



Senior Freeze

Property Tax Reimbursement

2022

Eligibility Requirements:*

- You were age 65 or older on December 31, 2021, or you were receiving Social Security disability payments on December 31, 2021, and also on December 31, 2022;
and
 - You lived in New Jersey continuously since December 31, 2011, or earlier as either a homeowner or renter;
and
 - You owned and lived in your home or leased a site in a mobile home park for a manufactured or mobile home that you owned since December 31, 2018, or earlier;
and
 - You paid all 2021 property taxes by June 1, 2022, and all 2022 property taxes by June 1, 2023;
and
 - Your annual income was less than \$94,178* in 2021 and less than \$99,735* in 2022. With some exceptions, all income must be taken into account, including Social Security, pension, etc.
- * Eligibility rules, income limits, and benefits may be changed by the State Budget that will take effect on July 1, 2023.

For Additional Information:

- Visit: nj.gov/taxation, select *Property Tax Relief* and then *Senior Freeze Program*;
- Call the Senior Freeze Hotline: 1 (800) 882-6597.



State of New Jersey

DEPARTMENT OF THE TREASURY
DIVISION OF TAXATION
P. O. BOX 635
TRENTON, NEW JERSEY 08646-0635

PHILIP D. MURPHY
Governor

SHEILA Y. OLIVER
Lt. Governor

ELIZABETH MAHER MUOIO
State Treasurer

JOHN J. FICARA
Acting Director

February 10, 2023

Dear Tax Collector:

We began mailing applications for the 2022 Senior Freeze (Property Tax Reimbursement) to senior citizens and disabled residents who may be eligible for the program. The deadline for filing applications is **October 31, 2023**.

The Senior Freeze program reimburses qualified applicants for property tax increases on their homes. Applicants must meet *all income eligibility and residency requirements* and must file an application each year to receive the reimbursement. Applicants' income cannot exceed \$94,178 for 2021, and \$99,735 for 2022. Applicants who are married, or in a civil union **and** living in the same household, must report combined income of both spouses/civil union partners.

There are two versions of the Senior Freeze application:

- **Form PTR-1** is for first-time applicants (or those who filed an application last year but did not meet all the eligibility requirements);
- **Form PTR-2** is a personalized application we sent to those who received a 2021 reimbursement check.

We also mail a small number of applications to certain residents who may qualify for the 2022 Senior Freeze under modified eligibility requirements. The requirements are for those who moved to a new home and who applied and were eligible for reimbursements before their change of residence. Go to nj.gov/taxation, select *Property Tax Relief*, and then *Senior Freeze Program* to review homeownership eligibility requirements for these applicants.

Applicants must document the amount of property taxes due and paid on their principal residence (main home):

- First-time applicants will do this by completing Form PTR-1A, Homeowners Verification of 2021 and 2022 Property Taxes;
- Applicants who received a 2021 reimbursement will complete Form PTR-2A, Homeowners Verification of 2022 Property Taxes.

The applicant completes Part I of the form, and the Tax Collector completes and verifies Part II. Each verification form must be validated with the customized stamp we sent to each municipality for this purpose, or with your official stamp. We will reject forms without this validation. **It is important that you accurately complete Part II of the verification forms.** Entering incorrect information will delay processing of the homeowner's application and may affect the amount of their reimbursement.

New for Tax Year 2022, eligible applicants can now file their PTR-1 and PTR-2 applications [online](#).

We have attached the following to this email:

- A list of reminders for completing Part II of Forms PTR-1A and PTR-2A;
- The 2022 verification forms (PTR-1A and PTR-2A) and instructions so you can print copies of these forms as needed; and,
- A document that explains the eligibility requirements for the 2022 Senior Freeze.

If you have questions about the Senior Freeze program or the verification forms, please call us at (609) 633-8433, or email us: nj.propertytaxrelief@treas.nj.gov

If you want to order a supply of Form PTR-1 application booklets, call us at (609) 633-8433. We personalize PTR-2 booklets, so they cannot be ordered in bulk.

Please do not provide the phone number or the email address above to the public. Refer members of the public to the following:

- For general information, to receive an application, or to check the status of a filed application, go to nj.gov/taxation, select *Property Tax Relief* and then *Senior Freeze Program* or call 1 (800) 882-6597;
- They must make an appointment to visit a Regional Information Center: For locations that are open, go to nj.gov/taxation, and select *Contact Us*;
- To file a PTR-1 or PTR-2 application online, go to nj.gov/taxation select *Property Tax Relief* and then *Senior Freeze Program*;
- Text Telephone Service (TTY/TDD) for hearing-impaired users: 1 (800) 286-6613 or (609) 984-7300;
- Taxation email address for Senior Freeze and general tax questions: nj.taxation@treas.nj.gov

Sincerely,



John J. Ficara
Acting Director
Division of Taxation

Attachments:

Instructions for Tax Collectors on How to Complete Forms PTR-1A and PTR-2A
Form PTR-1A, Verification of 2021 and 2022 Property Taxes
Form PTR-2A, Verification of 2022 Property Taxes
2022 Eligibility Poster

Form PTR-1A

Homeowners

Verification of 2021 and 2022 Property Taxes
 (Use blue or black ink. See instructions for completion on back.)

Part I — To Be Completed by Applicant (Part II to be completed by tax collector)

Social Security # _____ Spouse's/CU Partner's Social Security # _____

Name _____
Last Name, First Name, and Middle Initial (Follow with first name and initial of spouse/CU partner if filing jointly. Only enter spouse/CU partner's last name if different.)

Address _____
Street City State ZIP Code

Block _____ Lot _____ Qualifier _____

	2021	2022
A. Did you own this property with someone who was not your spouse/CU partner?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
B. If yes, indicate the share (percentage) of property that you (and your spouse/CU partner) owned.	<input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> %
C. Did this property consist of multiple units?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
D. If yes, indicate the share (percentage) of property used as your main home.	<input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> %

Part II — To Be Completed by Tax Collector

2021 Property Taxes

- Check box if property had a tax appeal for 2021.....
- Check box if property had an added assessment for 2021 ...
- 1. Assessed Value.....\$ _____
- 2. Tax Rate (including fire and other special tax rates)..... %
- 3. Total Property Taxes (Multiply line 1 by line 2).....\$ _____
- 4. REAP Credit (if any)..... \$ _____
- 5. Enter amount from line 3. If applicant answered "Yes" to Questions A and/or C above, you must apportion the amount on line 3 when completing this line. (See instructions on back.)..... \$

Homeowners, enter this amount on line 14 of your Form PTR-1 ←

2022 Property Taxes

- Check box if property had a tax appeal for 2022.....
- Check box if property had an added assessment for 2022 ...
- 1. Assessed Value.....\$ _____
- 2. Tax Rate (including fire and other special tax rates)..... %
- 3. Total Property Taxes (Multiply line 1 by line 2).....\$ _____
- 4. REAP Credit (if any)..... \$ _____
- 5. Enter amount from line 3. If applicant answered "Yes" to Questions A and/or C above, you must apportion the amount on line 3 when completing this line. (See instructions on back.)..... \$

Homeowners, enter this amount on line 13 of your Form PTR-1 ←

Under the penalties of perjury, I certify that I am the local tax collector of _____, where the above property is located. I further certify that the above-stated amounts of property taxes due were paid for Calendar Years 2021 and 2022 and are true and accurate to the best of my knowledge. I have placed my stamp below for verification.

 (Name) (Date)

 (Title)

(If you complete this form, be sure to enclose it with your Form PTR-1 application.)

Form PTR-1A – Instructions

Part I – To Be Completed by Applicant

Social Security Number. If your marital/civil union status as of December 31, 2022, was single, enter only your Social Security number in the space provided on Form PTR-1A. If your status as of December 31, 2022, was married/CU couple, you must report both applicants' numbers in the order in which the names are listed on the application. If you were married or in a civil union but living apart from your spouse/CU partner, and you did not have access to or receive support from their income, you are considered "Single" for purposes of the Property Tax Reimbursement. You should enter only your Social Security number on Form PTR-1A.

Name and Address. Print or type your name (last name first) and complete address of the property for which you are claiming the reimbursement in the spaces provided. Also include your spouse's/CU partner's name if filing jointly.

Block/Lot/Qualifier. Enter the block and lot numbers of the principal residence (main home) for which you are claiming the reimbursement in the spaces provided. Include qualifier if applicable. (Only condominiums may have qualifiers assigned to them.)

A. Multiple Owners. Check "Yes" if you owned the property that was your main home with someone who was not your spouse/CU partner — even if the other owner(s) did not live there. For example, you and your sister owned the home you lived in. If you (and your spouse/CU partner) were the sole owner(s), check "No."

B. Percentage of Ownership. If you answered "Yes" at line A, enter the share (percentage) of the property that you (and your spouse/CU partner) owned. For example, you and your spouse owned a home with your sister. Your sister did not live with you, and you and your spouse paid all the property taxes. You must enter 50% as your share of ownership because you and your spouse owned only one-half (50%) of the property. The shares of ownership of the property are considered to be held equally by all owners. If the shares of ownership are not equal, you must provide documentation as to the percentage of ownership.

C. Multi-Unit Properties. Check "Yes" if your main home was a unit in a multi-unit property that you owned. For example, you owned a property consisting of four residential units and you occupied one of the units as your main home. If the property is not a multi-unit property, check "No."

NOTE: Residents of condominium complexes, co-ops, and continuing care retirement facilities are not considered to be living in multi-unit properties and should check "No."

D. Percentage of Occupancy. If you answered "Yes" at line C, enter the share (percentage) of the property used as your main home. For example, you owned a four-unit property. The units are equal in size, and one of the

units was your main home. You occupied one-fourth (25%) of the property as your main home. Enter 25% as your share of occupancy.

Part II – To Be Completed by Tax Collector

Enter the appropriate amounts for Calendar Years 2021 and 2022 as follows:

Line 1. Enter the assessed value of the property for each calendar year. If the assessed value changed for the tax year, use the final assessed value.

Line 2. Enter the tax rate for each calendar year. Include fire and other special tax rates.

Line 3. Multiply the assessed value on line 1 by the tax rate on line 2 and enter the result on line 3. This is the total amount of taxes due for each calendar year before any deductions and/or credits are subtracted (e.g., senior citizen's deduction, Homestead Benefit credit).

Line 4. Enter the amount of any Regional Efficiency Aid Program (REAP) credit the homeowner(s) received for each calendar year.

Line 5. If the applicant answered "No" to the questions at both line A and line C, enter the amount of property taxes from line 3.

If the applicant answered "Yes" at either line A or line C, you must apportion the amount of property taxes to be entered on line 5. If title to the property is held by the eligible applicant with others as tenants in common or joint tenants (except in the case of husband and wife or CU partners), or if the property consists of more than one unit, the applicant is only eligible for the proportionate share of the reimbursement that reflects the percentage of ownership or the percentage of occupancy.

Multiple Owners. If the applicant answered "Yes" at Part I, line A, multiply the amount of property taxes on line 3 by the percentage of ownership shown at Part I, line B, and enter the result on line 5.

Multi-Unit Properties. If the applicant answered "Yes" at Part I, line C, multiply the amount of property taxes on line 3 by the percentage of occupancy shown at Part I, line D, and enter the result on line 5.

If the applicant answered "Yes" to the questions at both lines A and C in the same year, multiply the amount of property taxes on line 3 by the percentage of occupancy shown at Part I, line D, and enter the result on line 5.

Certification. Complete the certification portion of Form PTR-1A. Sign and date the certification and place the authorization stamp in the space provided. (Use blue or black ink.)

Homeowners Verification of 2022 Property Taxes

(Use blue or black ink. See instructions for completion on back.)

Part I — To Be Completed by Applicant (Part II to be completed by tax collector)

Social Security # _____ - _____ Spouse's/CU Partner's Social Security # _____ - _____

Name _____
Last Name, First Name, and Middle Initial (Follow with first name and initial of spouse/CU partner if filing jointly. Only enter spouse/CU partner's last name if different.)

Address _____
Street City State ZIP Code

Block _____ Lot _____ Qualifier _____

- A. Did you own this property with someone who was not your spouse/CU partner? Yes No
- B. If yes, indicate the share (percentage) of the property that you (and your spouse/CU partner) owned. %
- C. Did this property consist of multiple units? Yes No
- D. If yes, indicate the share (percentage) of the property used as your main home. %

Part II — To Be Completed by Tax Collector

2022 Property Taxes

Check box if property had a tax appeal for 2022

Check box if property had an added assessment for 2022

1. Assessed Value \$ _____

2. Tax Rate (including fire and other special tax rates) %

3. Total Property Taxes (Multiply line 1 by line 2) \$ _____

4. REAP Credit (if any) \$ _____

5. Enter amount from line 3. If applicant answered "Yes" to Questions A and/or C above, you must apportion the amount on line 3 when completing this line. (See instructions on back.) \$

Homeowners, enter this amount on line 10 of your Form PTR-2

Under the penalties of perjury, I certify that I am the local tax collector of _____, where the above property is located. I further certify that the above-stated amounts of property taxes due were paid for Calendar Year 2022 and are true and accurate to the best of my knowledge. I have placed my stamp below for verification.

(Name) (Date)

(Title)

(If you complete this form, be sure to enclose it with your Form PTR-2 application.)

Form PTR-2A – Instructions

Part I – To Be Completed by Applicant

Social Security Number. If your marital/civil union status as of December 31, 2022, was single, enter only your Social Security number in the space provided on Form PTR-2A. If your status as of December 31, 2022, was married/CU couple, you must report both applicants' numbers in the order in which the names are listed on the application. If you were married or in a civil union but living apart from your spouse/CU partner, and you did not have access to or receive support from their income, you are considered "Single" for purposes of the Property Tax Reimbursement. You should enter only your Social Security number on Form PTR-2A.

Name and Address. Print or type your name (last name first) and complete address of the property for which you are claiming the reimbursement in the spaces provided. Also include your spouse's/CU partner's name if filing jointly.

Block/Lot/Qualifier. Enter the block and lot numbers of the principal residence (main home) for which you are claiming the reimbursement in the spaces provided. Include qualifier if applicable. (Only condominiums may have qualifiers assigned to them.)

- A. Multiple Owners.** Check "Yes" if you owned the property that was your main home with someone who was not your spouse/CU partner — even if the other owner(s) did not live there. For example, you and your sister owned the home you lived in. If you (and your spouse/CU partner) were the sole owner(s), check "No."
- B. Percentage of Ownership.** If you answered "Yes" at line A, enter the share (percentage) of the property that you (and your spouse/CU partner) owned. For example, you and your spouse owned a home with your sister. Your sister did not live with you, and you and your spouse paid all the property taxes. You must enter 50% as your share of ownership because you and your spouse owned only one-half (50%) of the property. The shares of ownership of the property are considered to be held equally by all owners. If the shares of ownership are not equal, you must provide documentation as to the percentage of ownership.
- C. Multi-Unit Properties.** Check "Yes" if your main home was a unit in a multi-unit property that you owned. For example, you owned a property consisting of four residential units and you occupied one of the units as your main home. If the property is not a multi-unit property, check "No."
- NOTE:** Residents of condominium complexes, co-ops, and continuing care retirement facilities are not considered to be living in multi-unit properties and should check "No."
- D. Percentage of Occupancy.** If you answered "Yes" at line C, enter the share (percentage) of the property used as your main home. For example, you owned a

four-unit property. The units are equal in size, and one of the units was your main home. You occupied one-fourth (25%) of the property as your main home. Enter 25% as your share of occupancy.

Part II – To Be Completed by Tax Collector

Enter the appropriate amounts for Calendar Year 2022 as follows:

- Line 1.** Enter the assessed value of the property. If the assessed value changed for the tax year, use the final assessed value.
- Line 2.** Enter the tax rate. Include fire and other special tax rates.
- Line 3.** Multiply the assessed value on line 1 by the tax rate on line 2 and enter the result on line 3. This is the total amount of taxes due before any deductions and/or credits are subtracted (e.g., senior citizen's deduction, Homestead Benefit credit).
- Line 4.** Enter the amount of any Regional Efficiency Aid Program (REAP) credit the homeowner(s) received.
- Line 5.** If the applicant answered "No" to the questions at both line A and line C, enter the amount of property taxes from line 3.

If the applicant answered "Yes" at either line A or line C, you must apportion the amount of property taxes to be entered on line 5. If title to the property is held by the eligible applicant with others as tenants in common or joint tenants (except in the case of husband and wife or CU partners), or if the property consists of more than one unit, the applicant is only eligible for the proportionate share of the reimbursement that reflects the percentage of ownership or the percentage of occupancy.

Multiple Owners. If the applicant answered "Yes" at Part I, line A, multiply the amount of property taxes on line 3 by the percentage of ownership shown at Part I, line B, and enter the result on line 5.

Multi-Unit Properties. If the applicant answered "Yes" at Part I, line C, multiply the amount of property taxes on line 3 by the percentage of occupancy shown at Part I, line D, and enter the result on line 5.

If the applicant answered "Yes" to the questions at both lines A and C, multiply the amount of property taxes on line 3 by the percentage of occupancy shown at Part I, line D, and enter the result on line 5.

Certification. Complete the certification portion of Form PTR-2A. Sign and date the certification and place the authorization stamp in the space provided. (Use blue or black ink.)