

DO NOT email this form.



Form ANCHOR-T
Affordable New Jersey Communities for
Homeowners and Renters (ANCHOR)

Application for Tenants/Renters

Most renters should file their applications electronically at

www.anchor.nj.gov

File by November 30, 2024



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

If you are married or in a civil union, you must provide information for both spouses/civil union partners, unless you maintain separate residences.	Your Social Security Number [][]-[][]-[][][][]	Last Name, First Name and Initial (Joint filers enter first name and middle initial of each – Enter spouse/CU partner last name ONLY if different)	
	Spouse's/CU Partner's Social Security Number [][]-[][]-[][][][]	Home Address (Number and Street, including apartment number or rural route)	
	County/Municipality Code (See Table pages 8-9) [][][][]	City, Town, Post Office	State

Enter rental address on October 1, 2021, if different from the address above.

Street Address: _____ Municipality: _____

ANCHOR Filing Status (Enter the filing status from your 2021 NJ-1040. See instructions.)

Fill in only one filing status oval.

- A. Single
- B. Head of Household
- C. Qualifying Widow(er)/Surviving CU Partner
- D. Married/CU Partner, filing separately: each maintains **separate** residence
- E. Married/CU Couple, filing joint return
- If you maintained the same main home on October 1, 2021, and you want to each receive a separate check, fill in the oval. You must each file a separate ANCHOR-T (see instructions).
- F. Married/CU Partner, filing separately: both maintain **same** residence
- If you want to each receive a separate check, fill in the oval. You must each file a separate ANCHOR-T (see instructions).

Your Birth Year [Y][Y][Y][Y]

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

Renters living in residences that are not subject to local property taxes are not eligible for an ANCHOR benefit.

This includes tax-exempt, subsidized, and campus housing. Renters living in buildings that are under a P.I.L.O.T. (Payment-In-Lieu-Of-Taxes) agreement are eligible to apply. For more information, see instructions.

1. On **October 1, 2021**, did you rent and occupy a residence in New Jersey as your principal residence (main home)? Your name must have been on the lease or rental agreement. Yes No

If No, STOP. You are not eligible as a renter and you should not file this application. If you **owned** your main home on October 1, 2021, see the Division's website for information on how to file an application as a homeowner.

2. Were you blind or disabled on December 31, 2021? **Yourself:** Yes No
Spouse/CU Partner: Yes No

3. Enter the amount of your 2021 or 2023 New Jersey Gross Income. See instructions 3. [][], [][][], [][][][], [][]

4a. Did anyone, other than your spouse/CU partner, occupy and share rent with you for the rental property that was your main home on October 1, 2021? (If yes, you must complete lines 4b and 4c) Yes No

4b. Enter the total number of renters (including yourself) who shared the rent during 2021. (For this purpose, husband and wife/CU couple are considered one renter) 4b. []



Your Social Security Number

Name(s) as shown on ANCHOR Application

4c. Enter the name(s) of all other renters (other than your spouse/CU partner) who shared the rent.

Name _____

Name _____

Name _____

Name _____

Name _____

SIGN HERE	Check the box if filing on behalf of a deceased applicant. (See instructions.) <input type="checkbox"/>	Due Date: November 30, 2024 Mail your application to: ANCHOR Application Revenue Processing Center PO Box 636 Trenton, NJ 08646-0636						
	Under the penalties of perjury, I declare that the information in this application is true and correct and that I rented and occupied the property for which I am applying for the ANCHOR benefit as my main home on October 1, 2021.							
	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%; border-bottom: 1px solid black;">Your Signature</td> <td style="width: 20%; border-bottom: 1px solid black;">Date</td> </tr> <tr> <td style="border-bottom: 1px solid black;">Spouse's/CU Partner's Signature (If filing jointly, BOTH must sign)</td> <td style="border-bottom: 1px solid black;">Date</td> </tr> <tr> <td colspan="2" style="border-bottom: 1px solid black;">Daytime phone number and/or email address (optional)</td> </tr> </table>		Your Signature	Date	Spouse's/CU Partner's Signature (If filing jointly, BOTH must sign)	Date	Daytime phone number and/or email address (optional)	
	Your Signature		Date					
Spouse's/CU Partner's Signature (If filing jointly, BOTH must sign)	Date							
Daytime phone number and/or email address (optional)								
Division Use	<table style="margin: auto;"> <tr> <td style="border: 1px solid black; padding: 2px;">1</td> <td style="border: 1px solid black; padding: 2px;">2</td> <td style="border: 1px solid black; padding: 2px;">3</td> <td style="border: 1px solid black; padding: 2px;">4</td> <td style="border: 1px solid black; padding: 2px;">5</td> <td style="border: 1px solid black; padding: 2px;">6</td> </tr> </table>	1	2	3	4	5	6	
1	2	3	4	5	6			

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

Form ANCHOR-T

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

Read all instructions carefully.

General Information

When to File

File your application by November 30, 2024. All applications postmarked on or before the due date are considered filed on time.

Where to Send Your Application

Mail your application to:

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

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

Confirmation Number

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

Eligibility

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

- You were a New Jersey resident; **and**
- You rented (your name was on the lease or rental agreement) and occupied a residence in New Jersey that was your principal residence (main home) on October 1, 2021; **and**
- If your building had more than one dwelling unit, you had access to kitchen and bath facilities; **and**
- Your main home was subject to local property taxes, and you paid rent on that home (see Tax-Exempt, Subsidized, P.I.L.O.T., and Campus Housing); **and**
- Your 2021 New Jersey gross income was not more than \$150,000.

If you **owned** your main home on October 1, 2021, you are not eligible for an ANCHOR benefit as a renter; however, you may be eligible as a homeowner. Do not file Form ANCHOR-T. See the Division's website at www.nj.gov/treasury/taxation/anchor/eligibility.shtml and select the homeowner tab for eligibility and filing information for homeowners.

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

Principal residence (main home) means a home you occupied as your permanent residence. You are not eligible for a benefit for a vacation home, a "second home," or a property you owned and rented to someone else.

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

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

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

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

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

Deceased Renters

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

Name and Address

Widow(er)/surviving civil union partner. Enter only your name on this application, even if your spouse/civil union partner died during 2021 and your filing status is married/CU couple, filing joint return.

Personal Representative. If you are filing on behalf of an eligible renter who died on or after October 1, 2021, you must:

- Enter the deceased person's last name, followed by "estate of" and the decedent's first name; and
- Enter the current mailing address.

Signatures

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

No Personal Representative. If filing a joint application when there is no personal representative for the deceased renter, the spouse/civil union partner signs the application and writes "Filing as Surviving Spouse" or "Filing as

Surviving Civil Union Partner" in the signature section. If there is no personal representative and no surviving spouse/civil union partner, the person in charge of the decedent's property must file and sign as "personal representative."

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

NOTE: ANCHOR payments will be issued in the name of the widow(er)/surviving civil union partner **or** the name of the estate entered on the form. Payments cannot be issued in the name of the executor, administrator, or personal representative.

ANCHOR Payments

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

Privacy Act Notification

The Federal Privacy Act of 1974 requires an agency requesting information from individuals to inform them why the request is being made and how the information is being used. The Division of Taxation uses your Social Security number primarily to account for and give credit for tax payments. We also use Social Security numbers in the administration and enforcement of all tax laws for which we are responsible. In addition, the Division is required by law to forward an annual list to the Administrative Office of the Courts containing the names, addresses, and Social Security numbers of individuals who file a New Jersey tax return or ANCHOR application. This list will be used to avoid duplication of names on jury lists.

Line-by-Line Instructions

Social Security Number(s)

Enter your Social Security number or Individual Taxpayer Identification number (ITIN) in the boxes at the top of the application, one digit in each box. If you are married or in a civil union, you **must** enter the Social Security numbers or ITINs for both of you.

County/Municipality Code

Enter the four-digit code for the residence that was your main home on October 1, 2021, one digit in each box, from the table on pages 8–9. If the table does not include the local name of the place where you lived, go to www.state.nj.us/nj/gov/county/localities.html for a listing

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

Name and Address

Print or type your name (last name first), current mailing address, and ZIP Code in the spaces provided. Include your spouse's/civil union partner's name unless you are filing separate applications.

Address of Main Home on October 1, 2021

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

ANCHOR Filing Status

Fill in the oval that corresponds to your filing status on your 2021 New Jersey Income Tax return. Using a filing status that is different than the filing status used on your 2021 return may delay your benefit. If you were not required to file a return, enter the filing status you would have used if you had filed. Fill in only one filing status oval.

Head of Household. You can use this filing status if you were unmarried or not a partner in a civil union on the last day of the tax year, and you paid more than one-half of the cost of keeping up a home for yourself *and at least one qualifying person*. Certain married individuals/civil union partners living apart can file as head of household for New Jersey if they meet the requirements to file as head of household for federal purposes. You may also qualify to file as head of household if you are no longer eligible to file as qualifying widow(er)/surviving CU partner, and you have not remarried or entered into a new civil union.

Qualifying Widow(er)/Surviving CU Partner. You may be eligible to use this filing status for 2021 **only** if your spouse/civil union partner died in either 2019 or 2020, **and** you meet the other requirements to file as qualifying widow(er) for federal purposes.

Married/CU Couple, Filing Joint Return. If you filed your 2021 New Jersey Resident Income Tax return as “married/CU couple, filing joint return” and you and your spouse/civil union partner want to receive separate checks, each for half of the ANCHOR benefit amount, fill in the oval below your filing status. If you are requesting separate checks, you must each file a separate Form ANCHOR-T and report combined gross income.

Married/CU Partner, Filing Separately. If you filed your 2021 New Jersey Resident Income Tax return as “married/CU partner, filing separate return,” you must indicate whether on October 1, 2021, you and your spouse/civil union partner maintained the same or separate main homes.

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

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

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

Birth Year(s)

Enter your birth year in the boxes on the application. If you are married or in a civil union, you **must** enter the birth years of both spouses/civil union partners unless you maintained separate residences on October 1, 2021.

Line 1 — Renter on October 1, 2021

If you rented and occupied a residence in New Jersey that was your main home on October 1, 2021, fill in “Yes” and continue completing the application. You may be asked to provide a copy of your lease or rental agreement at a later date. **If you answer “No” here, you are not eligible for an ANCHOR benefit as a renter. Do not file this application.**

If you **owned** your main home on October 1, 2021, see the Division’s website at www.nj.gov/treasury/taxation/anchor/eligibility.shtml and select the homeowner tab for eligibility and filing information for homeowners.

Line 2 — Blind or Disabled

Indicate whether you were eligible to claim a personal exemption as a blind or disabled taxpayer on the last day of the 2021 Tax Year. Fill in the appropriate oval to the right of “Yourself.” If you were married or in a civil union, fill in the appropriate oval to the right of “Spouse/CU partner” unless you maintained separate main homes on October 1, 2021.

Line 3 — Gross Income

Enter the amount of your 2021 or 2023 New Jersey gross income from line 29 of your NJ-1040. Spouses/CU partners who filed separately but maintained the same main home must enter combined income. Do not include Social Security or Railroad Retirement Benefits as income on line 3. If your income for the entire year for either 2021 or 2023 was not over the filing threshold, enter zero.

Filing Thresholds:

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

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If you do not know the amount of gross income from your 2021 or 2023 New Jersey Income Tax return, you can use the ANCHOR Income Calculation worksheet on page 5 to calculate the 2021 amount. **Eligibility is based on 2021 gross income. 2023 gross income will be used only for verification purposes.**

Do not use information from your 2023 Income Tax return to complete any other part of your ANCHOR application.

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

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

Line 4a — Multiple Renters

Fill in “Yes” at line 4a only if you lived with someone (other than your spouse/civil union partner) and shared the rent with them for the rental property that was your main home on October 1, 2021. (For example, you and your daughter lived together and shared the rent for the apartment where you lived October 1, 2021.) If you answer “Yes,” you must complete lines 4b and 4c. If you (and your spouse/civil union partner) were the sole renter(s), fill in “No.”

Lines 4b — 4c

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

Line 4b — Number of Renters

Enter on line 4b the number of renters, including yourself, who shared the rent on October 1, 2021. For this purpose you and your spouse/civil union partner are considered one renter.

Line 4c — Renters’ Names

Enter the name(s) of all other renters who shared the rent (other than your spouse/civil union partner). If the spaces provided are not sufficient, list the name(s) for each additional renter on a separate sheet of paper and enclose it with your application.

Signatures

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

Daytime Phone Number and/or Email Address

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

Income Calculation (Lines 5–19)

If you do not know the amount of gross income from your 2021 or 2023 New Jersey Income Tax return, you can use the ANCHOR Income Calculation worksheet on page 5 to calculate the 2021 amount. Report your 2021 income from all sources for the **entire year** (including your spouse’s/civil union partner’s if applicable), even if you were a New Jersey resident for only part of the year. If you understate your income, you must repay any benefit amount you are not eligible to receive.

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

Line-by-Line Instructions

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

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

A brief description of how to complete lines 5–19 follows. If you need more information on the type or amount of income to report on a particular line, or the types of income that are not taxable (e.g., Social Security), or on the qualifications for the pension and other retirement income exclusions, see the instructions for the 2021 New Jersey resident return, Form NJ-1040, on our website.

Reporting a Loss. If you have a net loss in any category of income, enter zero. You can apply a loss in one category only against other income in the same category. You cannot apply a net loss in one category against income or gains in another.

Rounding. Round all items to the nearest dollar.

Line 5 — Wages, Salaries, Tips, etc.

Enter the wages, salaries, tips, fees, commissions, bonuses, and other payments you received from all employment both inside and outside New Jersey. Take the amount from Box 16 of your W-2. If you were employed outside New Jersey, you may need to adjust your wages to reflect New Jersey tax law.

Line 6 — Taxable Interest Income

Enter your taxable interest income.

Line 7 — Dividends

Enter the taxable dividend income you received from investments (e.g., from stocks, mutual funds) or other income-producing activities that do not constitute a trade or business. Report capital gains distributions from mutual funds or other regulated investment companies on line 9, not on this line.

Line 8 — Net Profits From Business

Enter the net profits from your business, trade, or profession. Use the amount from federal Schedule C (or

Schedule C-EZ or F) as adjusted to reflect New Jersey tax law.

Line 9 — Net Gains or Income From Disposition of Property

Enter your net gains or income from the sale or exchange of any property. Also include any capital gains distributions you received from mutual funds or other regulated investment companies.

Line 10 — Taxable Pension, Annuity, and IRA Distributions/Withdrawals

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

Line 11 — Distributive Share of Partnership Income

Enter your share of income from partnership(s), whether or not the income was actually distributed. See GIT-9P, *Partnership Income*, on our website for more information.

ANCHOR Income Calculation

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

5. Wages, salaries, tips, and other employee compensation	5.	<input type="text"/>	<input type="text"/>	<input type="text"/>
6. Taxable interest income	6.	<input type="text"/>	<input type="text"/>	<input type="text"/>
7. Dividends	7.	<input type="text"/>	<input type="text"/>	<input type="text"/>
8. Net profits from business	8.	<input type="text"/>	<input type="text"/>	<input type="text"/>
9. Net gains or income from disposition of property	9.	<input type="text"/>	<input type="text"/>	<input type="text"/>
10. Taxable Pension, Annuity, and IRA Distributions/Withdrawals	10.	<input type="text"/>	<input type="text"/>	<input type="text"/>
11. Distributive share of partnership income	11.	<input type="text"/>	<input type="text"/>	<input type="text"/>
12. Net pro rata share of S corporation income	12.	<input type="text"/>	<input type="text"/>	<input type="text"/>
13. Net gains or income from rents, royalties, patents, and copyrights	13.	<input type="text"/>	<input type="text"/>	<input type="text"/>
14. Net gambling winnings (see instructions)	14.	<input type="text"/>	<input type="text"/>	<input type="text"/>
15. Alimony and separate maintenance payments received	15.	<input type="text"/>	<input type="text"/>	<input type="text"/>
16. Other Income	16.	<input type="text"/>	<input type="text"/>	<input type="text"/>
17. Total income (Add lines 5 through 16)	17.	<input type="text"/>	<input type="text"/>	<input type="text"/>
18a. Pension/Retirement exclusion (see instructions)	18a.	<input type="text"/>	<input type="text"/>	<input type="text"/>
18b. Other Retirement Income Exclusion (see instructions)	18b.	<input type="text"/>	<input type="text"/>	<input type="text"/>
18c. Total exclusion amount (Add lines 18a and 18b)	18c.	<input type="text"/>	<input type="text"/>	<input type="text"/>
19. 2021 New Jersey Gross Income. (Subtract line 18c from line 17) Enter this amount on line 3 of Form ANCHOR-T	19.	<input type="text"/>	<input type="text"/>	<input type="text"/>

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Line 12 — Net Pro Rata Share of S Corporation Income

Enter your net pro rata share of S corporation income, whether or not the income was actually distributed. See GIT-9S, *Income From S Corporations*, on our website for more information.

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

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

Line 14 — Net Gambling Winnings

Enter net gambling winnings, including New Jersey Lottery winnings from prize amounts of more than \$10,000. You can deduct your gambling losses, including New Jersey Lottery losses, from your winnings that occurred during the same year.

Line 15 — Alimony and Separate Maintenance Payments Received

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

Line 16 — Other Income

Enter on line 16:

- Amounts received as prizes and awards;
- Income in respect of a decedent;
- Income from estates and trusts;
- Scholarships and fellowship grants are taxable unless they meet certain conditions;
- Residential rental value or allowance paid by employer;
- Other (taxable income that has no other place on the return).

Line 17 — Total Income

Enter the total of lines 5 through 16.

Line 18a — Pension/Retirement Exclusion

If, on the last day of the 2021 Tax Year, you (and/or your spouse/civil union partner if filing jointly) were 62 or older or disabled under Social Security guidelines **and** your total income on line 17 (combined income if filing jointly) was \$150,000 or less, you can exclude all or a part of your income from taxable pensions, annuities, and IRA withdrawals. The maximum exclusion amount depends on your filing status:

Filing Status:	Income on line 17:		
	\$0– \$100,000	\$100,001– \$125,000	\$125,001– \$150,000
Married/CU couple, filing joint return	\$100,000	50% of line 10	25% of line 10
Married/CU partner, filing separately: both maintain same residence			
Single Head of household Qualifying widow(er)/ surviving CU partner	\$75,000	37.5% of line 10	18.75% of line 10
Married/CU partner, filing separately: each maintains separate residence	\$50,000	25% of line 10	12.5% of line 10

Enter on line 18a the lesser of the amount you reported on line 10 or the amount shown for your filing status and income in the chart above.

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

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

Line 18b — Other Retirement Income Exclusion

If you (and/or your spouse/civil union partner if filing jointly) were 62 or older on the last day of the 2021 Tax Year, you may qualify to use the other retirement income exclusion.

If you did not use your entire maximum exclusion on line 18a, complete the Other Retirement Income Exclusion Worksheet to determine whether you have any exclusion remaining and meet the eligibility requirements and, if so, to calculate your unclaimed exclusion amount. Part-year residents must use earned income (wages, net profits from business, partnership income, and S corporation income) received for the entire year. The exclusion amounts in the worksheet for married/CU partners filing separately but *maintaining the same residence* are for **ANCHOR application purposes ONLY**. Do not use them for Income Tax purposes.

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

Line 18c — Total Exclusion Amount

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

Line 19 — Gross Income

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



Continue to line 4a instructions.

Other Retirement Income Exclusion Worksheet
(for use in completing line 18b ONLY)

Is your income on line 17 **MORE than \$150,000?**

- Yes. You are not eligible to use any unclaimed portion of your maximum exclusion. Make no entry on line 18b unless you are eligible for the Special Exclusion (see below).
- No. Continue with line 1.

1. Enter the amount of your maximum exclusion using the chart below 1. _____

2. Enter the amount from line 18a, ANCHOR income calculation 2. _____

3. Subtract line 2 from line 1 3. _____

Is the amount on line 3 **MORE than \$0?**

- Yes. Continue with line 4.
- No. You do not have any unused exclusion amount. Make no entry on line 18b unless you are eligible for the Special Exclusion (see below).

4. Enter the total of lines 5, 8, 11, and 12 of ANCHOR income calculation 4. _____

Is the amount on line 4 MORE than \$3,000?

- Yes. You are not eligible to use the unclaimed portion of your maximum exclusion. Make no entry on line 18b unless you are eligible for the Special Exclusion (see below).
- No. Continue with line 5.

5. Unclaimed Exclusion. Enter the amount from line 3. If zero, enter "0." Include on line 18b of ANCHOR income calculation 5. _____

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

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

Maximum Exclusion			
Filing Status:	Income on line 17:		
	\$0– \$100,000	\$100,001– \$125,000	\$125,001– \$150,000
Married/CU couple, filing joint return			
Married/CU partner, filing separately: both maintain same resi- dence	\$100,000	50% of line 17	25% of line 17
Single Head of household Qualifying widow(er)/ surviving CU partner	\$75,000	37.5% of line 17	18.75% of line 17
Married/CU partner, filing separately: each maintains separate residence	\$50,000	25% of line 17	12.5% of line 17

County/Municipality Codes

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

Municipality	Code	Municipality	Code	Municipality	Code	Municipality	Code		
ATLANTIC COUNTY									
Absecon City	0101	Ridgewood Village	0251	Gibbsboro Borough	0413	Nutley Township	0716		
Atlantic City	0102	River Edge Borough	0252	Gloucester City	0414	Orange City	0717		
Brigantine City	0103	River Vale Township	0253	Gloucester Township	0415	Roseland Borough	0718		
Buena Borough	0104	Rochelle Park Township	0254	Haddon Township	0416	South Orange Village Twp.	0719		
Buena Vista Township	0105	Rockleigh Borough	0255	Haddonfield Borough	0417	Verona Township	0720		
Corbin City	0106	Rutherford Borough	0256	Haddon Heights Borough	0418	West Caldwell Township	0721		
Egg Harbor City	0107	Saddle Brook Township	0257	Hi-Nella Borough	0419	West Orange Township	0722		
Egg Harbor Township	0108	Saddle River Borough	0258	Laurel Springs Borough	0420	GLOUCESTER COUNTY			
Estell Manor City	0109	South Hackensack Twp.	0259	Lawnside Borough	0421	Clayton Borough	0801		
Folsom Borough	0110	Teaneck Township	0260	Lindenwold Borough	0422	Deptford Township	0802		
Galloway Township	0111	Tenaflly Borough	0261	Magnolia Borough	0423	East Greenwich Township	0803		
Hamilton Township	0112	Teterboro Borough	0262	Merchantville Borough	0424	Elk Township	0804		
Hammonton Town	0113	Upper Saddle River Bor.	0263	Mount Ephraim Borough	0425	Franklin Township	0805		
Linwood City	0114	Waldwick Borough	0264	Oaklyn Borough	0426	Glassboro Borough	0806		
Longport Borough	0115	Wallington Borough	0265	Pennsauken Township	0427	Greenwich Township	0807		
Margate City	0116	Washington Township	0266	Pine Hill Borough	0428	Harrison Township	0808		
Mullica Township	0117	Westwood Borough	0267	Pine Valley Borough	0429	Logan Township	0809		
Northfield City	0118	Woodcliff Lake Borough	0268	Runnemede Borough	0430	Mantua Township	0810		
Pleasantville City	0119	Wood-Ridge Borough	0269	Somerdale Borough	0431	Monroe Township	0811		
Port Republic City	0120	Wyckoff Township	0270	Stratford Borough	0432	National Park Borough	0812		
Somers Point City	0121	BURLINGTON COUNTY		Tavistock Borough	0433	Newfield Borough	0813		
Ventnor City	0122	Bass River Township	0301	Voorhees Township	0434	Paulsboro Borough	0814		
Weymouth Township	0123	Beverly City	0302	Waterford Township	0435	Pitman Borough	0815		
BERGEN COUNTY									
Allendale Borough	0201	Bordentown City	0303	Winslow Township	0436	South Harrison Township	0816		
Alpine Borough	0202	Bordentown Township	0304	Woodlynne Borough	0437	Swedesboro Borough	0817		
Bergenfield Borough	0203	Burlington City	0305	CAPE MAY COUNTY				Washington Township	0818
Bogota Borough	0204	Burlington Township	0306	Avalon Borough	0501	Wenonah Borough	0819		
Carlstadt Borough	0205	Chesterfield Township	0307	Cape May City	0502	West Deptford Township	0820		
Cliffside Park Borough	0206	Cinnaminson Township	0308	Cape May Point Borough	0503	Westville Borough	0821		
Closter Borough	0207	Delanco Township	0309	Dennis Township	0504	Woodbury City	0822		
Cresskill Borough	0208	Delran Township	0310	Lower Township	0505	Woodbury Heights Bor.	0823		
Demarest Borough	0209	Eastampton Township	0311	Middle Township	0506	Woolwich Township	0824		
Dumont Borough	0210	Edgewater Park Township	0312	North Wildwood City	0507	HUDSON COUNTY			
East Rutherford Borough	0212	Evesham Township	0313	Ocean City	0508	Bayonne City	0901		
Edgewater Borough	0213	Fieldsboro Borough	0314	Sea Isle City	0509	East Newark Borough	0902		
Elmwood Park Borough	0211	Florence Township	0315	Stone Harbor Borough	0510	Guttenberg Town	0903		
Emerson Borough	0214	Hainesport Township	0316	Upper Township	0511	Harrison Town	0904		
Englewood City	0215	Lumberton Township	0317	West Cape May Borough	0512	Hoboken City	0905		
Englewood Cliffs Boro	0216	Mansfield Township	0318	West Wildwood Borough	0513	Jersey City	0906		
Fair Lawn Borough	0217	Maple Shade Township	0319	Wildwood City	0514	Kearny Town	0907		
Fairview Borough	0218	Medford Township	0320	Wildwood Crest Borough	0515	North Bergen Township	0908		
Fort Lee Borough	0219	Medford Lakes Borough	0321	Woodbine Borough	0516	Secaucus Town	0909		
Franklin Lakes Borough	0220	Moorestown Township	0322	CUMBERLAND COUNTY				Union City	0910
Garfield City	0221	Mount Holly Township	0323	Bridgeton City	0601	Weehawken Township	0911		
Glen Rock Borough	0222	Mount Laurel Township	0324	Commercial Township	0602	West New York Town	0912		
Hackensack City	0223	New Hanover Township	0325	Deerfield Township	0603	HUNTERDON COUNTY			
Harrington Park Borough	0224	North Hanover Township	0326	Downe Township	0604	Alexandria Township	1001		
Hasbrouck Heights Bor.	0225	Palmyra Borough	0327	Fairfield Township	0605	Bethlehem Township	1002		
Haworth Borough	0226	Pemberton Borough	0328	Greenwich Township	0606	Bloomsbury Borough	1003		
Hillsdale Borough	0227	Pemberton Township	0329	Hopewell Township	0607	Califon Borough	1004		
Ho-Ho-Kus Borough	0228	Riverside Township	0330	Lawrence Township	0608	Clinton Town	1005		
Leonia Borough	0229	Riverton Borough	0331	Maurice River Township	0609	Clinton Township	1006		
Little Ferry Borough	0230	Shamong Township	0332	Millville City	0610	Delaware Township	1007		
Lodi Borough	0231	Southampton Township	0333	Shiloh Borough	0611	East Amwell Township	1008		
Lyndhurst Township	0232	Springfield Township	0334	Stow Creek Township	0612	Flemington Borough	1009		
Mahwah Township	0233	Tabernacle Township	0335	Upper Deerfield Twp.	0613	Franklin Township	1010		
Maywood Borough	0234	Washington Township	0336	Vineland City	0614	Frenchtown Borough	1011		
Midland Park Borough	0235	Westampton Township	0337	ESSEX COUNTY				Glen Gardner Borough	1012
Montvale Borough	0236	Willingboro Township	0338	Belleville Township	0701	Hampton Borough	1013		
Moonachie Borough	0237	Woodland Township	0339	Bloomfield Township	0702	High Bridge Borough	1014		
New Milford Borough	0238	Wrightstown Borough	0340	Caldwell Borough Twp.	0703	Holland Township	1015		
North Arlington Borough	0239	CAMDEN COUNTY		Cedar Grove Township	0704	Kingwood Township	1016		
Northvale Borough	0240	Audubon Borough	0401	East Orange City	0705	Lambertville City	1017		
Norwood Borough	0241	Audubon Park Borough	0402	Essex Fells Twp.	0706	Lebanon Borough	1018		
Oakland Borough	0242	Barrington Borough	0403	Fairfield Township	0707	Lebanon Township	1019		
Old Tappan Borough	0243	Bellmawr Borough	0404	Glen Ridge Borough	0708	Milford Borough	1020		
Oradell Borough	0244	Berlin Borough	0405	Irvington Township	0709	Raritan Township	1021		
Palisades Park Borough	0245	Berlin Township	0406	Livingston Township	0710	Readington Township	1022		
Paramus Borough	0246	Brooklawn Borough	0407	Maplewood Township	0711	Stockton Borough	1023		
Park Ridge Borough	0247	Camden City	0408	Millburn Township	0712	Tewksbury Township	1024		
Ramsey Borough	0248	Cherry Hill Township	0409	Montclair Township	0713	Union Township	1025		
Ridgefield Borough	0249	Chesilhurst Borough	0410	Newark City	0714	West Amwell Township	1026		
Ridgefield Park Village	0250	Clementon Borough	0411	North Caldwell Bor.	0715				
		Collingswood Borough	0412						

When You Need Information...

by phone...

Call the ANCHOR Hotline

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

Call our Automated Tax Information System

1-800-323-4400 or 609-826-4400. Touch-tone phones only. Listen to recorded information or order certain tax forms and publications through our message system.

Deaf, Hard of Hearing, Deaf-Blind, Speech Disability

Visit njrelay.com or call 711.

online...

Division of Taxation website:

www.anchor.nj.gov

Obtain forms and publications.

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

NJ Tax E-News online information service:

www.state.nj.us/treasury/taxation/listservic.shtml

write to...

New Jersey Division of Taxation

ANCHOR Benefit

PO Box 900

Trenton, New Jersey 08646-0900

in person...

Visit a Regional Information Center

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

Important Things You Need to Know...

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

Checklist...

- File by November 30, 2024.
- File only for the residence you rented and occupied as your main home on October 1, 2021.
- Use only blue or black ink when completing the application.
- Report combined income if you and your spouse/civil union partner filed separate returns but maintained the same main home.
- If you are a widow(er)/surviving civil union partner, see page 2 for information.
- Sign and date your application. Both spouses/civil union partners must sign a joint application. Keep a copy for your records.
- Send only one application per envelope, even if several people in the same house (e.g., multiple renters) are filing applications.