019, you should file an application in your name only.

**I was married on October 1, but we were divorced prior to January 1, 2020. We both resided in the property on October 1, 2019.**

You should file a separate application in your name only, using the same filing status as you used on your 2019 Income Tax return. If your ex-spouse would like to file for their half of the benefit, they must file an application as well.



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