

NJ Division of Taxation

Affordable New Jersey Communities for Homeowners and Renters (ANCHOR)

<https://www.nj.gov/treasury/taxation/anchor/>

[Accessible Communications](#) for the Deaf, Hard of Hearing, Deaf, Blind, or those with a Speech Disability.

Filing Deadline to apply is November 30, 2024.

The NJ Division of Taxation's ANCHOR program offers property tax relief to New Jersey residents who own or rent property in New Jersey as their main home and meet certain income limits.

Note: This year's ANCHOR benefit is based on your residency in **2021**.

Renters: Who is eligible for the ANCHOR program?

New Jersey renters who meet the requirements based on 2021 residency, income, and age, are eligible for an **ANCHOR renter benefit** if:

- You were a New Jersey resident; and
- Your 2021 New Jersey gross income was **not more than \$150,000**; and
- Your name was on the lease or rental agreement; and
- You paid rent; and
- You rented and occupied a residence in New Jersey that was your principal residence (main home) on October 1, 2021; and
- The rental property was subject to local property taxes

Homeowners: Who is eligible for the ANCHOR program?

New Jersey homeowners who meet the requirements based on 2021 residency, income, and age, are eligible for an **ANCHOR homeowner benefit** if:

- You were a New Jersey resident; and
- You owned and occupied a home in New Jersey that was your principal residence (main home) on October 1, 2021; and
- 2021 property taxes were paid on that home; and
- Your 2021 New Jersey gross income was \$250,000 or less.

Need Help Filing?

Several communities and local governments will be hosting free in-person outreach events to help you participate in the Affordable New Jersey Communities for Homeowners and Renters (ANCHOR) program. Several event locations are in Newark, NJ.

Click here for a list of dates and locations: [event](#).

Note: A government photo ID is required.

Want to Schedule an Appointment Online for Assistance?

New this year, the Division of Taxation offers telephone assistance for ANCHOR filing through 3 daily appointment windows – morning, afternoon, and evening and one Saturday.

Click here to [Make Appointment](#)

Appointment windows:

Morning - 8:30 AM to 12:00 PM

Afternoon - 1:00 PM to 4:00 PM

Evening - 4:00 PM to 7:00 PM

Saturday - 9:00 AM to 2:00 PM

A representative will call you at any time from the start of your appointment window to its end. If you do not answer the first call, the representative will make a second attempt to call you. In the event the second call is not answered, you must make a new appointment.

Already filed?

Click here to [Check the status of your benefit](#)

Questions?

For more information and answers to common filing questions, click: [FAQ](#)

ID.me Identity Verification

Many taxpayers will need to use the ID.me system for extra identity verification when applying for the ANCHOR benefit. This applies to:

- Anyone using the [ANCHOR ID/PIN search function](#);
- New filers or those who did not receive an ANCHOR mailer or letter.
- Anyone who no longer has their ANCHOR mailer/letter or its information.
- [Frequently Asked Questions](#)
- [Setting Up Your ID.me Account](#)

To obtain an application form and instructions:

For Renters/Tenants: ANCHOR-T: [Complete Packet](#)

For Homeowners: ANCHOR-H: [Complete Packet](#)

Note: You must include the 4-digit County/Municipal Code to complete your ANCHOR application (these Codes appear at Instruction pages 11-12)

Sample County/Municipal Codes:

East Orange: 0705

Irvington: 0709

Newark: 0714

ANCHOR Benefit Payments. ANCHOR began distributing benefit payments in October 2024 and will continue a rolling basis. Most applicants will receive their payment about 90 days after applying unless additional information is needed to process the application.