



State of New Jersey
DEPARTMENT OF THE TREASURY
DIVISION OF TAXATION

Dear Applicant,

We are pleased to introduce the 2025 Application for Property Tax Relief, Form PAS-1. This one-stop application should be used by resident homeowners, mobile home owners, and renters who are age 65 and over, or receiving federal Social Security Disability benefits, or receiving Railroad Retirement Disability benefits.

You will file this single application to receive any of the State property tax relief programs for which you qualify: Property Tax Reimbursement (Senior Freeze), ANCHOR, and Stay NJ. We encourage you to complete and file the 2025 PAS-1 application if your income for Tax Year 2025 was under \$500,000. The Division of Taxation will determine which programs you are eligible for and calculate the benefits you are entitled to receive.

You do not have to include proof of property taxes paid with the application.

Returning this year is the option to file the combined application online. The advantages of filing online are that you will receive a reference number after filing, and be able to sign up for direct deposit. You can also start the application and finish it on another day without losing any information. Get started by visiting our website at propertytaxrelief.nj.gov.

Notable change on Form PAS-1: This year's application includes a more detailed Income Worksheet to assist you with determining what income sources need to be included.

If you previously received benefits from the Senior Freeze program, your "base year" property tax or site fees will be preprinted on line 14 of the application.

In autumn 2026, we will send a letter to filers explaining the Senior Freeze, ANCHOR, and Stay NJ benefit amounts calculated for each applicant. Senior Freeze benefits are expected to be issued in July 2026, with ANCHOR payments following in September. Stay NJ benefits will start going out in early 2027. Please note the availability of these programs is subject to annual State Budget appropriations.

If you need help navigating the application process, you can find resources — including frequently asked questions — or check the status of your application on our website at propertytaxrelief.nj.gov.

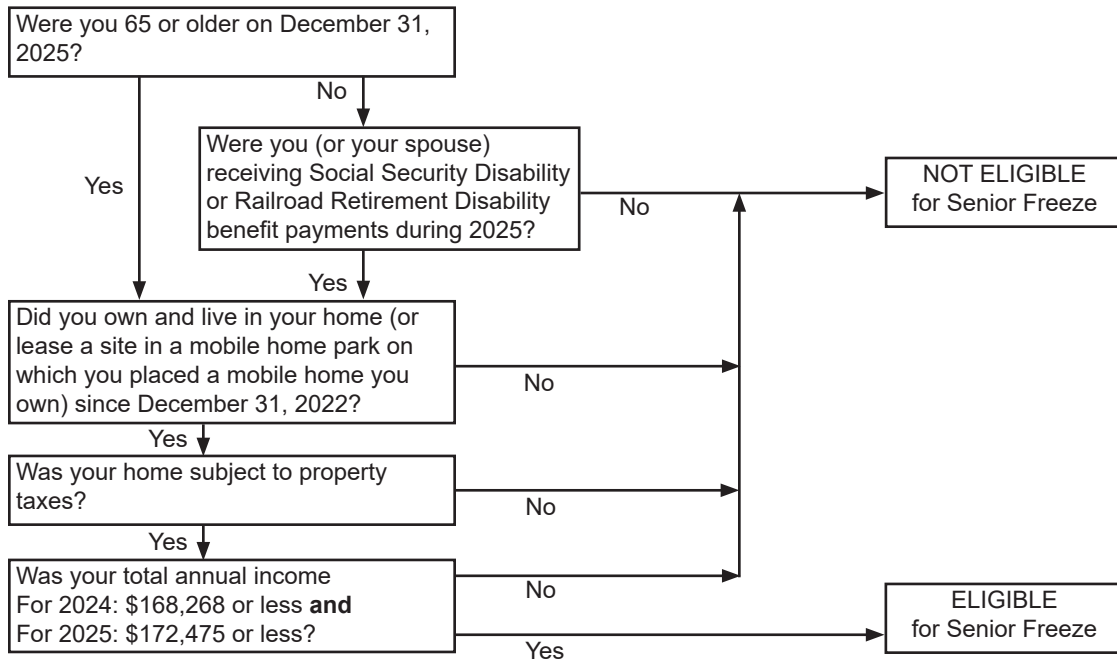
Sincerely,

A handwritten signature in black ink, appearing to read "Marita R. Sciarrotta".

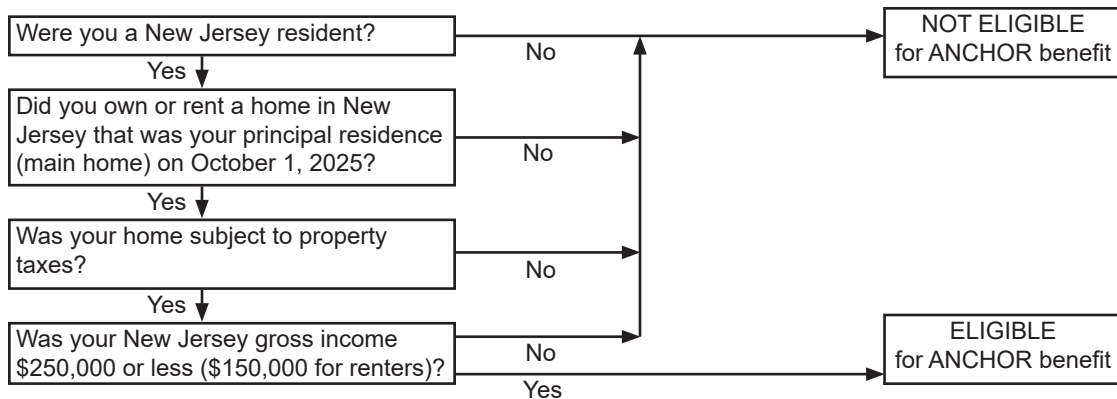
Marita R. Sciarrotta
Director
New Jersey Division of Taxation

Eligibility by Program

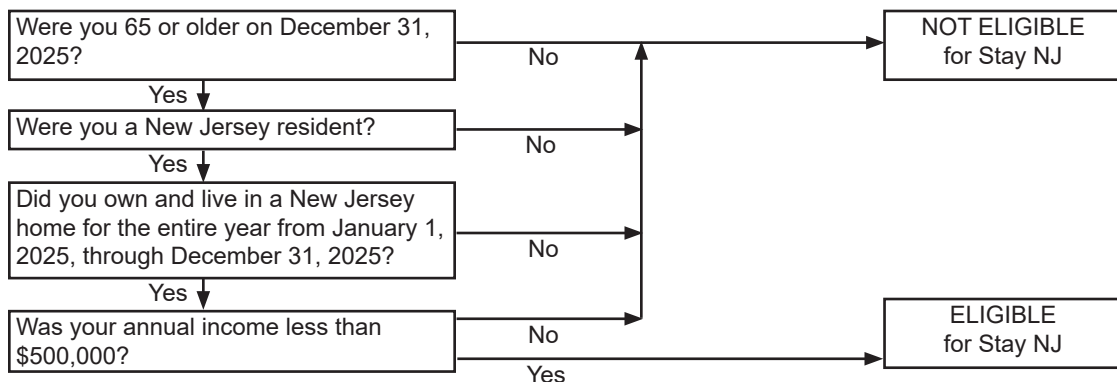
Property Tax Reimbursement (Senior Freeze)



ANCHOR



Stay NJ



2025 Form PAS-1

Application for Property Tax Relief

For Seniors and Social Security Disability or Railroad Retirement Disability Recipients

Introduction

This booklet contains a combined application for New Jersey's property tax relief programs for homeowners and renters age 65 or older and those who were receiving Social Security Disability benefits or Railroad Retirement Disability benefits during 2025.

If you were under 65 on December 31, 2025, and not receiving Social Security Disability or Railroad Retirement Disability benefits during 2025, do not complete this application. You will be able to apply for the ANCHOR program in the summer of 2026.

This combined application incorporates the three major programs available to senior and certain disabled individuals:

- Property Tax Reimbursement (Senior Freeze);
- Affordable New Jersey Communities for Homeowners and Renters (ANCHOR);
- Stay NJ.

To receive benefits, you must complete the application and submit it with any required documents by November 2, 2026. Once you file, the Division of Taxation will determine which programs you qualify for and the amount of each benefit. **Benefits for all of the programs included in this Property Tax Relief application are subject to State Budget appropriation.**

You may be required to submit documentation **at a later date** to verify your age/disability status, rent, property taxes or P.I.L.O.T. (Payments-in-Lieu-of Tax), and/or mobile home park site fees.

Prior Senior Freeze Recipients. Your "Base Year" property taxes (18% of site fees) will be preprinted on line 14.

Spouse/Civil Union Partner. Any reference in this booklet to a spouse also refers to a spouse who entered into a valid same-sex marriage in another state or foreign nation and a partner in a civil union (CU) recognized under New Jersey law.

Impact of State Budget
Eligibility requirements, including income limits, and benefits available for all New Jersey property tax relief programs are subject to change by the State Budget.

Any changes to the eligibility requirements and benefit amounts for 2025 will not be finalized until the completion of the State Budget, which must be adopted by July 1, 2026.

For updated information on any budgetary changes to these programs, check the Division of Taxation's website at: propertytaxrelief.nj.gov or call 1 (800) 323-4400.

How to File

Eligible applicants can file the 2025 Application for Property Tax Relief online at propertytaxrelief.nj.gov or by paper, using the form in this booklet.

When To File

File your application by November 2, 2026. All paper applications postmarked on or before the due date are considered filed on time. Online applications must be submitted by 11:59 p.m., November 2, 2026.

2025 Form PAS-1 instructions

Eligibility

The three major property tax relief programs available in New Jersey each have different eligibility requirements.

Senior Freeze

- You were 65 or older on December 31, 2025, OR receiving Social Security Disability or Railroad Retirement Disability benefit payments during 2025. You do **not** qualify if you (or your spouse) were receiving those benefits on behalf of someone else; **and**
- You owned and lived in your home (or leased a site in a mobile home park on which you placed a manufactured or mobile home you own) since December 31, 2022; **and**
- Your home was subject to property taxes; **and**
- Your total annual income was:
For 2024: \$168,268
For 2025: \$172,475

ANCHOR

- You were a New Jersey resident; **and**
- You owned (or rented) and lived in a home in New Jersey that was your principal residence (main home) on October 1, 2025; **and**
- Your home was subject to property taxes; **and**
- Your 2025 New Jersey income was not more than \$250,000 (\$150,000 for renters).

Stay NJ

- You were 65 or older on December 31, 2025; **and**
- You were a New Jersey resident; **and**
- You owned and lived in a New Jersey home for the entire year from January 1, 2025, through December 31, 2025; **and**

- Your annual income was less than \$500,000.

For more information, visit the Division's website at: propertytaxrelief.nj.gov

Principal residence (main home) means a home you occupied as your permanent residence. You are not eligible for a benefit for a vacation home, a "second home," or a property you owned and rented to someone else. If you occupied more than one property in New Jersey, complete the application for the property that was your main home on October 1, 2025. If you are required to complete Schedule 1, you will include information for both homes.

Residents of condominiums, co-ops, and continuing care retirement facilities who meet the eligibility requirements are also eligible for this benefit.

Life Estate (Life Tenancy). You are considered the owner of the property if you have life estate rights or hold a lease for 99 years or more. You must include a copy of an official document (e.g., deed, lease) establishing your right to occupy the property with your application the first time you apply for property tax relief. You do not need to include this documentation every year.

Property Owned by Trust. You are considered an eligible owner of a property owned by a trust if you are a beneficiary, or the deed or trust agreement explicitly states that you have a life estate in the property. You must submit a complete copy of the trust agreement and a copy of the deed with your application the first time you apply for property tax relief. You do not need to include this documentation every year.

Privacy Act Notification

The federal Privacy Act of 1974 requires an agency requesting information from individuals to inform them why the request is being made and how the information is being used.

The Division of Taxation uses your Social Security number primarily to account for and give credit for tax payments. We also use Social Security numbers in the administration and enforcement of all tax laws for which we are responsible. In addition, the Division is required by law to forward an annual list to the Administrative Office of the Courts containing the names, addresses, and Social Security numbers of individuals who file a New Jersey tax return or property tax relief application. This list will be used to avoid duplication of names on jury lists.

Completing the Application

Deceased applicants see page 7 for instructions.

Social Security Number(s)

Enter your Social Security number or Individual Taxpayer Identification number (ITIN) in the boxes at the top of the application, one digit in each box. If you are married or in a civil union, you must enter the Social Security numbers or ITINs for both of you. **Enter the numbers in the same order they are entered on the NJ-1040** (even if only one spouse holds title to the property) unless you maintained separate main homes on October 1, 2025.

If you (or your spouse) do not have a Social Security number, file Form SS-5 with the Social Security Administration to apply for one. If you are not eligible for a Social Security number, you must file Form W-7 with the Internal Revenue Service to get an individual taxpayer identification number (ITIN) and enter your ITIN in the boxes provided for your Social Security number. If you applied for but have not received an ITIN by the due date, enclose a copy of your federal Form W-7 application with this form.

County/Municipality Code

Enter the four-digit code for your current residence, one digit in each box, from the table on page 15.

Name and Address

Print or type your name (last name first), current mailing address, and ZIP Code in the spaces provided. Include your spouse's name unless you are filing separate applications.

Prior Senior Freeze Applicants. Your name and mailing address are preprinted on your PAS-1 application. If your mailing address is incorrect, draw a line through it and enter the correct information.

Address of Main Home on October 1, 2025

Enter the street address and county/municipality code of the New Jersey residence you occupied on October 1, 2025, if it is different from the address at the top of the application.

Filing Status

Line 1. Fill in the oval that corresponds to your filing status on your 2025 New Jersey Income Tax return. Using a filing status that is different than the filing status on your 2025 return may delay your benefits. If you were not required to file a return, enter the filing status you would have used if you had filed. Fill in only one oval.

Head of Household. You can use this filing status if you were unmarried or not a partner in a civil union on the last day of the tax year, and you paid more than one-half of the cost of keeping up a home for yourself and at least one qualifying person. Certain married individuals/civil union partners living apart can file as head of household for New Jersey if they meet the requirements to file as head of household for federal purposes. You may also qualify to file as head of household if you are no longer eligible to file as qualifying widow(er)/surviving CU partner, and you have not remarried or entered into a new civil union.

Qualifying Widow(er)/Surviving CU Partner.

You may be eligible to use this filing status for 2025 only if your spouse died in either 2023 or 2024, and you meet the other requirements

2025 Form PAS-1 instructions

to file as qualifying widow(er) for federal purposes.

Married/CU Partner, Filing Separately. If you filed your 2025 New Jersey Resident Income Tax return as “married/CU partner, filing separate return,” you must indicate whether on October 1, 2025, you and your spouse maintained the same or separate residences.

Separate Residences. If you each maintained a separate residence, you should file separate applications and fill in the oval for filing status E, “Married/CU Partner, filing separately: each maintains separate residence.”

Same Residence. If you both maintained the same residence, you must file one application and fill in the oval for filing status F, “Married/CU Partner, filing separately: both maintain same residence.”

Age and Disability Status

Line 2. Enter your **birth year** in the boxes on the application, one digit in each box. If you are married or in a civil union, you must enter the birth years of both spouses unless you maintained separate residences on October 1, 2025.

Line 3a. Indicate whether you were **receiving** federal Social Security Disability benefit payments during 2025. You do not qualify if you (or your spouse) were receiving those benefits on behalf of someone else. Fill in the appropriate ovals.

Line 3b. Indicate whether you were **receiving** Railroad Retirement Disability benefit payments during 2025. You do not qualify if you (or your spouse) were receiving those benefits on behalf of someone else. Fill in the appropriate ovals.

Residency Information

Line 4. Fill in the “Yes” oval if you owned (or rented) and lived in your main home in New Jersey on October 1, 2025. If “Yes,” continue with line 5.

Homeowners who answered “No.” If you moved from one main home you **owned** in New Jersey to another main home you **owned** in New Jersey and you (or your spouse, if filing jointly) were born in 1960 or earlier, go to Schedule 1. Otherwise, you are not eligible for property tax relief benefits. Do not file this application.

Mobile home owners and renters who answered “No.” You are not eligible for property tax relief benefits. Do not file this application.

Line 5. If you answered “Yes” at line 4, fill in the appropriate oval to indicate your residency status on October 1, 2025. Fill in only one oval.

Homeowner. If you owned your main home, fill in this oval and continue with line 6a.

Mobile Home Owner. If you occupied and leased a site in a mobile home park on which you placed a manufactured or mobile home that you owned as your main home, fill in this oval and continue with line 6a.

Renter. If you rented your main home, fill in this oval and skip to the Signature section.

Line 6a. If you owned and lived in the **same** main home in New Jersey from January 1, 2025, through December 31, 2025, fill in the “Yes” oval and continue with line 7.

Mobile Home Owners. If you remained on the same site but you replaced your mobile home in 2025, fill in the “Yes” oval and continue with line 7.

Residents of co-ops, mutual housing organizations, and continuing care retirement facilities. If you changed units within the same facility in 2025, fill in the “Yes” oval and continue with line 7.

If you **moved** during 2025, fill in the “No” oval. Homeowners, go to line 6b. Mobile home owners, skip to the Signature section.

Line 6b. Complete line 6b only if you answered “No” at line 6a and you were a homeowner. If you (or your spouse, if filing jointly) were born in 1960 or earlier, fill in the “Yes” oval and continue with line 6c. Otherwise, fill in the “No” oval and skip to the Signature section.

Line 6c. Complete line 6c only if you answered “Yes” at line 6b. If you moved from one main home you **owned** in New Jersey to another main home you **owned** in New Jersey in 2025, fill in the “Yes” oval and go to Schedule 1. Otherwise, fill in “No” and skip to the Signature section.

Line 7. Fill in the “Yes” oval if the home you are applying for is the same home for which you filed for property tax relief benefits last year. If you are unsure if you filed last year or have moved since filing, fill in “No.”

Line 8. Fill in the “Yes” oval if you owned and lived continuously in the same home for which you are claiming benefits since December 31, 2022, or earlier. Otherwise, fill in “No.”

Line 9. Fill in the “Yes” oval if you moved to your current home between January 1, 2023, and December 31, 2023. Otherwise, fill in “No.”

Principal Residence (Main Home)

Line 10. If you lived in a co-op or continuing care retirement facility on October 1, 2025, enter the name of the building or facility and fill in the appropriate oval.

Line 11a. Fill in the “Yes” oval only if you owned the property that was your main home on October 1, 2025, with someone who was not your spouse — even if the other owners did not live there. For example, you and your sister owned the home you lived in. If you (and your spouse) were the sole owners, fill in “No.”

Mobile Home Owners. Fill in the “Yes” oval only if you occupied the property that was your main home on October 1, 2025, with someone who was not your spouse and shared site fees

with them. If you (and your spouse) were the sole occupant(s), fill in “No.”

Line 11b. If you answered “Yes” at line 11a, enter the share (percentage) of the property you (and your spouse) owned.

Example: You and your spouse owned a home with your sister. Your sister did not live with you, and you and your spouse paid all the property taxes. You must enter 50% at line 11b of your application because you and your spouse owned only one-half (50%) of the property. If your sister also is eligible, she must file a separate application.

Mobile Home Owners. If you answered “Yes” at line 11a, enter your share (percentage) of the site fees.

Line 12a. Fill in the “Yes” oval if your main home on October 1, 2025, was a unit in a multi-unit property that you owned. For example, you owned a property consisting of four residential units and you occupied one of the units as your main home. If the property is not a multi-unit property, fill in “No.”

“Unit of residential property” means a single, separate dwelling unit that includes complete, independent living facilities for one or more persons. This unit must contain permanent provisions for living, sleeping, eating, cooking, and sanitation, with access to a separate kitchen and bathroom.

Residents of condominium complexes, co-ops, and continuing care retirement facilities are not considered to be living in multi-unit properties and should fill in “No.”

Line 12b. If you answered “Yes” at line 12a, enter the share (percentage) of the property that you (and your spouse) used as your main home.

Example: You owned a four-unit property. The units are equal in size, and one of the units was your main home. You occupied one-fourth

2025 Form PAS-1 instructions

(25%) of the property as your main home. Enter 25% at line 12b.

You do not qualify for property tax relief benefits if the property you own:

- Consists of more than four units, even if it also includes a residential unit you used as your main home; or
- Contains more than one commercial unit, even if it also includes a residential unit you used as your main home.

Property Taxes

Line 13a. Enter the block and lot numbers of the home that was your main home on October 1, 2025. Include qualifier if applicable (condominiums only). You can get this information from your property tax bill or your local tax collector.

Example: Block 3105.62 Lot 14.3

Block

	3	1	0	5
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 .

6	2		
---	---	--	--

Lot

		1	4
--	--	---	---

 .

3			
---	--	--	--

Line 13b. Fill in the “Yes” oval if the property spans more than one lot or is located in more than one municipality, or if you were billed for property taxes on any other nearby unoccupied lots that you use for residential purposes (e.g., an empty lot used as a yard, a lot with a garage or parking space). Otherwise, fill in “No.” Include taxes billed on the additional lots on lines 14 and 15.

Lines 14, 15, 16a, and 16b. If you owned your home with someone who was not your spouse, you owned and occupied your mobile home and shared site fees with someone who was not your spouse, or you lived in a multi-unit property, use the percentage entered at line 11b or 12b to calculate your proportionate share of the property taxes and P.I.L.O.T. For mobile home owners, property taxes are 18% of the annual site fees due to the owner of the mobile home park.

Line 14. Enter your total property taxes billed for the home that was your main home on October 1, 2024. Include amounts for any additional lots indicated at line 13b. Do not include any amounts due under a P.I.L.O.T. agreement on this line.

Mobile Home Owners. Multiply the amount of your site fees due for 2024 by 18% (0.18) and enter the result in the boxes at line 14.

Prior Senior Freeze recipients. Line 14 has been preprinted with your “Base Year” property taxes (18% of site fees).

Line 15. Enter the total property taxes billed for the home that was your main home on October 1, 2025. Include amounts for any additional lots indicated at line 13b. Do not include any amounts due under a P.I.L.O.T. agreement on this line.

Mobile Home Owners. Multiply the amount of your site fees due for 2025 by 18% (0.18) and enter the result in the boxes at line 15.

Disabled Veteran. If you (or your spouse) are a totally and permanently disabled veteran who received a 100% exemption from local property taxes in 2025, you are not eligible for property tax relief benefits, even if a portion of the property was rented to a tenant and property taxes were paid on the rented portion.

Line 16a. If you had a P.I.L.O.T. agreement during 2025, fill in the “Yes” oval and continue with line 16b. If “No,” continue with line 17a.

Line 16b. If you answered “Yes” at line 16a, enter the amount of P.I.L.O.T. due for 2025.

2024 and 2025 Income

Complete lines 17a–17f and 18a–18f using information from your 2024 and 2025 Forms NJ-1040, SSA-1099, and any other relevant documents.

Spouses who filed separately but maintained the **same** main home must enter combined income.

Spouses who filed separately and maintained **separate** main homes include only their own income.

If your spouse died in 2024 or 2025, include only your own income for that year. For more information, see Deceased Applicants below.

Line a. Enter the amount from line 27, Form NJ-1040. Otherwise, complete the appropriate Income Calculation Worksheet on page 11 to calculate the amount to enter.

Line b. Enter the amount from line 16b, Form NJ-1040. This is your tax-exempt interest, including the exempt portion of a distribution from a New Jersey qualified investment fund.

Line c. Enter the amount of any qualified distribution from a Roth IRA or the amount rolled over from a Roth IRA to another Roth IRA. This represents earnings and/or untaxed amounts for New Jersey purposes. You may use federal Roth IRA reporting rules to determine the amount of earnings included. Do not include any previously taxed contributions that represent your basis. (These amounts are not reported on Form NJ-1040.)

Line d. Enter any amounts received as a total and permanent disability pension before you reached the age at which it is converted to a regular pension. (This amount is not reported on Form NJ-1040.)

Line e. Enter the total amount of Social Security benefits (including Medicare Part B premiums) from Box 5 of Form SSA-1099.

Line f. Enter the total of lines a–e. If you do not have any income to report, you must enter “0.00” on line 18e.

Signature

Signatures and the date must be in blue or black ink. The signatures on the application must be original; photocopied signatures are not acceptable. We cannot process an application without the proper signatures and will return it to you. This can delay your payments.

Tax Preparers. Anyone who prepares an application for a fee must sign the application as a “Paid Preparer” and enter their Social Security number or federal preparer tax identification number. Include the company or corporation name and federal identification number if applicable. A tax preparer who fails to sign the application or provide a tax identification number may incur a \$25 penalty for each omission. Someone who prepares your application but does not charge you should not sign your application.

Where to Send Your Application

When you have completed and signed your application, use the envelope provided in the booklet to mail the application and required documentation to:

NJ Division of Taxation
Revenue Processing Center
Property Tax Relief Programs
PO Box 635
Trenton, NJ 08646-0635

Send only one application per envelope, even if several people in the same house (e.g., multiple owners) are filing applications.

Deceased Applicants

If a person met the eligibility requirements but died before filing an application, either the surviving spouse or a personal representative (executor or administrator of an estate, or anyone who is in charge of the decedent’s personal property) can file the application. Follow the

2025 Form PAS-1 instructions

instructions to ensure that we issue the benefit payments correctly.

Name and Address

Widow(er)/surviving civil union partner. If your spouse died during 2024 or after, you must:

- Enter **only** your name on this application, even if your filing status is married/CU couple, filing joint return or married/CU partner or filing separately: both maintain **same** residence; and
- Enclose copies of the death certificate and your Social Security card.

Personal Representative. If you are filing on behalf of an eligible applicant who died on or after October 1, 2025, you must:

- Enter the deceased person’s last name, followed by “estate of” and the decedent’s first name; and
- Enter the current mailing address; and
- Enclose a copy of the death certificate.

Income

Widow(er)/surviving civil union partner

If your spouse died in 2024, report only your own income for 2024, even if you filed a joint NJ-1040.

If your spouse died in 2025, report your joint income for 2024. Report only your own income for 2025, even if you filed a joint NJ-1040.

Personal Representative

If the applicant died in 2024, do not file this application even if you filed an NJ-1040. The decedent is not eligible.

If the applicant died on or after October 1, 2025, report the income for all of 2024 and 2025. (If the applicant died prior to October 1, 2025, the decedent is not eligible.)

Signatures

Personal Representative. A personal representative filing on behalf of a deceased applicant must sign in their official capacity. If it is a joint application, the surviving spouse must also sign.

No Personal Representative. If filing a joint application when there is no personal representative for the deceased applicant, the spouse signs the application and writes “Filing as Surviving Spouse” or “Filing as Surviving Civil Union Partner” in the Signature section. If there is no personal representative and no surviving spouse, the person in charge of the decedent’s property must file and sign as “personal representative.”

Check the box above the signature line and enclose a copy of the decedent’s death certificate.

Payments will be issued in the name of the widow(er)/surviving civil union partner or the name of the estate entered on the form. Payments cannot be issued in the name of the executor, administrator, or personal representative.

Schedule 1

ONLY complete this schedule if:

- You moved from one main home you owned in New Jersey to another main home you owned in New Jersey during 2025; and
- You (or your spouse) were born in 1960 or earlier.

Completing Schedule 1 when you did not move during 2025 will delay your benefits.

Line 1. Enter the address of the main home you lived in on January 1, 2025, in column 1. Enter the address of the main home you lived in on December 31, 2025, in column 2.

If you owned and lived in more than two main homes during the year, enclose a statement with the application listing the information for the additional main home.

Line 2. Enter the block and lot numbers of each main home. Include qualifier if applicable (condominiums only). You can get this information from your property tax bill or your local tax collector.

Line 3. In column 1, enter the month and day you moved from the main home you lived in on January 1, 2025.

In column 2, enter the month and day you moved into the main home you lived in on December 31, 2025.

Line 4. For each main home, fill in the “Yes” oval only if you owned the property with someone who was not your spouse — even if the other owners did not live there. For example, you and your sister owned the home you lived in.

If you (and your spouse) were the sole owners, fill in “No.”

Line 5. If you answered “Yes” at line 4, enter the share (percentage) of the property you (and your spouse) owned in the applicable column(s).

Example: You and your spouse owned a home with your sister. Your sister did not live with you, and you and your spouse paid all the property taxes. You must enter 50% at line 5 because you and your spouse owned only one-half (50%) of the property. If your sister also is eligible, she must file a separate application.

Line 6. For each main home, fill in the “Yes” oval if your home was a unit in a multi-unit property that you owned. For example, you owned a property consisting of four residential units and you occupied one of the units as your main home. If the property is not a multi-unit property, fill in “No.”

“Unit of residential property” means a single, separate dwelling unit that includes complete, independent living facilities for one or more persons. This unit must contain permanent provisions for living, sleeping, eating, cooking, and sanitation, with access to a separate kitchen and bathroom.

Residents of condominium complexes, co-ops, and continuing care retirement facilities are not considered to be living in multi-unit properties and should fill in “No.”

Line 7. If you answered “Yes” at line 6, enter the share (percentage) of the property that you (and your spouse) used as your main home in the applicable column(s).

Example: You owned a four-unit property. The units are equal in size, and one of the units was your main home. You occupied one-fourth (25%) of the property as your main home. Enter 25% at line 7.

Line 8. Enter the 2025 property taxes billed for the period of residency for each main home.

Include amounts for any additional lots. Do not include any amounts due under a P.I.L.O.T. agreement on this line.

Line 9. If there was a P.I.L.O.T. agreement for your main home for 2025, enter the amount due for the period of residency in the applicable column(s).

Continue with PAS-1, line 10 unless you were between residences on October 1, 2025. If you had a gap in residency that included October 1, 2025, continue with line 17a.

Income Calculation Worksheets

If you do not know the amount of income from your 2024 or 2025 New Jersey Income Tax return, or if you are not required to file Form NJ-1040, complete the Income Calculation Worksheet(s) on page 11 using the amounts you would have reported. For more information, see the NJ-1040, Resident Income Tax Return, instructions at www.nj.gov/treasury/taxation/pdf/current/1040i.pdf

Reporting a Loss. If you have a net loss in any category of income, enter zero. You can apply a loss in one category only against other income in the same category. You cannot apply a net loss in one category against income or gains in another.

Rounding. Round all items to the nearest dollar.

Line 1. Enter the wages, salaries, tips, fees, commissions, bonuses, and other payments you received from all employment both inside and outside New Jersey. Take the amount from Box 16 of your W-2. If you were employed outside New Jersey, you may need to adjust your wages to reflect New Jersey tax law.

Line 2. Enter your taxable interest income.

Line 3. Enter the taxable dividend income you received from investments (e.g., from stocks, mutual funds) or other income-producing activities that do not constitute a trade or business. Report capital gains distributions from mutual funds or other regulated investment companies on line 5, not on this line.

Line 4. Enter the net profits from your business, trade, or profession. Use the amount from federal Schedule C (or Schedule C-EZ or F) as adjusted to reflect New Jersey tax law.

Line 5. Enter your net gains or income from the sale or exchange of any property. Also include any capital gains distributions you received from mutual funds or other regulated investment companies.

Line 6. Enter your taxable pensions, annuities, and IRA withdrawals. The New Jersey taxable amount may be different from the federal amount. For your convenience, a copy of the instructions for completing that line of Form NJ-1040 has been included in this booklet on page 12 as Appendix A. You can use those instructions to calculate the amount for both 2024 and 2025.

Line 7. Enter your share of income from partnership(s), whether or not the income was actually distributed. See GIT-9P, *Partnership Income*, on our website for more information.

Line 8. Enter your net pro rata share of S corporation income, whether or not the income was actually distributed. See GIT-9S, *Income From S Corporations*, on our website for more information.

Line 9. Enter your net gains or income from rents, royalties, patents, and copyrights.

Line 10. Enter net gambling winnings, including New Jersey Lottery winnings from prize amounts of more than \$10,000. You can deduct your gambling losses, including New Jersey Lottery losses, from your winnings that occurred during the same year.

Line 11. Enter court-ordered alimony and separate maintenance payments you received. Do not include payments for child support.

Line 12. Enter on line 12:

- Amounts received as prizes and awards;
- Income in respect of a decedent;
- Income from estates and trusts;
- Scholarships and fellowship grants are taxable unless they meet certain conditions;
- Residential rental value or allowance paid by employer;
- Other (**taxable** income that has no other place on the return).

Enter your annual income for the appropriate year. See the instructions on page 10 for information on sources of income and how to determine the amount to report. If you do not have any income to report, you must enter "0.00" on line 13. Losses in one category of income cannot be used to reduce total income. If you have a net loss in any income category, leave that line blank.

2024 Income Calculation Worksheet

1. Wages, salaries, tips, and other employee compensation	1.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2. Taxable interest income.....	2.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3. Dividends.....	3.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4. Net profits from business.....	4.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5. Net gains or income from disposition of property	5.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
6. Taxable pension, annuity, and IRA distributions/withdrawals (see instructions).....	6.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
7. Distributive share of partnership income	7.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
8. Net pro rata share of S corporation income.....	8.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
9. Net gains or income from rents, royalties, patents, and copyrights.....	9.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
10. Net gambling winnings	10.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
11. Alimony and separate maintenance payments received	11.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
12. Other Income.....	12.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
13. Total income (add lines 1 through 12)	13.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

2025 Income Calculation Worksheet

1. Wages, salaries, tips, and other employee compensation	1.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2. Taxable interest income.....	2.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3. Dividends.....	3.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4. Net profits from business.....	4.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5. Net gains or income from disposition of property	5.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
6. Taxable pension, annuity, and IRA distributions/withdrawals (see instructions).....	6.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
7. Distributive share of partnership income	7.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
8. Net pro rata share of S corporation income.....	8.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
9. Net gains or income from rents, royalties, patents, and copyrights.....	9.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
10. Net gambling winnings	10.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
11. Alimony and separate maintenance payments received	11.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
12. Other Income.....	12.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
13. Total income (add lines 1 through 12)	13.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Keep for your records.

Appendix A

Line 20a – Taxable pension, annuity, and IRA distributions/withdrawals

Retirement income such as pensions, annuities, and certain IRA withdrawals is taxable in New Jersey. The New Jersey taxable amount may be different from the federal amount. Enter the taxable portion on line 20a.

Common types of taxable retirement income:

- Pensions from the private sector;
- Federal, state, and local government, and teachers' pensions;
- Keogh plan distributions;
- 401(k) plan distributions;
- Early retirement benefits;
- Amounts reported as pension on Schedule NJK-1, Partnership Return Form NJ-1065;
- Civil Service pensions and annuities, even if based on credit for military service. These are received from the U.S. Office of Personnel Management.

Common types of nontaxable retirement income (do not report on this return):

- Social Security benefits;
- Railroad Retirement benefits;
- Public or private disability pension benefits until the year you turn 65. Beginning with the year you turn 65, the benefits are treated as ordinary pension income;
- U.S. Military pensions and survivor's benefit payments (Most are received from the U.S. Department of Finance and Accounting Service.)

Part-Year Residents. Include only the taxable amounts you received while you were a resident of New Jersey.

Types of Retirement Plans

Retirement plans are either noncontributory or contributory.

Noncontributory. You made no contributions to your plan. Amounts you receive from these plans are fully taxable. Enter the amount from your 1099-R on line 20a.

Contributory (Other Than IRAs). You made contributions to your plan. Contributions are usually made through payroll deductions and, in general, are taxed when they are made. Contributions made to a retirement plan (other than a 401(k) plan) prior to moving to New Jersey are considered to have been previously taxed. These plans also may include employer contributions and earnings, which have not been taxed.

Since you have already been taxed on your contributions, you must determine which portion of your distribution is taxable and which is excludable. There are two methods of calculating the taxable and excludable amounts: Three-Year Rule Method and General Rule Method. To determine which method to use, complete Worksheet A the year you begin receiving pension and annuity payments.

Note: If you received a distribution from a 401(k) plan, do not complete Worksheet A. See the section on 401(k) plans. If you made a withdrawal from an IRA, do not complete Worksheet A or B. Instead, complete Worksheet C. See the section on IRAs.

Three-Year Rule Method. Use this method if you will recover all your contributions within 36 months from the date you receive your first payment from the plan, and both you and your employer contributed to the plan.

Do not report pension and annuity payments as income on line 20a until you have recovered all of your contributions. Instead, report these amounts on line 20b. Once you have recovered your contributions, the payments you receive are fully taxable and must be reported on line 20a.

General Rule Method. You must use this method if you will not recover your contributions within 36 months from the date you receive your first payment from the plan *or* if your employer did not contribute to the plan. Part of your pension is excludable and part is taxable every year. The excludable amount represents your contributions. Complete Worksheet B in the year you receive your first payment from the plan and keep it for your records. You will need it for calculations in future years. Recalculate the percentage on line 3 of Worksheet B only if your annual pension payments decrease.

Worksheet A Which Pension Method to Use

1. Amount of pension you will receive during the first three years (36 months) from the date of the first payment 1. _____
2. Your contributions to the plan 2. _____
3. Subtract line 2 from line 1 3. _____
 - (a) If line 3 is "0" or more, *and* both you and your employer contributed to the plan, you can use the **Three-Year Rule Method**.
 - (b) If line 3 is less than "0," or your employer did not contribute to the plan, you must use the **General Rule Method**.

(Keep for your records)

Appendix A

Worksheet B General Rule Method

1. Your previously taxed contributions to the plan 1. _____
2. Expected return on contract* 2. _____
3. Percentage excludable (Divide line 1 by line 2) 3. _____ %
4. Amount received this year 4. _____
5. Amount excludable (Multiply line 4 by line 3)
Enter here and on line 20b, Form NJ-1040 5. _____
6. Taxable amount (Subtract line 5 from line 4.
Enter here and on line 20a, Form NJ-1040) 6. _____

*The expected return on the contract is the amount receivable. If life expectancy is a factor under your plan, you must use federal actuarial tables to calculate the expected return. The federal actuarial tables are contained in the Internal Revenue Service's Publication 939, *General Rule for Pensions and Annuities*. Contact the IRS for this publication. If life expectancy is not a factor under your plan, the expected return is found by totaling the amounts to be received.

(Keep for your records)

Lump-Sum Distributions and Rollovers

When you receive a lump-sum distribution of the entire balance from a qualified employee pension, annuity, profit-sharing, or other plan, any amount that exceeds your previously taxed contributions must be included in your income in the year received. New Jersey has no provision for income averaging of lump-sum distributions. Report the taxable amount on line 20a and the excludable amount on line 20b.

If you roll over a lump-sum distribution from an IRA or a qualified employee pension or annuity plan into an IRA or other eligible plan, do not report the rollover on line 20a or 20b if it qualifies for deferral for federal tax purposes. The amount rolled over (minus previously taxed contributions) will be taxable when it is withdrawn.

401(k) Plans

1. Contributions made on or after January 1, 1984, were not taxed when they were made. If all of your contributions were made on or after that date, your distributions are fully taxable unless your contributions exceed the federal limit. If your contributions exceed the federal limit, you must calculate the taxable and excludable portions of your distributions using one of the methods described under contributory plans.
2. Contributions made before January 1, 1984, were taxed when they were made. If you made contributions before that date, you must calculate the taxable and excludable portions of your distributions using one of the methods described under contributory plans.

For more information on pension and annuity income, see GIT-1 & 2, *Retirement Income*.

IRAs

Your IRA consists of contributions, earnings, and certain amounts rolled over from pension plans. In general, your contributions were taxed when they were made and are not taxable

when you make a withdrawal. All the earnings and any amounts rolled over tax-free are taxable when withdrawn.

Use Worksheet C to calculate the taxable and excludable portions of your IRA withdrawal. If you made withdrawals from multiple IRAs, you can use a separate worksheet for each or combine all IRAs on one worksheet.

Lump-Sum Withdrawal. If you withdraw the total amount from an IRA, all the earnings and any amounts rolled over tax-free are taxable. You must report these amounts in the year you make the withdrawal.

Periodic Withdrawals. If you make withdrawals over a period of years, the part of the annual distribution that represents earnings is taxable. The amount taxable for New Jersey purposes may be different from the amount you report on your federal return.

For more information on IRA withdrawals, see GIT-1 & 2, *Retirement Income*.

Roth IRAs

Your contributions to a Roth IRA were taxed by New Jersey when they were made. Distributions from a Roth IRA that meet the requirements of a qualified distribution are excludable. Do not include qualified distributions on Form NJ-1040. If you received a nonqualified distribution, you must report the earnings on line 20a, and report the excludable portion on line 20b. A distribution that is considered nonqualified for federal purposes is also considered nonqualified for New Jersey purposes.

If you converted an existing IRA to a rollover Roth IRA during Tax Year 2025, any amount from the existing IRA that would be taxable if withdrawn must be included on line 20a.

For more information on Roth IRAs, see Technical Bulletin TB-44.

Appendix A

Worksheet C – IRA Withdrawals

Part I – Calculating Taxable and Excludable Amounts

1. **Value of IRA on 12/31/25.**
Include contributions made for the tax year from 1/1/26 – 4/15/26..... 1. _____
 2. **Total distributions from IRA during the tax year.** Do not include tax-free rollovers..... 2. _____
 3. **Total Value of IRA.** Add lines 1 and 2..... 3. _____
- Unrecovered Contributions:**
Complete **either** line 4a or 4b. Then continue with line 5.
- 4a. **First year of withdrawal from IRA:**
Enter the total of IRA contributions that were previously taxed..... 4a. _____
 - 4b. **After first year of withdrawal from IRA:**
Complete Part II. Enter amount of unrecovered contributions from line 15. 4b. _____
 5. **Accumulated earnings in IRA on 12/31/25.**
Subtract either line 4a or 4b from line 3. 5. _____
 6. Divide line 5 by line 3. (Enter the result as a decimal.) 6. _____
 7. **Taxable portion of this year's withdrawal.** Multiply line 2 by decimal amount on line 6. Enter here and on line 20a, Form NJ-1040. 7. _____
 8. **Excludable portion of this year's withdrawal.** Subtract line 7 from line 2. Enter here and on line 20b, Form NJ-1040..... 8. _____

Part II – Unrecovered Contributions (For Second and Later Years)

See Part III if you **did not** complete Worksheet C in prior years.

9. **Last year's unrecovered contributions.** From line 4 of last year's Worksheet C 9. _____
10. **Amount withdrawn last year.** From line 2 of last year's Worksheet C 10. _____
11. **Taxable portion of last year's withdrawal.** From line 7 of last year's Worksheet C..... 11. _____
12. **Contributions recovered last year.** Subtract line 11 from line 10. 12. _____
13. **This year's unrecovered contributions.** Subtract line 12 from line 9..... 13. _____
14. **Contributions to IRA during current tax year.** Do not include tax-free rollovers..... 14. _____
15. **Total unrecovered contributions.** Add lines 13 and 14. Enter here and **on line 4b**..... 15. _____

Part III – Unrecovered Contributions (For Second and Later Years)

Complete this section only if you did not complete Worksheet C in prior years.

Calculate the amount of unrecovered contributions as follows:

16. Total amount of **withdrawals** made from the IRA in previous years. 16. _____
17. Total of previous year withdrawal(s) already reported as income on prior New Jersey tax returns. 17. _____
18. Contributions already recovered. Subtract line 17 from line 16 18. _____
19. **Unrecovered contributions.** Subtract line 18 from the total amount of contributions made to the IRA. Enter here and **on line 4b**. 19. _____

(Keep for your records)

2025 County/Municipality Codes

Enter the appropriate four-digit number on Form PAS-1. These codes are for Division of Taxation purposes only. If the place where you live is not listed, go to www.nj.gov/nj/gov/county/localities.shtml to get the name of your municipality.

Municipality	Code	Municipality	Code	Municipality	Code
ATLANTIC COUNTY		Hasbrouck Heights Bor.	0225	Bordentown Township	0304
Absecon City	0101	Haworth Borough	0226	Burlington City	0305
Atlantic City	0102	Hillsdale Borough	0227	Burlington Township	0306
Brigantine City	0103	Ho-Ho-Kus Borough	0228	Chesterfield Township	0307
Buena Borough	0104	Leonia Borough	0229	Cinnaminson Township	0308
Buena Vista Township	0105	Little Ferry Borough	0230	Delanco Township	0309
Corbin City	0106	Lodi Borough	0231	Delran Township	0310
Egg Harbor City	0107	Lyndhurst Township	0232	Eastampton Township	0311
Egg Harbor Township	0108	Mahwah Township	0233	Edgewater Park Township	0312
Estell Manor City	0109	Maywood Borough	0234	Evesham Township	0313
Folsom Borough	0110	Midland Park Borough	0235	Fieldsboro Borough	0314
Galloway Township	0111	Montvale Borough	0236	Florence Township	0315
Hamilton Township	0112	Moonachie Borough	0237	Hainesport Township	0316
Hammonton Town	0113	New Milford Borough	0238	Lumberton Township	0317
Linwood City	0114	North Arlington Borough	0239	Mansfield Township	0318
Longport Borough	0115	Northvale Borough	0240	Maple Shade Township	0319
Margate City	0116	Norwood Borough	0241	Medford Township	0320
Mullica Township	0117	Oakland Borough	0242	Medford Lakes Borough	0321
Northfield City	0118	Old Tappan Borough	0243	Moorestown Township	0322
Pleasantville City	0119	Oradell Borough	0244	Mount Holly Township	0323
Port Republic City	0120	Palisades Park Borough	0245	Mount Laurel Township	0324
Somers Point City	0121	Paramus Borough	0246	Mount Laurel Township	0325
Ventnor City	0122	Park Ridge Borough	0247	New Hanover Township	0326
Weymouth Township	0123	Ramsey Borough	0248	North Hanover Township	0327
BERGEN COUNTY		Ridgefield Borough	0249	Palmyra Borough	0328
Allendale Borough	0201	Ridgefield Park Village	0250	Pemberton Borough	0329
Alpine Borough	0202	Ridgewood Village	0251	Pemberton Township	0330
Bergenfield Borough	0203	River Edge Borough	0252	Riverside Township	0331
Bogota Borough	0204	River Vale Township	0253	Riverton Borough	0332
Carlstadt Borough	0205	Rochelle Park Township	0254	Shamong Township	0333
Cliffside Park Borough	0206	Rockleigh Borough	0255	Southampton Township	0334
Closter Borough	0207	Rutherford Borough	0256	Springfield Township	0335
Cresskill Borough	0208	Saddle Brook Township	0257	Tabernacle Township	0336
Demarest Borough	0209	Saddle River Borough	0258	Washington Township	0337
Dumont Borough	0210	South Hackensack Twp.	0259	Westampton Township	0338
East Rutherford Borough	0212	Teaneck Township	0260	Willingboro Township	0339
Edgewater Borough	0213	Tenaflly Borough	0261	Woodland Township	0340
Elmwood Park Borough	0211	Teterboro Borough	0262	Wrightstown Borough	
Emerson Borough	0214	Upper Saddle River Bor.	0263		
Englewood City	0215	Waldwick Borough	0264	CAMDEN COUNTY	
Englewood Cliffs Borough	0216	Wallington Borough	0265	Audubon Borough	0401
Fair Lawn Borough	0217	Washington Township	0266	Audubon Park Borough	0402
Fairview Borough	0218	Westwood Borough	0267	Barrington Borough	0403
Fort Lee Borough	0219	Woodcliff Lake Borough	0268	Bellmawr Borough	0404
Franklin Lakes Borough	0220	Wood-Ridge Borough	0269	Berlin Borough	0405
Garfield City	0221	Wyckoff Township	0270	Berlin Township	0406
Glen Rock Borough	0222	BURLINGTON COUNTY		Brooklawn Borough	0407
Hackensack City	0223	Bass River Township	0301	Camden City	0408
Harrington Park Borough	0224	Beverly City	0302	Cherry Hill Township	0409
		Bordentown City	0303	Chesilhurst Borough	0410

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Municipality	Code	Municipality	Code	Municipality	Code
Clementon Borough	0411	Greenwich Township	0606	Swedesboro Borough	0817
Collingswood Borough	0412	Hopewell Township	0607	Washington Township	0818
Gibbsboro Borough	0413	Lawrence Township	0608	Wenonah Borough	0819
Gloucester City	0414	Maurice River Township	0609	West Deptford Township	0820
Gloucester Township	0415	Millville City	0610	Westville Borough	0821
Haddon Township	0416	Shiloh Borough	0611	Woodbury City	0822
Haddonfield Borough	0417	Stow Creek Township	0612	Woodbury Heights Borough	0823
Haddon Heights Borough	0418	Upper Deerfield Township	0613	Woolwich Township	0824
Hi-Nella Borough	0419	Vineland City	0614		
Laurel Springs Borough	0420			HUDSON COUNTY	
Lawnside Borough	0421	ESSEX COUNTY		Bayonne City	0901
Lindenwold Borough	0422	Belleville Township	0701	East Newark Borough	0902
Magnolia Borough	0423	Bloomfield Township	0702	Guttenberg Town	0903
Merchantville Borough	0424	Caldwell Borough Township	0703	Harrison Town	0904
Mount Ephraim Borough	0425	Cedar Grove Township	0704	Hoboken City	0905
Oaklyn Borough	0426	East Orange City	0705	Jersey City	0906
Pennsauken Township	0427	Essex Fells Township	0706	Kearny Town	0907
Pine Hill Borough	0428	Fairfield Township	0707	North Bergen Township	0908
Runnemede Borough	0430	Glen Ridge Borough	0708	Secaucus Town	0909
Somerdale Borough	0431	Irvington Township	0709	Union City	0910
Stratford Borough	0432	Livingston Township	0710	Weehawken Township	0911
Tavistock Borough	0433	Maplewood Township	0711	West New York Town	0912
Voorhees Township	0434	Millburn Township	0712		
Waterford Township	0435	Montclair Township	0713	HUNTERDON COUNTY	
Winslow Township	0436	Newark City	0714	Alexandria Township	1001
Woodlynne Borough	0437	North Caldwell Borough	0715	Bethlehem Township	1002
		Nutley Township	0716	Bloomsbury Borough	1003
CAPE MAY COUNTY		Orange City	0717	Califon Borough	1004
Avalon Borough	0501	Roseland Borough	0718	Clinton Town	1005
Cape May City	0502	South Orange Village Twp.	0719	Clinton Township	1006
Cape May Point Borough	0503	Verona Township	0720	Delaware Township	1007
Dennis Township	0504	West Caldwell Township	0721	East Amwell Township	1008
Lower Township	0505	West Orange Township	0722	Flemington Borough	1009
Middle Township	0506			Franklin Township	1010
North Wildwood City	0507	GLOUCESTER COUNTY		Frenchtown Borough	1011
Ocean City	0508	Clayton Borough	0801	Glen Gardner Borough	1012
Sea Isle City	0509	Deptford Township	0802	Hampton Borough	1013
Stone Harbor Borough	0510	East Greenwich Township	0803	High Bridge Borough	1014
Upper Township	0511	Elk Township	0804	Holland Township	1015
West Cape May Borough	0512	Franklin Township	0805	Kingwood Township	1016
West Wildwood Borough	0513	Glassboro Borough	0806	Lambertville City	1017
Wildwood City	0514	Greenwich Township	0807	Lebanon Borough	1018
Wildwood Crest Borough	0515	Harrison Township	0808	Lebanon Township	1019
Woodbine Borough	0516	Logan Township	0809	Milford Borough	1020
		Mantua Township	0810	Raritan Township	1021
CUMBERLAND COUNTY		Monroe Township	0811	Readington Township	1022
Bridgeton City	0601	National Park Borough	0812	Stockton Borough	1023
Commercial Township	0602	Newfield Borough	0813	Tewksbury Township	1024
Deerfield Township	0603	Paulsboro Borough	0814	Union Township	1025
Downe Township	0604	Pitman Borough	0815	West Amwell Township	1026
Fairfield Township	0605	South Harrison Township	0816		

2025 County/Municipality Codes

Enter the appropriate four-digit number on Form PAS-1. These codes are for Division of Taxation purposes only. If the place where you live is not listed, go to www.nj.gov/nj/gov/county/localities.shtml to get the name of your municipality.

Municipality	Code	Municipality	Code	Municipality	Code
MERCER COUNTY		Colts Neck Township	1310	Chester Borough	1406
East Windsor Township	1101	Deal Borough	1311	Chester Township	1407
Ewing Township	1102	Eatontown Borough	1312	Denville Township	1408
Hamilton Township	1103	Englishtown Borough	1313	Dover Town	1409
Hightstown Borough	1104	Fair Haven Borough	1314	East Hanover Township	1410
Hopewell Borough	1105	Farmingdale Borough	1315	Florham Park Borough	1411
Hopewell Township	1106	Freehold Borough	1316	Hanover Township	1412
Lawrence Township	1107	Freehold Township	1317	Harding Township	1413
Pennington Borough	1108	Hazlet Township	1318	Jefferson Township	1414
Princeton	1114	Highlands Borough	1319	Kinnelon Borough	1415
Robbinsville Township	1112	Holmdel Township	1320	Lincoln Park Borough	1416
Trenton City	1111	Howell Township	1321	Long Hill Township	1430
West Windsor Township	1113	Interlaken Borough	1322	Madison Borough	1417
MIDDLESEX COUNTY		Keansburg Borough	1323	Mendham Borough	1418
Carteret Borough	1201	Keyport Borough	1324	Mendham Township	1419
Cranbury Township	1202	Lake Como Borough	1346	Mine Hill Township	1420
Dunellen Borough	1203	Little Silver Borough	1325	Montville Township	1421
East Brunswick Township	1204	Loch Arbour Village	1326	Morris Plains Borough	1423
Edison Township	1205	Long Branch City	1327	Morris Township	1422
Helmetta Borough	1206	Manalapan Township	1328	Morristown Town	1424
Highland Park Borough	1207	Manasquan Borough	1329	Mountain Lakes Borough	1425
Jamesburg Borough	1208	Marlboro Township	1330	Mt. Arlington Borough	1426
Metuchen Borough	1209	Matawan Borough	1331	Mt. Olive Township	1427
Middlesex Borough	1210	Middletown Township	1332	Netcong Borough	1428
Milltown Borough	1211	Millstone Township	1333	Parsippany-Troy Hills Twp.	1429
Monroe Township	1212	Monmouth Beach Borough	1334	Pequannock Township	1431
New Brunswick City	1213	Neptune City Borough	1336	Randolph Township	1432
North Brunswick Township	1214	Neptune Township	1335	Riverdale Borough	1433
Old Bridge Township	1215	Ocean Township	1337	Rockaway Borough	1434
Perth Amboy City	1216	Oceanport Borough	1338	Rockaway Township	1435
Piscataway Township	1217	Red Bank Borough	1339	Roxbury Township	1436
Plainsboro Township	1218	Roosevelt Borough	1340	Victory Gardens Borough	1437
Sayreville Borough	1219	Rumson Borough	1341	Washington Township	1438
South Amboy City	1220	Sea Bright Borough	1342	Wharton Borough	1439
South Brunswick Township	1221	Sea Girt Borough	1343	OCEAN COUNTY	
South Plainfield Borough	1222	Shrewsbury Borough	1344	Barnegat Township	1501
South River Borough	1223	Shrewsbury Township	1345	Barnegat Light Borough	1502
Spotswood Borough	1224	Spring Lake Borough	1347	Bay Head Borough	1503
Woodbridge Township	1225	Spring Lake Heights Bor.	1348	Beach Haven Borough	1504
MONMOUTH COUNTY		Tinton Falls Borough	1349	Beachwood Borough	1505
Aberdeen Township	1301	Union Beach Borough	1350	Berkeley Township	1506
Allenhurst Borough	1302	Upper Freehold Township	1351	Brick Township	1507
Allentown Borough	1303	Wall Township	1352	Eagleswood Township	1509
Asbury Park City	1304	West Long Branch Borough	1353	Harvey Cedars Borough	1510
Atlantic Highlands Borough	1305	MORRIS COUNTY		Island Heights Borough	1511
Avon-by-the-Sea Borough	1306	Boonton Town	1401	Jackson Township	1512
Belmar Borough	1307	Boonton Township	1402	Lacey Township	1513
Bradley Beach Borough	1308	Butler Borough	1403	Lakehurst Borough	1514
Brielle Borough	1309	Chatham Borough	1404	Lakewood Township	1515
		Chatham Township	1405	Lavallette Borough	1516

2025 County/Municipality Codes

Enter the appropriate four-digit number on Form PAS-1. These codes are for Division of Taxation purposes only. If the place where you live is not listed, go to www.nj.gov/nj/gov/county/localities.shtml to get the name of your municipality.

Municipality	Code
Little Egg Harbor Township	1517
Long Beach Township	1518
Manchester Township	1519
Mantoloking Borough	1520
Ocean Gate Borough	1522
Ocean Township	1521
Pine Beach Borough	1523
Plumsted Township	1524
Point Pleasant Borough	1525
Pt. Pleasant Beach Borough	1526
Seaside Heights Borough	1527
Seaside Park Borough	1528
Ship Bottom Borough	1529
South Toms River Borough	1530
Stafford Township	1531
Surf City Borough	1532
Toms River Township	1508
Tuckerton Borough	1533

PASSAIC COUNTY

Bloomington Borough	1601
Clifton City	1602
Haledon Borough	1603
Hawthorne Borough	1604
Little Falls Township	1605
North Haledon Borough	1606
Passaic City	1607
Paterson City	1608
Pompton Lakes Borough	1609
Prospect Park Borough	1610
Ringwood Borough	1611
Totowa Borough	1612
Wanaque Borough	1613
Wayne Township	1614
West Milford Township	1615
Woodland Park Borough	1616

SALEM COUNTY

Alloway Township	1701
Carneys Point Township	1702
Elmer Borough	1703
Elsinboro Township	1704
Lower Alloways Creek Twp.	1705
Mannington Township	1706
Oldmans Township	1707
Penns Grove Borough	1708
Pennsville Township	1709
Pilesgrove Township	1710
Pittsgrove Township	1711
Quinton Township	1712

Municipality	Code
Salem City	1713
Upper Pittsgrove Township	1714
Woodstown Borough	1715

SOMERSET COUNTY

Bedminster Township	1801
Bernards Township	1802
Bernardsville Borough	1803
Bound Brook Borough	1804
Branchburg Township	1805
Bridgewater Township	1806
Far Hills Borough	1807
Franklin Township	1808
Green Brook Township	1809
Hillsborough Township	1810
Manville Borough	1811
Millstone Borough	1812
Montgomery Township	1813
North Plainfield Borough	1814
Peapack & Gladstone Bor.	1815
Raritan Borough	1816
Rocky Hill Borough	1817
Somerville Borough	1818
South Bound Brook Bor.	1819
Warren Township	1820
Watchung Borough	1821

SUSSEX COUNTY

Andover Borough	1901
Andover Township	1902
Branchville Borough	1903
Byram Township	1904
Frankford Township	1905
Franklin Borough	1906
Fredon Township	1907
Green Township	1908
Hamburg Borough	1909
Hampton Township	1910
Hardyston Township	1911
Hopatcong Borough	1912
Lafayette Township	1913
Montague Township	1914
Newton Town	1915
Ogdensburg Borough	1916
Sandyston Township	1917
Sparta Township	1918
Stanhope Borough	1919
Stillwater Township	1920
Sussex Borough	1921
Vernon Township	1922

Municipality	Code
Walpack Township	1923
Wantage Township	1924

UNION COUNTY

Berkeley Heights Township	2001
Clark Township	2002
Cranford Township	2003
Elizabeth City	2004
Fanwood Borough	2005
Garwood Borough	2006
Hillside Township	2007
Kenilworth Borough	2008
Linden City	2009
Mountainside Borough	2010
New Providence Borough	2011
Plainfield City	2012
Rahway City	2013
Roselle Borough	2014
Roselle Park Borough	2015
Scotch Plains Township	2016
Springfield Township	2017
Summit City	2018
Union Township	2019
Westfield Town	2020
Winfield Township	2021

WARREN COUNTY

Allamuchy Township	2101
Alpha Borough	2102
Belvidere Town	2103
Blairstown Township	2104
Franklin Township	2105
Frelinghuysen Township	2106
Greenwich Township	2107
Hackettstown Town	2108
Hardwick Township	2109
Harmony Township	2110
Hope Township	2111
Independence Township	2112
Knowlton Township	2113
Liberty Township	2114
Lopatcong Township	2115
Mansfield Township	2116
Oxford Township	2117
Phillipsburg Town	2119
Pohatcong Township	2120
Washington Borough	2121
Washington Township	2122
White Township	2123