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**LEGAL SERVICES OF NEW JERSEY NEWSLETTER FOCUSES ON
MARKETPLACE HEALTH POLICIES AND THE NEW PROPERTY TAX BENEFIT**

EDISON — The latest newsletter of Legal Services of New Jersey (LSNJ) centers on the application process for two key New Jersey benefit programs—the state’s marketplace exchange for health insurance and the revamped property tax relief program for tenants and homeowners.

The bilingual publication, “Looking Out For Your Legal Rights,” may be viewed online at www.lsnjlaw.org.

The newsletter offers pieces on additional subjects, including landlord-tenant issues and the availability of services for disabled people, among other articles.

The application process for health insurance coverage in 2023 under the marketplace exchange—the program is called GetCoveredNJ and can be reached at <https://nj.gov/getcoverednj>—began this month and will remain open for most people until January 31. It is designed for those who otherwise do not have health insurance and, depending upon their income levels, may qualify for financial assistance.

The GetCoveredNJ website has a list of certified assistants who can help at no cost with the application process. There are four plans to choose from, each offering different cost options.

The article advises people to be sure they go to the GetCoveredNJ website and not some other sites that may have sound-alike names. Those other sites do not qualify for government financial assistance and may be more expensive in the long run, it is noted.

Meanwhile, December 30 is the deadline for tenants and homeowner to apply for the state's newest property tax relief program, which is known as ANCHOR and replaces the former Homestead Benefit policy.

Qualification under Anchor is based on property owned or rented in 2019, income that year, and taxes on the property, among other factors.

Homeowners with annual incomes up to \$150,000 will be eligible to receive a benefit of \$1,500, with \$1,000 going to those with incomes up to \$250,000. There is a potential benefit of \$450 for tenants with incomes up to \$150,000.

Application may be through mail, online or phone. In some specific circumstances, paper applications are required. More information is available at <https://www.state.nj.us/treasury/taxation/anchor/index.shtml> or by calling 1-888-238-1233.

Legal Services of New Jersey (LSNJ), located in Edison, heads the state's Legal Services system, a network of six independent nonprofit corporations, and has been providing free essential legal aid in civil matters to low-income people for 55 years.

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