

<https://www.state.nj.us/treasury/taxation/relief.shtml>

Property Tax Reimbursement

What is the Senior Freeze (Property Tax Reimbursement)? Does it actually freeze my taxes?

This property tax relief program does not actually freeze your taxes, but will reimburse you for any property tax increases you have once you're in the program. You will get the difference between your base year (first year of eligibility) property tax amount and the current year property tax amount, as long as the current year is higher than the base year and you met all other eligibility requirements.

Will I automatically get an application mailed to me if I'm eligible?

Though we try to mail applications to those who may be eligible for the program, it may be necessary to contact the Senior Freeze Information Line at [1-800-882-6597](tel:1-800-882-6597) to request an application or print a copy of [Form PTR-1](#) from our website.

Note: Those residents who received a reimbursement check in the previous year will automatically receive their personalized Form PTR-2 in the mail.

What is the difference between a PTR-1 and PTR-2?

The PTR-1 is the application used by first-time applicants or for those who must re-establish themselves back into the Senior Freeze program. This form establishes your base year property tax amount, which is used to calculate the reimbursement going forward. You must meet the eligibility requirements for 2 consecutive years to establish a base year.

The PTR-2 is the application used by applicants already in the program, who have an established base year property tax amount.

Can I file my PTR application online?

No. This application is a paper form only.

Why can't I print my PTR-2 form online?

PTR-2 forms are personalized forms, preprinted with information, including your base year. We mail them to you with all the necessary information each year and, therefore, cannot be printed.

Do I need to file a PTR application every year after the initial application has been approved?

Yes. You must file each year by the filing deadline in order to receive reimbursement and to maintain your base year property tax amount.

What is a base year?

Your base year is the property tax amount for the year in which you first meet all eligibility requirements. You must have 2 consecutive years of eligibility before you can apply for the program. You will always compare your base year to your current year property tax amount. If the current year is higher, you get the difference as your reimbursement. The base year will not change unless your property tax amount is less than the base year or you fail to meet the eligibility requirements for the year.

My current year property taxes are lower than my base year amount. What is my reimbursement?

You will not be eligible for a reimbursement this year. If you maintain all other eligibility requirements, you will have to file Form PTR-1 next year to re-establish yourself in the program, using the lower property tax amount as your new base year.

What amount do I report for my property taxes, gross or net?

You report your gross property tax amount due and paid for the year indicated on the form. Include Homestead Benefit/REAP amounts received as a credit in that year.

What if I cannot make it to my tax collector's office to have the property tax verification form completed?

In lieu of sending a completed homeowners verification form, you may send in copies of the following proof of taxes due and paid:

- Property tax bill; **and**
- Cancelled checks or receipts showing the amount of property taxes paid;
or
- Form 1098 from your mortgage company.

Be sure to include copies for both tax years if completing Form PTR-1.

Do I need to report my IRA on the income worksheet? What pension amount do I report?

Yes. You must report the total amount of pension and annuity payments, including IRA withdrawals, which can be found on the Pensions, Annuities, and IRA Withdrawals line on your New Jersey Resident Income Tax Return, Form NJ-1040.

If you are not required to file Form NJ-1040, you must calculate the amount you would have reported if you did file. See Appendix A of your PTR application booklet for information to assist completion of this line.

Can I request a direct deposit of my reimbursement?

No. The only option is to receive the reimbursement as a paper check. Be sure the address portion of your application is completed with your most recent mailing address.

NJ Homestead Benefit

We will calculate your benefit** using the 2006 property taxes for the home that was your principal residence on October 1, 2017. If no property taxes were assessed on the residence for 2006, we will determine the amount of property taxes that would have been due by using the current assessed value and the 2006 property tax rate.

Your 2017 Homestead Benefit is based on your:

- 2017 New Jersey gross income;

- 2017 filing status (single; married, filing jointly; head of household; etc.);
- Age/disability status (whether you were 65 or older and/or blind or disabled on December 31, 2017); and
- Property taxes paid in 2006 on your principal residence.

Age 65 or Older and/or Disabled Homeowners

If your 2017 New Jersey Gross Income* is...	Your benefit payment**, according to the FY2020
Not over \$100,000	Multiplying the amount of your 2006 property taxes paid (up to \$10,000) by 5%
Over \$100,000 But not over \$150,000	Multiplying the amount of your 2006 property taxes paid (up to \$10,000) by 2.5%
Over \$150,000	Not eligible

*The income amounts apply to a single individual, a married/civil union couple living in the same residence, and married/civil union partners maintaining separate residences.

**The benefit amount cannot be more than the amount of property taxes actually paid.

Amounts you receive under the Homestead Benefit Program are in addition to the State's other property tax relief programs. The total amount of all property tax relief benefits you receive (Homestead Benefit, [Senior Freeze](#), [Property Tax Deduction for senior citizens/disabled persons](#), and [Property Tax Deduction for veterans](#)) cannot be more than the property taxes paid on your principal residence for the same year.

If we send you a benefit that is larger than the amount you are eligible to receive, you must repay any excess. We can deduct any amount you owe from future Homestead Benefits or Income Tax refunds or credits before we issue the payment.

Certain senior/disabled homeowners who were not required to file a 2017 New Jersey Income Tax return will have their Property Tax Credit included with the Homestead Benefit.

Under Age 65 and not Disabled Homeowners

If your 2017 New Jersey Gross Income* is...	Your benefit payment**, according to the FY2020
Not over \$50,000	Multiplying the amount of your 2006 Property Taxes paid (up to \$10,000) by 5%
Over \$50,000 But not over \$75,000	Multiplying the amount of your 2006 Property Taxes paid (up to \$10,000) by 3.33%
Over \$75,000	Not eligible

*The income amounts apply to a single individual, a married/civil union couple living in the same residence, and married/civil union partners maintaining separate residences.

**The benefit amount cannot be more than the amount of property taxes actually paid.

Amounts you receive under the Homestead Benefit Program are in addition to the State's other property tax relief programs. The total amount of all property tax relief benefits you receive (Homestead Benefit, Senior Freeze, Property Tax Deduction for senior citizens/disabled persons, and Property Tax Deduction for veterans) cannot be more than the property taxes paid on your principal residence for the same year.

If we send you a benefit that is larger than the amount you are eligible to receive, you must repay any excess. We can deduct any amount you owe from future Homestead Benefits or Income Tax refunds or credits before we issue the payment.