



NJ DEPARTMENT OF THE
TREASURY

Treasury Explains: SENIOR FREEZE

What is Senior Freeze?

Formally known as Property Tax Relief (PTR) and later coined Senior Freeze, the program reimburses eligible senior citizens and disabled persons for property tax or mobile home park site fee increases on their principal residence (main home).

The program “freezes” your property tax by setting a “base year” and sending a check for the difference when taxes go up in later years.

How to File:

You can file for Senior Freeze by completing the combined property tax relief application (PAS-1) online or by paper.

This singular application will determine if you are eligible for Senior Freeze, and the two other New Jersey property tax relief programs; ANCHOR and Stay NJ.

Who Qualifies for Senior Freeze?

1. Residents 65 or older on December 31, 2025; or receiving federal Social Security disability benefit payments or Railroad Retirement disability benefit payments (not benefit payments received on behalf of someone else) on or before December 31, 2025.
2. If you are a Homeowner or Mobile Home Owner:
 - Homeowners: You owned and lived in your home since December 31, 2022, or earlier (and you still owned and lived in that home on December 31, 2025).
 - Mobile Home Owners: You leased a site in a mobile home park where you placed a manufactured or mobile home that you owned since December 31, 2022, or earlier (and still lived in that home/leased the site on December 31, 2025).
3. Property must be subject to property taxes, on both land and improvements. Mobile home owners must be subject to site fees.
4. Your total annual income (combined if you were married or in a civil union and lived in the same home) was:
 - 2024 — \$168,268 or less; and
 - 2025 — \$172,475 or less

Resources:

Application: propertytaxreliefapp.nj.gov

Website: propertytaxrelief.nj.gov

Contact Information:

Phone Number: 1-888-238-1233

Email: nj.anchor@treas.nj.gov



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2025 SENIOR FREEZE PAYMENT SCHEDULE

If Application was Filed:

Checks Begin Distributing:

Before May 1, 2026:

July 15, 2026

**May 1, 2026 -
June 1, 2026:**

September 1, 2026

**June 2, 2026 -
September 1, 2026:**

November 2, 2026

**September 2, 2026 -
October 31, 2026:**

December 1, 2026

THE DEADLINE FOR THE 2025 APPLICATION IS NOVEMBER 2, 2026.