

# 2019 Form ANCHOR-T

## **ANCHOR Application for Tenants**

# 2019 Form ANCHOR-T ANCHOR Application for Tenants

Read all instructions carefully.

### **General Information**

### When to File

File your application by February 28, 2023. All applications postmarked on or before the due date are considered filed on time.

### Where to Send Your Application

Mail your application in the envelope provided to:

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

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

### **Confirmation Number**

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

### **Eligibility**

You are eligible for a 2019 ANCHOR benefit as a tenant if you meet the following requirements:

- You were a New Jersey resident; and
- You rented (your name was on the lease or rental agreement) and occupied a residence in New Jersey that was your principal residence (main home) on October 1, 2019; and
- If your building had more than one dwelling unit, your unit had its own separate kitchen and bath facilities; and
- Your main home was subject to local property taxes, and you paid rent on that home (see Tax-Exempt, Subsidized, and Campus Housing); and
- Your 2019 New Jersey gross income was not more than \$150,000.

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

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

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

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

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

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

Tax-Exempt, Subsidized, and Campus Housing. Tenants living in residences that are not subject to local property taxes are not eligible for the ANCHOR benefit. This includes: tax-exempt housing or other residences owned by the State, county, municipal, or federal government; on-campus housing at State colleges and universities; residences owned by religious, charitable, or other nonprofit organizations (including on-campus housing at private nonprofit colleges and universities), if the property is exempt from local property taxes.

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

#### **Deceased Tenants**

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

representative (executor or administrator of an estate, or anyone who is in charge of the decedent's personal property) should file the application. Follow the instructions below to ensure that we issue the benefit payment correctly.

#### Name and Address

Widow(er)/surviving civil union partner. Enter only your name on this application, even if your spouse/civil union partner died during 2019 and your filing status is married/CU couple, filing joint return.

*Personal Representative*. If you are filing on behalf of an eligible tenant who died on or after October 1, 2019, you must:

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

### **Signatures**

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

No Personal Representative. If filing a joint application when there is no personal representative for the deceased tenant, the spouse/civil union partner signs the application and writes "Filing as Surviving Spouse" or "Filing as Surviving Civil Union Partner" in the signature section. If there is no personal representative and no surviving spouse/civil union partner, the person in charge of the decedent's property must file and sign as "personal representative."

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

### **How ANCHOR Benefits Are Paid**

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

### **Set-Off Program**

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

### **Privacy Act Notification**

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

## **Line-by-Line Instructions**

### Social Security Number(s)

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

### **County/Municipality Code**

Enter the four-digit code for the residence that was your main home on October 1, 2019, one digit in each box, from the table on pages 8–9. If the table does not include the local name of the place where you lived, go to *state.nj.us/nj/gov/county/localities.html* for a listing of local names in the State and the county and municipality in which they are located.

### Name and Address

Print or type your name (last name first), current mailing address, and ZIP Code in the spaces provided. Include your

spouse's/civil union partner's name unless you are filing separate applications.

### **ANCHOR Filing Status**

Fill in the oval that corresponds to your filing status on your 2019 New Jersey Income Tax return. Using a different filing status may delay your benefit. If you were not required to file a return, enter the filing status you would have used if you had filed. Fill in only filing status one oval.

Head of Household. You can use this filing status if you were unmarried or not a partner in a civil union on the last day of the tax year, and you paid more than one-half of the cost of keeping up a home for yourself and at least one qualifying person. Certain married individuals/civil union partners living apart can file as head of household for New Jersey if they meet the requirements to file as head of household for federal purposes. You may also qualify

to file as head of household if you are no longer eligible to file as qualifying widow(er)/surviving CU partner, and you have not remarried or entered into a new civil union.

Qualifying Widow(er)/Surviving CU Partner. You may be eligible to use this filing status for 2019 only if your spouse/civil union partner died in either 2017 or 2018, and you meet the other requirements to file as qualifying widow(er) for federal purposes.

Married/CU Couple, Filing Joint Return. If you filed your 2019 New Jersey Resident Income Tax return as "married/CU couple, filing joint return" and you and your spouse/civil union partner want to receive separate checks, each for half of the ANCHOR benefit amount, fill in the oval below your filing status. If you are requesting separate checks, you must each file a separate Form ANCHOR-T and report combined gross income.

Married/CU Partner, Filing Separately. If you filed your 2019 New Jersey Resident Income Tax return as "married/CU partner, filing separate return," you must indicate whether on October 1, 2019, you and your spouse/civil union partner maintained the same or separate main homes.

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

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

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

### Birth Year(s)

Enter your birth year in the boxes on the application. If you are married or in a civil union, you **must** enter the birth years of both spouses/civil union partners unless you maintained separate residences on October 1, 2019.

### Line 1 — Tenant on October 1, 2019

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

If you **owned** your main home on October 1, 2019, see the Division's website at *www.nj.gov/treasury/taxation/anchor/home.shtml* for eligibility and filing information for homeowners.

### Line 2 — Blind or Disabled

Indicate whether you were eligible to claim a personal exemption as a blind or disabled taxpayer on the last day of the 2019 Tax Year. Fill in the appropriate oval to the right of "Yourself." If you were married or in a civil union, fill in the appropriate oval to the right of "Spouse/CU partner" unless you maintained separate main homes on October 1, 2019.



See the instructions on page 5 before completing line 3.

### Line 3 — Gross Income

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

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

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

### Line 5a — Multiple Tenants

Fill in "Yes" at line 5a only if you lived with someone (other than your spouse/civil union partner) and shared the rent with them for the rental property that was your main home on October 1, 2019. (For example, you and your daughter lived together and shared the rent for the apartment where you lived October 1, 2019.) If you answer "Yes," you must complete lines 5b and 5c. If you (and your spouse/civil union partner) were the sole tenant(s), fill in "No."

### Lines 5b — 5c

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

### Line 5b — Number of Tenants

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

### Line 5c — Tenants' Names

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

provided are not sufficient, list the name(s) for each additional tenant on a separate sheet of paper and enclose it with your application.

### **Direct Deposit Information**

You can have your benefit deposited directly into your account at a bank or other financial institution. Complete the Direct Deposit Information above the signature section. Your bank routing number must be nine digits. The first two digits must be 01 through 12 or 21 through 32. Contact your financial institution to get the correct routing number if you are unsure. Your account number can be up to 17 characters (numbers only). Omit hyphens, spaces, special symbols, and letters.

**Note:** The Division of Taxation is not responsible for a lost benefit if you enter the wrong account information for a direct deposit. You must contact your financial institution for assistance in such cases.

### **Signatures**

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

## Daytime Phone Number and/or Email Address

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

# Income Calculation (Lines 6–20) Read instructions on page 5 first.

Report your 2019 income from all sources for the **entire year** (including your spouse's/civil union partner's if applicable), even if you were a New Jersey resident for only part of the year. If you understate your income, you must repay any benefit amount you are not eligible to receive.

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

### **Line-by-Line Instructions**

Lines 6–20 correspond to the categories of income and the income exclusions on the New Jersey Resident Income Tax return. You must report all taxable income you receive, regardless of where you earned it. We may ask you to submit documentation to verify your income.

A brief description of how to complete lines 6–20 follows. If you need more information on the type or amount of income to report on a particular line, or the types of income that are not taxable (e.g., Social Security), or on the qualifications for the pension and other retirement income exclusions, see the instructions for the 2019 New Jersey resident return, Form NJ-1040, on our website.

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

apply a net loss in one category against income or gains in another.

Rounding. Round all items to the nearest dollar.

### Line 6 — Wages, Salaries, Tips, etc.

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

### Line 7 — Taxable Interest Income

Enter your taxable interest income.

### Line 8 — Dividends

Enter the taxable dividend income you received from investments (e.g., from stocks, mutual funds) or other income-producing activities that do not constitute a trade or business. Report capital gains distributions from mutual funds or other regulated investment companies on line 10, not on this line.

### Line 9 — Net Profits From Business

Enter the net profits from your business, trade, or profession. Use the amount from federal Schedule C (or Schedule C-EZ or F) as adjusted to reflect New Jersey tax law.

# ANCHOR-T **2019**



# State of New Jersey ANCHOR Application (for Tenants)

If you are married of civil union must pro	or in a n, you	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)						
informati both spo civil unio ners, unl	uses/ n part-	Home Address (N	lumber an	nd Street, inclu	ding apartment กเ	umber or rural ro	ute)	
you mair separate residenc	ntain County/Municipality Code (See Table pages 8-9)	City, Town, Post (	Office		State	į	ZIP Code	
	ANCHOR Filing Sta	tus (Fill in only on	e filing	status oval)				
	Single		Married	I/CU Couple,	filing joint retur	n		
0	Head of Household		0	If you maint	tained the same	main home o	n	
0	Qualifying Widow(er)/Surviving CU Partner				2019, and you v neck, fill in the o			
	Married/CU Partner, filing separately: each maintains se	parate			NCHOR-T (see		caon me a	
	residence		Married		, filing separatel	y: both mainta	in <b>same</b>	
			residen					
			<u> </u>		to each receive nust each file a s ).			
Your E	Birth Year Y Y Y	Your Spouse's/CU	Partner's	s Birth Year	YYY	Y		
	This includes tax-exempt, subsidized, and On October 1, 2019, did you rent and occupy a residence residence (main home)? Your name must have been on the If No, STOP. You are not eligible as a tenant and you show to work the provided your main home on October 1, 2019, see the Division to the provided in the provided your main home on October 1, 2019, see the Division to file an application as a homeowner.  Were you blind or disabled on December 31, 2019?	e in New Jersey as y ne lease or rental aç uld not file this appli	your prin greemen cation. If	ncipal it.	Yes	No Yes	No	
3.	Enter the amount of 2019 New Jersey Gross Income. See	e instructions	3		use/CU Partner	Yes	No	
4.	Enter the address of your main home on October 1, 2019,	, if different from tl	he addre	ess above.				
;	Street Address:		Мі	unicipality: <u> </u>				
1	Did anyone, other than your spouse/CU partner, occupy a rental property that was your main home on October 1, 20 lines 5b and 5c)				Yes	No		
	Enter the total number of tenants (including yourself) who husband and wife/CU couple are considered one tenant)	shared the rent dur	ing 2019	9. (For this p	urpose, 5b.			

Your Social	Security	Number
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Name(s) as shown on ANCHOR Application

5	ic. Enter the name(s)	of all other tenants (other	than your spouse/CU	partner) who shared	the rent.	
	Name					
	Name					
	Name					
	Name					
	Name					
Dii		ormation  penefit deposited directly	·		Yes	No No Savings
	Under the penalties of p	n behalf of a deceased app erjury, I declare that the info ty for which I am applying fo	ormation in this application	n is true and correct a		Due Date: February 28, 2023
SIGN HERE	Your Signatu		Mail your application in the enclosed envelope to:  ANCHOR Application Revenue Processing Center PO Box 636			
	Daytime pho	one number and/or email ad	ddress (optional)			Trenton, NJ 08646-0636
	Division Use	1	2 3	4	5	6

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

# ANCHOR-T **2019**



# State of New Jersey ANCHOR Application (for Tenants)

If you are married of civil union must pro	or in a n, you	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)						
informati both spo civil unio ners, unl	uses/ n part-	Home Address (N	lumber an	nd Street, inclu	ding apartment กเ	umber or rural ro	ute)	
you mair separate residenc	ntain County/Municipality Code (See Table pages 8-9)	City, Town, Post (	Office		State	į	ZIP Code	
	ANCHOR Filing Sta	tus (Fill in only on	e filing	status oval)				
	Single		Married	I/CU Couple,	filing joint retur	n		
0	Head of Household		0	If you maint	tained the same	main home o	n	
0	Qualifying Widow(er)/Surviving CU Partner				2019, and you v neck, fill in the o			
	Married/CU Partner, filing separately: each maintains se	parate			NCHOR-T (see		caon me a	
	residence		Married		, filing separatel	y: both mainta	in <b>same</b>	
			residen					
			<u> </u>		to each receive nust each file a s ).			
Your E	Birth Year Y Y Y	Your Spouse's/CU	Partner's	s Birth Year	YYY	Y		
	This includes tax-exempt, subsidized, and On October 1, 2019, did you rent and occupy a residence residence (main home)? Your name must have been on the If No, STOP. You are not eligible as a tenant and you show to work the provided your main home on October 1, 2019, see the Division to the provided in the provided your main home on October 1, 2019, see the Division to file an application as a homeowner.  Were you blind or disabled on December 31, 2019?	e in New Jersey as y ne lease or rental aç uld not file this appli	your prin greemen cation. If	ncipal it.	Yes	No Yes	No	
3.	Enter the amount of 2019 New Jersey Gross Income. See	e instructions	3		use/CU Partner	Yes	No	
4.	Enter the address of your main home on October 1, 2019,	, if different from tl	he addre	ess above.				
;	Street Address:		Мі	unicipality: <u> </u>				
1	Did anyone, other than your spouse/CU partner, occupy a rental property that was your main home on October 1, 20 lines 5b and 5c)				Yes	No		
	Enter the total number of tenants (including yourself) who husband and wife/CU couple are considered one tenant)	shared the rent dur	ing 2019	9. (For this p	urpose, 5b.			

Your Social	Security	Number
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Name(s) as shown on ANCHOR Application

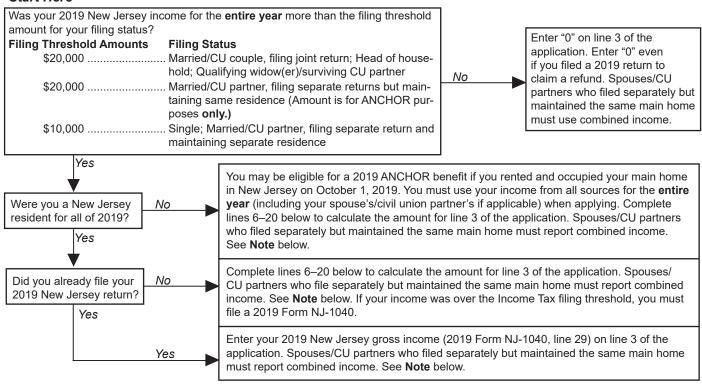
5	ic. Enter the name(s)	of all other tenants (other	than your spouse/CU	partner) who shared	the rent.	
	Name					
	Name					
	Name					
	Name					
	Name					
Dii		ormation  penefit deposited directly	·		Yes	No No Savings
	Under the penalties of p	n behalf of a deceased app erjury, I declare that the info ty for which I am applying fo	ormation in this application	n is true and correct a		Due Date: February 28, 2023
SIGN HERE	Your Signatu		Mail your application in the enclosed envelope to:  ANCHOR Application Revenue Processing Center PO Box 636			
	Daytime pho	one number and/or email ad	ddress (optional)			Trenton, NJ 08646-0636
	Division Use	1	2 3	4	5	6

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

### **Determining Your Income For Line 3**

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

#### Start Here



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

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

6.	Wages, salaries, tips, and other employee compensation	6.		,		,		
7.	Taxable interest income	7.		,		,		
8.	Dividends	8.		,		,		
9.	Net profits from business	9.		,		, 🔲		_
10.	Net gains or income from disposition of property	10.		,		,		_
11.	Pensions, annuities, and IRA withdrawals	11.	Ħ	, _	Ħ	,		_
12.	Distributive share of partnership income	12.	Ħ	,	П	, $\square$		_
		13.	$\overline{\Box}$	. —	П	$\Box$		=
13.	Net pro rata share of S corporation income.		$\frac{\perp}{\Box}$		П			_
14.	Net gains or income from rents, royalties, patents, and copyrights	14.	$\pm$	` <u> </u>	Н	"		_
15.	Net gambling winnings (see instructions)	15.	$\pm$	` <u> </u>	Н	` 	$\overline{}$	=
16.	Alimony and separate maintenance payments received	16.	+	,	$\Box$	·	$\overline{}$	_
17.	Other	17.	$\frac{\perp}{\Box}$	,		,		_
18.	Total income (Add lines 6 through 17)	18.	ᆛᆜ	,	Н	,		
19a.	Pension exclusion (see instructions)		],   	<u> </u>				
19b.	Other Retirement Income Exclusion (see instructions)	,	], [_	_	Щ			
19c. 20.	Total exclusion amount (Add lines 19a and 19b)	19c.	$\perp$	,	Щ	, []		
۷٠.	line 3 of Form ANCHOR-T	20.		,		,		

## Line 10 — Net Gains or Income From Disposition of Property

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

## Line 11 — Pensions, Annuities, and IRA Withdrawals

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

# Line 12 — Distributive Share of Partnership Income

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

# Line 13 — Net Pro Rata Share of S Corporation Income

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

## Line 14 — Net Gains or Income From Rents, Royalties, Patents, and Copyrights

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

### Line 15 — Net Gambling Winnings

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

### Line 16 — Alimony and Separate Maintenance Payments Received

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

### Line 17 — Other

Enter on line 17:

- Amounts received as prizes and awards
- Income in respect of a decedent
- Income from estates and trusts

- Scholarships and fellowship grants are taxable unless they meet certain conditions
- Residential rental value or allowance paid by employer
- Other (taxable income that has no other place on the return)

### Line 18 — Total Income

Enter the total of lines 6 through 17.

## Line 19a — New Jersey Pension Exclusion

If, on the last day of the 2019 Tax Year, you (and/or your spouse/civil union partner if filing jointly) were 62 or older or disabled under Social Security guidelines **and** your total income on line 18 (combined income if filing jointly) was \$100,000 or less, you can exclude all or a part of your income from taxable pensions, annuities, and IRA withdrawals. The maximum exclusion amount depends on your filing status:

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

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

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

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

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

## Line 19b — Other Retirement Income Exclusion

If you (and/or your spouse/civil union partner if filing jointly) were 62 or older on the last day of the 2019 Tax Year and you qualified for the pension exclusion (see page 6) but did not use the maximum pension exclusion amount for your filing status on line 19a, you may qualify to exclude other income. Complete the Unclaimed Pension Exclusion Worksheet on this page to calculate your unclaimed pension exclusion amount. Part-year residents

must use earned income (wages, net profits from business, partnership income, and S corporation income) received for the entire year. The exclusion amounts in the worksheet for married/CU partners filing separately but *maintaining the* same residence are for ANCHOR application purposes **ONLY.** Do not use them for Income Tax purposes.

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

### Line 19c — Total Exclusion Amount

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

### Line 20 — Gross Income

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



Return to line 3 instructions on page 3.

### **Unclaimed Pension Exclusion Worksheet**

(for use in completing line 19b ONLY)

Is your income on line 18 MORE than \$100,000? ☐ Yes. You are not eligible for the unclaimed pension exclusion. □ No. Continue with line 1. 1. Enter the total of lines 6, 9, 12, and 13 of ANCHOR income calculation ..... Is the amount on line 1 MORE than \$3,000? ☐ Yes. You are not eligible for the unclaimed pension exclusion. See "Special Exclusion" below. ☐ No. Continue with line 2. if your ANCHOR filing status is: 2. Enter: \$80,000 Married/CU couple, filing joint return; Married/CU partner, filing separately: both maintain same residence \$60,000 Single; Head of household; Qualifying widow(er)/surviving CU partner \$40,000 Married/CU partner, filing separately: each maintains separate residence ...... 2. 3. Enter the amount from line 19a of ANCHOR income calculation ......3. 4. Unclaimed Pension Exclusion. Subtract line 3

Special Exclusion. If you (and your spouse/civil union partner if filing jointly) will never be able to receive Social Security or Railroad Retirement benefits because your employer did not participate in either program, see GIT-1&2, Retirement Income, before entering an amount on line 19b.

from line 2. If zero, enter "0." Include on line 19b of ANCHOR income calculation .....

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

### **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	Code	Ridgewood Village	0251	Gibbsboro Borough	0413	Nutley Township	0716
Absecon City	0101	River Edge Borough	0251	Gloucester City	0413	Orange City	0717
Atlantic City	0102	River Vale Township	0253	Gloucester Township	0415	Roseland Borough	0718
Brigantine City	0103	Rochelle Park Township	0254	Haddon Township	0416	South Orange Village Twp.	0719
Buena Borough	0104	Rockleigh Borough	0255	Haddonfield Borough	0417	Verona Township	0720
Buena Vista Township	0105	Rutherford Borough	0256	Haddon Heights Borough	0418	West Caldwell Township	0721
Corbin City	0106	Saddle Brook Township	0257	Hi-Nella Borough	0419	West Orange Township	0722
Egg Harbor City	0107	Saddle River Borough	0258	Laurel Springs Borough	0420	GLOUCESTER COUNT	V
Egg Harbor Township	0108	South Hackensack Twp.	0259	Lawnside Borough	0421	Clayton Borough	0801
Estell Manor City	0109	Teaneck Township	0260	Lindenwold Borough	0422	Deptford Township	0802
Folsom Borough Galloway Township	0110 0111	Tenafly Borough Teterboro Borough	0261 0262	Magnolia Borough Merchantville Borough	0423 0424	East Greenwich Township	0803
Hamilton Township	0111	Upper Saddle River Bor.	0263	Mount Ephraim Borough	0424	Elk Township	0804
Hammonton Town	0113	Waldwick Borough	0264	Oaklyn Borough	0426	Franklin Township	0805
Linwood City	0114	Wallington Borough	0265	Pennsauken Township	0427	Glassboro Borough	0806
Longport Borough	0115	Washington Township	0266	Pine Hill Borough	0428	Greenwich Township	0807
Margate City	0116	Westwood Borough	0267	Pine Valley Borough	0429	Harrison Township	0808
Mullica Township	0117	Woodcliff Lake Borough	0268	Runnemede Borough	0430	Logan Township Mantua Township	0809 0810
Northfield City	0118	Wood-Ridge Borough	0269	Somerdale Borough	0431	Monroe Township	0810
Pleasantville City	0119	Wyckoff Township	0270	Stratford Borough	0432	National Park Borough	0811
Port Republic City	0120	BURLINGTON COUNT	Y	Tavistock Borough	0433	Newfield Borough	0813
Somers Point City	0121	Bass River Township	0301	Voorhees Township	0434	Paulsboro Borough	0814
Ventnor City Weymouth Township	0122 0123	Beverly City	0302	Waterford Township	0435 0436	Pitman Borough	0815
weymouth fownship	0123	Bordentown City	0303	Winslow Township Woodlynne Borough	0436	South Harrison Township	0816
BERGEN COUNTY		Bordentown Township	0304	woodlylilic Bolough	0437	Swedesboro Borough	0817
Allendale Borough	0201	Burlington City	0305	CAPE MAY COUNTY		Washington Township	0818
Alpine Borough	0202	Burlington Township	0306	Avalon Borough	0501	Wenonah Borough	0819
Bergenfield Borough	0203	Chesterfield Township	0307	Cape May City	0502	West Deptford Township	0820
Bogota Borough	0204	Cinnaminson Township	0308	Cape May Point Borough	0503	Westville Borough	0821
Carlstadt Borough	0205 0206	Delanco Township Delran Township	0309 0310	Dennis Township	0504 0505	Woodbury City Woodbury Heights Bor.	0822 0823
Cliffside Park Borough Closter Borough	0200	Eastampton Township	0310	Lower Township Middle Township	0506	Woolwich Township	0823
Cresskill Borough	0208	Edgewater Park Township	0312	North Wildwood City	0507	1	0024
Demarest Borough	0209	Evesham Township	0313	Ocean City	0508	HUDSON COUNTY	
Dumont Borough	0210	Fieldsboro Borough	0314	Sea Isle City	0509	Bayonne City	0901
East Rutherford Borough	0212	Florence Township	0315	Stone Harbor Borough	0510	East Newark Borough	0902
Edgewater Borough	0213	Hainesport Township	0316	Upper Township	0511	Guttenberg Town	0903 0904
Elmwood Park Borough	0211	Lumberton Township	0317	West Cape May Borough	0512	Harrison Town Hoboken City	0904
Emerson Borough	0214	Mansfield Township	0318	West Wildwood Borough	0513	Jersey City	0906
Englewood City	0215	Maple Shade Township	0319	Wildwood City	0514	Kearny Town	0907
Englewood Cliffs Boro	0216	Medford Township	0320	Wildwood Crest Borough	0515	North Bergen Township	0908
Fair Lawn Borough Fairview Borough	0217 0218	Medford Lakes Borough Moorestown Township	0321 0322	Woodbine Borough	0516	Secaucus Town	0909
Fort Lee Borough	0219	Mount Holly Township	0322	CUMBERLAND COUNT	ГΥ	Union City	0910
Franklin Lakes Borough	0220	Mount Laurel Township	0324	Bridgeton City	0601	Weehawken Township	0911
Garfield City	0221	New Hanover Township	0325	Commercial Township	0602	West New York Town	0912
Glen Rock Borough	0222	North Hanover Township	0326	Deerfield Township	0603	HUNTERDON COUNTY	7
Hackensack City	0223	Palmyra Borough	0327	Downe Township	0604 0605	Alexandria Township	1001
Harrington Park Borough	0224	Pemberton Borough	0328	Fairfield Township Greenwich Township	0606	Bethlehem Township	1002
Hasbrouck Heights Bor.	0225	Pemberton Township	0329	Hopewell Township	0607	Bloomsbury Borough	1003
Haworth Borough	0226	Riverside Township	0330	Lawrence Township	0608	Califon Borough	1004
Hillsdale Borough	0227	Riverton Borough	0331	Maurice River Township	0609	Clinton Town	1005
Ho Ho Kus Borough	0228 0229	Shamong Township Southampton Township	0332 0333	Millville City	0610	Clinton Township	1006
Leonia Borough Little Ferry Borough	0229	Springfield Township	0334	Shiloh Borough	0611	Delaware Township	1007
Lodi Borough	0230	Tabernacle Township	0335	Stow Creek Township	0612	East Amwell Township Flemington Borough	1008 1009
Lyndhurst Township	0232	Washington Township	0336	Upper Deerfield Twp.	0613	Franklin Township	1010
Mahwah Township	0233	Westampton Township	0337	Vineland City	0614	Frenchtown Borough	1011
Maywood Borough	0234	Willingboro Township	0338	ESSEX COUNTY		Glen Gardner Borough	1012
Midland Park Borough	0235	Woodland Township	0339	Belleville Township	0701	Hampton Borough	1013
Montvale Borough	0236	Wrightstown Borough	0340	Bloomfield Township	0702	High Bridge Borough	1014
Moonachie Borough	0237	CAMDEN COUNTY		Caldwell Borough	0703	Holland Township	1015
New Milford Borough	0238	Audubon Borough	0401	Cedar Grove Township	0704	Kingwood Township	1016
North Arlington Borough	0239	Audubon Park Borough	0402	East Orange City	0705	Lambertville City	1017
Northvale Borough Norwood Borough	0240 0241	Barrington Borough	0403	Essex Fells Twp.	0706	Lebanon Borough	1018
Oakland Borough	0241	Bellmawr Borough	0404	Fairfield Township	0707	Lebanon Township	1019
Old Tappan Borough	0242	Berlin Borough	0405	Glen Ridge Borough Irvington Township	0708 0709	Milford Borough Raritan Township	1020 1021
Oradell Borough	0244	Berlin Township	0406	Livingston Township	0709	Readington Township	1021
Palisades Park Borough	0245	Brooklawn Borough	0407	Maplewood Township	0710	Stockton Borough	1022
Paramus Borough	0246	Camden City	0408	Millburn Township	0712	Tewksbury Township	1024
Park Ridge Borough	0247	Cherry Hill Township	0409	Montclair Township	0713	Union Township	1025
Ramsey Borough	0248	Chesilhurst Borough Clementon Borough	0410 0411	Newark City	0714	West Amwell Township	1026
Ridgefield Borough	0249	Collingswood Borough	0411	North Caldwell Bor.	0715	·	
Ridgefield Park Village	0250						

### **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**.

Division of Taxation purp	poses only.						
Municipality	Code	Municipality	Code	Municipality	Code	Municipality	Code
MERCER COUNTY		Monmouth Beach Borough	1334	Lavallette Borough	1516	SUSSEX COUNTY	
East Windsor Township	1101	Neptune City Borough	1336	Little Egg Harbor Twp.	1517	Andover Borough	1901
Ewing Township	1102	Neptune Township	1335	Long Beach Township	1518	Andover Township	1902
Hamilton Township	1103	Ocean Township	1337	Manchester Township	1519	Branchville Borough	1903
Hightstown Borough	1104	Oceanport Borough	1338	Mantoloking Borough	1520	Byram Township	1904
Hopewell Borough	1105	Red Bank Borough	1339	Ocean Gate Borough	1522	Frankford Township	1905
Hopewell Township	1106	Roosevelt Borough	1340	Ocean Township	1521	Franklin Borough	1906
Lawrence Township	1107	Rumson Borough	1341	Pine Beach Borough	1523	Fredon Township	1907
Pennington Borough	1108	Sea Bright Borough	1342	Plumsted Township	1524	Green Township	1908
Princeton	1114	Sea Girt Borough	1343	Point Pleasant Borough	1525	Hamburg Borough	1909
Robbinsville Township	1112	Shrewsbury Borough	1344	Pt. Pleasant Beach Bor.	1526	Hampton Township	1910
Trenton City	1111	Shrewsbury Township	1345	Seaside Heights Borough	1527	Hardyston Township	1911
West Windsor Township	1113	Spring Lake Borough	1347	Seaside Park Borough	1528	Hopatcong Borough	1912
MIDDLESEX COUNTY		Spring Lake Heights Bor.	1348	Ship Bottom Borough	1529	Lafayette Township	1913
Carteret Borough	1201	Tinton Falls Borough	1349	South Toms River Bor.	1530	Montague Township	1914
Cranbury Township	1202	Union Beach Borough	1350	Stafford Township	1531	Newton Town	1915
Dunellen Borough	1203	Upper Freehold Township	1351	Surf City Borough	1532	Ogdensburg Borough	1916
East Brunswick Township	1204	Wall Township	1352	Toms River Township	1508	Sandyston Township	1917
Edison Township	1205	West Long Branch Boro	1353	Tuckerton Borough	1533	Sparta Township	1918
Helmetta Borough	1206	MORRIS COUNTY		PASSAIC COUNTY		Stanhope Borough	1919
Highland Park Borough	1207	Boonton Town	1401	Bloomingdale Borough	1601	Stillwater Township	1920
Jamesburg Borough	1208	Boonton Township	1402	Clifton City	1602	Sussex Borough	1921
Metuchen Borough	1209	Butler Borough	1403	Haledon Borough	1603	Vernon Township	1922
Middlesex Borough	1210	Chatham Borough	1404	Hawthorne Borough	1604	Walpack Township	1923
Milltown Borough	1211	Chatham Township	1405	Little Falls Township	1605	Wantage Township	1924
Monroe Township	1212	Chester Borough	1406	North Haledon Borough	1606	UNION COUNTY	
New Brunswick City	1213	Chester Township	1407	Passaic City	1607	Berkeley Heights Twp.	2001
North Brunswick Twp.	1214	Denville Township	1408	Paterson City	1608	Clark Township	2002
Old Bridge Township	1215	Dover Town	1409	Pompton Lakes Borough	1609	Cranford Township	2003
Perth Amboy City	1216	East Hanover Township	1410	Prospect Park Borough	1610	Elizabeth City	2004
Piscataway Township	1217	Florham Park Borough	1411	Ringwood Borough	1611	Fanwood Borough	2005
Plainsboro Township	1218	Hanover Township	1412	Totowa Borough	1612	Garwood Borough	2006
Sayreville Borough	1219	Harding Township	1413	Wanaque Borough	1613	Hillside Township	2007
South Amboy City	1220	Jefferson Township	1414	Wayne Township	1614	Kenilworth Borough	2008
South Brunswick Twp.	1221	Kinnelon Borough	1415	West Milford Township	1615	Linden City	2009
South Plainfield Bor.	1222	Lincoln Park Borough	1416	Woodland Park Borough	1616	Mountainside Borough	2011
South River Borough	1223	Long Hill Township	1430	e e		New Providence Borough	2011
Spotswood Borough	1224	Madison Borough	1417	SALEM COUNTY		Plainfield City	2012
Woodbridge Township	1225	Mendham Borough	1418	Alloway Township	1701	Rahway City	2013
•		Mendham Township	1419	Carneys Point Township	1702	Roselle Borough	2014
MONMOUTH COUNTY		Mine Hill Township	1420	Elmer Borough	1703	Roselle Park Borough	2015
Aberdeen Township	1301	Montville Township	1421	Elsinboro Township	1704	Scotch Plains Township	2016
Allenhurst Borough	1302	Morris Plains Borough	1423	Lower Alloways Crk. Twp.	1705	Springfield Township	2017
Allentown Borough	1303	Morris Township	1422	Mannington Township	1706	Summit City	2018
Asbury Park City	1304	Morristown Town	1424	Oldmans Township	1707	Union Township	2019
Atlantic Highlands Bor.	1305	Mountain Lakes Borough	1425	Penns Grove Borough	1708	Westfield Town	2020
Avon-by-the-Sea Bor.	1306	Mt. Arlington Borough	1426	Pennsville Township	1709	Winfield Township	2021
Belmar Borough	1307	Mt. Olive Township	1427	Pilesgrove Township	1710	WARDEN COUNTY	
Bradley Beach Borough	1308	Netcong Borough	1428	Pittsgrove Township	1711	WARREN COUNTY	2101
Brielle Borough	1309	Parsippany-Troy Hills Twp.	1429	Quinton Township	1712	Allamuchy Township	2101
Colts Neck Township	1310	Pequannock Township	1431	Salem City	1713	Alpha Borough	2102
Deal Borough	1311	Randolph Township	1432	Upper Pittsgrove Twp.	1714	Belvidere Town	2103
Eatontown Borough	1312	Riverdale Borough	1433	Woodstown Borough	1715	Blairstown Township	2104
Englishtown Borough	1313	Rockaway Borough	1434	SOMERSET COUNTY		Franklin Township	2105
Fair Haven Borough	1314	Rockaway Township	1435	Bedminster Township	1801	Frelinghuysen Township	2106
Farmingdale Borough	1315	Roxbury Township	1436	Bernards Township	1802	Greenwich Township	2107
Freehold Borough	1316	Victory Gardens Borough	1437	Bernardsville Borough	1803	Hackettstown Town	2108
Freehold Township	1317	Washington Township	1438	Bound Brook Borough	1804	Hardwick Township	2109
Hazlet Township	1318	Wharton Borough	1439	Branchburg Township	1805	Harmony Township	2110
Highlands Borough	1319	OCE AN COUNTY		Bridgewater Township	1806	Hope Township	2111
Holmdel Township	1320	OCEAN COUNTY	1501	Far Hills Borough	1807	Independence Township	2112
Howell Township	1321	Barnegat Township	1501	Franklin Township	1808	Knowlton Township	2113
Interlaken Borough	1322	Barnegat Light Borough	1502	Green Brook Township	1809	Liberty Township	2114
Keansburg Borough	1323	Bay Head Borough	1503	Hillsborough Township	1810	Lopatcong Township	2115
Keyport Borough	1324	Beach Haven Borough	1504	Manville Borough	1811	Mansfield Township	2116
Lake Como Borough	1346	Beachwood Borough	1505	Millstone Borough	1812	Oxford Township	2117
Little Silver Borough	1325	Berkeley Township	1506	Montgomery Township	1813	Phillipsburg Town	2119
Loch Arbour Village	1326	Brick Township	1507	North Plainfield Borough	1814	Pohatcong Township	2120
Long Branch City	1327	Eagleswood Township	1509	Peapack & Gladstone Bor.	1815	Washington Borough	2121
Manalapan Township	1328	Harvey Cedars Borough	1510	Raritan Borough	1816	Washington Township	2122
Manasquan Borough	1329	Island Heights Borough	1511	Rocky Hill Borough	1817	White Township	2123
Marlboro Township	1330	Jackson Township	1512	Somerville Borough	1818		
Matawan Borough	1331	Lacey Township	1513	South Bound Brook Bor.	1819		
Middletown Township	1332	Lakehurst Borough	1514	Warren Township	1820		
Millstone Township	1333	Lakewood Township	1515	Watchung Borough	1821		

### When You Need Information...

### by phone...

#### Call the ANCHOR Hotline

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

### **Call our Automated Tax Information System** 1-800-323-4400 — (within NJ, NY, PA, DE, and MD) or

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

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

Visit njrelay.com or call 711.

### online...

Division of Taxation website:

#### nj.gov/taxation

Obtain forms and publications.

Email: NJ.Anchor@treas.nj.gov

NJ Tax E-News online information service: www.state.nj.us/treasury/taxation/listservice.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.

Cr	necklist
	File by February 28, 2023.
	File only for the residence you rented and occupied as your main home on October 1, 2019.
	Use only blue or black ink when completing the application.
	Indicate whether or not you or your spouse/civil union partner were blind or disabled on the last day of the 2019 Tax Year, and include documentation if you were.
	Report combined income if you and your spouse/civil union partner filed separate returns but maintained the same main home.
	If you are a widow(er)/surviving civil union partner and both your name and your deceased spouse's/civil union partner's name are on the preprinted ANCHOR information mailer, see page 1 for information.
	Sign and date your application. Both spouses/civil union partners must sign a joint application. Keep a copy for your records.
	Send only one application per envelope, even if several people in the same house (e.g., multiple tenants) are filing applications.