PRSRT STD
US POSTAGE PAID
STATE OF NEW JERSEY

2022 Form PTR-1

New Jersey Senior Freeze (Property Tax Reimbursement) Application

- File your application by — October 31, 2023
- You can file online at — *nj.gov/treasury/taxation/ptr*
- For more information call — 1 (800) 882-6597

IMPORTANT

This form is for applicants who did NOT receive a 2021 Senior Freeze.

NJ DIVISION OF TAXATION
PO BOX 269
TRENTON, NJ 08695-0269

2022 Form PTR-1
Senior Freeze (Property Tax Reimbursement) Application

What You Need To Know

- Use only blue or black ink when completing your application.
- Fill in the applicable ovals completely like this: ⬬ . This will ensure that your application is scanned successfully.
- Complete all four pages and sign the application on the last page.
- Do not staple, paper clip, tape, or use any other fastening device.
- Enclose copies of your **2021** and **2022** property tax bills and proof of payment **or** Form PTR-1A. Mobile home owners, enclose documentation of annual site fees due and paid **or** Form PTR-1B.

INSERT →

- Homeowners who enclose Form PTR-1A *must* use the amounts of 2021 and 2022 property taxes from the boxes at line 5 in Part II of that form to complete lines 13 and 14 of Form PTR-1.
- Mobile home owners who enclose Form PTR-1B *must* use the amounts of 2021 and 2022 property taxes (site fees × 0.18) from the boxes at line 6 in Part III of that form to complete lines 13 and 14 of Form PTR-1.
- Enclose proof of age or disability for **2021** and **2022.**
- If you met the eligibility requirements for both **2021** and **2022,** you **must** file this application in order to use the amount of your **2021** property taxes to calculate your Senior Freeze in future years.
- Enter numbers within the boundaries of each box. Do not use dollar signs or dashes.

Print or type numbers like this:

1	2	3	4	5	6	7	8	9	0

Show dollar amounts like this:

	9	,	2	4	0	.	1	7

TOTAL 2021 INCOME

IMPORTANT!

2021 Senior Freeze (Property Tax Reimbursement) Recipients. If you applied for and received a 2021 Senior Freeze, you should have received a personalized application (Form PTR-2) preprinted with information you provided last year. If you qualify for a 2022 Senior Freeze, use the personalized application. If you have not received your personalized application, call 1 (800) 882-6597.

Introduction

The Senior Freeze (Property Tax Reimbursement) program reimburses senior citizens and disabled persons for property tax increases. For applicants who met **all** the eligibility requirements for 2021, and again for 2022, the amount of the 2022 reimbursement will be the difference between the amount of property taxes that were due and paid by the applicant for 2021 and the amount of property taxes that were due and paid for 2022, as long as the amount paid for 2022 was greater than the amount paid for 2021. For mobile home owners, property tax means 18% of the annual site fees paid to the owner of a mobile home park.

Homeowners and mobile home owners who are receiving Homestead or ANCHOR Benefits and/or Property Tax Credits or Deductions also can receive the Senior Freeze if they meet the eligibility requirements. However, the total of all property tax relief benefits that you receive for 2022 (Senior Freeze, Homestead or ANCHOR Benefit, Property Tax Deduction for senior citizens/disabled persons, and Property Tax Deduction for veterans) cannot be more than the amount of your 2022 property taxes (or rent/site fees constituting property taxes).

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

Impact of State Budget

Eligibility requirements, including income limits, and benefits available under the Senior Freeze program are subject to change by the State Budget.

Any changes to the eligibility requirements and benefit amounts for 2022 will not be finalized until the completion of the State Budget that must be adopted by July 1, 2023. This means that the requirements, including the income limits, that are listed under "Eligibility Requirements" in these instructions may be changed by the State Budget.

For updated information on any budgetary changes to this program, check the Division of Taxation's website at *nj.gov/treasury/taxation/ptr* or call 1 (800) 323-4400.

Eligibility Requirements

To qualify for the 2022 Senior Freeze, an applicant must meet all of the following requirements. (Also see "Impact of State Budget" above.)

- You must have been age 65 or older as of December 31, 2021, OR actually receiving federal Social Security disability benefit payments on or before December 31, 2021, and on or before December 31, 2022. You do **not** qualify if you (or your spouse) were receiving those benefits on behalf of someone else; **and**
- You must have lived in New Jersey continuously since December 31, 2011, or earlier as either a homeowner or a renter; **and**
- You must have owned and lived in your home (or have leased a site in a mobile home park on which you have placed a manufactured or mobile home that you own) since December 31, 2018, or earlier (and you still owned and lived in that home on December 31, 2022); **and**
- You must have paid the **full amount** of the property taxes due on your home:

  For 2021: By June 1, 2022, **and**
  For 2022: By June 1, 2023; **and**

- Your total annual income must have been:

  For 2021: $94,178 or less, **and**
  For 2022: $99,735 or less.

These limits apply regardless of your marital/civil union status. However, if your status at line 1 and/or line 2, Form PTR-1, was married/CU couple, and you lived in the same household, you must combine your incomes for that year.

You **cannot** apply for a Senior Freeze for a:

- Vacation home or "second home"; **or**
- Property that you rent to someone else; **or**
- Property that consists of more than four units; **or**
- Property with four units or less that contains more than one commercial unit.

You also **cannot** apply if you:

- Received a 100% exemption from paying property taxes as a totally and permanently disabled veteran;
- Made P.I.L.O.T. (Payments-in-Lieu-of-Tax) payments to your municipality. These payments are not considered property taxes.

Life Estate (Life Tenancy). You are considered the owner of the property if you have life estate rights or hold a lease for 99 years or more. You must include with your application a copy of an official document (e.g., deed, lease) establishing your right to occupy the property.

If you moved to your current home between January 1, 2019, and December 31, 2020, AND you applied and were eligible for a reimbursement for property taxes (or mobile home park site fees) paid for the last full tax year that you occupied your previous home, you may be eligible to file a Senior Freeze application for 2022 if you meet all the other eligibility requirements. Go to *nj.gov/treasury/taxation/ptr/ptr2year.shtml* to see if you qualify, then call the Senior Freeze Hotline at 1 (800) 882-6597 for assistance.

Reminder

The ANCHOR (previously Homestead) Benefit and Senior Freeze (Property Tax Reimbursement) programs are separate programs, and separate applications must be filed every year for each program.

Income Standards

With very few exceptions, **ALL INCOME** that you received during the year, including income that you are not required to report on your New Jersey Income Tax return, must be taken into account to determine eligibility for the Senior Freeze. Income limits for eligibility are subject to adjustment annually.

If you have a loss in one category of income, you can apply it against income in the same category. However, if you have a net loss in one category of income, you **cannot** apply it against income or gains in a different category. In the case of a net loss in any category, leave that line blank.

Examples of possible sources of income (gross amounts unless otherwise noted):

- Social Security Benefits (including Medicare Part B premiums) paid to or on behalf of the applicant;
- Pension and Retirement Benefits (including annuity or IRA distributions and benefit payments from foreign countries);
- Salaries, Wages, Bonuses, Commissions, and Fees;
- Unemployment Benefits;
- Disability Benefits, whether public or private (including veterans' and black lung benefits);
- Interest (taxable and exempt);
- Dividends;
- Capital Gains;
- Net Rental Income;
- Net Profits From Business;
- Net Distributive Share of Partnership Income;
- Net Pro Rata Share of S Corporation Income;
- Support Payments;
- Inheritances;
- Royalties;
- Fair Market Value of Prizes and Awards;
- Gambling and Lottery Winnings (including New Jersey Lottery);
- Bequests and Death Benefits;
- All Other Income.

Sources of income that should NOT be taken into account to determine eligibility:

- Middle-Class Tax Rebates
- Paycheck Protection Program (PPP) loan amounts forgiven through the federal CARES Act or federal Paycheck Protection Program
- Economic Impact Payments (stimulus payments)
- Reparation or restitution payments to victims of National Socialist (Nazi) persecution; returns of property (tangible or intangible) seized, lost, or misappropriated as a result of Nazi actions or policies and any cash values in replacement of such property; payments of insurance policies purchased by victims of Nazi persecution; and any accumulated or accrued interest on such;
- Benefit amounts received under the New Jersey State Lifeline Credit Program/Tenants Lifeline Assistance Program;
- Benefits received as either New Jersey Homestead, FAIR, or SAVER rebates;
- Senior Freeze (Property Tax Reimbursement) benefits;
- Capital gains on the sale of a principal residence (main home) of up to $250,000 if single, and up to $500,000 if married/CU couple. Capital gains in excess of the allowable exclusion must be included in income. (Capital gains and the exclusion of all or part of the gain on the sale of a main home are calculated in the same manner for both federal and State Income Tax purposes.);
- Stipends from the Volunteers in Service to America (VISTA), Foster Grandparents, and Workforce 55+ programs; and programs under Title V of the Older Americans Act of 1965;
- Proceeds received from a spouse's life insurance policy;
- Proceeds received by the beneficiary of a Special Needs Trust;
- Proceeds received from viatical settlements;
- Agent Orange payments;
- Reparation payments to Japanese Americans by the federal government pursuant to sections 105 and 106 of the Civil Liberties Act of 1988, P.L. 100-383 (50 U.S.C. App. 1989b-4 and 1989b-5);
- Rewards involving health care fraud or abuse that apply to N.J.A.C. 10:49-13.4;
- Rollovers from one financial instrument (pension, annuity, IRA, insurance contract, or other retirement benefit) to another financial instrument;
- Tax-free exchanges of a policy or contract handled between two insurance companies;
- Insurance policyholder's original contributions if demutualization of the policy occurs;
- Income Tax refunds (New Jersey, federal, and other jurisdictions).

Filing Requirements

How to File

Eligible applicants can file the 2022 Senior Freeze application (Form PTR-1) online at *nj.gov/treasury/taxation/ptr* or by paper, using the form in this booklet.

Due Date October 31, 2023

Applications must be filed on or before October 31, 2023. Online applications must be filed by 11:59 p.m., October 31, 2023. Paper applications postmarked on or before the due date are considered to be filed on time. Applications postmarked after the due date are considered to be filed late.

Proof of Age/Disability

Applicants age 65 or older must submit proof of age with their applications. Examples of acceptable documentation include copies of the following:

- Birth certificate;
- Driver's license;
- Church records.

Applicants who are not age 65 or older, but are receiving federal Social Security disability benefit payments, must submit a copy of the Social Security Award Letter indicating that the applicant was receiving benefit payments. An applicant does not qualify if receiving benefits on behalf of someone else.

Proof of Payment

Applicants are required to submit with their applications proof of the amount of property taxes that

were due **and** paid. The Division of Taxation will accept copies of the following:

Homeowners

1. **Property tax bills** for both 2021 and 2022, **along with**
2. **Proof of the amount of property taxes paid,** which can be either:
   a. Copies of cancelled checks or receipts for both 2021 and 2022 showing the amount of property taxes paid; or
   b. Copies of Form 1098 for both 2021 and 2022 that you received from your mortgage company showing the amount of property taxes that were paid out of your escrow account.

Verification Form. We realize that you may not be able to locate your 2021 and 2022 property tax bills or proof of the amount of taxes paid. For your convenience, we have included a form in this booklet (Form PTR-1A) that you can submit as proof. Form PTR-1A also is available on the Division of Taxation's website at *nj.gov/treasury/taxation/ptr/printform.shtml*.

Note: If you use Form PTR-1A, you must have your local tax collector complete and certify Part II as to the amount of property taxes due and paid for both 2021 and 2022. Enclose the completed verification form with Form PTR-1.

Co-ops and continuing care retirement facilities. Residents of cooperative dwelling units and continuing care retirement facilities must get a statement from their management indicating their share of property taxes paid for the residential unit they occupy and submit the statement with Form PTR-1. Co-op residents can also use form PTR-1A Co-op to provide this information. The form is available on the Division's website at *nj.gov/treasury/taxation/ptr/printform.shtml*. Form PTR-1A Co-op must be certified by the co-op manager and submitted with Form PTR-1.

Multiple owners (if property is owned by more than one person, other than husband and wife or civil union partners). 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 a husband and wife or civil union partners), the applicant is only eligible for the proportionate share of the Senior Freeze that reflects their percentage of ownership. This is true even if the other owner(s) did not live there. The shares of ownership of the property are considered to be held equally by all owners. If the shares of ownership are not equal, the applicant must provide documentation as to the percentage of ownership.

Multiple units (if property consists of more than one unit). If the property consists of more than one unit, the applicant is only eligible for the proportionate share of the Senior Freeze that reflects the percentage of the property used as their main home.

Mobile Home Owners

1. **A copy of the contract(s) or agreement(s)** for both 2021 and 2022 from the mobile home park showing the amount of your site fees, **along with**
2. **Proof of the amount of site fees paid,** which can be either:
   a. Copies of cancelled checks or receipts for both 2021 and 2022 showing the amount of site fees paid; or
   b. A signed statement from the mobile home park management showing the amount of site fees paid for both 2021 and 2022.

Verification Form. In place of 1 and 2 above, mobile home owners can provide a completed Form PTR-1B, which is included in this booklet. Form PTR-1B also is available on the Division of Taxation's website at *nj.gov/treasury/taxation/ptr/printform.shtml*.

Note: If you use Form PTR-1B, you must have the owner or manager of the mobile home park complete and certify Part II as to the amount of mobile home park site fees due and paid for both 2021 and 2022. Enclose the completed verification form with Form PTR-1.

Deceased Residents

If a person met all the eligibility requirements for 2021 and 2022, but died after 12:01 a.m. on December 31, 2022, and before filing an application, Form PTR-1 should be filed by the surviving spouse or personal representative (executor or

administrator of an estate or anyone who is in charge of the decedent's personal property).

Marital/Civil Union Status
Indicate on line 1 the marital/civil union status of the applicant(s) on December 31, 2021, and indicate on line 2 the marital/civil union status of the applicant(s) on December 31, 2022. (See "Marital/Civil Union Status" on page 6.)

Name and Address
- *Married/CU Couple (joint application):* Write the name and address of the decedent and the surviving spouse in the name and address fields. Print "Deceased" and the date of death above the decedent's name.
- *Single:* Write the decedent's name in the name field and the personal representative's name and address in the remaining fields. Print "Deceased" and the date of death above the decedent's name.

Signatures
- *Personal representative:* If a personal representative has been appointed, that person must sign the application in their official capacity. The surviving spouse must also sign if it is a joint application.
- *No personal representative – joint application:* If no personal representative has been appointed, the surviving spouse signs the application and writes "Filing as Surviving Spouse" or "Filing as Surviving Civil Union Partner" in the signature section.
- *No personal representative – single application:* If no personal representative has been appointed and there is no surviving spouse, the person in charge of the decedent's property must sign the application as "personal representative."

When a spouse dies prior to December 31, the surviving spouse must meet all the eligibility requirements for 2022 themselves. The marital/civil union status of the survivor who does not remarry or enter into a new civil union during that year is "Single."

Check the box above the signature line and enclose a copy of the decedent's death certificate to have the check issued to the surviving spouse or estate.

Senior Freeze Checks

Checks will be mailed to qualified applicants as follows:

If you applied	Your check will be issued on or before
Before May 1, 2023	July 15, 2023
Between May 1 – June 1, 2023	Sept. 1, 2023
Between June 2 – Sept. 1, 2023	Nov. 1, 2023
Between Sept. 2 – Oct. 31, 2023	Dec. 1, 2023

Note: Eligibility requirements, including income limits, and benefits available under this program are subject to change by the State Budget. Check the Division of Taxation's website at *nj.gov/treasury/taxation/ptr* or call 1-800-323-4400 for updated information. (See "Impact of State Budget" on page 1.)

Under New Jersey law, if you receive a Senior Freeze that is larger than the amount for which you are eligible, you must repay any excess you received. The amount you owe can be deducted from your Senior Freeze, Income Tax refund or credit, or Homestead or ANCHOR Benefit before a payment is issued.

Privacy Act Notification

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

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

Completing the Application

Name and Address

Place the peel-off label in the name and address section at the top of the application. You will find your preprinted name and address label inside the insert at the front of this booklet. **Do not use the mailing label if any of the information is inaccurate.** If the information on the preprinted label is incorrect or if you did not receive a preprinted label, print or type your name (last name first), complete address, and ZIP Code in the spaces provided. Include your spouse's name if your marital/civil union status as of December 31, 2022, was married/CU couple. Your check and next year's application will be sent to the address you provide.

Social Security Number

If your marital/civil union status as of December 31, 2022, was single, you must enter your Social Security number in the space provided on the application, one digit in each box. To protect your privacy, your Social Security number is not printed on your name and address label. 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, and you did not have access to or receive support from your spouse's income, you are considered "Single" for purposes of this program. Enter only your Social Security number on the application.

If you (or your spouse) do not have a Social Security number, file Form SS-5 with the Social Security Administration to apply for one. If you are not eligible for a Social Security number, you must file Form W-7 with the Internal Revenue Service to get an individual taxpayer identification number (ITIN) and enter your ITIN in the boxes provided for your Social Security number. If you applied for but have not received an ITIN by the due date, enclose a copy of your federal Form W-7 application with Form PTR-1.

County/Municipality Code

Enter your four-digit county/municipality code, one digit in each box, from the table on page 14. This code identifies the county and municipality of your current residence. The county and municipality codes in these instructions are for Division of Taxation purposes only.

Note: If the local name of the place where you live is not listed, enter the code for the municipality where the property taxes were paid on your home. (To get the name of your municipality, go to *nj.gov/nj/gov/county/localities.html*.)

Marital/Civil Union Status (Lines 1 and 2)

Line 1. Indicate your marital/civil union status on December 31, 2021. Fill in only one oval (⬬). If you were married or in a civil union but living apart from your spouse, and you did not have access to or receive support from your spouse's income, you are considered "Single" for purposes of this program.

Line 2. Indicate your marital/civil union status on December 31, 2022. Fill in only one oval (⬬). If you were married or in a civil union but living apart from your spouse, and you did not have access to or receive support from your spouse's income, you are considered "Single" for purposes of this program.

Age/Disability Status (Lines 3 and 4)

Fill in the oval (⬬) to indicate your status:

Line 3a. Indicate whether you were 65 or older on December 31, 2021. Fill in the appropriate oval to the right of "Yourself." If your marital/civil union status was married/CU couple, fill in the appropriate oval to the right of "Spouse/CU Partner."

Line 3b. Indicate whether you were actually receiving federal Social Security disability benefit payments on or before December 31, 2021. Fill in the appropriate oval to the right of "Yourself." If your marital/civil union status was married/CU couple, fill in the appropriate oval to the right of "Spouse/CU Partner."

Line 4a. Indicate whether you were 65 or older on December 31, 2022. Fill in the appropriate oval to the right of "Yourself." If your marital/civil union

status was married/CU couple, fill in the appropriate oval to the right of "Spouse/CU Partner."

Line 4b. Indicate whether you were actually receiving federal Social Security disability benefit payments on or before December 31, 2022. Fill in the appropriate oval to the right of "Yourself." If your marital/civil union status was married/CU couple, fill in the appropriate oval to the right of "Spouse/CU Partner."

Applicant(s) must meet the age or disability requirements for **both 2021 and 2022** to be eligible. File the application **only** if you or your spouse met the requirements.

Residency Requirements (Lines 5 and 6)

Line 5. Fill in the "Yes" oval (⬬) if you lived in New Jersey continuously since December 31, 2011, or earlier as either a homeowner or a renter. If "No," **you are not eligible, and you should not file this application.**

Line 6. Fill in the "Yes" oval (⬬) if you owned and lived in the same home for which you are claiming the Senior Freeze (or leased a site in a mobile home park in New Jersey on which you placed a manufactured or mobile home that you own) continuously since December 31, 2018, or earlier. If "No," **you are not eligible, and you should not file this application.**

Important

You must satisfy all the requirements at lines 3, 4, 5, and 6 for BOTH 2021 AND 2022 to be eligible. File the application only if you met the requirements.

Determining Total Income (Lines 7 and 8)

2021 Total Income*		2022 Total Income*	
If your total 2021 income was…	**Then…**	**If your total 2022 income was…**	**Then…**
$94,178 or less	You meet the income eligibility requirement for 2021. Continue completing the application.	$99,735 or less	You meet the income eligibility requirement for 2022. Continue completing the application.
Over $94,178	**You are not eligible** and should not file this application.	Over $99,735	**You are not eligible** and should not file this application.

* **These income limits apply regardless of your marital/civil union status.** If your status at line 1 and/or line 2, Form PTR-1, was married/CU couple, you must report the combined income of both spouses/CU partners for that year.

Determining Total Income (Lines 7 and 8)

Review "Income Categories" on page 8 before entering your income amounts for 2021 and 2022 on lines a through q. For a list of sources of income that you are not required to take into account to determine income eligibility, see page 3.

Line 7

Total 2021 Income. List all the income you received in 2021. Add the amounts on lines a through q and enter the result on line 7. If you were married or in a civil union as of December 31, 2021, and living in the same household, you must combine your income with your spouse's income. If your spouse died during 2021 and your status on December 31, 2021, was "Single," list

only the income you yourself received (do not include your deceased spouse's income). Joint income must be apportioned to reflect the amount you received.

2021 Income Eligibility. If your total 2021 income on line 7 was $94,178 or less, you meet the income eligibility requirement for 2021 (see chart on page 7). Continue to line 8 and check your income eligibility for 2022.

If the amount on line 7 is over $94,178, STOP. **You are not eligible, and you should not file this application.**

Line 8
Total 2021 Income. List all the income you received in 2022. Add the amounts on lines a through q and enter the result on line 8. If you were married or in a civil union as of December 31, 2022, and living in the same household, you must combine your income with your spouse's income. If your spouse died during 2022 and your status on December 31, 2022, was "Single," list only the income you yourself received (do not include your deceased spouse's income). Joint income must be apportioned to reflect the amount you received.

2022 Income Eligibility. If your total 2022 income on line 8 was $99,735 or less, you meet the income eligibility requirement for 2022. (See chart on page 7.) Continue completing the application with line 9.

If the amount on line 8 is over $99,735, STOP. **You are not eligible, and you should not file this application.**

Income Categories

With very few exceptions, **ALL INCOME** that you received during the year, including income that you are not required to report on your New Jersey Income Tax return, must be taken into account to determine eligibility for the Senior Freeze. In most cases, you must report on your application the total (gross) amount of income you received, whether taxable or nontaxable.

If you have a loss in one category of income, you can apply it against income in the same category. However, if you have a net loss in one category of income, you **cannot** apply it against income or gains in a different category. In the case of a net loss in any category, leave that line blank.

Enter dollars and cents in the fields as shown:

a. Social Security Benefits... | | 1 | 4 | , | 9 | 2 | 0 | . | 4 | 6 |

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

Line B
Enter the total amount (after adjustments below) of pension and annuity payments, including IRA withdrawals, that you reported as Pensions, Annuities, and IRA Withdrawals on your New Jersey resident Income Tax Return, Form NJ-1040 (line 20a). If you are required to file Form NJ-1040, you must complete that line before you complete your PTR-1 application.

If you are not required to file Form NJ-1040, you must calculate the amount you would have reported as Pensions, Annuities, and IRA Withdrawals if you did file the return. For your convenience, a copy of the instructions for completing that line of Form NJ-1040 has been included in this booklet as Appendix A. You can use those instructions to calculate the amount for both 2021 and 2022.

Adjustments. For purposes of this program, you **must** make adjustments as follows:

1. *Add* any amounts received as U.S. military pension or survivor's benefit payments.
2. *Add* any amounts received as a total and permanent disability pension **before you reached age 65. Note:** Once you reach age 65, you must include any payments you receive from a disability pension.
3. *Add* the portion of any distribution from a Roth IRA you received that you would have reported if it were a traditional IRA. (See Appendix A.)

Do not include income from a direct rollover to another financial instrument, a tax-free exchange of a policy or contract between two insurance companies, or a conversion from an existing traditional IRA to a Roth IRA.

Line C
Enter the total amount of wages, salaries, tips, and other compensation you received from all employment both inside and outside New Jersey as shown in Box 1 of Form W-2. Also include the total amount you received from fees, commissions, bonuses, and any other payments received for services performed both inside and outside New Jersey that are not already listed. Include all payments you received whether in cash, benefits, or property.

Line D
Enter the total amount of unemployment benefits you received as shown in Box 1 of Form 1099-G.

If you received family leave insurance benefits, enter the total amount shown in Box 1 of the Form 1099-G you received for those payments.

Line E
Enter the total amount of disability benefits you received, including veterans' and black lung benefits.

Do not include on this line Social Security disability benefits or payments from a disability pension. Enter Social Security disability benefits on line a, and payments from a disability pension on line b.

Line F
Enter the total amount of interest you received from sources both inside and outside New Jersey. All interest, whether taxable or tax-exempt, must be included. If you incurred a penalty by making a withdrawal from a certificate of deposit or other time-deposit account early, you can subtract this penalty from your total interest.

Line G
Enter the total amount of dividends you received from investments (e.g., from stocks, mutual funds) or other income-producing activities that do not constitute a trade or business. The total amount of dividends received, regardless of where earned, must be reported.

Line H
Enter the total amount of capital gains you received from the sale, exchange, or other disposition of property. This includes all gains or income derived from the sale of real property (e.g., house, condominium unit, parcel of land) and personal property whether tangible (e.g., car, jewelry, furniture) or intangible (e.g., stocks, bonds, mutual funds). All gains, whether taxable or nontaxable, must be reported.

Capital gains on the sale of a main home of up to $250,000 for a single person or up to $500,000 for a married/civil union couple that are excluded from Income Tax for federal and New Jersey purposes can be excluded. Capital gains in excess of the allowable exclusion must be reported.

Line I
Enter the net amount (after expenses) of rental income you received.

Line J
Enter the net amount of income (profits) from your business, trade, or profession whether carried on inside or outside New Jersey.

Line K
Enter the net amount of your distributive share of partnership income, whether or not the income was actually distributed.

Line L
Enter the amount of your net pro rata share of S corporation income, whether or not the income was actually distributed.

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

Line N
Enter the total amount you received as an inheritance (whether received in the form of cash or property) except for transfers of property or assets from a deceased spouse to a surviving spouse. You must also report any income you received as a beneficiary of an estate or trust.

Also include on this line the total value of any property or assets you received as a gift or bequest and amounts paid as death benefits. In addition, you must report life insurance proceeds payable by reason of death, except for payments to the spouse of the deceased.

Line O
Enter the total amount of income you received from royalties.

Line P
Enter the total amount of gambling and lottery winnings you received, including all New Jersey Lottery winnings.

Line Q
Enter the total amount of any other income you received for which a place has not been provided elsewhere on the application. Income from sources both legal and illegal must be included.

Principal Residence (Main Home) (Lines 9–12)

Line 9 – Status
Fill in the oval (⬬) to indicate whether you are a "Homeowner" or "Mobile Home Owner." Fill in only one oval.

Line 10 – Block and Lot Numbers
Homeowners, enter the Block and Lot Numbers of your residence. Include qualifier if applicable (condominiums only). You can get this information from your current property tax bill or from your local tax collector.

Enter the Block and Lot Numbers in the boxes like this:

Example: Block 3105.62 Lot 14.3

Block		3	1	0	5	.	6	2		
Lot				1	4	.	3			

Mobile Home Owners will not have a block or lot number.

Line 11a – Multiple Owners
Homeowners. Check "Yes" only if you owned the property that was your main home with someone who was not your spouse — 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) were the sole owner(s), check "No."

Mobile Home Owners. If you occupied your mobile home with someone who was not your spouse and shared site fees with them, check "Yes." If you (and your spouse) were the sole occupant(s), check "No."

Line 11b – Percentage of Ownership
Homeowners. If you answered "Yes" at line 11a, enter the share (percentage) of the property you (and your spouse) owned.

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

Mobile Home Owners. If you answered "Yes" at line 11a, enter the share (percentage) of site fees that you (and your spouse) paid.

Line 12a – 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."

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

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."

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

Example: You owned a four-unit property. The units are equal in size, and one of the units was your main home. You occupied one-fourth (25%) of the property as your main home. Enter 25% at line 12b.

PTR-1

049PW01220

New Jersey
2022 Senior Freeze
(Property Tax Reimbursement) Application

You must enter your Social Security number below

Place preprinted label below ONLY if the information is correct.
Otherwise print or type your name and address.

For Privacy Act Notification, See Instructions

Your Social Security Number	Last Name, First Name, Initial (Joint Filers enter first name and middle initial of each. Enter spouse's/CU partner's last name ONLY if different.)		
Spouse's/CU Partner's SSN	Home Address (Number and Street, including apartment number)		
County/Municipality Code (See instructions)	City, Town, Post Office	State	ZIP Code

This is a four-page application. You must complete all four pages. Fill in ovals completely.

PROOF OF AGE OR DISABILITY FOR 2021 AND 2022 MUST BE SUBMITTED WITH APPLICATION

Age 65 or Older: Copy of one – Birth Certificate, Driver's License, Church Records

Receiving Federal Social Security Disability Benefits: Copy of Social Security Award Letter

See instructions for more information.

Marital/Civil Union Status

1. Your Marital/Civil Union Status on December 31, 2021: ☐ Single ☐ Married/CU Couple

2. Your Marital/Civil Union Status on December 31, 2022: ☐ Single ☐ Married/CU Couple

Age/Disability Status

3a. On December 31, 2021, were you age 65 or older?	Yourself	☐	Yes	☐	No
	Spouse/CU Partner	☐	Yes	☐	No
3b. On or before December 31, 2021, were you actually receiving federal Social Security disability benefit payments?	Yourself	☐	Yes	☐	No
	Spouse/CU Partner	☐	Yes	☐	No
4a. On December 31, 2022, were you age 65 or older?	Yourself	☐	Yes	☐	No
	Spouse/CU Partner	☐	Yes	☐	No
4b. On or before December 31, 2022, were you actually receiving federal Social Security disability benefit payments?	Yourself	☐	Yes	☐	No
	Spouse/CU Partner	☐	Yes	☐	No

Applicant(s) must meet the age or disability requirements **for both 2021 and 2022.** If neither you nor your spouse/CU partner met the requirements, you are not eligible for the reimbursement, and you should not file this application. See "Eligibility Requirements" on page 1 of instructions.

Residency Requirements

5. Have you lived in New Jersey continuously since December 31, 2011, or earlier as either a homeowner or a renter? ☐ Yes ☐ No

If "No," STOP. You are not eligible for the reimbursement, and you should not file this application.

6. Have you owned and lived in the same New Jersey home since December 31, 2018, or earlier? (Mobile Home Owners, see instructions) ☐ Yes ☐ No

If "No," STOP. You are not eligible for the reimbursement, and you should not file this application.

049PW02220

Name(s) as shown on Form PTR-1	Your Social Security Number

Determining Total Income (Line 7): Enter your annual income for 2021. See "Income Standards" and "Determining Total Income" in the instructions for information on sources of income and how to determine the amount to report. If you had no income in a category, leave that line blank. Losses in one category of income cannot be used to reduce total income. If you have a net loss in any income category, leave that line blank. If you were married or in a civil union as of December 31 of 2021 and living in the same home, combine your incomes for that year. If you lived in separate homes, file as "Single."

2021 Income

a. Social Security Benefits (including Medicare Part B premiums) paid to or on behalf of applicant. Enter total amount from Box 5 of Form SSA-1099 or Form RRB-1099 ..... a.

b. Pension and Retirement Benefits (including IRA and annuity income) See instructions for calculating amount ..... b.

c. Salaries, Wages, Bonuses, Commissions, and Fees ..... c.

d. Unemployment Benefits ..... d.

e. Disability Benefits, whether public or private (including veterans' and black lung benefits) ..... e.

f. Interest (taxable and exempt) ..... f.

g. Dividends ..... g.

h. Capital Gains ..... h.

i. Net Rental Income ..... i.

j. Net Profits From Business ..... j.

k. Net Distributive Share of Partnership Income ..... k.

l. Net Pro Rata Share of S Corporation Income ..... l.

m. Support Payments ..... m.

n. Inheritances, Bequests, and Death Benefits ..... n.

o. Royalties ..... o.

p. Gambling and Lottery Winnings (including New Jersey Lottery) ..... p.

q. All Other Income ..... q.

7. Enter total 2021 income on line 7. (Add lines a–q) ..... 7.

Was your total 2021 income on line 7 $94,178 or less?

☐ **Yes.** See 2022 income eligibility.

☐ **No. STOP.** You are not eligible for the reimbursement, and you should not file this application.

049PW03220

Name(s) as shown on Form PTR-1	Your Social Security Number

Determining Total Income (Line 8): Enter your annual income for 2022. See "Income Standards" and "Determining Total Income" in the instructions for information on sources of income and how to determine the amount to report. If you had no income in a category, leave that line blank. Losses in one category of income cannot be used to reduce total income. If you have a net loss in any income category, leave that line blank. If you were married or in a civil union as of December 31 of 2022 and living in the same home, combine your incomes for that year. If you lived in separate homes, file as "Single."

2022 Income

a. Social Security Benefits (including Medicare Part B premiums) paid to or on behalf of applicant. Enter total amount from Box 5 of Form SSA-1099 or Form RRB-1099 ..... a.

b. Pension and Retirement Benefits (including IRA and annuity income) See instructions for calculating amount ..... b.

c. Salaries, Wages, Bonuses, Commissions, and Fees ..... c.

d. Unemployment Benefits ..... d.

e. Disability Benefits, whether public or private (including veterans' and black lung benefits) ..... e.

f. Interest (taxable and exempt) ..... f.

g. Dividends ..... g.

h. Capital Gains ..... h.

i. Net Rental Income ..... i.

j. Net Profits From Business ..... j.

k. Net Distributive Share of Partnership Income ..... k.

l. Net Pro Rata Share of S Corporation Income ..... l.

m. Support Payments ..... m.

n. Inheritances, Bequests, and Death Benefits ..... n.

o. Royalties ..... o.

p. Gambling and Lottery Winnings (including New Jersey Lottery) ..... p.

q. All Other Income ..... q.

8. Enter total 2022 income on line 8. (Add lines a–q) ..... 8.

Was your total 2022 income on line 8 $99,735 or less?

(See "Impact of State Budget" on page 1 of instructions, which explains how the state budget may reduce the income limit.)

☐ **Yes.** Go to page 4.

☐ **No. STOP.** You are not eligible for the reimbursement, and you should not file this application.

049PW04220

Name(s) as shown on Form PTR-1	Your Social Security Number

Principal Residence (Main Home)

9. Status (fill in appropriate oval): ☐ Homeowner ☐ Mobile Home Owner

10. Homeowners: Enter the block and lot numbers of your 2022 main home.

Block _____.____ Lot _____.____ Qualifier _____

		2021	2022
11a.	Did you share ownership of this property with anyone other than your spouse/CU Partner? (Mobile Home Owners, see instructions)	☐ Yes ☐ No	☐ Yes ☐ No
11b.	If you answered "Yes," indicate the share (percentage) of the property owned by you (and your spouse/CU partner) (Mobile Home Owners, see instructions)	____ %	____ %
12a.	Did this property consist of multiple units?	☐ Yes ☐ No	☐ Yes ☐ No
12b.	If you answered "Yes," indicate the share (percentage) of the property that you (and your spouse/CU partner) used as your main home.	____ %	____ %

If you answered "Yes" at line 11a or 12a, see instructions before completing lines 13 and 14.

Property Taxes

Proof of property taxes due and paid for 2021 and 2022 must be submitted with application. See instructions.

If you are claiming property taxes for additional lots, check box. (See instructions) ☐

13. Enter your total 2022 property taxes due and paid (including any credits/deductions) on your main home. See instructions. (Mobile Home Owners: Property taxes = total site fees paid × 0.18) ..... 13. ____,____.__

14. Enter your total 2021 property taxes due and paid (including any credits/deductions) on your main home. See instructions. (Mobile Home Owners: Property taxes = total site fees paid × 0.18) ..... 14. ____,____.__

Reimbursement Amount (See "Impact of State Budget" on page 1 of instructions.)

15. **Reimbursement.** (Amount to be sent to you. Subtract line 14 from line 13) ..... 15. ____,____.__

If line 15 is zero or less, you are not eligible for a reimbursement, and you should not file this application.

SIGN HERE

If enclosing copy of death certificate for deceased applicant, check box. (See instructions) ☐

Under penalties of perjury, I declare that I have examined this Senior Freeze (Property Tax Reimbursement) Application, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. If prepared by a person other than applicant, this declaration is based on all information of which the preparer has any knowledge.

Your Signature _____ Date _____ Spouse's/CU Partner's Signature (if filing jointly, BOTH must sign) _____

Your daytime phone number and/or email address (optional) _____

Paid Preparer's Signature _____ Federal Identification Number _____

Firm's name _____ Firm's Federal Employer Identification Number _____

Due Date: October 31, 2023
Mail your completed application to:
NJ Division of Taxation
Revenue Processing Center
Senior Freeze (PTR)
PO Box 635
Trenton, NJ 08646-0635

Senior Freeze (PTR) Hotline:
1-800-882-6597

Division Use 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐

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 ☐ No ☐	Yes ☐ No ☐
B. If yes, indicate the share (percentage) of property that you (and your spouse/CU partner) owned.	☐☐ %	☐☐ %
C. Did this property consist of multiple units?	Yes ☐ No ☐	Yes ☐ No ☐
D. If yes, indicate the share (percentage) of property used as your main home.	☐☐ %	☐☐ %

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.)

Form PTR-1B

Mobile Home Owners

Verification of 2021 and 2022 Mobile Home Park Site Fees

(Applicant completes Parts I and III. Mobile home park owner or manager completes Part II. Use blue or black ink. See instructions for completion on back.)

Part I — To Be Completed by Applicant

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

Mobile Home Park Site # _____

	2021	2022
A. Did someone who was not your spouse/CU partner occupy your mobile home and share site fees with you? If you (and your spouse/CU partner) were the sole occupant(s), check "No."	Yes ☐ No ☐	Yes ☐ No ☐
B. Indicate the share (percentage) of the site fees that you and your spouse/CU partner paid. If you (and your spouse/CU partner) were the sole occupant(s), enter 100%.	☐☐☐ %	☐☐☐ %

Part II — To Be Completed by Mobile Home Park Owner or Manager

Column A — 2021 Site Fees (Do not include municipal service fees or other charges)	Column B — 2022 Site Fees (Do not include municipal service fees or other charges)
1. Total site fees due for Calendar Year 2021 under agreement with mobile home park..... $ _____	1. Total site fees due for Calendar Year 2022 under agreement with mobile home park.....$ _____
2. Total site fees paid by resident(s) for Calendar Year 2021 only..... $ _____	2. Total site fees paid by resident(s) for Calendar Year 2022 only.....$ _____
If line 2 is less than line 1, do not complete the certification. The applicant is not eligible for a reimbursement.	**If line 2 is less than line 1, do not complete the certification. The applicant is not eligible for a reimbursement.**

Under the penalties of perjury, I certify that I am the owner or manager of _____, where the above mobile home site is located. I further certify that the above-stated amounts of site fees due were paid for Calendar Years 2021 and 2022 and are true and accurate to the best of my knowledge.

_____

(Name) (Title) (Date) (Phone)

Part III — To Be Completed by Applicant (AFTER Part II has been completed by mobile home park owner or manager)

Column A — 2021	Column B — 2022
3. Total site fees paid by all residents living at this address. (Enter amount from Part II, line 2, column A)..... $ _____	3. Total site fees paid by all residents living at this address. (Enter amount from Part II, line 2, column B)..... $ _____
4. Share (percentage) of site fees that you (and your spouse/CU partner) paid in 2021. (Enter percentage from Part I, line B as a decimal. For example, if the share is 50%, enter 0.50. If 100%, enter 1.00).....× _____	4. Share (percentage) of site fees that you (and your spouse/CU partner) paid in 2022. (Enter percentage from Part I, line B as a decimal. For example, if the share is 50%, enter 0.50. If 100%, enter 1.00).....× _____
5. Total site fees paid by you (and your spouse/CU partner) (line 3 × line 4)..... $ _____	5. Total site fees paid by you (and your spouse/CU partner) (line 3 × line 4)..... $ _____
6. Total property taxes paid by you (and your spouse/CU partner) (line 5 × 0.18). **Enter this amount on line 14, Form PTR-1.....** $ _____	6. Total property taxes paid by you (and your spouse/CU partner) (line 5 × 0.18). **Enter this amount on line 13, Form PTR-1.....** $ _____

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

Form PTR-1B – Instructions

Part I – To Be Completed by Applicant

Social Security Number. If your marital/civil union status as of December 31, 2022, was single, you must enter your Social Security number in the space provided on Form PTR-1B. 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-1B.

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.

Mobile Home Park Site Number. Enter the mobile home park site number of the principal residence (main home) for which you are claiming the reimbursement in the space provided.

A. **Multiple Occupants.** Check "Yes" only if you occupied your mobile home with someone who was not your spouse/CU partner and shared mobile home park site fees with them. For example, you lived in your mobile home with your sister. If you (and your spouse/CU partner) were the sole occupant(s), check "No."

B. **Percentage of Site Fees Paid.** Enter the share (percentage) of the site fees that you (and your spouse/CU partner) paid. For example, if you and your sister lived in your mobile home and you both paid one-half of the site fees, you must enter 50% as your share. If you (and your spouse/CU partner) were the sole occupant(s), enter 100%.

Part II – To Be Completed by Mobile Home Park Owner or Manager

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

Line 1. Enter the amount of site fees due under the mobile home park agreement entered into with the resident(s).

Line 2. Enter the total amount of mobile home park site fees paid by, or on behalf of, the resident(s). Enter **only** amounts actually due and paid for each calendar year.

Compare lines 1 and 2 for each calendar year.

- If line 2 is equal to line 1 for both years, complete the certification portion of Form PTR-1B.
- If line 2 is **less than** line 1 for either or both years, **do not complete the certification portion of Form PTR-1B.** The applicant is not eligible for a Property Tax Reimbursement.

Certification. Complete the certification portion of Form PTR-1B.

Part III – To Be Completed by Applicant

Line 3 – Total Site Fees Paid. Enter the total site fees paid for each calendar year by all residents who lived in the mobile home for which you are claiming a reimbursement. (Enter amount from Part II, line 2.)

Line 4 – Percentage of Site Fees Paid. Enter your share (percentage) of site fees paid from Part I, line B for each calendar year. Enter this number as a decimal. For example, if you lived in your mobile home with your sister and you both paid 50% of the site fees, enter 0.50 on line 4. If you and your spouse/CU partner were the sole occupant(s), enter 1.00.

Line 5 – Total Site Fees Paid by Applicant. Multiply the amount on line 3 by the decimal on line 4.

Line 6 – Total Property Taxes Paid by Applicant. Multiply the amount of site fees on line 5 by 18% (0.18) and enter the result in the box at line 6.

Note:

- **If the property you owned consists of more than four units, you do not qualify for the Senior Freeze, even if one of the units was your main home.**
- **If the property you owned contains more than one commercial unit, you do not qualify for the Senior Freeze, even if it also includes a residential unit you used as your main home.**

2022 and 2021 Property Taxes (Lines 13 and 14)

Homeowners

Check the box if the property spans more than one lot or is located in more than one municipality, or if you paid property taxes on any other nearby unoccupied lots that you use for residential purposes (e.g., empty lot used as a yard, a lot with a garage or parking space). Include taxes assessed and paid on the additional lots on lines 13 and 14.

Enter your total property taxes due and paid on your main home in New Jersey for 2022 on line 13, and for 2021 on line 14. (If you received a senior citizen's deduction, veteran's deduction, Regional Efficiency Aid Program (REAP) credit, and/or Homestead Benefit credit(s) in 2021 or 2022, enter the amount of property taxes actually due and paid before the deduction(s) and/or credit(s) were subtracted.)

If you enclose Form PTR-1A, you must enter on lines 13 and 14 the property tax amounts for 2021 and 2022 from the boxes at line 5 in Part II.

Enter dollars and cents, one digit in each box. Do not use dollar signs or dashes. You must have paid the full amount of 2022 property taxes due by June 1, 2023, and the full amount of 2021 property taxes due by June 1, 2022, to be eligible.

Note:

- **If you (or your spouse) are a totally and permanently disabled veteran who received a 100% exemption from local property taxes in 2021 or 2022, you are not eligible for a Senior Freeze, even if a portion of the property was rented to a tenant and property taxes were paid on the rented portion.**
- **If you made P.I.L.O.T. (Payments-in-Lieu-of-Tax) payments to your municipality during 2021 or 2022, these payments are not considered property taxes for purposes of this program.**

Residents of cooperative dwelling units and continuing care retirement facilities must get a statement from their management indicating their share of property taxes paid for the residential unit they occupy, or submit Form PTR-1A Co-op that has been certified by the co-op manager.

Multiple Owners. If you owned your home with someone who was not your spouse, enter for each year the proportionate share of the property taxes for your percentage of ownership listed at line 11b. The shares of ownership of the property are considered to be held equally by all owners. If the shares of ownership are not equal, enclose a copy of your deed or other documentation with your application showing your percentage of ownership.

Example: You and your sister (who lives in another state) are co-owners of a home on which you pay all the property taxes. If the 2022 property taxes totaled $6,000 and the 2021 property taxes totaled $5,000, you must indicate at line 11b that you owned 50% of the property, and you must enter $3,000 ($6,000 × 50%) on line 13 and $2,500 ($5,000 × 50%) on line 14. You are only eligible for a proportionate share of the Senior Freeze based on your percentage of ownership in the property. Your sister is not eligible for the Senior Freeze for this home because she does not live there.

Multiple Units. If your main home was a unit in a multi-unit property that you owned, enter for each year the proportionate share of the property taxes for the unit you occupied as your main home.

Example: You own a four-unit property. If the 2022 property taxes for the entire property totaled $4,000 and the 2021 property taxes totaled $3,800 and you indicated at line 12b that you occupied 25% of the property (one unit), you must enter $1,000 ($4,000 × 25%) on line 13 and $950 ($3,800 × 25%) on line 14. You are only eligible for a proportionate share of the Senior Freeze based on the portion of the property that you occupied as

your main home, even if you paid all of the property taxes.

Multi-Unit Property With Multiple Owners. If you answered "Yes" at both lines 11a and 12a for 2021 or 2022, use the percentage of occupancy on line 12b to calculate your proportionate share of property taxes.

Mobile Home Owners
Enter your property taxes due and paid on your main home in New Jersey for 2022 on line 13, and for 2021 on line 14. (For mobile home owners, property taxes are 18% of the annual site fees due and paid to the owner of the mobile home park.) If you lived with someone who was not your spouse and shared the site fees with them, use the percentage entered on line 11b to calculate the proportionate share of the site fees paid by you (and your spouse). Multiply the amount of site fees for each year by 18% (0.18) and enter the result in the boxes at lines 13 and 14.

If you enclose Form PTR-1B, you must enter on lines 13 and 14 the property tax amounts for 2021 and 2022 from the boxes at line 6 in Part III.

Enter dollars and cents, one digit in each box. Do not use dollar signs or dashes. You must have paid the full amount of site fees due for 2022 by December 31, 2022, and the full amount of site fees due for 2021 by December 31, 2021, to be eligible for the Senior Freeze.

Important
You must enclose verification of 2021 and 2022 property taxes (or mobile home park site fees) due and paid with Form PTR-1. See page 3 for acceptable forms of proof.

Reimbursement Amount (Line 15)

Subtract line 14 from line 13 and enter the result on line 15. Enter dollars and cents, one digit in each box. Do not use dollar signs or dashes. This is the amount of your 2022 Senior Freeze. If the amount on line 15 is zero or less, **you are not eligible, and you should not file this application.**

The total amount of all property tax relief benefits you receive for 2022 (Senior Freeze, Homestead or ANCHOR Benefit, Property Tax Deduction for senior citizens/disabled persons, and Property Tax Deduction for veterans) cannot be more than the total amount of property taxes or rent/site fees constituting property taxes paid for 2022 on your main home in New Jersey. (For this purpose, 18% of rent/site fees paid during the year is considered property taxes.) This limitation may affect the amount of your Senior Freeze.

Note: Eligibility requirements, including income limits, and benefits available under this program are subject to change by the State Budget. Check the Division of Taxation's website at *nj.gov/treasury/taxation/ptr* or call 1-800-323-4400 for updated information. (See "Impact of State Budget" on page 1.)

Under New Jersey law, if you receive a Senior Freeze that is larger than the amount for which you are eligible, you must repay any excess you received. The amount you owe can be deducted from your Senior Freeze, Income Tax refund or credit, or Homestead or ANCHOR Benefit before a payment is issued.

Signatures

Sign and date your application in blue or black ink. If your 2022 marital/civil union status is married/CU couple, both of you must sign the application. The signatures on the application you file 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 can delay your check.

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 daytime phone number and/or email address.

Tax Preparers. Anyone who prepares an application for a fee must sign the application as a "Paid Preparer" and enter their Social Security number or federal preparer tax identification number.

Include the company or corporation name and federal identification number if applicable. A tax preparer who fails to sign the application or provide a tax identification number may incur a $25 penalty for each omission. Someone who prepares your application but does not charge you should not sign your application.

Where to Send Your Application

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

NJ Division of Taxation
Revenue Processing Center
Senior Freeze (PTR)
PO Box 635
Trenton, NJ 08646-0635

For information or help in completing your application, call the Senior Freeze Hotline at 1 (800) 882-6597 to speak to a Division of Taxation representative.

Important Points to Remember

1. Complete the entire application. Provide full information for both **2021** and **2022.**
2. You must meet the eligibility requirements for both **2021** and **2022** (see page 1).
3. Enclose proof of age or disability for **2021** and **2022.**
4. Homeowners, enclose copies of your **2021** and **2022** property tax bills and proof of payment **or** Form PTR-1A. Mobile home owners, enclose proof of **2021** and **2022** site fees due and paid **or** Form PTR-1B.
5. File your application on or before **October 31, 2023.**
6. If you meet the eligibility requirements for both **2021** and **2022,** you **must** file this application to use the amount of your **2021** property taxes to calculate your Senior Freeze in future years.
7. Eligibility requirements, including income limits, and benefits available under this program are subject to change by the State Budget. (See “Impact of State Budget” on page 1.)

Caution!!!

This is not an application for a Homestead or ANCHOR Benefit. You must file a separate application to apply for a Homestead or ANCHOR Benefit.

2022 County/Municipality Codes

Enter the appropriate four-digit number in the boxes below the Social Security number boxes on Form PTR-1. These codes are for Division of Taxation purposes only. If the place where you live is not listed, see instructions on page 6.

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

2022 County/Municipality Codes

Enter the appropriate four-digit number in the boxes below the Social Security number boxes on Form PTR-1. These codes are for Division of Taxation purposes only. If the place where you live is not listed, see instructions on page 6.

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

2022 County/Municipality Codes

Enter the appropriate four-digit number in the boxes below the Social Security number boxes on Form PTR-1. These codes are for Division of Taxation purposes only. If the place where you live is not listed, see instructions on page 6.

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

2022 County/Municipality Codes

Enter the appropriate four-digit number in the boxes below the Social Security number boxes on Form PTR-1. These codes are for Division of Taxation purposes only. If the place where you live is not listed, see instructions on page 6.

Municipality	Code
Little Egg Harbor Township	1517
Long Beach Township	1518
Manchester Township	1519
Mantoloking Borough	1520
Ocean Gate Borough	1522
Ocean Township	1521
Pine Beach Borough	1523
Plumsted Township	1524
Point Pleasant Borough	1525
Pt. Pleasant Beach Borough	1526
Seaside Heights Borough	1527
Seaside Park Borough	1528
Ship Bottom Borough	1529
South Toms River Borough	1530
Stafford Township	1531
Surf City Borough	1532
Toms River Township	1508
Tuckerton Borough	1533
PASSAIC COUNTY	
Bloomingdale Borough	1601
Clifton City	1602
Haledon Borough	1603
Hawthorne Borough	1604
Little Falls Township	1605
North Haledon Borough	1606
Passaic City	1607
Paterson City	1608
Pompton Lakes Borough	1609
Prospect Park Borough	1610
Ringwood Borough	1611
Totowa Borough	1612
Wanaque Borough	1613
Wayne Township	1614
West Milford Township	1615
Woodland Park Borough	1616
SALEM COUNTY	
Alloway Township	1701
Carneys Point Township	1702
Elmer Borough	1703
Elsinboro Township	1704
Lower Alloways Creek Twp.	1705
Mannington Township	1706
Oldmans Township	1707
Penns Grove Borough	1708
Pennsville Township	1709
Pilesgrove Township	1710
Pittsgrove Township	1711
Quinton Township	1712
Salem City	1713
Upper Pittsgrove Township	1714
Woodstown Borough	1715
SOMERSET COUNTY	
Bedminster Township	1801
Bernards Township	1802
Bernardsville Borough	1803
Bound Brook Borough	1804
Branchburg Township	1805
Bridgewater Township	1806
Far Hills Borough	1807
Franklin Township	1808
Green Brook Township	1809
Hillsborough Township	1810
Manville Borough	1811
Millstone Borough	1812
Montgomery Township	1813
North Plainfield Borough	1814
Peapack & Gladstone Bor.	1815
Raritan Borough	1816
Rocky Hill Borough	1817
Somerville Borough	1818
South Bound Brook Bor.	1819
Warren Township	1820
Watchung Borough	1821
SUSSEX COUNTY	
Andover Borough	1901
Andover Township	1902
Branchville Borough	1903
Byram Township	1904
Frankford Township	1905
Franklin Borough	1906
Fredon Township	1907
Green Township	1908
Hamburg Borough	1909
Hampton Township	1910
Hardyston Township	1911
Hopatcong Borough	1912
Lafayette Township	1913
Montague Township	1914
Newton Town	1915
Ogdensburg Borough	1916
Sandyston Township	1917
Sparta Township	1918
Stanhope Borough	1919
Stillwater Township	1920
Sussex Borough	1921
Vernon Township	1922
Walpack Township	1923
Wantage Township	1924
UNION COUNTY	
Berkeley Heights Township	2001
Clark Township	2002
Cranford Township	2003
Elizabeth City	2004
Fanwood Borough	2005
Garwood Borough	2006
Hillside Township	2007
Kenilworth Borough	2008
Linden City	2009
Mountainside Borough	2010
New Providence Borough	2011
Plainfield City	2012
Rahway City	2013
Roselle Borough	2014
Roselle Park Borough	2015
Scotch Plains Township	2016
Springfield Township	2017
Summit City	2018
Union Township	2019
Westfield Town	2020
Winfield Township	2021
WARREN COUNTY	
Allamuchy Township	2101
Alpha Borough	2102
Belvidere Town	2103
Blairstown Township	2104
Franklin Township	2105
Frelinghuysen Township	2106
Greenwich Township	2107
Hackettstown Town	2108
Hardwick Township	2109
Harmony Township	2110
Hope Township	2111
Independence Township	2112
Knowlton Township	2113
Liberty Township	2114
Lopatcong Township	2115
Mansfield Township	2116
Oxford Township	2117
Phillipsburg Town	2119
Pohatcong Township	2120
Washington Borough	2121
Washington Township	2122
White Township	2123

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

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

Common types of taxable retirement income:

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

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

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

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

Types of Retirement Plans

Retirement plans are either noncontributory or contributory.

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

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

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

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

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

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

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

Lump-Sum Distributions and Rollovers

When you receive a lump-sum distribution of the entire balance from a qualified employee pension, annuity, profit-sharing, or

Worksheet A
Which Pension Method to Use

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

(Keep for your records)

Worksheet B
General Rule Method

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

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

(Keep for your records)

other plan, any amount that exceeds your previously taxed contributions must be included in your income in the year received. New Jersey has no provision for income averaging of lump-sum distributions. Report the taxable amount on line 20a and the excludable amount on line 20b.

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

401(k) Plans

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

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

IRAs

Your IRA consists of contributions, earnings, and certain amounts rolled over from pension plans. In general, your contributions were taxed when they were made and are not taxable when you make a withdrawal. All the earnings and any amounts rolled over tax-free are taxable when withdrawn.

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

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

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

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

Roth IRAs

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

If you converted an existing IRA to a rollover Roth IRA during Tax Year 2022, any amount from the existing IRA that would be taxable if withdrawn must be included on line 20a.

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

Worksheet C – IRA Withdrawals

Part I – Calculating Taxable and Excludable Amounts

1. **Value of IRA on 12/31/22.**
   Include contributions made for the tax year from 1/1/23 – 4/15/23 ..... 1. _____

2. **Total distributions from IRA during the tax year.** Do not include tax-free rollovers..... 2. _____

3. **Total Value of IRA.** Add lines 1 and 2. ..... 3. _____

Unrecovered Contributions:
Complete **either** line 4a or 4b. Then continue with line 5.

4a. **First year of withdrawal from IRA:**
   Enter the total of IRA contributions that were previously taxed. ..... 4a. _____

4b. **After first year of withdrawal from IRA:**
   Complete Part II. Enter amount of unrecovered contributions from line 15. ..... 4b. _____

5. **Accumulated earnings in IRA on 12/31/22.**
   Subtract either line 4a or 4b from line 3. ..... 5. _____

6. Divide line 5 by line 3. (Enter the result as a decimal.) ..... 6. _____

7. **Taxable portion of this year's withdrawal.** Multiply line 2 by decimal amount on line 6. Enter here and on line 20a, Form NJ-1040. ..... 7. _____

8. **Excludable portion of this year's withdrawal.** Subtract line 7 from line 2. Enter here and on line 20b, Form NJ-1040 ..... 8. _____

Part II – Unrecovered Contributions (For Second and Later Years)
See Part III if you **did not** complete Worksheet C in prior years.

9. **Last year's unrecovered contributions.** From line 4 of last year's Worksheet C ..... 9. _____

10. **Amount withdrawn last year.** From line 2 of last year's Worksheet C ..... 10. _____

11. **Taxable portion of last year's withdrawal.** From line 7 of last year's Worksheet C..... 11. _____

12. **Contributions recovered last year.** Subtract line 11 from line 10. ..... 12. _____

13. **This year's unrecovered contributions.** Subtract line 12 from line 9. ..... 13. _____

14. **Contributions to IRA during current tax year**. Do not include tax-free rollovers. ..... 14. _____

15. **Total unrecovered contributions.** Add lines 13 and 14. Enter here and **on line 4b**. ..... 15. _____

Part III – Unrecovered Contributions (For Second and Later Years)
Complete this section only if you did not complete Worksheet C in prior years.

Calculate the amount of unrecovered contributions as follows:

16. Total amount of **withdrawals** made from the IRA in previous years. ..... 16. _____

17. Total of previous year withdrawal(s) already reported as income on prior New Jersey tax returns. ..... 17. _____

18. Contributions already recovered. Subtract line 17 from line 16 ..... 18. _____

19. **Unrecovered contributions.** Subtract line 18 from the total amount of contributions made to the IRA. Enter here and **on line 4b**. ..... 19. _____

(Keep for your records)

When You Need Information

by phone...

Senior Freeze Hotline

1 (800) 882-6597

Check on the status of your Senior Freeze through our automated inquiry system. Automated services are available 7 days a week (hours may vary).

Speak directly to a Division representative. See website for hours of operation.

Automated Tax Information System

Call from a touch-tone phone (24 hours a day, 7 days a week)

1 (800) 323-4400 or **(609) 826-4400**
Listen to recorded tax information on many topics. Order certain forms and publications through our automated message system.

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

in person...

Visit a Regional Information Center

Regional Information Centers provide individual assistance at locations throughout the State. Call the Automated Tax Information System or visit our website for the address of the center nearest you.

in writing...

Address your questions to:

NJ Division of Taxation
PO Box 255
Trenton, NJ 08646-0255

online...

Division of Taxation website:
nj.gov/taxation

Email general State tax questions:
nj.taxation@treas.nj.gov
Do not include confidential information such as Social Security or federal tax identification numbers, liability or payment amounts, dates of birth, or bank account numbers in your email.

Subscribe to *NJ Tax E-News,* the Division of Taxation's online information service, at:
nj.gov/treasury/taxation/listservice.shtml

Who Can Help

Volunteers in the VITA (Volunteer Income Tax Assistance) and TCE (Tax Counseling for the Elderly) programs are available to help prepare the Senior Freeze application at some locations throughout New Jersey. For the location nearest you, call the Senior Freeze Hotline at 1 (800) 882-6597.