

INSIDE LOOK

National Wellness Month

The month of August is known as National Wellness Month. During this time, it is important to prioritize self care, mindfulness, reducing stress, and creating healthier eating habits and lifestyle. Wellness is not only your physical health; it includes mental, emotional, social, spiritual, and environment aspects. Wellness is easily overshadowed by work, family, and life stressors. Therefore, it is essential to challenge yourself and take small steps to improve your overall health.

Source: <https://www.nationaldaycalendar.com/august/national-wellness-month-august>

New Jersey Disability Benefits 101

A common fear that many people with disabilities have is if they start working, they will lose health care and disability benefits. A useful resource that help provide a better understanding between work and benefits is called Disability Benefits 101 (DB101). DB101 will ensure that you make the right choices and show you how to make work part of your plan. DB101 provides:

- **Information:** Learn about benefit programs and rules around work, avoid common pitfalls, and receive answers to frequently asked questions.
- **Estimators:** Get results tailored just for you that helps you plan and set goals for work. Get tips for success for your individual situation.
- **Experts:** Find answers to your questions and connect to community resources.

For more information, please visit the NJ DB101 website at www.nj.db101.org.

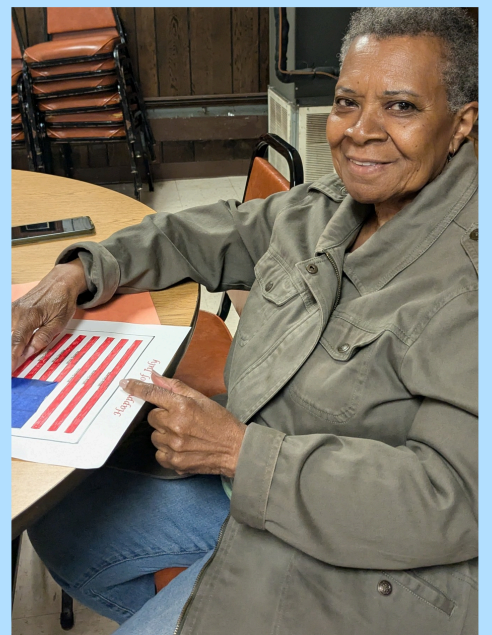
**BENEFITS**

DIAL Recreation Corner

The month of July kicked off with a visit from Rutgers Co-Op. Consumers learned about the benefits of eating whole-grain foods. Everyone took turns mixing, pouring and flipping the whole grain pancakes. Eating the pancakes was even better. Whoever thought something so healthy could taste so good!

Consumers showed off their patriotic side in honor of the 4th of July by creating their very own American Flags. Consumers felt patriotic as they created their flags and reminisced about the past 4th of July celebrations.

"The Bird is the Word" as DIAL Recreation was visited by the Great Swamp National Wildlife Refuge who gave a presentation on the native birds of New Jersey. Consumers learned about the origins of various species of birds in New Jersey as well as the folklore associated with the birds. Everyone got to hear various bird calls, learn what these birds eat and if they migrate south for the winter. If you are interested in being a part of the DIAL Recreation Program, please contact Susan Kramer at (973) 470-8090 or via email at skramer@dial-cil.org.



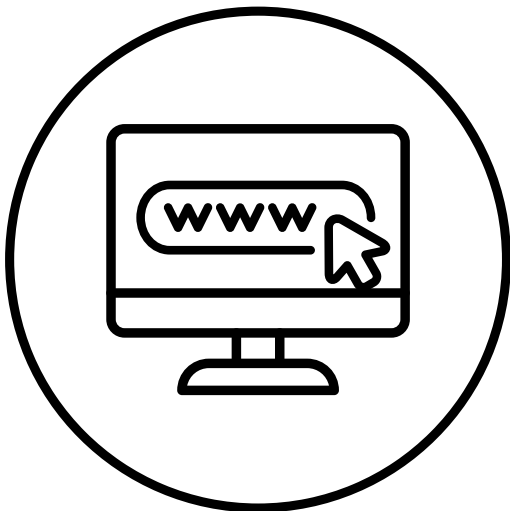
Property Tax Relief

The Affordable New Jersey Communities for Homeowners and Renters (ANCHOR) Program offers tax relief to New Jersey residents who rent or own property. For New Jersey renters, you may qualify if your gross income is no more than \$150,000, your name is on a lease or rental agreement, rented a residence on October 1, 2024, and live in a rental subjected to property taxes. For New Jersey homeowners, you may be eligible for the ANCHOR benefit if your gross income is no more than \$250,000, owned a residence on October 1, 2024, and live in a home subjected to property taxes. Individuals under 65 and not collecting Social Security disability benefits will receive Anchor Benefit Confirmation Letter on August 13, 2025 with filing details. Individuals 65 and older or receiving Social Security Disability Benefits must fill out a PAS-1 combined form. On this form, seniors will be able to claim benefits for three property tax relief programs: ANCHOR, Senior Freeze (Property Tax Reimbursement), and Stay NJ on a single application. The Senior Freeze Program reimburses seniors and individuals with disabilities for property tax or mobile home park site increases on their main home. The Stay NJ Program reimburses senior homeowners 50% of their property tax bills up to a maximum of \$13,000, with a 2024 benefit cap of \$6,500. To qualify, you must own or live within your home for 12 months in 2024 and have an income below \$500,000. If you made payments in lieu of tax payments to your municipality, you are eligible for the Stay NJ benefit. However, mobile homeowners are not eligible. The deadline to apply is on October 31, 2025. If you require assistance with filing your applications, please contact the DIAL Office at (973) 470-8090.

Source: <https://www.nj.gov/treasury/taxation/relief.shtml>



Disability Information Hub



The New Jersey Disability Information Hub is a website that provides information on services such as home supports, nutrition, housing, healthcare, transportation, personal care assistance, employment and more. This website makes it easier for Individuals with disabilities, loved ones, caregivers, and advocates to find information related to disabilities. To access the hub, please visit www.nj.gov/disabilities.

DIAL Upcoming Events

Passaic County Peer Support Group

Time: 6:15pm – 7:45pm

Address: Allwood Branch Library
44 Lyall Road, Clifton, NJ 07012

AUGUST

7th

2025

Essex County Peer Support Group

Time: 6:00pm – 8:00pm

Held via ZOOM Until Further Notice

AUGUST

13th

2025

Monthly Independent Living Skills Program

Time: 6:30pm – 8:30pm

Address: Clifton Senior Barn
900 Clifton Avenue, Clifton, NJ 07013

AUGUST

26th

2025

**DIAL – CENTER FOR INDEPENDENT LIVING
2 PROSPECT VILLAGE PLAZA FLOOR 1
CLIFTON, NEW JERSEY 07013
(973) 470-8090—PHONE
(973) 556-0226—VIDEO PHONE
(973) 470-2521—TTY**

