DO NOT email this form.



2020 Form ANCHOR-T

Affordable New Jersey Communities for Homeowners and Renters (ANCHOR)

Application for Tenants/Renters

Most renters should file their applications electronically at www.nj.gov/treasury/apps/tenant/

2020 Form ANCHOR-T

Affordable New Jersey Communities for Homeowners and Renters (ANCHOR) Application for Tenants/Renters

Read all instructions carefully.

General Information

When to File

File your application by December 29, 2023. All applications postmarked on or before the due date are considered filed on time.

Where to Send Your Application

Mail your application in the envelope provided to:

ANCHOR Application Revenue Processing Center PO Box 636 Trenton, New Jersey 08646-0636

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

Confirmation Number

If you file a *paper* application, you will *not* receive a confirmation number. Keep a copy of your application and supporting documents for your records.

Eligibility

You are eligible for a 2020 ANCHOR benefit as a renter if you meet the following requirements:

- You were a New Jersey resident; and
- You rented (your name was on the lease or rental agreement) and occupied a residence in New Jersey that was your principal residence (main home) on October 1, 2020; and
- If your building had more than one dwelling unit, you had access to kitchen and bath facilities; and
- Your main home was subject to local property taxes, and you paid rent on that home (see Tax-Exempt, Subsidized, P.I.L.O.T., and Campus Housing); and
- Your 2020 New Jersey gross income was not more than \$150,000.

If you **owned** your main home on October 1, 2020, you are not eligible for an ANCHOR benefit as a renter; however, you may be eligible as a homeowner. Do not file Form ANCHOR-T. See the Division's website at *www.nj.gov/treasury/apps/homeowner/* for eligibility and filing information for homeowners.

Note: The Division of Taxation reviews applications to ensure renters meet the eligibility requirements. If you provide inaccurate information when filing, and we send you a larger benefit as a result, you must repay any amount you are not eligible to receive.

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.

Mobile Homes. If you own or rent a mobile home that is located in a mobile home park, you are considered a renter for purposes of applying for the ANCHOR benefit.

Condominiums and Co-ops. If you rent a condominium unit or a unit in a cooperative housing complex, you are considered a renter for purposes of applying for the ANCHOR benefit. If you are a resident shareholder of a cooperative housing complex or you own a condominium and you pay property taxes on your unit, you are considered a homeowner for purposes of applying for the ANCHOR benefit. See the Division's website at www.nj.gov/treasury/apps/homeowner/ for eligibility and filing information for homeowners.

Continuing Care Communities. If you are a resident of a continuing care retirement community and your continuing care contract requires you to pay the proportionate share of property taxes attributable to your unit, you are considered a homeowner for purposes of applying for the ANCHOR benefit. See the Division's website at www.nj.gov/treasury/apps/homeowner/ for eligibility and filing information for homeowners.

Tax-Exempt, Subsidized, P.I.L.O.T., and Campus Housing. Renters living in residences that are not subject to local property taxes are not eligible for the ANCHOR benefit. This includes: tax-exempt housing or other residences owned by the State, county, municipal, or federal government; on-campus housing at State colleges and universities; residences owned by religious, charitable, or other nonprofit organizations (including on-campus housing at private nonprofit colleges and universities), if the property is exempt from local property taxes. Renters living in buildings that are under a P.I.L.O.T. (Payment-In-Lieu-Of-Taxes) agreement are eligible to apply.

If you are not sure whether the residence you rent is subject to local property taxes or P.I.L.O.T. payments, contact your building manager or the municipal tax assessor for information.

Deceased Renters

If an eligible renter died before filing an application, either the surviving spouse/civil union partner or a personal representative (executor or administrator of an estate, or anyone who is in charge of the decedent's personal property) should file the application. Follow the instructions below to ensure that we issue the benefit payment correctly.

Name and Address

Widow(er)/surviving civil union partner. Enter only your name on this application, even if your spouse/civil union partner died during 2020 and your filing status is married/CU couple, filing joint return.

Personal Representative. If you are filing on behalf of an eligible renter who died on or after October 1, 2020, 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.

Signatures

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

No Personal Representative. If filing a joint application when there is no personal representative for the deceased renter, the spouse/civil union partner 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/ civil union partner, the person in charge of the decedent's property must file and sign as "personal representative."

Check the box above the signature line if filing on behalf of a deceased renter. You may be asked to provide a copy of the death certificate at a later date.

Note: ANCHOR 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.

ANCHOR Payments

We will issue your benefit payment by check or direct deposit. You can expect to receive your benefit approximately 90 days after filing your application.

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 ANCHOR application. This list will be used to avoid duplication of names on jury lists.

Line-by-Line 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.

County/Municipality Code

Enter the four-digit code for the residence that was your main home on October 1, 2020, one digit in each box, from the table on pages 8–9. If the table does not include the local name of the place where you lived, go to www.state.nj.us/nj/gov/county/localities.html for a listing

of local names in the State and the county and municipality in which they are located.

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/civil union partner's name unless you are filing separate applications.

Address of Main Home on October 1, 2020

Enter the street address and municipality of the New Jersey residence you are applying for **only** if it is different from the address at the top of the application.

ANCHOR-T



State of New Jersey ANCWT01200 ANCHOR Application (for Tenants/Renters)

Mail your completed application to: ANCHOR Application Revenue Processing Center, PO Box 636, Trenton, NJ 08646-0636

If you a married civil uni must pr	l or in a on, you	Your Social Security Number			ne and Initial (Joint filers enter first name and middle initial of each – ir last name ONLY if different)
informa both specivil uni- ners, ur	ouses/ on part-	Spouse's/CU Partner's Social Security Number	Home Address (I	Numbe	per and Street, including apartment number or rural route)
you mai separat residen	intain te	County/Municipality Code (See Table pages 8-9)	City, Town, Post	Office	e State ZIP Code
Enter re	ental add	dress on October 1, 2020, if different from the add	dress above.		
Street A	Address:				Municipality:
		ANCHOR Filing Stat	us (Fill in only o	ne filii	ing status oval)
	A. Si	ngle	E. M	arried	d/CU Couple, filing joint return
	В . Не	ead of Household			If you maintained the same main home on
0		ualifying Widow(er)/Surviving CU Partner arried/CU Partner, filing separately: each maintains			October 1, 2020, and you want to each receive a separate check, fill in the oval. You must each file a separate ANCHOR-T (see instructions).
		parate residence	F. M	arried	d/CU Partner, filing separately: both maintain same residence
					If you want to each receive a separate check, fill in the oval. You must each file a separate ANCHOR-T (see instructions).
Your	Birth Ye	ar Y Y Y Y	our Spouse's/CU	Partn	iner's Birth Year
1.	T (F	enters living in residences that are not subject this includes tax-exempt, subsidized, and campus he payment-In-Lieu-Of-Taxes) agreement are eligible to ober 1, 2020, did you rent and occupy a residence ce (main home)? Your name must have been on the	ousing. Renters li o apply. For more in New Jersey as	ving in inform your ¡	in buildings that are under a P.I.L.O.T. mation, see instructions. r principal Yes No
	owned	TOP. You are not eligible as a renter and you shoul your main home on October 1, 2020, see the Divis file an application as a homeowner.			
2.	Were y	ou blind or disabled on December 31, 2020?			Yourself: Yes No
					Spouse/CU Partner: Yes No
3.		ne amount of your 2020 or 2022 New Jersey Gross tructions			. 3.
4a.	rental p	vone, other than your spouse/CU partner, occupy ar property that was your main home on October 1, 202 o and 4c)			
4b.		ne total number of renters (including yourself) who s d and wife/CU couple are considered one renter)	shared the rent du	ring 20	2020. (For this purpose, 4b.



Your Socia	I Security	Numb	er
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Name(s) as shown on ANCHOR Application

4	4c. Enter the name(s) of all other renters (other than your spouse/CU partner) who shared the rent.	
	Name	
Dii	rect Deposit Information	
	Do you want your benefit deposited directly into your bank account? Yes	No
	Type of account Check	sing Savings
	Routing number	
	Account number]
	Check the box if filing on behalf of a deceased applicant. (See instructions.)	Due Date: December 29, 2023
ERE	Under the penalties of perjury, I declare that the information in this application is true and correct and that I rented and occupied the property for which I am applying for the ANCHOR benefit as my main home on October 1, 2020.	Mail your application to:
SIGN HERE	Your Signature Date	ANCHOR Application Revenue Processing Center PO Box 636
"	Spouse's/CU Partner's Signature (If filing jointly, BOTH must sign) Date	Trenton, NJ 08646-0636
	Daytime phone number and/or email address (optional)	
	Division Use 2 3 4 5	6

Renters filing paper ANCHOR applications will not receive confirmation numbers. Keep copies of your application and supporting documents for your records.

ANCHOR-T



State of New Jersey ANCWT01200 ANCHOR Application (for Tenants/Renters)

Mail your completed application to: ANCHOR Application Revenue Processing Center, PO Box 636, Trenton, NJ 08646-0636

If you a married civil uni must pr	l or in a on, you	Your Social Security Number			ne and Initial (Joint filers enter first name and middle initial of each – ir last name ONLY if different)
informa both specivil uni- ners, ur	ouses/ on part-	Spouse's/CU Partner's Social Security Number	Home Address (I	Numbe	per and Street, including apartment number or rural route)
you mai separat residen	intain te	County/Municipality Code (See Table pages 8-9)	City, Town, Post	Office	e State ZIP Code
Enter re	ental add	dress on October 1, 2020, if different from the add	dress above.		
Street A	Address:				Municipality:
		ANCHOR Filing Stat	us (Fill in only o	ne filii	ing status oval)
	A. Si	ngle	E. M	arried	d/CU Couple, filing joint return
	В . Не	ead of Household			If you maintained the same main home on
0		ualifying Widow(er)/Surviving CU Partner arried/CU Partner, filing separately: each maintains			October 1, 2020, and you want to each receive a separate check, fill in the oval. You must each file a separate ANCHOR-T (see instructions).
		parate residence	F. M	arried	d/CU Partner, filing separately: both maintain same residence
					If you want to each receive a separate check, fill in the oval. You must each file a separate ANCHOR-T (see instructions).
Your	Birth Ye	ar Y Y Y Y	our Spouse's/CU	Partn	iner's Birth Year
1.	T (F	enters living in residences that are not subject this includes tax-exempt, subsidized, and campus he payment-In-Lieu-Of-Taxes) agreement are eligible to ober 1, 2020, did you rent and occupy a residence ce (main home)? Your name must have been on the	ousing. Renters li o apply. For more in New Jersey as	ving in inform your ¡	in buildings that are under a P.I.L.O.T. mation, see instructions. r principal Yes No
	owned	TOP. You are not eligible as a renter and you shoul your main home on October 1, 2020, see the Divis file an application as a homeowner.			
2.	Were y	ou blind or disabled on December 31, 2020?			Yourself: Yes No
					Spouse/CU Partner: Yes No
3.		ne amount of your 2020 or 2022 New Jersey Gross tructions			. 3.
4a.	rental p	vone, other than your spouse/CU partner, occupy ar property that was your main home on October 1, 202 o and 4c)			
4b.		ne total number of renters (including yourself) who s d and wife/CU couple are considered one renter)	shared the rent du	ring 20	2020. (For this purpose, 4b.



Your Socia	I Security	Numb	er
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Name(s) as shown on ANCHOR Application

4	4c. Enter the name(s) of all other renters (other than your spouse/CU partner) who shared the rent.	
	Name	
Dii	rect Deposit Information	
	Do you want your benefit deposited directly into your bank account? Yes	No
	Type of account Check	sing Savings
	Routing number	
	Account number]
	Check the box if filing on behalf of a deceased applicant. (See instructions.)	Due Date: December 29, 2023
ERE	Under the penalties of perjury, I declare that the information in this application is true and correct and that I rented and occupied the property for which I am applying for the ANCHOR benefit as my main home on October 1, 2020.	Mail your application to:
SIGN HERE	Your Signature Date	ANCHOR Application Revenue Processing Center PO Box 636
"	Spouse's/CU Partner's Signature (If filing jointly, BOTH must sign) Date	Trenton, NJ 08646-0636
	Daytime phone number and/or email address (optional)	
	Division Use 2 3 4 5	6

Renters filing paper ANCHOR applications will not receive confirmation numbers. Keep copies of your application and supporting documents for your records.

ANCHOR Filing Status

Fill in the oval that corresponds to your filing status on your 2020 New Jersey Income Tax return. Using a filing status that is different than the filing status used on your 2020 return may delay your benefit. 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 filing status 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 2020 only if your spouse/civil union partner died in either 2018 or 2019, and you meet the other requirements to file as qualifying widow(er) for federal purposes.

Married/CU Couple, Filing Joint Return. If you filed your 2020 New Jersey Resident Income Tax return as "married/CU couple, filing joint return" and you and your spouse/civil union partner want to receive separate checks, each for half of the ANCHOR benefit amount, fill in the oval below your filing status. If you are requesting separate checks, you must each file a separate Form ANCHOR-T and report combined gross income.

Married/CU Partner, Filing Separately. If you filed your 2020 New Jersey Resident Income Tax return as "married/CU partner, filing separate return," you must indicate whether on October 1, 2020, you and your spouse/civil union partner maintained the same or separate main homes.

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

If you and your spouse/civil union partner want to receive separate checks, each for half of the ANCHOR benefit amount, fill in the oval below your filing status. You must each file a separate Form ANCHOR-T and report combined gross income.

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

Birth Year(s)

Enter your birth year in the boxes on the application. If you are married or in a civil union, you **must** enter the birth years of both spouses/civil union partners unless you maintained separate residences on October 1, 2020.

Line 1 — Renter on October 1, 2020

If you rented and occupied a residence in New Jersey that was your main home on October 1, 2020, fill in "Yes" and continue completing the application. If you answer "No" here, you are not eligible for a 2020 ANCHOR benefit as a renter. Do not file this application.

If you **owned** your main home on October 1, 2020, see the Division's website at *www.nj.gov/treasury/apps/homeowner/* for eligibility and filing information for homeowners.

Line 2 — Blind or Disabled

Indicate whether you were eligible to claim a personal exemption as a blind or disabled taxpayer on the last day of the 2020 Tax Year. Fill in the appropriate oval to the right of "Yourself." If you were married or in a civil union, fill in the appropriate oval to the right of "Spouse/CU partner" unless you maintained separate main homes on October 1, 2020.

Line 3 — Gross Income

Enter the amount of your 2020 or 2022 New Jersey gross income. Spouses/CU partners who filed separately but maintained the same main home must enter combined income. Do not include Social Security or Railroad Retirement Benefits as income on line 3. If your income for the entire year for either 2020 or 2022 was not over the filing threshold, enter zero.

Filing Thresholds:

- \$20,000 for Married/CU couple, filing joint return; Head of household; Qualifying widow(er)/surviving CU partner;
- \$20,000 for Married/CU partner, filing separate returns but maintaining same residence (Amount is for ANCHOR purposes only.);
- \$10,000 for Single; Married/CU partner filing separate return and maintaining separate residence.

If you do not know the amount of gross income from your 2020 or 2022 New Jersey Income Tax return, you can use the ANCHOR Income Calculation worksheet on page 5 to calculate the 2020 amount. Eligibility is based on 2020 gross income. 2022 gross income will be used only for verification purposes.

Do not use information from your 2022 Income Tax return to complete any other part of your ANCHOR application.

Part-year residents must enter income from all sources for the **entire year**.

Note: If you understate your income and we send you a larger benefit as a result, you must repay any amount you are not eligible to receive.

Line 4a — Multiple Renters

Fill in "Yes" at line 4a only if you lived with someone (other than your spouse/civil union partner) and shared the rent with them for the rental property that was your main home on October 1, 2020. (For example, you and your daughter lived together and shared the rent for the apartment where you lived October 1, 2020.) If you answer "Yes," you must complete lines 4b and 4c. If you (and your spouse/civil union partner) were the sole renter(s), fill in "No."

Lines 4b — 4c

Do not complete lines 4b and 4c unless you answered "Yes" at line 4a.

Line 4b — Number of Renters

Enter on line 4b the number of renters, including yourself, who shared the rent on October 1, 2020. For this purpose you and your spouse/civil union partner are considered one renter.

Line 4c — Renters' Names

Enter the name(s) of all other renters who shared the rent (other than your spouse/civil union partner). If the spaces

provided are not sufficient, list the name(s) for each additional renter on a separate sheet of paper and enclose it with your application.

Direct Deposit Information

You can have your benefit deposited directly into your account at a bank or other financial institution. Complete the Direct Deposit Information the signature section. Your bank routing number must be nine digits. The first two digits must be 01 through 12 or 21 through 32. Contact your financial institution to get the correct routing number if you are unsure. Your account number can be up to 17 characters (numbers only). Omit hyphens, spaces, special symbols, and letters. We cannot deposit benefit payments into an account at a financial institution that is located outside the United States.

Note: The Division of Taxation is not responsible for a lost benefit if you enter the wrong account information for a direct deposit. You must contact your financial institution for assistance in such cases.

Signatures

Sign and date your application in ink. Both spouses/civil union partners must sign a joint application. The signature(s) on the application must be original; photocopied signatures are not acceptable. We cannot process an application without the proper signature(s) and will return it to you. This may delay your ANCHOR benefit.

Daytime Phone Number and/or Email Address

Providing your daytime phone number and/or email address may help us process your application if we have questions. If you are filing a joint application, you can enter either your or your spouse's/civil union partner's daytime phone number and/or email address.

Income Calculation (Lines 5–19)

If you do not know the amount of gross income from your 2020 or 2022 New Jersey Income Tax return, you can use the ANCHOR Income Calculation worksheet on page 5 to calculate the 2020 amount. Report your 2020 income from all sources for the **entire year** (including your spouse's/civil union partner's if applicable), even if you were a New Jersey resident for only part of the year. If you understate your income, you must repay any benefit amount you are not eligible to receive.

Do not report income that is exempt from New Jersey Income Tax: for example, Social Security Benefits, unemployment, or U.S. military pensions.

Line-by-Line Instructions

Lines 5–19 of the worksheet on page 5 correspond to the categories of income and the income exclusions on the New Jersey Resident Income Tax return. You must report all taxable income you receive, regardless of where you

earned it. We may ask you to submit documentation to verify your income.

A brief description of how to complete lines 5–19 follows. If you need more information on the type or amount of income to report on a particular line, or the types of income that are not taxable (e.g., Social Security), or on the qualifications for the pension and other retirement income exclusions, see the instructions for the 2020 New Jersey resident return, Form NJ-1040, on our website.

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 5 — Wages, Salaries, Tips, etc.

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 6 — Taxable Interest Income

Enter your taxable interest income.

Line 7 — Dividends

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 9, not on this line.

Line 8 — Net Profits From Business

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.

ANCHOR Income Calculation

(Do not include Social Security or Railroad Retirement Benefits as income)

										_
				_		$\overline{}$				
5.	Wages, salaries, tips, and other employee compensation	5.	Щ		,		Щ,			
6.	Taxable interest income	6.			,		,		\Box	
7.	Dividends	7.			,		,			
8.	Net profits from business	8.			,		,			
9.	Net gains or income from disposition of property	9.			,		,			
10.	Pensions, annuities, and IRA withdrawals	10.			,		 ,		\Box	
11.		11.			,		<u> </u>			
12.		12.			, =	П	Ħ,	П	T	
13.		13.		Ħ	, [П	П,			
			Ħ		Ţ	Ħ	П.	П	〒	
14.	Net gambling winnings (see instructions)	14.				Н	\exists		_	
15.	Alimony and separate maintenance payments received	15.			<u>'</u>	Н	Щ [,]		_	
16.	Other	16.	Щ		,	Ш	Щ,	Ш		
17.	Total income (Add lines 5 through 16)	17.	Щ	ot	,	$oxed{oxed}$,		\perp	
8a.	Retirement/Pension exclusion (see instructions)	,	Щ							
8b.	Other Retirement Income Exclusion (see instructions)			,						
18c.	Total exclusion amount (Add lines 18a and 18b)	18c.			,		,			
19.	2020 New Jersey Gross Income. (Subtract line 18c from line 17) Enter this amount on line 3 of Form ANCHOR-T	19.			,		,			

Line 9 — Net Gains or Income From Disposition of Property

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 10 — Pensions, Annuities, and IRA Withdrawals

Enter your taxable pensions, annuities, and IRA withdrawals. The New Jersey taxable amount may be different from the federal amount.

Line 11 — Distributive Share of Partnership Income

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 12 — Net Pro Rata Share of S Corporation Income

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 13 — Net Gains or Income From Rents, Royalties, Patents, and Copyrights

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

Line 14 — Net Gambling Winnings

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 15 — Alimony and Separate Maintenance Payments Received

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

Line 16 — Other

Enter on line 16:

- 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).

Line 17 — Total Income

Enter the total of lines 5 through 16.

Line 18a — Retirement/Pension Exclusion

If, on the last day of the 2020 Tax Year, you (and/or your spouse/civil union partner if filing jointly) were 62 or older or disabled under Social Security guidelines **and** your total income on line 17 (combined income if filing jointly) was \$100,000 or less, you can exclude all or a part of your income from taxable pensions, annuities, and IRA withdrawals. The maximum exclusion amount depends on your filing status:

\$100,000	Married/CU couple, filing joint return
\$100,000	Married/CU partner, filing separately: both
	maintain same residence*
\$75,000	Single; Head of household; Qualifying
	widow(er)/surviving CU partner
\$50,000	Married/CU partner, filing separately: each
	maintains separate residence

*This \$100,000 exclusion is for **ANCHOR application** purposes **ONLY**.

Enter on line 18a the lesser of the amount you reported on line 10 or the amount shown next to your filing status above.

If you file a joint return and both of you qualify for the retirement/pension exclusion, you can apply the exclusion to the total taxable pension amount reported.

Note: If only one of you qualifies for the exclusion, you can exclude only the income of that spouse/civil union partner.

Line 18b — Other Retirement Income Exclusion

If you (and/or your spouse/civil union partner if filing jointly) were 62 or older on the last day of the 2020 Tax Year and you qualified for the retirement/pension exclusion (see above) but did not use the maximum retirement/pension exclusion amount for your filing status on line 18a, you may qualify to exclude other income. Complete the Unclaimed Pension Exclusion Worksheet to calculate your unclaimed pension exclusion amount. Part-year residents must use earned income (wages, net profits from business, partnership income, and S corporation income) received for

the entire year. The exclusion amounts in the worksheet for married/CU partners filing separately but maintaining the same residence are for ANCHOR application purposes **ONLY.** Do not use them for Income Tax purposes.

If you (and your spouse/civil union partner if filing jointly) will never be able to receive Social Security or Railroad Retirement benefits because your employer did not participate in either program, you may also qualify for the Special Exclusion. See GIT-1&2, Retirement Income, for more information.

Line 18c — Total Exclusion Amount

Add line 18a and line 18b and enter the total.

Line 19 — Gross Income

Subtract line 18c from line 17. Enter the result here and on line 3 of Form ANCHOR-T.



Continue to line 4a instructions.

Unclaimed Pension Exclusion Worksheet

(for use in completing line 18b ONLY)

Is your income on line 17 MORE than \$100,000? ☐ Yes. You are not eligible for the unclaimed pension exclusion. □ No. Continue with line 1. 1. Enter the total of lines 5, 8, 11, and 12 of ANCHOR income calculation 1. Is the amount on line 1 MORE than \$3,000? ☐ Yes. You are not eligible for the unclaimed pension exclusion. See "Special Exclusion" below. ☐ No. Continue with line 2. if your ANCHOR filing status is: 2. Enter: \$100,000 Married/CU couple, filing joint return; Married/CU partner, filing separately: both maintain same residence \$75,000 Single; Head of household; Qualifying widow(er)/surviving CU partner \$50,000 Married/CU partner, filing separately: each maintains separate residence 2. 3. Enter the amount from line 18a of ANCHOR income calculation3. 4. Unclaimed Pension Exclusion. Subtract line 3 from line 2. If zero, enter "0." Include on line 18b

Special Exclusion. If you (and your spouse/civil union partner if filing jointly) will never be able to receive Social Security or Railroad Retirement benefits because your employer did not participate in either program, see GIT-1&2, Retirement Income, before entering an amount on line 18b.

of ANCHOR income calculation Joint filers: If only one spouse is 62 or older, only the income of that spouse can be excluded.

County/Municipality Codes

Enter the appropriate four-digit number in the boxes provided on Form ANCHOR-T. The County/Municipality Codes reflected below are for Division of Taxation purposes **only**.

Municipality	Division of Taxation purp	poses only.						
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County/Municipality Codes

Enter the appropriate four-digit number in the boxes provided on Form ANCHOR-T. The County/Municipality Codes reflected below are for Division of Taxation purposes **only**.

Division of Taxation pur							
Municipality	Code	Municipality	Code	Municipality	Code	Municipality	Code
MERCER COUNTY		Monmouth Beach Borough	1334	Lavallette Borough	1516	SUSSEX COUNTY	
East Windsor Township	1101	Neptune City Borough	1336	Little Egg Harbor Twp.	1517	Andover Borough	1901
Ewing Township	1102	Neptune Township	1335	Long Beach Township	1518	Andover Township	1902
Hamilton Township	1103	Ocean Township	1337	Manchester Township	1519	Branchville Borough	1903
Hightstown Borough	1104	Oceanport Borough	1338	Mantoloking Borough	1520	Byram Township	1904
Hopewell Borough	1105	Red Bank Borough	1339	Ocean Gate Borough	1522	Frankford Township	1905
Hopewell Township	1106	Roosevelt Borough	1340	Ocean Township	1521	Franklin Borough	1906
Lawrence Township	1107	Rumson Borough	1341	Pine Beach Borough	1523	Fredon Township	1907
Pennington Borough	1108	Sea Bright Borough	1342	Plumsted Township	1524	Green Township	1908
Princeton	1114	Sea Girt Borough	1343	Point Pleasant Borough	1525	Hamburg Borough	1909
Robbinsville Township	1112	Shrewsbury Borough	1344	Pt. Pleasant Beach Bor.	1526	Hampton Township	1910
Trenton City	1111	Shrewsbury Township	1345	Seaside Heights Borough	1527	Hardyston Township	1911
West Windsor Township	1113	Spring Lake Borough	1347	Seaside Park Borough	1528	Hopatcong Borough	1912
MIDDLESEX COUNTY		Spring Lake Heights Bor.	1348	Ship Bottom Borough	1529	Lafayette Township	1913
Carteret Borough	1201	Tinton Falls Borough	1349	South Toms River Bor.	1530	Montague Township	1914
C	1201	Union Beach Borough	1350	Stafford Township	1531	Newton Town	1915
Cranbury Township	1202	Upper Freehold Township	1351	Surf City Borough	1532	Ogdensburg Borough	1916
Dunellen Borough		Wall Township	1352	Toms River Township	1508	Sandyston Township	1917
East Brunswick Township	1204	West Long Branch Boro	1353	Tuckerton Borough	1533	Sparta Township	1918
Edison Township	1205	MODDIG COUNTY		DAGGARG CONDITION		Stanhope Borough	1919
Helmetta Borough	1206	MORRIS COUNTY	1.401	PASSAIC COUNTY	1.601	Stillwater Township	1920
Highland Park Borough	1207	Boonton Town	1401	Bloomingdale Borough	1601	Sussex Borough	1921
Jamesburg Borough	1208	Boonton Township	1402	Clifton City	1602	Vernon Township	1922
Metuchen Borough	1209	Butler Borough	1403	Haledon Borough	1603	Walpack Township	1923
Middlesex Borough	1210	Chatham Borough	1404	Hawthorne Borough	1604	Wantage Township	1924
Milltown Borough	1211	Chatham Township	1405	Little Falls Township	1605		1,721
Monroe Township	1212	Chester Borough	1406	North Haledon Borough	1606	UNION COUNTY	
New Brunswick City	1213	Chester Township	1407	Passaic City	1607	Berkeley Heights Twp.	2001
North Brunswick Twp.	1214	Denville Township	1408	Paterson City	1608	Clark Township	2002
Old Bridge Township	1215	Dover Town	1409	Pompton Lakes Borough	1609	Cranford Township	2003
Perth Amboy City	1216	East Hanover Township	1410	Prospect Park Borough	1610	Elizabeth City	2004
Piscataway Township	1217	Florham Park Borough	1411	Ringwood Borough	1611	Fanwood Borough	2005
Plainsboro Township	1218	Hanover Township	1412	Totowa Borough	1612	Garwood Borough	2006
Sayreville Borough	1219	Harding Township	1413	Wanaque Borough	1613	Hillside Township	2007
South Amboy City	1220	Jefferson Township	1414	Wayne Township	1614	Kenilworth Borough	2008
South Brunswick Twp.	1221	Kinnelon Borough	1415	West Milford Township	1615	Linden City	2009
South Plainfield Bor.	1222	Lincoln Park Borough	1416	Woodland Park Borough	1616	Mountainside Borough	2011
South River Borough	1223	Long Hill Township	1430	· ·	1010	New Providence Borough	2011
Spotswood Borough	1224	Madison Borough	1417	SALEM COUNTY		Plainfield City	2012
Woodbridge Township	1225	Mendham Borough	1418	Alloway Township	1701	Rahway City	2013
woodoriage rownship	1223	Mendham Township	1419	Carneys Point Township	1702	Roselle Borough	2013
MONMOUTH COUNTY	7	Mine Hill Township	1420	Elmer Borough	1703	Roselle Park Borough	2015
Aberdeen Township	1301	Montville Township	1420	Elsinboro Township	1704	Scotch Plains Township	2015
Allenhurst Borough	1302	Morris Plains Borough	1421	Lower Alloways Crk. Twp.	1705	Springfield Township	2017
Allentown Borough	1303	Morris Township	1423	Mannington Township	1706	Summit City	2017
Asbury Park City	1304	Morristown Town	1424	Oldmans Township	1707	Union Township	2019
Atlantic Highlands Bor.	1305		1424	Penns Grove Borough	1708		2019
Avon-by-the-Sea Bor.	1306	Mountain Lakes Borough		Pennsville Township	1709	Westfield Town	2020
Belmar Borough	1307	Mt. Arlington Borough	1426	Pilesgrove Township	1710	Winfield Township	2021
Bradley Beach Borough	1308	Mt. Olive Township	1427	Pittsgrove Township	1711	WARREN COUNTY	
Brielle Borough	1309	Netcong Borough	1428	Quinton Township	1712	Allamuchy Township	2101
Colts Neck Township	1310	Parsippany-Troy Hills Twp.	1429	Salem City	1713	Alpha Borough	2102
Deal Borough	1311	Pequannock Township	1431	Upper Pittsgrove Twp.	1714	Belvidere Town	2103
Eatontown Borough	1312	Randolph Township	1432	Woodstown Borough	1715	Blairstown Township	2104
Englishtown Borough	1313	Riverdale Borough	1433	· ·	1,10	Franklin Township	2105
Fair Haven Borough	1314	Rockaway Borough	1434	SOMERSET COUNTY		Frelinghuysen Township	2106
Farmingdale Borough	1315	Rockaway Township	1435	Bedminster Township	1801	Greenwich Township	2107
Freehold Borough	1316	Roxbury Township	1436	Bernards Township	1802	Hackettstown Town	2108
Freehold Township	1317	Victory Gardens Borough	1437	Bernardsville Borough	1803	Hardwick Township	2109
Hazlet Township	1317	Washington Township	1438	Bound Brook Borough	1804	Harmony Township	2110
Highlands Borough	1319	Wharton Borough	1439	Branchburg Township	1805	Hope Township	2111
Holmdel Township	1320	OCEAN COUNTY		Bridgewater Township	1806	Independence Township	2111
			1501	Far Hills Borough	1807		
Howell Township	1321	Barnegat Township	1501	Franklin Township	1808	Knowlton Township	2113
Interlaken Borough	1322	Barnegat Light Borough	1502	Green Brook Township	1809	Liberty Township	2114 2115
Keansburg Borough	1323	Bay Head Borough	1503	Hillsborough Township	1810	Lopatcong Township	
Keyport Borough	1324	Beach Haven Borough	1504	Manville Borough	1811	Mansfield Township	2116
Lake Como Borough	1346	Beachwood Borough	1505	Millstone Borough	1812	Oxford Township	2117
Little Silver Borough	1325	Berkeley Township	1506	Montgomery Township	1813	Phillipsburg Town	2119
Loch Arbour Village	1326	Brick Township	1507	North Plainfield Borough	1814	Pohatcong Township	2120
Long Branch City	1327	Eagleswood Township	1509	Peapack & Gladstone Bor.	1815	Washington Borough	2121
Manalapan Township	1328	Harvey Cedars Borough	1510	Raritan Borough	1816	Washington Township	2122
Manasquan Borough	1329	Island Heights Borough	1511	Rocky Hill Borough	1817	White Township	2123
Marlboro Township	1330	Jackson Township	1512	Somerville Borough	1818		
Matawan Borough	1331	Lacey Township	1513	South Bound Brook Bor.	1819		
Middletown Township	1332	Lakehurst Borough	1514	Warren Township	1820		
Millstone Township	1333	Lakewood Township	1515				
				Watchung Borough	1821		

When You Need Information...

by phone...

Call the ANCHOR Hotline

1-888-238-1233 — Speak to a representative for information or assistance.

Call our Automated Tax Information System 1-800-323-4400 or 609-826-4400. Touch-tone phones only.

Listen to recorded information or order certain tax forms and publications through our message system.

Deaf, Hard of Hearing, Deaf-Blind, Speech Disability Visit *njrelay.com* or call 711.

online...

Division of Taxation website:

www.anchor.nj.gov

Obtain forms and publications.

Email: NJ.Anchor@treas.nj.gov

NJ Tax E-News online information service: www.state.nj.us/treasury/taxation/listservice.shtml

write to...

New Jersey Division of Taxation ANCHOR Benefit PO Box 900 Trenton, New Jersey 08646-0900

in person...

Visit a Regional Information Center

Call the Automated Tax Information System or visit our website for the address of the center nearest you.

Important Things You Need to Know...

- Report your income from all sources for the **entire year** except income that is exempt from New Jersey Income Tax.
- Do not report exempt income such as Social Security Benefits, unemployment, or U.S. military pensions.

Cł	necklist
	File by December 29, 2023.
	File only for the residence you rented and occupied as your main home on October 1, 2020.
	Use only blue or black ink when completing the application.
	Report combined income if you and your spouse/civil union partner filed separate returns but maintained the same main home.
	If you are a widow(er)/surviving civil union partner, see page 2 for information.
	Sign and date your application. Both spouses/civil union partners must sign a joint application. Keep a copy for your records.
	Send only one application per envelope, even if several people in the same house (e.g., multiple renters) are filing applications.