



2019 Form ANCHOR-T

ANCHOR Application for Tenants

File by January 31, 2023

2019 Form ANCHOR-T

ANCHOR Application for Tenants

Read all instructions carefully.

General Information

When to File

File your application by January 31, 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 tenants) 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 2019 ANCHOR benefit as a tenant 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, 2019; **and**
- If your building had more than one dwelling unit, your unit had its own separate 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, and Campus Housing); **and**
- Your 2019 New Jersey gross income was not more than \$150,000.

If you **owned** your main home on October 1, 2019, you are not eligible for an ANCHOR benefit as a tenant; however, you may be eligible as a homeowner. Do not file Form ANCHOR-T. See the Division's website at www.nj.gov/treasury/taxation/anchor/home.shtml for eligibility and filing information for homeowners.

NOTE: The Division of Taxation reviews applications to ensure tenants 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 tenant 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 tenant 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/taxation/anchor/home.shtml 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/taxation/anchor/home.shtml for eligibility and filing information for homeowners.

Tax-Exempt, Subsidized, and Campus Housing. Tenants 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.

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

Deceased Tenants

If an eligible tenant died before filing an application, either the surviving spouse/civil union partner or a personal

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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 2019 and your filing status is married/CU couple, filing joint return.

Personal Representative. If you are filing on behalf of an eligible tenant who died on or after October 1, 2019, 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 tenant must sign in his or her 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 tenant, 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 tenant. You may be asked to provide a copy of the death certificate at a later date.

How ANCHOR Benefits Are Paid

We will issue your benefit payment by check or direct deposit.

Set-Off Program

Under New Jersey law, if you owe any money to the State of New Jersey, any of its agencies, or the Internal Revenue Service, we will deduct it from your ANCHOR benefit. If the Division applies your benefit to any of these debts, we will notify you by mail.

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 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 for both of you.

County/Municipality Code

Enter the four-digit code for the residence that was your main home on October 1, 2019, 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 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.

ANCHOR Filing Status

Fill in the oval that corresponds to your filing status on your 2019 New Jersey Income Tax return. Using a different filing status 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 filing status 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 2019 **only** if your spouse/civil union partner died in either 2017 or 2018, **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 2019 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 2019 New Jersey Resident Income Tax return as “married/CU partner, filing separate return,” you must indicate whether on October 1, 2019, 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 “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 “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, 2019.

Line 1 — Tenant on October 1, 2019

If you rented and occupied a residence in New Jersey that was your main home on October 1, 2019, fill in “Yes” and continue completing the application. **If you answer “No” here, you are not eligible for a 2019 ANCHOR benefit as a tenant. Do not file this application.**

If you **owned** your main home on October 1, 2019, see the Division’s website at www.nj.gov/treasury/taxation/anchor/home.shtml 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 2019 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, 2019.



See the instructions on page 5 before completing line 3.

Line 3 — Gross Income

Enter the amount of your 2019 New Jersey gross income. See the instructions on page 5 before entering an amount here. Do not include Social Security or Railroad Retirement Benefits as income on line 3.

Line 4 — Address of Main Home on October 1, 2019

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.

Line 5a — Multiple Tenants

Fill in “Yes” at line 5a 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, 2019. (For example, you and your daughter lived together and shared the rent for the apartment where you lived October 1, 2019.) If you answer “Yes,” you must complete lines 5b and 5c. If you (and your spouse/civil union partner) were the sole tenant(s), fill in “No.”

Lines 5b — 5c

Do not complete lines 5b and 5c unless you answered “Yes” at line 5a.

Line 5b — Number of Tenants

Enter on line 5b the number of tenants, including yourself, who shared the rent during 2019. For this purpose you and your spouse/civil union partner are considered one tenant.

Line 5c — Tenants’ Names

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

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provided are not sufficient, list the name(s) for each additional tenant 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 above 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.

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 6–20)

Read instructions on page 5 first.

Report your 2019 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 6–20 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 6–20 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 2019 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 6 — 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 7 — Taxable Interest Income

Enter your taxable interest income.

Line 8 — 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 10, not on this line.

Line 9 — 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.



If you are married or in a civil union, you must provide information for both spouses/civil union partners, unless you maintain separate residences.

Your Social Security Number
[][][][]-[][][]-[][][][][]

Spouse's/CU Partner's Social Security Number
[][][][]-[][][]-[][][][][]

County/Municipality Code (See Table pages 8-9)
[][][][]

Last Name, First Name and Initial (Joint filers enter first name and middle initial of each - Enter spouse/CU partner last name ONLY if different)

Home Address (Number and Street, including apartment number or rural route)

City, Town, Post Office State ZIP Code

ANCHOR Filing Status (Fill in only one filing status oval)

- Single
- Married/CU Couple, filing joint return
- Head of Household
- If you maintained the same main home on October 1, 2019, and you want to each receive a separate check, fill in the oval. You must each file a separate ANCHOR-T (see instructions).
- Qualifying Widow(er)/Surviving CU Partner
- Married/CU Partner, filing separately: each maintains **separate** residence
- Married/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 Year [Y][Y][Y][Y]

Your Spouse's/CU Partner's Birth Year [Y][Y][Y][Y]

Tenants living in residences that are not subject to local property taxes are not eligible for an ANCHOR benefit. This includes tax-exempt, subsidized, and campus housing. For more information, see instructions.

1. On **October 1, 2019**, did you rent and occupy a residence in New Jersey as your principal residence (main home)? Your name must have been on the lease or rental agreement. Yes No

If No, STOP. You are not eligible as a tenant and you should not file this application. If you **owned** your main home on October 1, 2019, see the Division's website for information on how to file an application as a homeowner.

2. Were you blind or disabled on December 31, 2019? **Yourself:** Yes No **Spouse/CU Partner:** Yes No

3. Enter the amount of 2019 New Jersey Gross Income. See instructions 3. [][], [][][], [][][][] . [][]

4. Enter the address of your main home on October 1, 2019, **if different from the address above.**
Street Address: _____ Municipality: _____

5a. Did anyone, other than your spouse/CU partner, occupy and share rent with you for the rental property that was your main home on October 1, 2019? (If yes, you must complete lines 5b and 5c) Yes No

5b. Enter the total number of tenants (including yourself) who shared the rent during 2019. (For this purpose, husband and wife/CU couple are considered one tenant) 5b. []



Your Social Security Number

Name(s) as shown on ANCHOR Application

5c. Enter the name(s) of all other tenants (other than your spouse/CU partner) who shared the rent.

Name _____

Name _____

Name _____

Name _____

Name _____

Direct Deposit Information

Do you want your benefit deposited directly into your bank account?..... Yes No

Type of account..... Checking Savings

Routing number

Account number

SIGN HERE	Check the box if filing on behalf of a deceased applicant. (See instructions.) <input type="checkbox"/>	Due Date: January 31, 2023 Mail your application in the enclosed envelope to: ANCHOR Application Revenue Processing Center PO Box 636 Trenton, NJ 08646-0636
	Under the penalties of perjury, I declare that the information in this application is true and correct and that I owned and occupied the property for which I am applying for the ANCHOR as my main home on October 1, 2019.	
	Your Signature _____ Date _____ Spouse's/CU Partner's Signature (If filing jointly, BOTH must sign) _____ Date _____ Daytime phone number and/or email address (optional) _____	
	Division Use <input type="text"/> 1 <input type="text"/> <input type="text"/> 2 <input type="text"/> <input type="text"/> 3 <input type="text"/> <input type="text"/> 4 <input type="text"/> <input type="text"/> 5 <input type="text"/> <input type="text"/> 6 <input type="text"/>	

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



If you are married or in a civil union, you must provide information for both spouses/civil union partners, unless you maintain separate residences.

Your Social Security Number
[][]-[][]-[][][][]

Spouse's/CU Partner's Social Security Number
[][]-[][]-[][][][]

County/Municipality Code (See Table pages 8-9)
[][][]

Last Name, First Name and Initial (Joint filers enter first name and middle initial of each - Enter spouse/CU partner last name ONLY if different)

Home Address (Number and Street, including apartment number or rural route)

City, Town, Post Office State ZIP Code

ANCHOR Filing Status (Fill in only one filing status oval)

- Single
- Married/CU Couple, filing joint return
- Head of Household
- If you maintained the same main home on October 1, 2019, and you want to each receive a separate check, fill in the oval. You must each file a separate ANCHOR-T (see instructions).
- Qualifying Widow(er)/Surviving CU Partner
- Married/CU Partner, filing separately: each maintains **separate** residence
- Married/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 Year [Y][Y][Y][Y]

Your Spouse's/CU Partner's Birth Year [Y][Y][Y][Y]

Tenants living in residences that are not subject to local property taxes are not eligible for an ANCHOR benefit. This includes tax-exempt, subsidized, and campus housing. For more information, see instructions.

1. On **October 1, 2019**, did you rent and occupy a residence in New Jersey as your principal residence (main home)? Your name must have been on the lease or rental agreement. Yes No

If No, STOP. You are not eligible as a tenant and you should not file this application. If you **owned** your main home on October 1, 2019, see the Division's website for information on how to file an application as a homeowner.

2. Were you blind or disabled on December 31, 2019? **Yourself:** Yes No **Spouse/CU Partner:** Yes No

3. Enter the amount of 2019 New Jersey Gross Income. See instructions 3. [][], [][][], [][][][] . [][]

4. Enter the address of your main home on October 1, 2019, **if different from the address above.**
Street Address: _____ Municipality: _____

5a. Did anyone, other than your spouse/CU partner, occupy and share rent with you for the rental property that was your main home on October 1, 2019? (If yes, you must complete lines 5b and 5c) Yes No

5b. Enter the total number of tenants (including yourself) who shared the rent during 2019. (For this purpose, husband and wife/CU couple are considered one tenant) 5b. []



Your Social Security Number

Name(s) as shown on ANCHOR Application

5c. Enter the name(s) of all other tenants (other than your spouse/CU partner) who shared the rent.

Name _____

Name _____

Name _____

Name _____

Name _____

Direct Deposit Information

Do you want your benefit deposited directly into your bank account?..... Yes No

Type of account..... Checking Savings

Routing number

Account number

SIGN HERE	Check the box if filing on behalf of a deceased applicant. (See instructions.) <input type="checkbox"/>	Due Date: January 31, 2023 Mail your application in the enclosed envelope to: ANCHOR Application Revenue Processing Center PO Box 636 Trenton, NJ 08646-0636
	Under the penalties of perjury, I declare that the information in this application is true and correct and that I owned and occupied the property for which I am applying for the ANCHOR as my main home on October 1, 2019.	
	Your Signature _____ Date _____ Spouse's/CU Partner's Signature (If filing jointly, BOTH must sign) _____ Date _____ Daytime phone number and/or email address (optional) _____	
	Division Use <input type="text"/> 1 <input type="text"/> <input type="text"/> 2 <input type="text"/> <input type="text"/> 3 <input type="text"/> <input type="text"/> 4 <input type="text"/> <input type="text"/> 5 <input type="text"/> <input type="text"/> 6 <input type="text"/>	

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

Determining Your Income For Line 3

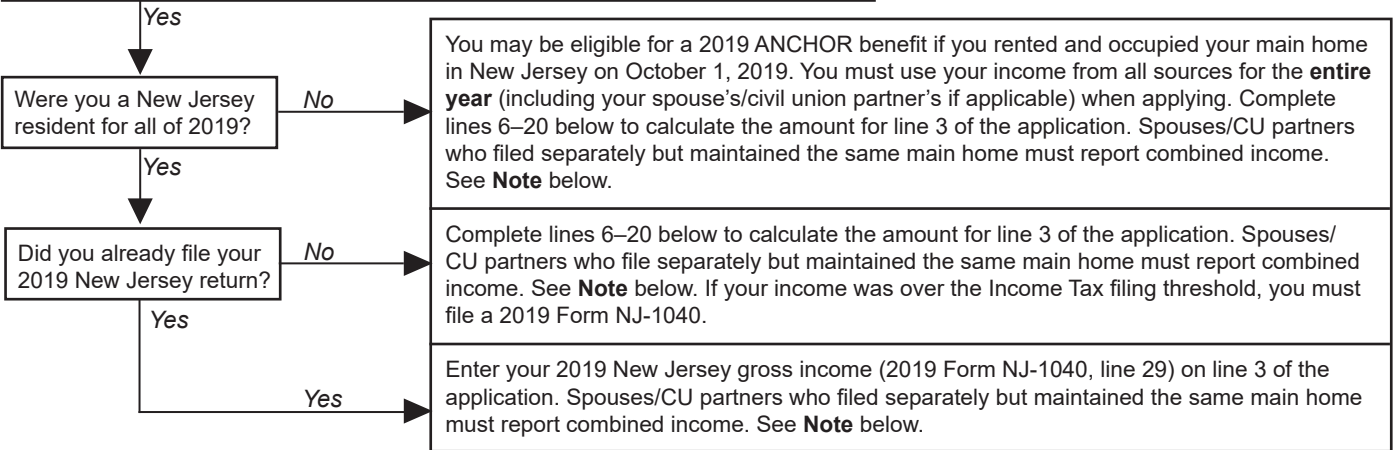
(Do not include Social Security or Railroad Retirement Benefits as income)

Start Here

Was your 2019 New Jersey income for the **entire year** more than the filing threshold amount for your filing status?

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

Enter "0" on line 3 of the application. Enter "0" even if you filed a 2019 return to claim a refund. Spouses/CU partners who filed separately but maintained the same main home must use combined income.



Note: If you and your spouse/civil union partner filed separate returns and maintained the same main home, you must report your combined income for the entire year on line 3 of the application. Complete lines 6–20 below to determine your combined income if either of you were part-year residents or if either of you have not filed a return.

For information on how to complete lines 6–20, see instructions on page 4.

6. Wages, salaries, tips, and other employee compensation	6.	<input type="text"/>	,	<input type="text"/>	,	<input type="text"/>
7. Taxable interest income	7.	<input type="text"/>	,	<input type="text"/>	,	<input type="text"/>
8. Dividends	8.	<input type="text"/>	,	<input type="text"/>	,	<input type="text"/>
9. Net profits from business	9.	<input type="text"/>	,	<input type="text"/>	,	<input type="text"/>
10. Net gains or income from disposition of property	10.	<input type="text"/>	,	<input type="text"/>	,	<input type="text"/>
11. Pensions, annuities, and IRA withdrawals	11.	<input type="text"/>	,	<input type="text"/>	,	<input type="text"/>
12. Distributive share of partnership income	12.	<input type="text"/>	,	<input type="text"/>	,	<input type="text"/>
13. Net pro rata share of S corporation income	13.	<input type="text"/>	,	<input type="text"/>	,	<input type="text"/>
14. Net gains or income from rents, royalties, patents, and copyrights	14.	<input type="text"/>	,	<input type="text"/>	,	<input type="text"/>
15. Net gambling winnings (see instructions)	15.	<input type="text"/>	,	<input type="text"/>	,	<input type="text"/>
16. Alimony and separate maintenance payments received	16.	<input type="text"/>	,	<input type="text"/>	,	<input type="text"/>
17. Other	17.	<input type="text"/>	,	<input type="text"/>	,	<input type="text"/>
18. Total income (Add lines 6 through 17)	18.	<input type="text"/>	,	<input type="text"/>	,	<input type="text"/>
19a. Pension exclusion (see instructions)	19a.	<input type="text"/>	,	<input type="text"/>	,	<input type="text"/>
19b. Other Retirement Income Exclusion (see instructions)	19b.	<input type="text"/>	,	<input type="text"/>	,	<input type="text"/>
19c. Total exclusion amount (Add lines 19a and 19b)	19c.	<input type="text"/>	,	<input type="text"/>	,	<input type="text"/>
20. 2019 New Jersey Gross Income. (Subtract line 19c from line 18) Enter this amount on line 3 of Form ANCHOR-T	20.	<input type="text"/>	,	<input type="text"/>	,	<input type="text"/>

Line 10 — 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 11 — 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 12 — 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 13 — 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 14 — Net Gains or Income From Rents, Royalties, Patents, and Copyrights

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

Line 15 — 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 16 — Alimony and Separate Maintenance Payments Received

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

Line 17 — Other

Enter on line 17:

- 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 18 — Total Income

Enter the total of lines 6 through 17.

Line 19a — New Jersey Pension Exclusion

If, on the last day of the 2019 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 18 (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:

\$80,000	Married/CU couple, filing joint return
\$80,000	Married/CU partner, filing separately: both maintain same residence*
\$60,000	Single; Head of household; Qualifying widow(er)/surviving CU partner
\$40,000	Married/CU partner, filing separately: each maintains separate residence

*This \$80,000 exclusion is for **ANCHOR application purposes ONLY**.

Enter on line 19a the lesser of the amount you reported on line 11 or the amount shown next to your filing status above.

If you file a joint return and both of you qualify for the 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 19b — 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 2019 Tax Year and you qualified for the pension exclusion (see page 6) but did not use the maximum pension exclusion amount for your filing status on line 19a, you may qualify to exclude other income. Complete the Unclaimed Pension Exclusion Worksheet on this page 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 19c — Total Exclusion Amount

Add line 19a and line 19b and enter the total.

Line 20 — Gross Income

Subtract line 19c from line 18. Enter the result here and on line 3 of Form ANCHOR-T.



Return to line 3 instructions on page 3.

Unclaimed Pension Exclusion Worksheet

(for use in completing line 19b ONLY)

Is your income on line 18 **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 6, 9, 12, and 13 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.

2. **Enter:** if your ANCHOR filing status is:

- \$80,000 Married/CU couple, filing joint return;
Married/CU partner, filing separately:
both maintain same residence
- \$60,000 Single; Head of household;
Qualifying widow(er)/surviving
CU partner
- \$40,000 Married/CU partner, filing separately:
each maintains separate
residence 2. _____

3. Enter the amount from line 19a of ANCHOR income calculation 3. _____

4. Unclaimed Pension Exclusion. Subtract line 3 from line 2. If zero, enter "0." Include on line 19b of ANCHOR income calculation 4. _____

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

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 19b.

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	Code	Municipality	Code	Municipality	Code	Municipality	Code
ATLANTIC COUNTY							
Absecon City	0101	Ridgewood Village	0251	Gibbsboro Borough	0413	Nutley Township	0716
Atlantic City	0102	River Edge Borough	0252	Gloucester City	0414	Orange City	0717
Brigantine City	0103	River Vale Township	0253	Gloucester Township	0415	Roseland Borough	0718
Buena Borough	0104	Rochelle Park Township	0254	Haddon Township	0416	South Orange Village Twp.	0719
Buena Vista Township	0105	Rockleigh Borough	0255	Haddonfield Borough	0417	Verona Township	0720
Corbin City	0106	Rutherford Borough	0256	Haddon Heights Borough	0418	West Caldwell Township	0721
Egg Harbor City	0107	Saddle Brook Township	0257	Hi-Nella Borough	0419	West Orange Township	0722
Egg Harbor Township	0108	Saddle River Borough	0258	Laurel Springs Borough	0420	GLOUCESTER COUNTY	
Estell Manor City	0109	South Hackensack Twp.	0259	Lanside Borough	0421	Clayton Borough	0801
Folsom Borough	0110	Teaneck Township	0260	Lindenwold Borough	0422	Deptford Township	0802
Galloway Township	0111	Tenaflly Borough	0261	Magnolia Borough	0423	East Greenwich Township	0803
Hamilton Township	0112	Teterboro Borough	0262	Merchantville Borough	0424	Elk Township	0804
Hammonton Town	0113	Upper Saddle River Bor.	0263	Mount Ephraim Borough	0425	Franklin Township	0805
Linwood City	0114	Waldwick Borough	0264	Oaklyn Borough	0426	Glassboro Borough	0806
Longport Borough	0115	Wallington Borough	0265	Pennsauken Township	0427	Greenwich Township	0807
Margate City	0116	Washington Township	0266	Pine Hill Borough	0428	Harrison Township	0808
Mullica Township	0117	Westwood Borough	0267	Pine Valley Borough	0429	Logan Township	0809
Northfield City	0118	Woodcliff Lake Borough	0268	Runnemede Borough	0430	Mantua Township	0810
Pleasantville City	0119	Wood-Ridge Borough	0269	Somerdale Borough	0431	Monroe Township	0811
Port Republic City	0120	Wyckoff Township	0270	Stratford Borough	0432	National Park Borough	0812
Somers Point City	0121	BURLINGTON COUNTY		Tavistock Borough	0433	Newfield Borough	0813
Ventnor City	0122	Bass River Township	0301	Voorhees Township	0434	Paulsboro Borough	0814
Weymouth Township	0123	Beverly City	0302	Waterford Township	0435	Pitman Borough	0815
BERGEN COUNTY		Bordentown City	0303	Winslow Township	0436	South Harrison Township	0816
Allendale Borough	0201	Bordentown Township	0304	Woodlynne Borough	0437	Swedesboro Borough	0817
Alpine Borough	0202	Burlington City	0305	CAPE MAY COUNTY			
Bergenfield Borough	0203	Burlington Township	0306	Avalon Borough	0501	Washington Township	0818
Bogota Borough	0204	Chesterfield Township	0307	Cape May City	0502	Wenonah Borough	0819
Carlstadt Borough	0205	Cinnaminson Township	0308	Cape May Point Borough	0503	West Deptford Township	0820
Cliffside Park Borough	0206	Delanco Township	0309	Dennis Township	0504	Westville Borough	0821
Closter Borough	0207	Delran Township	0310	Lower Township	0505	Woodbury City	0822
Cresskill Borough	0208	Eastampton Township	0311	Middle Township	0506	Woodbury Heights Bor.	0823
Demarest Borough	0209	Edgewater Park Township	0312	North Wildwood City	0507	Woolwich Township	0824
Dumont Borough	0210	Evesham Township	0313	Ocean City	0508	HUDSON COUNTY	
East Rutherford Borough	0212	Fieldsboro Borough	0314	Sea Isle City	0509	Bayonne City	0901
Edgewater Borough	0213	Florence Township	0315	Stone Harbor Borough	0510	East Newark Borough	0902
Elmwood Park Borough	0211	Hainesport Township	0316	Upper Township	0511	Guttenberg Town	0903
Emerson Borough	0214	Lumberton Township	0317	West Cape May Borough	0512	Harrison Town	0904
Englewood City	0215	Mansfield Township	0318	West Wildwood Borough	0513	Hoboken City	0905
Englewood Cliffs Boro	0216	Maple Shade Township	0319	Wildwood City	0514	Jersey City	0906
Fair Lawn Borough	0217	Medford Township	0320	Wildwood Crest Borough	0515	Kearny Town	0907
Fairview Borough	0218	Medford Lakes Borough	0321	Woodbine Borough	0516	North Bergen Township	0908
Fort Lee Borough	0219	Moorestown Township	0322	CUMBERLAND COUNTY			
Franklin Lakes Borough	0220	Mount Holly Township	0323	Bridgeton City	0601	Secaucus Town	0909
Garfield City	0221	Mount Laurel Township	0324	Commercial Township	0602	Union City	0910
Glen Rock Borough	0222	New Hanover Township	0325	Deerfield Township	0603	Weehawken Township	0911
Hackensack City	0223	North Hanover Township	0326	Downe Township	0604	West New York Town	0912
Harrington Park Borough	0224	Palmyra Borough	0327	Fairfield Township	0605	HUNTERDON COUNTY	
Hasbrouck Heights Bor.	0225	Pemberton Borough	0328	Greenwich Township	0606	Alexandria Township	1001
Haworth Borough	0226	Pemberton Township	0329	Hopewell Township	0607	Bethlehem Township	1002
Hillsdale Borough	0227	Riverside Township	0330	Lawrence Township	0608	Bloomsbury Borough	1003
Ho Ho Kus Borough	0228	Riverton Borough	0331	Maurice River Township	0609	Califon Borough	1004
Leonia Borough	0229	Shamong Township	0332	Millville City	0610	Clinton Town	1005
Little Ferry Borough	0230	Southampton Township	0333	Shiloh Borough	0611	Clinton Township	1006
Lodi Borough	0231	Springfield Township	0334	Stow Creek Township	0612	Delaware Township	1007
Lyndhurst Township	0232	Tabernacle Township	0335	Upper Deerfield Twp.	0613	East Amwell Township	1008
Mahwah Township	0233	Washington Township	0336	Vineland City	0614	Flemington Borough	1009
Maywood Borough	0234	Westampton Township	0337	ESSEX COUNTY			
Midland Park Borough	0235	Willingboro Township	0338	Belleville Township	0701	Franklin Township	1010
Montvale Borough	0236	Woodland Township	0339	Bloomfield Township	0702	Frenchtown Borough	1011
Moonachie Borough	0237	Wrightstown Borough	0340	Caldwell Borough	0703	Glen Gardner Borough	1012
New Milford Borough	0238	CAMDEN COUNTY		Cedar Grove Township	0704	Hampton Borough	1013
North Arlington Borough	0239	Audubon Borough	0401	East Orange City	0705	High Bridge Borough	1014
Northvale Borough	0240	Audubon Park Borough	0402	Essex Fells Twp.	0706	Holland Township	1015
Norwood Borough	0241	Barrington Borough	0403	Fairfield Township	0707	Kingwood Township	1016
Oakland Borough	0242	Bellmawr Borough	0404	Glen Ridge Borough	0708	Lambertville City	1017
Old Tappan Borough	0243	Berlin Borough	0405	Irvington Township	0709	Lebanon Borough	1018
Oradell Borough	0244	Berlin Township	0406	Livingston Township	0710	Lebanon Township	1019
Palisades Park Borough	0245	Brooklawn Borough	0407	Maplewood Township	0711	Milford Borough	1020
Paramus Borough	0246	Camden City	0408	Millburn Township	0712	Raritan Township	1021
Park Ridge Borough	0247	Cherry Hill Township	0409	Montclair Township	0713	Readington Township	1022
Ramsey Borough	0248	Chesilhurst Borough	0410	Newark City	0714	Stockton Borough	1023
Ridgefield Borough	0249	Clementon Borough	0411	North Caldwell Bor.	0715	Tewksbury Township	1024
Ridgefield Park Village	0250	Collingswood Borough	0412				

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	Code	Municipality	Code	Municipality	Code	Municipality	Code
MERCER COUNTY							
East Windsor Township	1101	Monmouth Beach Borough	1334	Lavallette Borough	1516	SUSSEX COUNTY	
Ewing Township	1102	Neptune City Borough	1336	Little Egg Harbor Twp.	1517	Andover Borough	1901
Hamilton Township	1103	Neptune Township	1335	Long Beach Township	1518	Andover Township	1902
Hightstown Borough	1104	Ocean Township	1337	Manchester Township	1519	Branchville Borough	1903
Hopewell Borough	1105	Oceanport Borough	1338	Mantoloking Borough	1520	Byram Township	1904
Hopewell Township	1106	Red Bank Borough	1339	Ocean Gate Borough	1522	Frankford Township	1905
Lawrence Township	1107	Roosevelt Borough	1340	Ocean Township	1521	Franklin Borough	1906
Pennington Borough	1108	Rumson Borough	1341	Pine Beach Borough	1523	Fredon Township	1907
Princeton	1114	Sea Bright Borough	1342	Plumsted Township	1524	Green Township	1908
Robbinsville Township	1112	Sea Girt Borough	1343	Point Pleasant Borough	1525	Hamburg Borough	1909
Trenton City	1111	Shrewsbury Borough	1344	Pt. Pleasant Beach Bor.	1526	Hampton Township	1910
West Windsor Township	1113	Shrewsbury Township	1345	Seaside Heights Borough	1527	Hardyston Township	1911
MIDDLESEX COUNTY							
Carteret Borough	1201	Spring Lake Borough	1347	Seaside Park Borough	1528	Hopatcong Borough	1912
Cranbury Township	1202	Spring Lake Heights Bor.	1348	Ship Bottom Borough	1529	Lafayette Township	1913
Dunellen Borough	1203	Tinton Falls Borough	1349	South Toms River Bor.	1530	Montague Township	1914
East Brunswick Township	1204	Union Beach Borough	1350	Stafford Township	1531	Newton Town	1915
Edison Township	1205	Upper Freehold Township	1351	Surf City Borough	1532	Ogdensburg Borough	1916
Helmetta Borough	1206	Wall Township	1352	Toms River Township	1508	Sandyston Township	1917
Highland Park Borough	1207	West Long Branch Boro	1353	Tuckerton Borough	1533	Sparta Township	1918
Jamesburg Borough	1208	MORRIS COUNTY		PASSAIC COUNTY		Stanhope Borough	1919
Metuchen Borough	1209	Boonton Town	1401	Bloomingdale Borough	1601	Stillwater Township	1920
Middlesex Borough	1210	Boonton Township	1402	Clifton City	1602	Sussex Borough	1921
Milltown Borough	1211	Butler Borough	1403	Haledon Borough	1603	Vernon Township	1922
Monroe Township	1212	Chatham Borough	1404	Hawthorne Borough	1604	Walpack Township	1923
New Brunswick City	1213	Chatham Township	1405	Little Falls Township	1605	Wantage Township	1924
North Brunswick Twp.	1214	Chester Borough	1406	North Haledon Borough	1606	UNION COUNTY	
Old Bridge Township	1215	Chester Township	1407	Passaic City	1607	Berkeley Heights Twp.	2001
Perth Amboy City	1216	Denville Township	1408	Paterson City	1608	Clark Township	2002
Piscataway Township	1217	Dover Town	1409	Pompton Lakes Borough	1609	Cranford Township	2003
Plainsboro Township	1218	East Hanover Township	1410	Prospect Park Borough	1610	Elizabeth City	2004
Sayreville Borough	1219	Florham Park Borough	1411	Ringwood Borough	1611	Fanwood Borough	2005
South Amboy City	1220	Hanover Township	1412	Totowa Borough	1612	Garwood Borough	2006
South Brunswick Twp.	1221	Harding Township	1413	Wanaque Borough	1613	Hillside Township	2007
South Plainfield Bor.	1222	Jefferson Township	1414	Wayne Township	1614	Kenilworth Borough	2008
South River Borough	1223	Kinnelon Borough	1415	West Milford Township	1615	Linden City	2009
Spotswood Borough	1224	Lincoln Park Borough	1416	Woodland Park Borough	1616	Mountainside Borough	2011
Woodbridge Township	1225	Long Hill Township	1430	SALEM COUNTY		New Providence Borough	2011
MONMOUTH COUNTY							
Aberdeen Township	1301	Madison Borough	1417	Alloway Township	1701	Plainfield City	2012
Allenhurst Borough	1302	Mendham Borough	1418	Carneys Point Township	1702	Rahway City	2013
Allentown Borough	1303	Mendham Township	1419	Elmer Borough	1703	Roselle Borough	2014
Asbury Park City	1304	Mine Hill Township	1420	Elsinboro Township	1704	Roselle Park Borough	2015
Atlantic Highlands Bor.	1305	Montville Township	1421	Lower Alloways Crk. Twp.	1705	Scotch Plains Township	2016
Avon-by-the-Sea Bor.	1306	Morris Plains Borough	1423	Mannington Township	1706	Springfield Township	2017
Belmar Borough	1307	Morris Township	1422	Oldmans Township	1707	Summit City	2018
Bradley Beach Borough	1308	Morristown Town	1424	Penns Grove Borough	1708	Union Township	2019
Brielle Borough	1309	Mountain Lakes Borough	1425	Pennsville Township	1709	Westfield Town	2020
Colts Neck Township	1310	Mt. Arlington Borough	1426	Pilesgrove Township	1710	Winfield Township	2021
Deal Borough	1311	Mt. Olive Township	1427	Pittsgrove Township	1711	WARREN COUNTY	
Eatontown Borough	1312	Netcong Borough	1428	Quinton Township	1712	Allamuchy Township	2101
Englishtown Borough	1313	Parsippany-Troy Hills Twp.	1429	Salem City	1713	Alpha Borough	2102
Fair Haven Borough	1314	Pequannock Township	1431	Upper Pittsgrove Twp.	1714	Belvidere Town	2103
Farmingdale Borough	1315	Randolph Township	1432	Woodstown Borough	1715	Blairstown Township	2104
Freehold Borough	1316	Riverdale Borough	1433	SOMERSET COUNTY		Franklin Township	2105
Freehold Township	1317	Rockaway Borough	1434	Bedminster Township	1801	Frelinghuysen Township	2106
Hazlet Township	1318	Rockaway Township	1435	Bernards Township	1802	Greenwich Township	2107
Highlands Borough	1319	Roxbury Township	1436	Bernardsville Borough	1803	Hackettstown Town	2108
Holmdel Township	1320	Victory Gardens Borough	1437	Bound Brook Borough	1804	Hardwick Township	2109
Howell Township	1321	Washington Township	1438	Branchburg Township	1805	Harmony Township	2110
Interlaken Borough	1322	Wharton Borough	1439	Bridgewater Township	1806	Hope Township	2111
Keansburg Borough	1323	OCEAN COUNTY		Far Hills Borough	1807	Independence Township	2112
Keyport Borough	1324	Barneget Township	1501	Franklin Township	1808	Knowlton Township	2113
Lake Como Borough	1346	Barneget Light Borough	1502	Green Brook Township	1809	Liberty Township	2114
Little Silver Borough	1325	Bay Head Borough	1503	Hillsborough Township	1810	Lopatcong Township	2115
Loch Arbour Village	1326	Beach Haven Borough	1504	Manville Borough	1811	Mansfield Township	2116
Long Branch City	1327	Beachwood Borough	1505	Millstone Borough	1812	Oxford Township	2117
Manalapan Township	1328	Berkeley Township	1506	Montgomery Township	1813	Phillipsburg Town	2119
Manasquan Borough	1329	Brick Township	1507	North Plainfield Borough	1814	Pohatcong Township	2120
Marlboro Township	1330	Eagleswood Township	1509	Peapack & Gladstone Bor.	1815	Washington Borough	2121
Matawan Borough	1331	Harvey Cedars Borough	1510	Raritan Borough	1816	Washington Township	2122
Middletown Township	1332	Island Heights Borough	1511	Rocky Hill Borough	1817	White Township	2123
Millstone Township	1333	Jackson Township	1512	Somerville Borough	1818		
		Lacey Township	1513	South Bound Brook Bor.	1819		
		Lakehurst Borough	1514	Warren Township	1820		
		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 — (within NJ, NY, PA, DE, and MD) 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:

nj.gov/taxation

Obtain forms and publications.

Email: ***NJ.Anchor@treas.nj.gov***

NJ Tax E-News online information service:

www.state.nj.us/treasury/taxation/listservservice.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.

Checklist...

- File by January 31, 2023.
- File only for the residence you rented and occupied as your main home on October 1, 2019.
- Use only blue or black ink when completing the application.
- Indicate whether or not you or your spouse/civil union partner were blind or disabled on the last day of the 2019 Tax Year, and include documentation if you were.
- 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 and both your name and your deceased spouse's/civil union partner's name are on the preprinted ANCHOR information mailer, see page 1 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 tenants) are filing applications.