

THE BELLEVILLE SENIOR MOMENT

APRIL '22

A MESSAGE FROM THE MAYOR

Happy Spring, Belleville Seniors!

As we continue our efforts to make Belleville a more affordable place to live and grow, it is also important for our senior citizens to know of tax-saving programs that are also available to them.

I want to encourage all eligible seniors in Belleville to take advantage of property tax exemption programs on the state level. In attending events around town, I was surprised to learn that some of our seniors are unaware of a number of property tax benefits designed to make it easier to retire here.

And, so, in deciding the topic for my column in Belleville Senior Moments, please allow me to outline some of the state programs that can really improve the quality of life for our friends and neighbors in the Township.

Below are examples of some very important programs that may save you money, compiled by the Senate Democrats in Trenton:

- The Senior Freeze program provides eligible seniors with a property tax reimbursement to compensate for increases in property taxes. To qualify, you must have lived in the state for 10 consecutive years and have owned and lived in your current principal residence for at least three of those 10 years. There are also income requirements, providing help to those who need it the most.
- New Jersey also offers the Homestead Benefit program, which provides targeted tax breaks to seniors, people with disabilities, and other low- and middle-income homeowners. Those making up to \$75,000 annually are eligible for Homestead benefits, as are seniors and homeowners with disabilities who make up to \$150,000 annually.

You may recall this program was first launched as a rebate check, but most recipients who qualify now receive their benefits as a direct credit on their local property tax bills.

- Here is another benefit: Seniors who are aged 65 or older, or disabled, and have been a New Jersey resident for at least one year, are eligible for the Senior Citizens and Disabled Persons Property Tax Deduction. The benefit allows an annual \$250 deduction from real property taxes to be claimed for the dwelling of a qualified senior citizen, person with disabilities or their surviving spouse.
- Homeowners and tenants, including seniors, who pay property taxes on a primary residence in New Jersey, either directly or through rent, may qualify for either a property tax deduction or a refundable credit when filing their New Jersey gross income tax return.
 - ▶ The property tax deduction reduces your taxable income. You can deduct your property taxes paid or \$15,000, whichever is less. For tenants, 18% of rent paid during the year is considered property taxes paid.
 - ▶ The property tax credit reduces your tax due because it is subtracted directly from your tax liability. The benefit is a refundable credit of \$50.

Taxpayers are permitted to claim whichever benefit results in the greater tax benefit when filing their annual income tax return.

If this all may seem complicated to you, I understand. But it is very important that our local seniors are aware of every benefit they deserve. I hope that this brief guide serves as a resource, and that all eligible residents in Belleville take full advantage.



Michael Melham

BELLEVILLE SWITCHES TO A NEW GARBAGE HAULER FOR BETTER SERVICE

The Township has hired a new garbage contractor to better serve you.

Belleville officials did not believe the previous hauler provided the best level of service to the community and failed to meet expectation.

The new contract began on March 1 and the Township is so far pleased with the transition. We do ask for your patience during the first few weeks as the new contractor learns our garbage/recycling routes. To help ensure the speedy pick-up of household garbage, the Township asks:

- When you are discarding bulk items, such as furniture, please do not put out more than three pieces at any given time.
- When discarding mattresses, they must be enclosed in a plastic covering. You can find those coverings at Lowe's and Home Depot.
- Recycling cannot be placed out in plastic bags

With the cooperating of the entire Belleville community, the Township is confident that we will be providing greatly-improved service. Thank you for helping to keep Belleville beautiful.

BELLEVILLE CELEBRATES ST. PATRICK'S DAY

Everyone was Irish at the Belleville Senior Center to celebrate St. Patrick's Day, as the Michael Melham Civic Association provided a free traditional meal of corned beef and cabbage for everyone. Deputy Mayor DePeña and Councilman Graziano were on hand to help serve.

There was also plenty of fresh rye bread for all to enjoy. And, of course, some spicy mustard. Everyone was in their finest Kelly green, matching well with the table cloths. It was a lunch to remember!



ASK AND YOU SHALL RECEIVE...

Belleville seniors are a vital part of the community.

And that is why Mayor Michael Melham is eager to hear from you.

One senior asked for a park bench outside the Belleville Senior Center to wait for the senior bus. The mayor immediately saw to it, that it was provided.

Another senior asked if the Township can resume bus service to Clifton, where she loves to shop at Target. The mayor says it will resume later this month. The route will run every first and third week of the month.

How can Mayor Melham help you? Email him at mmelham@bellevillenj.org



A new park bench sits at the Senior Center, 125 Mill Street

HAVE YOU STOPPED BY FOR TAI CHI/YOGA?

The Belleville Senior Center, 125 Mill Street, is pleased to host Tai Chi/Yoga every Tuesday at 9 a.m. for an hour. It is great exercise, plenty of fun and free for Belleville seniors. Call 973-450-3345 for more information.

Melham
TEAM for a #BetterBelleville