

County of Bergen



Department of Human Services
Division of Senior Services

PUBLIC HEARING ON THE NEEDS OF OLDER ADULTS

May 12, 2022

Bergen County
Department of Human Services
Division of Senior Services
Public Hearing Topics 2022

Transportation

1. Access Link needs to expand their routes to include shadowing of New York bus routes that travel local streets and trains, which would create more options for our residents. This should also include the bus routes operated by independent carriers that operate under the New Jersey Transit banner.
2. Entities such as Uber and Lyft should further expand the menu of available transportation options and include wheelchair accessible and lift equipped vehicles.
3. Municipalities should be offered incentives to share vehicles and use off duty school buses to tackle the transportation challenges that confront our seniors and disabled every day in suburban Bergen County.
4. Greater Bergen recently offered free Uber rides to and from health-related errands and appointments. Funding is going to expire in June and the County of Bergen should consider operating the program under its Mobility Management program functions.
5. Getting to and from medical appointments, pharmacy and essential services is a tremendous problem for seniors. A recent survey by the North Jersey Health Collaborative found that 60 percent of the issues in Passaic County were related to transportation and similar numbers are seen in Bergen County.
6. Westwood town bus only works locally. The County bus may take you for food shopping or for medical but there is no transportation option for clothes shopping or going to the mall.
7. Pascack Valley Hospital has no public transportation. Why is there no bus that goes to this hospital which would also be going to these doctor offices?
8. Many occupational therapist patients have trouble finding transportation for the wheelchair bound people.
9. The Northwest Senior Center serves 13 towns in Bergen County but Community Transportation does not provide rides to the center from all towns and areas in the designated catchment area. The County needs to look at the situation and provide an additional driver and bus for this section of Bergen County.
10. Transportation is needed to go to shopping centers, malls, plays, and musicals in New York or elsewhere.
11. More hours and flexibility is needed for transportation services for people who don't have a car or who don't drive.
12. Cresskill provides transportation once a week to the supermarket and doctor's appointments, but no transportation service is provided for senior centers or libraries.
13. Many LGBTQ+ seniors who are on lower fixed incomes cannot afford to own a transport to attend support group sessions or special events in person and because of a lack of transportation have to be reliant on getting lifts from others.
14. Older adults need a more flexible community transportation that employs new ride dispatching technology, expands routes to include uncovered parts of northwest Bergen County, which increases hours of availability, and allows for older adults to travel a wider variety of destinations.
15. The County should work with municipalities that offer a van and/or bus services to ensure that those existing resources both complement and expand the County offering as a way to increase ride capacity overall.
16. Some bus stops have no shelters and/or seats. In Paramus Park, they have shelters but they have taken out the seats.

Housing

1. Promote shared housing and encourage the use of such modern outside the box thinking.
2. The Bergen County Housing, Health and Human Services Center has experienced an alarming uptick in homeless seniors. Almost 24 percent of their population is now older adults.
3. It is very expensive for a retired elderly single woman to afford the luxury of living in Bergen County. All the luxury buildings in Hackensack, rents are above \$2,000 for one bedrooms. Nothing that is new is affordable.
4. There are many waitlists but only few housing options in Bergen County.
5. Gross income limits for housing need to be raised.
6. Cannot get Section 8. The last time Section 8 was opened was 2019 with only 350 seats.
7. We need a portion of funding specifically earmarked for seniors in order to subsidize affordable housing not just all low income.
8. Continued cooperation between the townships and the County is essential for raising awareness of available resources, especially around expanding affordable housing options. Waitlists for affordable senior housing buildings in Bergen County can stretch as long as ten years.
9. Nearly 38 percent of homeowners are over 60 years old, and more than 53 percent of renters in Bergen County are housing cost burdened.
10. For-profit builders and long-term care companies are not responding to the growing affordability gap, so it's imperative that our County leaders look for ways to spur the development of housing and care programs.
11. Property in Rockleigh, where the former intermediate care facility was located, would be ideal for the development of an affordable and innovative senior housing village.
12. The County needs a housing council to monitor rent increases as they have in New York City.
13. Homeless and veteran seniors need immediate housing like Section 8. They cannot wait for the County's annual lottery for Section 8. Funding must be allocated and build a partnership with the state and County agencies in allocating the proper funds.
14. The Division of Senior Services should work on a joint plan with the health department, the police department, housing inspectors and fire department to assure that profit landlords install commercial filters in their apartments to stop the infiltration of secondhand cigarettes, e-vaping and marijuana smokers.
15. Not enough housing available for senior citizens. Someone had to wait for eight years.
16. What happens to people who can no longer navigate stairs and wait for years for a first floor apartment? How can older adults live on the second floor when they cannot get a person to bring a delivery up to the second floor help to bring things down to the first floor? Why are there very few affordable housing units for the largest population who are seniors now? All new developments are the luxury apartments.
17. "My monthly income is \$996. My urgent request for help is to make more affordable housing options available for seniors."
18. The cut off percentage for affordable housing should be adjusted as to inflation.
19. All buildings should be equipped with automatic doors for handicapped residents.
20. The County needs to raise awareness of its County Navigator program.
21. The County should explore more ways to secure more state funding to construct new affordable housing and advocate to the state for a universal senior housing application to simplify the process for older adults.
22. Seniors in Bergen County find it extremely difficult to age in place because of the property taxes. The senior freeze tax and the homestead property tax really don't work.
23. Retirees pay more taxes than the past principal mortgage on their property and they are forced to sell and move out of the state, lifting their family roots and living alone because New Jersey is not affordable.
24. Private proprietors of apartment buildings and developments do not consider that forty percent of the senior income goes toward the yearly rent increase.

Long-term Care and Health Services

1. There have been efforts to increase the salaries of home health aides and other caregivers, but has not been enough to keep up an adequate supply of workers to meet the ever growing demand.
2. A home health aide who needs to take two buses to get to work becomes easily discouraged. A good portion of workers have become reluctant to return to jobs, and many seniors they are serving choose to go without needed service out of fear for their health.
3. Division of Senior Services and community agencies should consider services such as housekeeping, assistance with moving, and hoarding prevention.
4. There is limited funding for home health aide services. Approximately nine hours a week, with regards to the JACC program is not enough.
5. Healthcare system and Medicare insurance don't provide needed homecare.
6. Promote and sponsor the "Vial of Life" program. This is a list of a person's medical history, current medications and emergency contacts. It is kept on refrigerator so if a paramedic comes in, they can provide immediate assistance.
7. There is not enough help in nursing homes. Seniors are often left isolated and unattended.
8. The County needs to explore ways to use Older Americans Act funding for more grants to support alternatives such as assisted living provider programs, pace programs, and other long-term care innovations designed to pair services with housing. With the closure of the Bergen County Health Care Center, the County needs to play a major role in developing home and community-based services, and care alternatives. The County also needs to increase its case management staffing, and employ more social workers.
9. Many families lost their parents and family members at Paramus Veterans' Home, Care One in Westwood and Cresskill. What has Bergen County government done to assist those families in getting the answers they seek or advocating on their behalf?
10. Bergen County utilizes the Medicare platform but it does not pay for long-term care. Seniors often have to rely on their children to pay for their care which can exhaust their savings.

Hard to Navigate Through Services/Access

1. The County needs to improve its Senior Services website and social media pages to make information easier to find and share.
2. As a caregiver, it is hard to navigate through information about available services. It's hard to spend a lot of time on phones when working.
3. County needs to hire and assign social workers to provide in-person services at each of the ten County Senior Activity Centers to help navigate older residents through enrollment processes and connect them to other locally available resources.
4. Work with town libraries and schedule in-person information and assistance services on a monthly basis.
5. Income and asset eligibility standards for The Specified Low-Income Medicare Beneficiary (SLMB) program needs to be reviewed.
6. Many seniors do not qualify for state benefits due to the median income limits.
7. Prescription medication is exceptionally high. Seniors choose between paying rent, food, or medications.
8. Verizon, Optimum or any of the other Internet, phone, TV service providers' rates are constantly increasing.
9. There is the lack of legal defense and protection against landlords, bullying, and harassment.
10. LGBTQ+ seniors need meals at least once a week, website and Facebook pages so new friends could easily text one another and keep up to date in the communities that are LGBTQ+ friendly, especially medical and health related events, Pride fairs, or barbecues, and access to health care information.
11. Despite the fact that virtual meeting technology is a low cost and widely available option, there were no provisions made for virtual participation in this public hearing.
12. If clients referred to Adult Protective Services are not deemed eligible for those services, an alternate acute care provider needs to be made available.

Other Topics

1. Grocery Delivery

Local supermarkets such as the ShopRite, Stop & Shop, and so forth charge \$5.00 to have a shopping order electronically processed, and \$6.99 to have that order delivered to your house. They have the CHEER and CHORE programs but the waitlists are anywhere from 6 weeks to three months.

2. NJV Hub Village

Suggestion to the County to take on the initiative of promoting and supporting the Village initiative. Funding a few startups as models would make it easier for other new startups to get local donors and to support the efforts to develop the Village.

3. Walkability

Better walking conditions are needed. "I've had three falls over the past six years. The most recent one was here in Hackensack due to an uneven pavement on the street. The first two were due to uneven sidewalks. How about a group of people to check the sidewalks? Could be a nice part-time job for seniors, walk around, note repairs, maybe make a little money and prevent future falls."

4. Outreach

A lot of people don't know about what's available versus not. There should be more re-thinking, or reevaluation of low cost and high impact ways to communicate to the public.

5. Technology Challenges

- Consider providing computer classes and better phone and answering systems.
- It's difficult for many adults to obtain information about available programs and services. It is clear that many of the benefit program application processes have not been designed with an age-friendly lens. The use of technology can ease access for some but for many older adults digital applications are an insurmountable barrier. Many older adults do not have computers and others cannot afford or will not invest in technology as they do not know how to use it.
- Many older adults with digital and mobility challenges do not have equal access to smart phones, computers or cars, or the ability to use those tools and it is a disadvantage to receive needed services.

6. Meals on Wheels

Bergen County Meals on Wheels does not deliver meals in northwest Bergen County and relies on community meals and North Jersey meals programs.

Transcript

LORRAINE JOEWONO: Good morning, everyone. Welcome to our Public Hearing on the needs of seniors in Bergen County. I'm so glad to see everyone here today. We have not had a public meeting since our last one which was held in 2019. So, it's been a while since we heard your needs.

Today we're here to listen to you; to listen to your concerns and your needs. And the needs of the community that you live in. So that we at the Division of Senior Services can understand how we're going to use our funding to make sure that we can address your concerns and provide programs that will help our seniors.

There are over 260,000 seniors in Bergen County and over 100,000 caregivers. So, we're charged as the agency that is the lead agency for seniors. And we really take our jobs very seriously. I'd like to let you know a few things about how this public hearing is going to run.

We have people that are going to give testimony, and we're asking everybody to limit it to five minutes. If we're finished with all the testimony, we can always come back to you. But this way it gives everybody a chance to speak. I'm going to try the best I can to keep everybody in that five-minute range. So, at about four minutes you're going to hear a bell. Which means you can start wrapping up.

I'd like to first introduce our panelists because when we do have our public hearings, we know there are issues such as housing and transportation,

and community services. So, we brought our panelists here today so as you're giving testimony, they may want to respond. Because they are the experts on some of the questions that you might have.

Our panelists:

- Scott Reddin, Chairman of the Senior Services Advisory Council
- Sonia Aufiero, Adult Protective Services Supervisor
- Allan Larobardier, Adult Protective Services Administrator
- Anika Davis, Director of the Bergen County Division of Disability Services
- Vinny Bufis, Director of Operations for the Housing Authority of Bergen County
- Joe Cinque, Deputy Director of the Bergen County Division of Community Transportation
- Noreen Best, Vice Chair of the Adult Services Committee

Before we start with our testimony, I want to introduce and bring up our County Executive James Tedesco III, and also introduce County Commissioners Germaine Ortiz and Mary Amoroso. We provide the services, but we have the total support from the County Executive and the County Commissioners who are there whenever we need something. We don't even have to beg. We just say what we need, and they say sure. Then they provide it for us. I just want to bring up our County Executive and our commissioners Mary Amoroso, and Germaine Ortiz.

(Applause)

JAMES TEDESCO: Thank you, Lorraine. Good morning, everybody. Thank you for being here this morning to help us be able to come up with a plan on how to address the needs of those that need help and assistance throughout Bergen County.

Lorraine, the Division of Senior Services and the Department of Human Services, I want to just say thank you for everything you do every day. While you're here this one day to express your thoughts and your opinions, those that are in the Department of Human Services everyday work on helping those that need help here in Bergen County.

Many of you know that it's not easy. Just two weeks ago we had a Caregivers Conference here. This place was packed with people wanting information and wanting to be able to just talk about what it is and how it is to be a caregiver, and how they can be helped and how we can help them. So, thank you.

It's my pleasure to welcome you here to One Bergen County Plaza for this public hearing this morning. I want to thank our panelists. Thank you all for being here this morning. Not only for speaking here this morning, but for all the work that they do throughout the year to support our seniors. And you heard Lorraine talk about the different groups that most of them oversee. And how integral that is in the entire web of how we provide senior services. Most importantly I want to thank all of you for your attendance. Your comments will help us shape efforts to better serve our nearly 260,000 senior adults who are over 60 and are living in Bergen County. And I count myself as one of those.

We rely upon your voices to draw attention to the new and growing challenges and to make sure that we direct our work to the areas of the most need, and in ways that will help people the most.

As you may know, May is older Americans month. This year's theme, *Age My Way*, is an opportunity for all of us to explore the many ways older

adults can remain in and be involved with their communities. When our Division of Senior Services was established as the Office of Aging, the lives of seniors were very different. Now people are living longer, working longer, living healthier lives, remaining independent and active. We hold this public hearing each year to ensure that we are working to address the needs and challenges of today's seniors.

Now it's my privilege as the County Executive to issue a proclamation. I have issued one recognizing May as older Americans month. I will present this to Lorraine. But before I do that, the Governor was kind enough to send us a proclamation from the State of New Jersey. I'm not going to read the whole thing. But let me just read the last paragraph. "Whereas the State of New Jersey through the Department of Human Services, Division of Aging Services, the 21 County based area Agencies on Aging, and Aging and Disability Resource Connections, and the network of community-based aging service organizations is committed to ensuring older adults have access to the comprehensive system of support services that values and promotes their independence, dignity and choice. Now therefore be it resolved that Phillip Murphy, Governor of the State of New Jersey do here by proclaim May 2022 as Older Americans Month."

(Applause)

And on behalf of Bergen County, in recognition of Older Americans Month -- I'm not going to read the entire proclamation but an important paragraph because this is the first time this happened in the history of Bergen County, and only a few counties in the entire country. "Whereas on March 2022, Bergen County was officially designated an Age-Friendly

County by the American Association of Retired Persons, AARP, and the World Health Organization network of Age-Friendly Cities and Communities and the County's ongoing age-friendly initiatives and resources to help promote healthy living within our communities. And whereas on behalf of the nearly one million residents of Bergen County I proudly join in recognizing Older Americans Month and urge all residents to celebrate the older adults in our communities and continue to provide them with the support and services that they need to thrive and age with dignity.

Now therefore be it resolved that I, James Tedesco, III Executive in the County of Bergen in State of New Jersey do here by proclaim May 2022 as Older Americans Month.”

(Applause)

GERMAINE ORTIZ: Good morning. I'm Germaine Ortiz, Commissioner here at Bergen County Board of Commissioners as well as Mary Amoroso, my colleague who is here with me today. We are both on the senior services committee; definitely one of our most important divisions that we focus on. I'm so glad to be here to speak on the needs of older adults in Bergen County. We know that our older adults need access to quality care and services. We're here to make sure they receive all the resources need to live a long and prosperous life. This requires aid in multiple facets of life, whether ensuring quality health care services, medical treatments, affordable housing or nutritional assistance. It is our priority to ensure that our seniors can receive affordable care that can meet them where they are. This ensures that they do not have to relocate in order to access services they may require. Allowing our seniors to age in place is one of my top

priorities as a Commissioner and I know the sentiment is held by the County Executive and the Board of Commissioners. Many resources from Meals on Wheels, transportation, wellness checks, caregiver support, counseling among many others. Our Senior Centers that we love very much promote physical, emotional, economic well-being, encouraging seniors to be involved through recreational and leisure programs like dance, exercise, bingo, arts & crafts, movies and enjoying meals. We also know the needs of this community cannot be solved with one size fits all solution. Sometimes the solutions require a little creativity. For example, earlier this year I had an elderly couple come to my office. They live in a town where the snowplows accumulate snow on their corner. Together we were able to speak to the DPW, the Mayor, and the Council, and all together and with the Superintendent of Schools, and they had their students from the high school come and that was part of their community service. They would plow snow for the seniors. That's just an example of how if we all come together we can create and solve a lot of our issues and we can help our community, especially with our seniors.

These kinds of solutions are ones that are only made possible through collaboration with elected officials, social workers and our own neighbors. It is what we must do when we hear that one of our own needs some help. I encourage all of you to seek out these kinds of partnerships here today and know we're always here to help and our door is always open. I want to thank our panelists. I want to thank the Division of Senior Services and Human Services for organizing this informative panel. And I want to wish you all a great day. Thank you so much.

(Applause)

LORRAINE JOEWONO: So, we will now start with our public hearing. If everyone can please rise and we'll do the Pledge of Allegiance.

“I pledge allegiance to the flag of the United States of America. And to the republic for which it stands, one nation, under God, indivisible, with liberty and justice for all.”

Usually at this time we give a synopsis of our last public hearing. But since we have not had one since 2019, we are going to just give you a brief update of the demographics in Bergen County and the services we provide on a PowerPoint presentation.



Bergen County
Department of Human Services
Division of Senior Services
Public Hearing 2022

- Agency Profile
- DSS Mission
- OAA (Older Americans Act) Structure & Program Eligibility
- Bergen County 60 Years Old and Plus Demographics
- Available Programs and Services Through the DSS (Division of Senior Services) & Area Plan Contract
- DSS Goals & Objectives 2022-2024

Agency Profile

Bergen County Division of Senior Services (DSS) was established in 1966 under Federal Legislation of the Older Americans Act. It is the primary planning, coordinating and funding agency for senior programs and services, promoting the well-being, health and independence of Bergen County's 228,772 older adults. The Division targets especially those vulnerable and in greatest social and economic need and prepares for the rapid growth of the senior population and the continued increase in longevity and diversity.

As the lead agency for the Bergen County's Aging and Disability Resource Connection (ADRC), the Division helps older adults, individuals with disabilities over the age of 18, and caregivers access the complex, long-term care, community-based, health and human services.



OAA (Alder Americans Act) Structure

- OAA was signed into law by President Lyndon B. Johnson on July 14, 1965
- The OAA set up a framework for partnership among levels of government and the public and private sectors, with a common goal to improve the quality of life for older Americans. Over the years, this system has continued to evolve, it has grown and been strengthened.

Eligibility

- Adults aged 60+
- Individuals with disabilities over the age of 18
- Caregivers
- No fee but donations are welcome
- Services generally target those in the greatest social and economic need with particular attention to minority populations, and those who are low income, frail, or vulnerable.

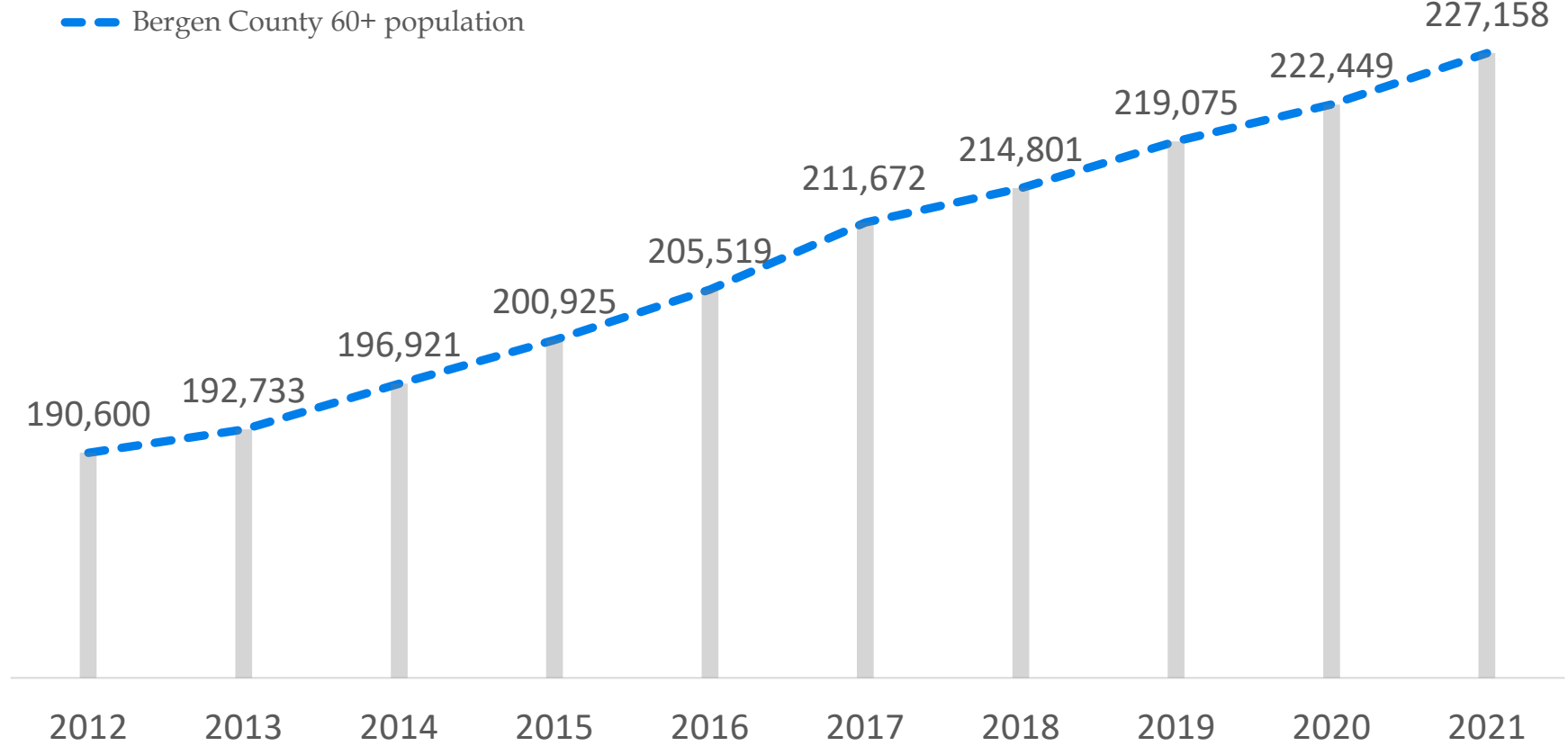
STATE UNITS ON AGING (SUA)

- State Units on Aging (SUAs) are designated state-level agencies that are responsible for developing and administering multi-year state plans that advocate for and provide assistance to older residents, their families, and, in many states, for adults with physical disabilities
- Most states are divided into planning and service areas (PSAs), so that programs can be tailored to meet the specific needs of people residing in those areas.
- There are 56 State Units on Aging and 622 AAAs (Area Agencies on Aging)
- State unit oversees the AAA
- Funding is allocated to each SUA based on the number of persons over the age of 60 in the state

AAAs (Area Agencies on Aging)

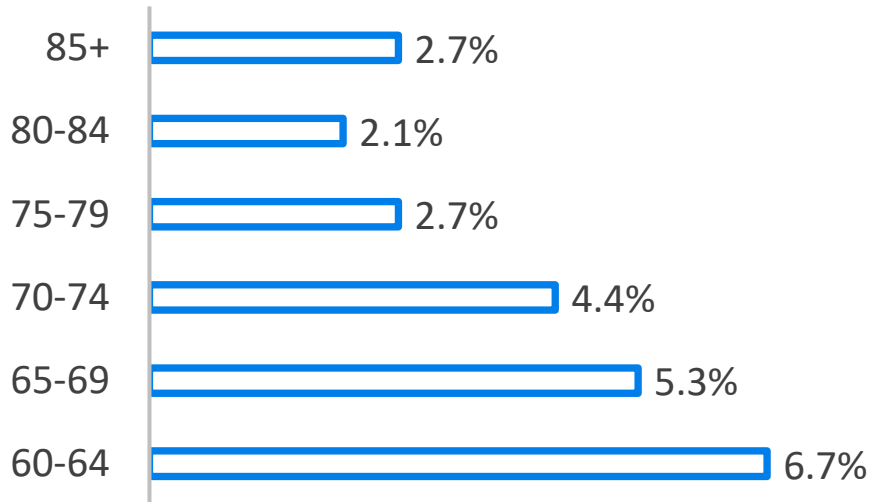
- An Area Agency on Aging (AAA) is a public or private nonprofit agency designated by a state to address the needs and concerns of all older persons at the regional and local levels. AAA is a general term—names of local AAAs may vary
- In NJ there is a AAA in each of the 21 Counties and the Division of Senior Services is the designated AAA for Bergen County
- AAAs prepare, develop, carry out, and administer the Area Plan Contract (APC) on Aging approved by the State Unit on Aging
- AAA is the lead County Agency on Aging - Central Source of information
- Visible focal point for advocacy, coordination, monitoring and evaluation of programs for older people

Bergen County population 952,979
23.8% of Bergen County Population is 60+

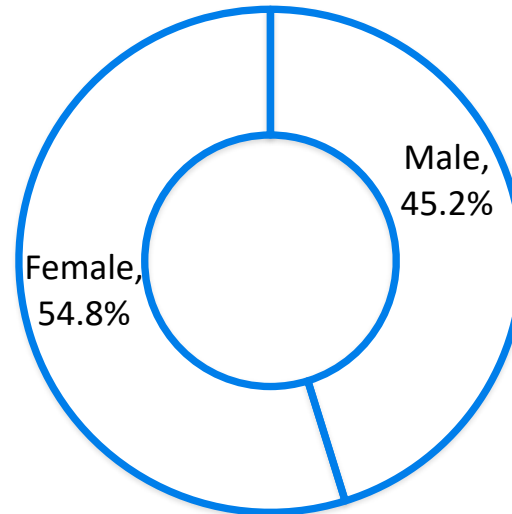


Over the last five years, 60+ population in Bergen County has increased by 10.5 percent (21,999 people).

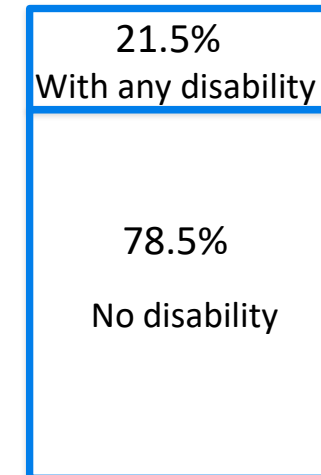
BC 60+ by Age Groups:



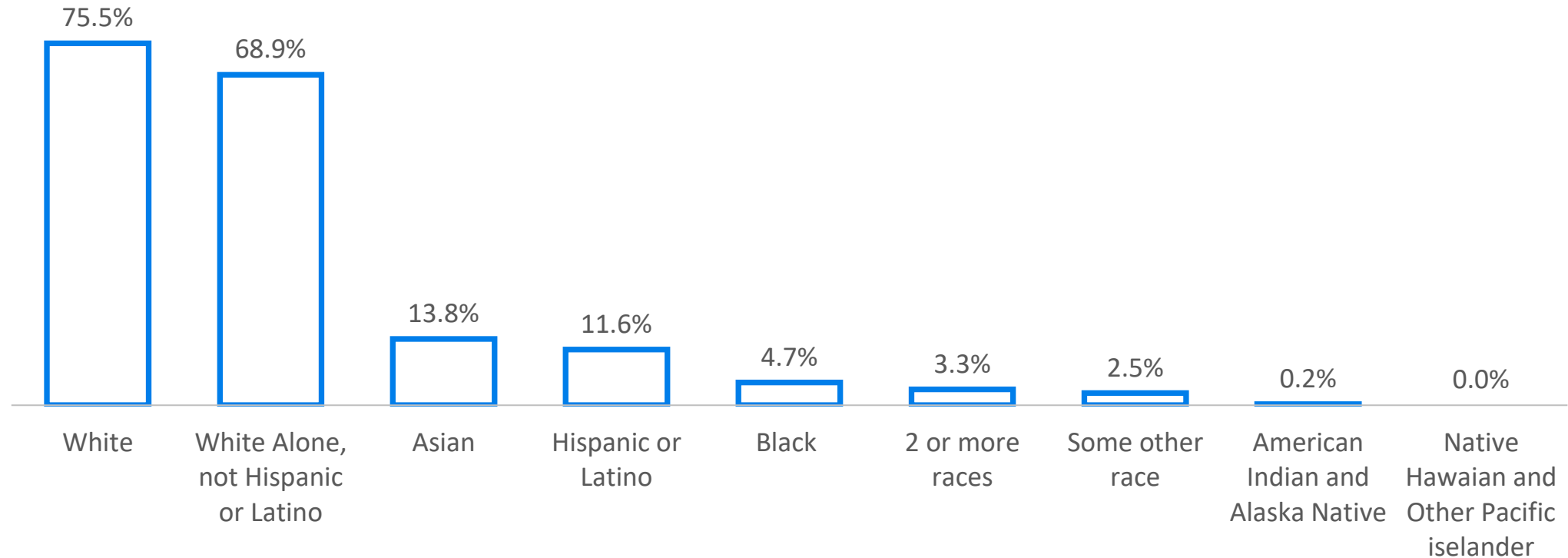
BC 60+ by Gender



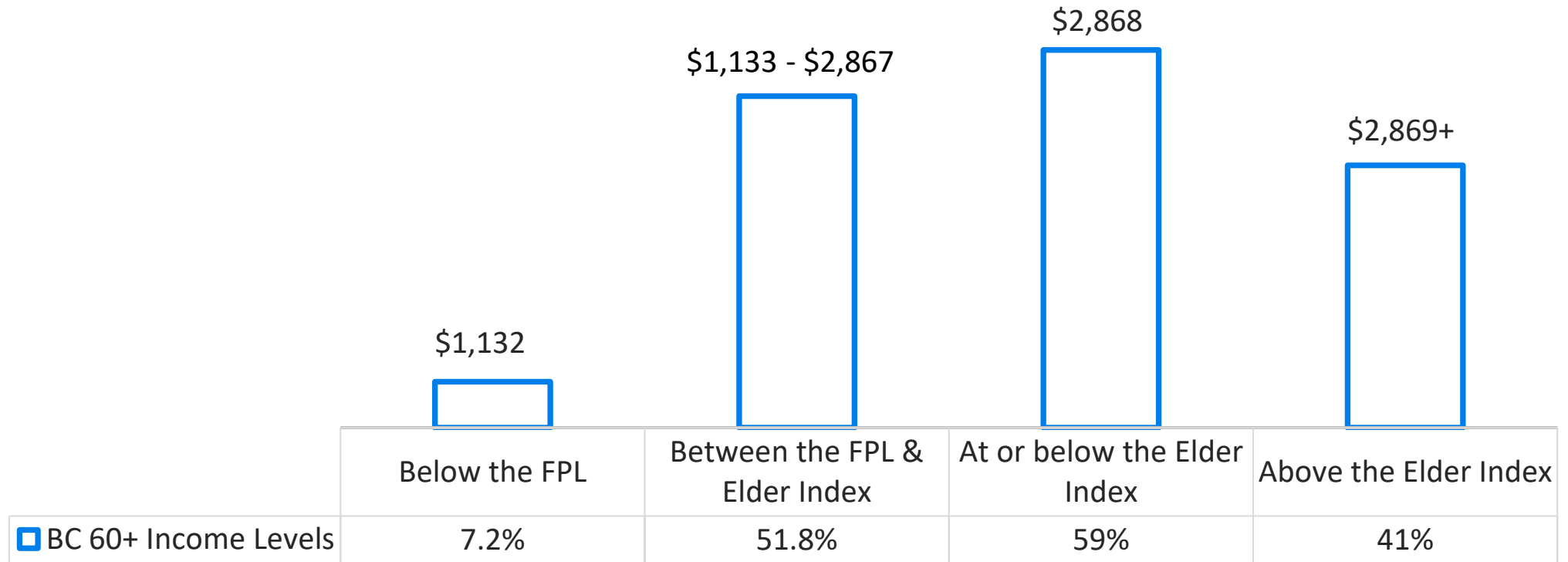
BC 60+ Disability Status



BC 60+ Population by Race & Hispanic or Latino Origin



BC 60+ Income levels



Available Programs and Services Through DSS APC (Area Plan Contract)

30 APC Service Providers

46 APC Programs

Access:

Information and Assistance
Options Counseling
Outreach
Care Management
Transportation
Assisted Transportation
Assistive Technology
Public Awareness

Home Support:

Residential Maintenance
Housekeeping
Certified HHA
Emergency
Home-sharing/Matching
Housing Assistance

Caregiver Support

Information and Assistance
Assistive Technology
Outreach
Care Management
Caregiver Support Group
Adult Day Services Medical
Physical Health
Group Education
Socialization/Recreation
Caregiver Mental Health Counseling

Nutrition Support:

Congregate Meals
Home Delivered Wheels:
(week, weekend, Kosher,
disabled)
Nutrition Education
Nutrition Counseling

Community Support:

Adult Day Services (Social/Medical)
Adult Protective Services
Legal Assistance
Physical Health
Mental Health
Money Management
Counseling
Physical Activity
Education
Socialization/Recreation

DSS Assistance with Resources

- **Home care:**
 - JACC (Jersey Assistance for Community Caregiving)
 - Community Medicaid
 - MLTSS (Managed Long Term Support Services)
- **Medicare Counseling (SHIP)**
- **Entitlement Applications**
- **Elder Abuse Grant**
- **MIPPA**
- **Senior Farmers Market**
- **Reverse Mortgage**
- **Housing Navigator**
- **Benefits Enrollment Center:**
 - Benefit screeners will check your eligibility for programs such as:
 - Medicare Savings Programs
 - Medicaid
 - Prescription Assistance
 - Utility Assistance

DSS Strategic Plan Goals & Objectives 2022-2024

Goal 1. Transportation

Objectives:

1. Develop a one-stop travel information and trip planning service, provided by mobility manager, serving as a transportation resource center and offering a single point of contact “one-call/one-click” transportation service in order to a) help seniors find information on available transportation options; b) navigate and locate transportation; and, c) provide accessible, reliable, and affordable transportation.
2. Work with the NJ State Division on Aging and other County AAAs to develop a new service taxonomy “Mobility Management” under Access category.

Goal 2. Outreach and Access

Objectives:

1. Update BC DSS Key Services Guide and web page.
2. Develop access plan and new literature focusing on the needs illustrated in DSS community needs assessment.
3. Raise awareness in public about available programs/services and increase access to social benefits and Area Plan Contract programs.

Goal 3. Social Isolation & Loneliness

Objectives:

1. Identify seniors and caregivers who might be socially isolated and/or feel lonely.
2. Raise awareness about social isolation and loneliness, and share materials and resources with older adults, caregivers, and service providers.
3. Access to internet and technology: engage more seniors and caregivers in learning how to use computers/smart devices and connect them with available programming as needed.
4. Examine seniors’ interests, explore new program ideas, and expand in-person and remote socialization/recreation activities at DSS senior centers.

MAY IS OLDER AMERICANS MONTH

- On April 18, 1963 President John F. Kennedy proclaimed May Senior Citizen Month
- President Jimmy Carter renamed it Older Americans Month in 1980
- Became a tradition for recognizing contributions and needs of seniors
- OAM led to the passage of the Older Americans Act and many other programs for seniors
- Just as every person is unique, so too is how they age and how they choose to do it – and there is no “right” way. That’s why the theme for OAM 2022 is “Age My Way”
- Division of Senior Services is celebrating OAM with special events at senior centers



Bergen County Designated Age-Friendly County

On May 5th, 2022, Bergen County Executive Jim Tedesco and the Board of Commissioners announced that the County of Bergen has been officially designated an Age-Friendly community by the American Association of Retired Persons (AARP) and the World Health Organization (WHO) Global Network of Age-Friendly Cities and Communities. Bergen County is the second county in the state on New Jersey to join the AARP Network of Age Friendly States and Communities, and the 652nd community in the country to join!



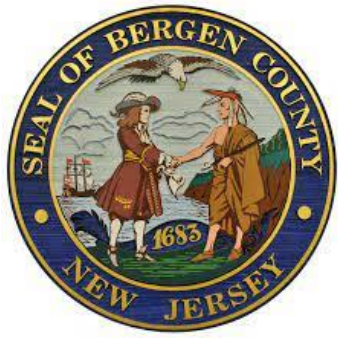
The 8 Domains of Livability

The availability and quality of these community features impact the well-being of older adults — and help make communities more livable for people of all ages.

1. Outdoor Spaces and Buildings
2. Transportation
3. Housing
4. Social Participation
5. Respect and Social Inclusion
6. Work and Civic Engagement
7. Communication and Information
8. Community and Health Services



[AARP.org/Livable](https://www.aarp.org/Livable)



Contact Division of Senior Services

Call: 201-336-7400, 877-222-3737

Email: seniors@co.bergen.nj.us

Facebook: www.facebook.com/BCSENIORSERVICES

Walk-In or by appointment: One Bergen County Plaza, Hackensack, NJ 07601

Hours: 9:00 am – 3:30 pm Monday - Friday

LORRAINE JOEWONO: I see our Department Director, the Department of Human Services Melissa DeBartolo, standing in the back. I don't know if you want to say anything, Melissa?

(Applause)

MELISSA DEBARTOLO: I just wanted to say good morning. My name is Melissa DeBartolo. I want to thank everybody for being here today. I don't have much to say following up on the wonderful things Lorraine just said but I wanted to give everybody time here to speak and provide feedback. We're really interested to hear what you have to say. Without further ado, I'm just going to turn it back over to Lorraine. But I did want to say good morning and thank you all for being here. It's so nice to have everybody back in person.

(Applause)

LORRAINE JOEWONO: We also have representatives in our audience. Shayla Nunn, Legislative Aid to Assemblywoman Shama Haider, District 37 and Shay Battle from the office of U.S. Representative Josh Gottheimer. Thank you.

Now is the time we all waited for. When you come up to the microphone, I know you're going to have your back to the panelists. They are used to that and fine with that. They know that everyone out there needs to hear what you have to say. Again, I'm going to call people up one at a time and you'll have five minutes to speak.

Our first person providing testimony is Noreen Best, Vice Chair of the Adult Services Committee.

NOREEN BEST: Good morning, everyone. My name is Noreen Best. I'm a member of the Human Service Advisory Council's Adult Services Committee. The Adult Services Committee targets the needs of adults age 60 and over and individuals with disabilities who are 18 and over. The goal is for these individuals to live at home as independently as possible, for as long as possible rather than in a more costly long-term care facilities. As part of the planning for older adults we have three areas of concern we'd like to discuss. First is transportation.

Remaining home as long as independently as possible implies the ability and resources to travel to meet basic needs. Many seniors have given up on personal vehicles and cannot always access established bus routes and cost of taxi services can be prohibitive. The Community Transportation program provides services to those who need it. During the pandemic it was necessary to limit service runs, but they were able to continue to provide Meals on Wheels delivery. As they are returning and the need for medical appointments and some programming activities continues to grow, New Jersey Transit's Access Link is a great service for those with disabilities as it shadows local bus routes. However, as we recommended in past testimony, Access Link needs to expand their routes to include shadowing of New York bus routes that travel local streets and trains, which would create more options for our residents. This should also include the bus routes operated by independent carriers that operate under the New Jersey Transit banner.

We also encourage innovative entities such as Uber and Lyft to further expand the menu of available transportation options. And include wheelchair accessible and lift equipped vehicles. Municipalities should be

offered incentives to share vehicles and use off duty school buses to tackle the transportation challenges that confront our seniors and disabled every day in suburban Bergen County.

Baby boomers are turning 60 in record numbers and property taxes are rising beyond the limits of their fixed income. The State of New Jersey has reconstructed its service model to promote community living for seniors in contrast to the more expensive housing options. But the floor in the model is the unaffordability of new housing and the costliness of maintaining existing housing in our communities.

We need to promote shared housing and to encourage the use of such modern outside the box thinking. Seniors need the flexibility to turn housing assets into revenue generators to afford basic necessities, like property taxes and food.

The Bergen County Housing, Health and Human Services Center has experienced alarming uptick in homeless seniors. Almost 24 percent of their population is now older adults. Bergen County seniors are increasingly falling into homelessness or poverty which has become a great concern. The pandemic only made these issues worse in that seniors are more vulnerable and fearful for their health and well-being.

Our third concern is senior home health aide services. Certified home health aide services make it possible for our frail residents to remain home as long as possible by providing assistance with activities of daily living, such as bathing, dressing, exercise, and light household chores. Home health aide services are funded with Area Plan funds from the Division of Senior Services and peer funding from New Jersey Department of Human

Services. Peer funds have helped keep individuals out of nursing homes and in the community. These funds are allocated to those individuals in the greatest need, up to 250 percent of the poverty level. Focus is on nursing home prevention services for those who do not qualify for Medicaid. Over the course of the past several years, there have been efforts to increase the salaries of home health aides and other caregivers but has not been enough to keep up an adequate supply of workers to meet the ever-growing demand. Some challenges include the hourly wages similar to retail jobs yet do not require the same sensitivity and skill so many agencies trying to attract a community qualified applicant.

The members of this specific work force cannot afford to live in many of the communities where there is the greatest need. A home health aide who needs to take two buses to get to work becomes easily discouraged. A good portion of workers have become reluctant to return to jobs, and many seniors they are serving choose to go without needed service out of fear for their health. The committee supports continuing wage increases but recognize that agencies will need a state subsidy to offset the salary increases. This may not be achieved through higher reimbursement rates and other creative solutions like funded transportation programs. The worker shortage could be offset by the reestablishment of public workforce training programs that prepare individuals with entry level skills. The committee acknowledges the outstanding work done by the Bergen County Division of Senior Services and community agencies they support but would like them to consider other services such as housekeeping, assistance with moving, and hoarding prevention. Thank you.

(Applause)

LORRAINE JOEWONO: I was just going to hit the bell, Noreen.

(Laughter)

Our next speaker, Roselyn Altman, a Hackensack resident.

ROSELYN ALTMAN: I first want to thank everyone, people in the panel, and Bergen County administrative office for having this forum. It's very important. Affordable senior housing is difficult to find in Bergen County. But first let me tell you a little bit about myself. I moved up here about 2000. I've been here about 22 years. I have an education in art education. And I was a very busy volunteer while I was -- all these years. I volunteered in Bergen Reads program where I was a reading tutor at the Fairmont School. I loved going there once a week before the pandemic. It was a pleasure for me. For two years I was also a member of the Garden Club in Hackensack, and I made a lot of friendships there and enjoyed the activities, but I had to resign. I did sell my condominium. I need some equity. I wasn't sure I could afford to stay in Hackensack. So, I sold my condominium, and I am now looking for a one-bedroom apartment but I'm finding it very expensive for a retired elderly single woman to afford the luxury of living in Bergen County. I've been seriously looking for four weeks now, and I might have to rent a garden apartment which doesn't have the facilities I need such as a grab bar in the bathroom so I can hold on. There are many waiting lists and I replied last year through Piazza Association and Ridgewood. I have not heard a reply. All the luxury buildings in Hackensack, rents are above 2,000 for one bedrooms. Nothing that is new is affordable for an elderly person like me. How would I define affordable? I would define it below the \$2,000 range. Even that's high. But most senior communities, where food and

housing and activities are offered, the monthly ranges from 4k to 5k. I did look at the Teaneck Classic Residence. That is \$4,040 a month. Most apartment management companies state you should only spend 30 percent of your income on rent. If you abide by that rule, you would need at least \$150,000 yearly income to afford this type of community. I know that beside rent it includes food and activities. But it's basically a once per month pay out.

I haven't closed yet on the sale of my condominium. But will include anticipated income with a financial advisor. I also saw on the Bergen County website that Bright View is offering lower income rents for their facility. I hope to apply but I was told they don't have any vacancies yet, I'd be on a waitlist. I did apply to Westwood House in 2019 since at that time I was anticipating making a move to high expenses and taxes. They advised me in a letter dated February 2020 I was above the gross income limit of \$36,500. My income level was about \$44,000 at that time. I do suggest the gross income limit needs to be raised. I don't know how that is determined but I see that is different for each community. I don't know if that's a HUD regulation or a community regulation.

I want to say in conclusion, I really like living in Hackensack and Bergen County. I have made many friends and I enjoy the many parks, activities, the diversity, the organizations, and lifestyle that is offered here. However, the needs of senior citizens especially in housing and other things like transportation, activities, and community involvement also need to be considered. I thank you for this opportunity very much.

(Applause)

LORRAINE JOEWONO: Thank you. Our next speaker, James Cassano, Palisades Park resident.

JAMES CASSANO: Can everybody hear me okay? My name is James Cassano, from Palisades Park. I'd like to wish everybody a happy National Limerick Day. I would give you one, but the ones I know start with "there once was a man from Nantucket". (Laughter).

Let's start with Bergen County. We have 930,060 population in this County, that is bigger than five states, the District of Columbia, and 60,000 short of the state of Delaware. Yet we only get 350 vouchers at this point in time with a population bigger than five states.

I have 30 broken bones in my body, 19 at one time. I've had my spinal cord ripped open where I have 7 clips, five herniated discs in my neck, C6 permanently out of place, shoulder surgically repaired, crushed right foot, blown right hand, and all the muscles in the back of my neck were cut so that my head looked like a balloon about to explode right before surgery. But I can't get Section 8.

This country is now sending \$54 billion to Ukraine, spending 10 billion on new arrivals, and 125+ billion on all the illegal aliens living in the United States. But when it comes to us, it's always "sorry, no open programs for you". The last time Section 8 was opened was 2019. That's three years. And we only get 350 seats.

I want to know from Bill Pascrell, Bob Menendez, Cory Booker, Kamala Harris and Joe Biden, exactly how much is spent on illegal aliens in the United States and how much he transferred over from COVID funds to help

get illegal aliens into the United States and facilitate the rest of their ride through the cartels via plane, bus, sometimes car service. How much is that costing the United States when we can't get anything in Bergen County?

Let's go to the PPP. The PPP, the Cares Act and the Rescue Plan. The PPP has had somewhere between 100 and 500 billion dollars stolen. Why? Because all they wanted to do was get the money out there. They didn't want to check, see if it was for real, counterfeit, whatever. They just sent the money out. I'm applying for a grant. They're sticking a 500 times microscope in every orifice in my body just to see if I'm eligible.

Yet they sent a guy, Mr. Tolliver in Louisiana, 1.1 million dollars after he applied for 7 million dollars for PPP. Another guy in Louisiana, Mr. Paul, got six million dollars before he got arrested, and he hid most of it. Now you're not going to find most of this money. Most of it went to foreign criminals overseas. That's what's going on in this country.

Let's see if I got anything else.

(Laughter)

Here is a good one. I was born in 1961 when the population was 110 million. Now it is over 330 million, which means my vote has been deleted by two thirds since the day I was born. Because we just let them in. In the 1980s when we did immigration, we let a million people come in. You know what happened? They put in chain migration, ended up being 64 million people that came to America off of one million people. Look it up. Please don't believe whatever I say; look it up on the Internet.

One of the last things I'd like to say is let's go to Bill Pascrell's Facebook page. I want you to look it up and see all the things he's got listed. How I beat the Republicans, how I screwed the Republicans, how I get under the Republicans' skin. But there's nothing on how I helped the elderly, the poor or disabled of District 9. We have a congressman who doesn't care about us. We have one Senator that only comes out when there's a big Congressional hearing, so he could stand up and play Spartacus. We have another one, Bob Menendez, I don't know what he does, but he was supposed to help me get Section 8. He found out that I don't vote democratic, he had an intern on their last day of the job call me and tell me I wasn't getting it because I don't vote for him. So, there was no record of it. All there was was a phone call, between I think it was her and I. That was it. And I never heard from them again and they blocked me every way possible. I can't call him, I can't write him, I can't do nothing because I'm blocked. Especially from Pascrell.

In closing I'd like to tell all the politicians how about taking care of America. We're taking care of everybody else. We send money to every foreign nation. We give money to every foreign national. We help every foreign national that crosses the border. But when it comes to our people, it's always "Sorry, man. We're broke". But they magically come up with 54 billion dollars for Ukraine and God knows how much is in the option to the CIA in that bill. That's all I have to say. Thank you very much. Have a great day, everybody.

(Applause)

LORRAINE JOEWONO: Thank you. Our next speaker is Betsy Huerta from North Arlington.

BETSY HUERTA: Tough act to follow. I'll do my best. (Laughter). Good morning, everyone. My name is Betsy Huerta and I am here on behalf of my mom Mila Huerta, in an attempt to express some of the greatest needs. My mom was born in 1942 in the Dominican Republic. After receiving her bachelor's in biology at the University of Santo Domingo, she moved to New York City. She was 25 years old. A few years later she met my father and they moved to New Milford, New Jersey in the mid-70s. Today she resides in Saddle Brook and has been a resident in Bergen County for the last 50 years.

My father was paralyzed when I was nine years old. Since that time my mom has taken on the role of primary caregiver and sole economic provider for my family. She continued to care for my father until his death in 2018.

Throughout it all she always worked in the medical clinical laboratories of New York and New Jersey, where at the age of 80 she continues to work in the health care setting running COVID test results during the pandemic among other regular routine care for patients. She currently works 35 to 40 hours per week, has no paid sick leave, and did not receive any hazard pay for working throughout the pandemic. Also has no 401(K) and no extra savings since all her money goes to basic daily living expenses. Between this full-time employment and her retirement check she is earning exactly enough to pay her rent for her apartment and other basic necessities of food, health care and transportation. Without this job, she would not be

able to afford her one-bedroom apartment and eat and attend her necessary doctor's appointments for maintenance of her diabetes and hypertension.

In 2020, my mother was the victim of fraud. These delinquents scammed my mom out of a little over \$11,000. Some from credit cards, and pretty much all money from her bank account which was her life savings and her safety net. She was completely and utterly devastated. She was embarrassed and she was ashamed. And also, she was out of luck because the banks and credit cards were unable to help. We filed police reports, filed complaints with the FTC. However, the scammers were long gone and enjoying her hard-earned money, and she was stuck footing the bill. Luckily, with the generosity and love and compassion of our friends and family I was able to collect around \$5,000 through a GoFundMe page I had created, in order to help her at least pay the credit card bills she ended up getting stuck with.

In my opinion, the greatest needs of seniors in Bergen County is affordable housing and more vigilant monitoring of their financial health. After all is said and done, my mother is one of the lucky ones, because she is still able to work and has me to advocate for her. Today I'm here not only for her; I'm here for the countless other seniors who don't have someone they can depend on. Seniors need help to navigate this ever more complicated and dangerous world we live in.

Some suggestions I'd like to propose as possible solutions.

For housing, item one. We need a portion of moneys specifically earmarked for seniors in order to subsidize affordable housing not just all

low income. The lottery system, as you so elegantly spoke about before, it needs to take into consideration future financial needs as well as the current needs. So, for example, my mother doesn't qualify for a specific apartment because of her income today. But the idea is for her to be able to stop working. So, you need to be able to take into account only what is her retirement check. I've been trying for the past three years to get her into an affordable housing unit in Bergen County, but we haven't hit the lottery for any apartment.

Financial health. We need more education and awareness around fraud. I see announcements on the radio and commercials on TV and I think that's a good start, but we need to do more to protect our senior citizens. We need to mail out fliers, let them know not to answer unknown calls, or people that claim to be their relatives, or some sort of authority figure.

Perhaps landlines and mobile companies can do more to prevent these calls from reaching them in the first place. Maybe banks can have some sort of protocol before allowing seniors to suddenly withdraw large sums of money for no apparent reason. Perhaps credit cards can be set up to be alerted when they see sums of specific amounts withdrawn quickly and freeze it before things get out of hand.

Lastly, I thought it may be possible to try to create a victim compensation fund for elderly victims of fraud who may otherwise not be able to recover any money back.

I'd like to thank you for this opportunity to allow me to voice my concerns. We have seniors in our communities who have bought homes, raised children and paid taxes here. Some have been less fortunate than others to

be able to save enough for retirement. And we have a communal obligation to support them. Please also know I'm still looking for help and suggestions to get my mom into a stable solution. Thank you for your time.

(Applause)

LORRAINE JOEWONO: Thank you. Again, I just want to remind everyone that our Division of Senior Services staff is here if you need assistance, or if you have any concerns. Some of the issues that have been brought up we may be able to help you with. Please see them in the back. Also, please remember to pick this up. This has a lot of information that may be able to help. It has our phone number on it so you can call us also.

Our next speaker is Elizabeth Davis from Brightside Family.

ELIZABETH DAVIS: Thank you so much. I appreciate this opportunity to speak to you all. My name is Elizabeth Davis, founder and Executive Director of the Brightside Family, a group of closely affiliated non-profit organizations that provide affordable housing, affordable assisted living and other support services for older adults, including most recently a new money management program that's going to be focused on targeting financial literacy and helping older adults with avoiding the kinds of things that your mom experienced.

Many of our programs and facilities have received support from the County, and for that we're grateful. I'd like to congratulate the County on its new Age-Friendly designation. As a representative of Age-Friendly Teaneck and Age-Friendly North Jersey, I look forward to working with the County and its programs on addressing the growing and changing needs of older adults.

Already we have seen firsthand the critical need for collaboration between the County and individual towns on issues such as pedestrian safety. In many towns, some of the busiest intersections are on County roads, and we need collaboration to include pedestrian crossings and so on.

Continued cooperation between the Township and County is essential in planning for safe streets, expanding transportation options, ensuring access to affordable health, preventing and managing food insecurity, building awareness of available resources, especially around expanding affordable housing options.

Several years ago, I testified here about the problems that older adults face as they're trying to navigate the application process for affordable housing, and identify which buildings are accepting applications. And I was really grateful that in response to that the County did set up the position of Housing Navigator. I think that's been a huge help to older adults.

Speaking of affordable housing, Bergen County has an affordable housing crisis. Nearly 38 percent of homeowners over 60, and more than 53 percent of renters in Bergen County are housing cost burdened, meaning they are spending more than and in some cases much more than 30 percent of their income on housing costs. Waitlists for affordable senior housing buildings in Bergen County can stretch as long as ten years. Our own HUD 202 building with 62 units which we opened in 2016 has 900 names on the waiting list. This building is creatively designed to support aging in place and with space to host wellness programs, social services and when needed an assisted living program. While Teaneck was extremely oppositional to this building during the development phase, the

Township now embraces the building and has provided my organization with land and funds from its Affordable Housing Trust Fund to build another 40 units of affordable senior housing at 1425 Teaneck Road. This building will include a small community center on the ground floor. And we hope to collaborate with the County's Information & Assistance team to bring resources and services for senior residents in Teaneck's northeast section.

Sadly, there is simply not enough development of affordable housing. For-profit builders and long-term care companies are not responding to the growing affordability gap so it's imperative our County leaders look for ways to spur the development of housing and care programs designed to serve elders with low and moderate incomes.

I can't help but think of the large property in Rockleigh where the former intermediate care facility was located. This large location would be ideal for the development of an affordable and innovative senior housing village. With support services and amenities onsite. An assisted living program could be brought onto the site to support residents as they age and become less independent, allowing them to age in place comfortably and safely and with dignity. Right now, our facility Brightside Manor is currently undergoing major renovations and an expansion is the only assisted living community in Bergen County that is truly affordable and always accepts residents on Medicaid.

Assisted living programs bring all of the services and amenities you receive in an assisted living facility into affordable housing, providing access to assisted living to older adults who would otherwise end up in nursing homes because the typical assisted living community in New Jersey costs

anywhere from \$6,000 to \$12,000 per month.

I hope it is not too late for such an idea to be implemented and I know the Age-Friendly North Jersey team would be very happy to explore this further and strategize with the County. Thank you.

(Applause)

LORRAINE JOEWONO: Thank you. Our next speaker is Barbara Marie from Hackensack.

BARBARA MARIE: Good morning. Parts of me have fallen asleep. That's no reflection on previous speakers. I have five minutes and I have five points. To benefit senior citizens and persons with special needs, Bergen County used to do this and should do it again. Promote and sponsor a thing called Vial of Life. This is a list of a person's medical history, current medications and emergency contacts which is kept on your refrigerator so if a Paramedic comes in, they can give you immediately what you need.

Here's the best part of Vial of Life; listen up, Bergen County. It's free. Free. In the testimony I've given to the County there is a link. Click on it. Get it now. www.vialoflife.com

I learned only today that Bergen County has the designation as age-friendly. Previous to today, it was my understanding that there were only 6 towns in the County: Englewood, Ridgewood, Teaneck, Garfield, Westwood and Fair Lawn. Now that Bergen has the designation, I want to alert the County that the Taub Foundation is enormously enthusiastic about funding age-friendly initiatives. They have been known to fund 75 thousand dollars a year for three years. There are 66 more towns in Bergen that

haven't got the designation.

So, if Bergen took that on for 66 towns, do the math. \$75,000 a year times three years times 66 towns, \$14,850. Go for it, Bergen. The money is sitting there for that purpose.

They keep talking about money. Local supermarkets such as ShopRite, Stop & Shop, and so forth, they charge \$5 to have a shopping order electronically processed, and \$6.99 to have that order delivered to your house. Now, when you've got a senior citizen like me, who spends a whopping \$35 a week on food and sundries, adding an additional \$12 to that, you're increasing my weekly bill by 34 percent. For that \$12 I could buy a nice bottle of booze. Right?

Now, if you do very, very round figures, let's say 200,000 seniors age 60+ in Bergen County, are charged \$12 a week for their grocery delivery. For the supermarkets, that's a weekly income of \$2,400,000. If you do that for 52 weeks a year, that's -- are you sitting down? \$124,800,000 income to the supermarkets. I think someone has to have a conversation with ShopRite. Agreed? Yes.

Lorraine spoke earlier about the issues of social isolation and loneliness. Companionship and help with small chores and errands, as well as access to a good handy man, are we meeting the greatest needs of the Bergen County seniors? These needs are in fact addressed by the local nonprofit known as Bergen Volunteers. They have the CHEER program and the CHORE program. The problem is there is a waiting list of anywhere from 6 weeks to three months for these types of services. The other problem is that Bergen Volunteers is a little bit under the gun financially. Of course, as

a non-profit they're raising their own funds. And there's only so much they can do. My suggestion: the County of Bergen really should assume responsibility for these couple of programs. Not only operating them but really expanding their reach.

Last but not least, the issue of transportation which has been addressed. The local nonprofit here in Hackensack, GreaterBergen.org recently partnered with Uber to give Bergen County residents free rides to and from health-related errands and appointments. This service was recently initiated through grant funding. Although I myself am not aware of who the granter is. Ultimately this funding is going to expire and then the program will disappear. Again, I suggest that under the mobility management function, Bergen County should really look into this and assume perhaps the responsibility and whatever expenses for operating this program.

That's it. I'm done. Thank you very much.

(Applause)

LORRAINE JOEWONO: Thank you. Next speaker, Kathy Kuzma from North Jersey Villages.

KATHY KUZMA: Good morning. All the things I hear, and I know that there's a movement out there that could help with some of it. My name is Kathy Kuzma, Executive Director of the NJV Hub Village. North Jersey village board members want to join me in congratulating Bergen County on their designation, their age-friendly designation.

As County Executive Tedesco, and Commissioner Chair(wo)man Zur said, we do have a lot to be proud of and a lot to look forward to. We're proud

of the designation but we're not done yet. As they continue to look for ways to make Bergen County more age-friendly I hope that promoting and supporting the village movement concept is among those initiatives.

In 2014 I was introduced to the village movement. It's a membership organization concept of neighbors helping neighbors. After reviewing the tools available through the village-to-village network, I organized a steering team to bring the concept to one town in Bergen County. Shortly thereafter I was invited to attend the first meeting of the age-friendly community initiative in North Jersey. North Jersey Villages then worked with age-friendly coalitions in Englewood, Garfield, Ridgewood, and Westwood creating surveys, developing tools for improving communication, planning programs on the census scams and fraud, home safety, and advanced care directives. Those relationships with the age-friendly community initiative coalitions was the impetus for North Jersey Villages to develop as a village hub and spoke model.

NJV is the hub to facilitate exploration, development and sustainability of spoke villages in hopefully every town in Bergen County. It's a concept of neighbors working with neighbors to fill any gaps in local activities or services that the local seniors determine need to be met in their community.

Every village is different. Every community has different specific needs. Bergen County provides many resources for seniors undoubtedly. And phenomenally. Many towns also provide free or low-cost meal programs, low-cost transportation and fitness programs, intervention services, as well as social activities and educational programs. But filling the gap is not only

about supplementing what is provided. Filling the gap is also about the basic things that we are not able to do that we could do ten years ago.

Village concept provides an organized support and outreach so that if a family member or a neighbor who usually knows about all the local service providers, drives to social or educational events or to a doctor appointment, offers to do the shopping so that you don't have to pay those exorbitant fees that ShopRite is charging, or helps to get handyman stuff done, but that person can't do it today. Another neighbor is available to fill the gap through a very simple organized online system, or through a one-on-one phone call established by the village.

But filling the gap is also not only about what we can no longer do. Filling the gap is also about how we as seniors can fill the gap for others. The village concept builds self-esteem of older adults by tapping into their skills and experiences so that together they build a neighbor network to help them all age at home more safely, more affordably, and more enjoyably.

The village concept offers intergenerational opportunities engaging the needier seniors, the isolated seniors, and those not-ready-yet seniors, the ones who don't want to go to the senior centers and don't want to acknowledge they're getting on there. With the onset of COVID-19, the NJV hub village became a virtually virtual village free to all Bergen County seniors through email blasts and the NJV website and through programs recorded for local TV stations and available on the NJV YouTube station. Quarantined seniors could find current COVID information as well as services and resource information. And a calendar of informative and also all the entertaining online events including The Met, or some game shows.

The robust website is still maintained but now where do we find the support to build the spoke villages? The spoke villages to meet the needs of those Bergen County seniors, many who do not have family or a support system nearby to address what are seemingly trivial things that impact their everyday quality of life.

The hub and spoke village model that NJV embraced is becoming most popular in the village movement. Because of the hub's ability to support start up villages, and then to share some resources and expenses, its not-for-profit status and other benefits during the spoke village's development. The new spoke village will then need less funding and can focus on building and serving its membership.

Besides hubs, other sponsors or parent organizations hosting villages, private or public social service agencies, home health agencies, neighborhood associations, churches, senior centers or health systems, each offering a different level of support. (Bell ringing).

Okay. I'm going to move down to my key point here. What can we do here in Bergen County? I'm skipping over here some research information on how the movement is getting greater recognition and more support from local governments. That's a key thing today.

The start up for a village would be about \$3,000. What can we do here in Bergen County? I hope that I convinced the County to take on the initiative of promoting and supporting village. Funding a few startups as models would make it easier for other new startups to get local donors, to support the efforts to develop the village. I suggest four criteria based on what the village-to-village network has to offer.

In looking at something that you can't vet well because it's new. There's a blueprint, the village 101 tool kit that's worked for over 360 villages. The village leadership seeking funding will become a member of the village-to-village network and intends to use that village tool kit and take the -- and its checklist -- a funder can have confidence in the leader's success.

A funder can also be confident that this group of people can manage the responsibilities and day to day operations of such a village again because they don't need to reinvent the wheel, village specific operations platforms have been developed. Key people in a village would be an IT person for the platform management and a call center manager.

And to protect the investment, encourage leadership commitment, it's important the leadership consider the two-by-two or the co-leadership of boards and committees. It would be easier for seniors to commit to and fulfill the responsibility of leadership if they know they have a backup.

Similar to the age-friendly community initiative, three phase funding process, I have recommended and attached to my testimony a plan for funding based on the task list of what needs to be done to create a village.

As you continue to look for ways to make Bergen County more age-friendly I hope that promoting and supporting the village movement concept is among the new initiatives.

(Applause)

LORRAINE JOEWONO: Our next speaker is Deirdre Paul, Englewood resident.

DIERDRE PAUL: Good morning. I'm genuinely pleased that we are all gathered here today in such a welcome change from that which we've endured during the last two years. I thank County Executive Tedesco, Bergen County Commissioners, as well as the Division of Senior Services for convening this critical hearing.

This hearing is important to me personally as I am a daughter of a mother with dementia. It was a heart wrenching day when my family recognized that we could no longer care for my mother at home. So, I always stand with children and loved ones who have been faced with similar decisions. Yet my heart continues to bleed for those who those children and loved ones who lost at a minimum 81 of their parents and family members at Paramus' Veterans Home because Phil Murphy epically failed to protect them by returning COVID-infected patients back to them in active disease status.

These men and women who selflessly served our country deserved so much better than they received from their County and state governments. A federal inspection report and more than 150 emails show poor decision-making and shoddy infection control helped the virus spread rapidly through the facility. While the Murphy administration offered those families cash settlements for the deaths of their loved ones that they likely would have refused if it meant their loved ones didn't needlessly die, there's been next to nothing done to get these families the answers they deserve. And this is not an isolated case.

The numbers of families suing in Bergen County now extend beyond the Paramus Veterans Home and include those of deceased residents in Care One in Westwood and Cresskill. Their class action lawsuit with other New Jersey families claims that Care One's lack of safety and preventive measures as well as its agreement with the state health department to accept discharged hospital patients who tested positive for COVID caused their loved ones to die as well. The lawsuit alleges the deaths were a direct result of Care One's push to unnecessarily take an influx of COVID-19 patients despite being unprepared and unequipped to do so safely.

From the time of those deaths until the present day, there have been calls for legislative hearings. There have been demands for tighter County oversight over these privately owned facilities. More recently, a resident of a Teaneck nursing center wandered away from the facility this winter and apparently froze to death. As temperatures were in the teens and 20s on the day he died on an outdoor patio.

It is simply unfathomable to me that a little more than two years out these families' pleas for help continue to go unanswered. And that point serves as the nexus to my closing.

What has Bergen County government done to assist them in getting the answers they seek? Or advocating on their behalf? Thank you.

(Applause)

LORRAINE JOEWONO: Thank you. Our next speaker, Diane Deslauriers.

DIANE DESLAUERIERS: I really don't have anything planned like these other eloquent speakers. But I'm here today as a care giver and an advocate for my brother who is 87. I would like to address safety and health concerns, and health services for the elderly.

My brother is paralyzed due to a break in his hip. It was after surgery. He came home. I never was told he was paralyzed. None of the doctors admitted it, but as I saw him with a dropped side mouth, not able to use his arm, not able to move his leg, I questioned the nurse and said did he have a stroke? And the nurse said I think so. No one ever told me when he left the hospital that this was the condition.

I brought him home. Because as far as money is concerned, we couldn't afford any facility care. So, in dealing with him, I've had many, many issues with home health. I've tried to take care of him. He was placed on hospice. And after a year and a half, he did not pass, or die. They took him off hospice, and now put him on home care. And their answer was he wasn't getting any worse.

Well, what do you call worse? When you're paralyzed, you're bed bound, you have an in dwelling catheter; you cannot speak, you cannot move on your own to even change a position. But they took him off, and I tried to appeal the decision. And I was told that's the way it is.

Now I am entitled to an aide. Once a week. I get a nurse every two weeks. And when he just had a terrible bout of a problem with CDEF, I was told when I called the agency to tell him the blood pressure was 70 over 45, the nurse called me and said, well, I'm due to come out on Friday. So, I'll see him then. This was a Wednesday.

I'm lucky he didn't have a stroke. He didn't have a heart attack. Or he didn't have kidney failure as a result of that blood pressure. I had called visiting physicians. They ordered blood work for him, they ordered a stool specimen. I waited and no one showed up. A week later, one week later, the lab called me and said we'd like to come out to get the blood work and to get the stool specimen. I said, it's a week too late. I said, he doesn't have this problem right now. I was able to get him through this.

Now, I don't understand what is happening with our health care system. He has insurance. He has Medicare. And yet I am being denied help. The doctor wrote a letter of necessity stating that he should have more help available for his care at home, since he is bed bound and he needs bathing. He is six four, 240 pounds. And I take care of him.

I just got back from a broken leg myself. And I have difficulty with this, but I do the best I can. So, my concern for all people who age, who can't get out of the home, who can't socialize, who can't feed themselves, who can't take care of themselves in any way whatsoever -- what do we do?

I agree with the people that spoke on what happened in the nursing home. I have another family member who is in a nursing home. He stays in his room. They feed him in his room. They did away with the cafeteria where they used to eat. He is isolated. There is not enough help. When I go to visit him, he is dirty, he hasn't been changed. His clothes have been stolen. And this is an ongoing thing that happens in nursing homes.

I don't understand what we can do. But I would hope that by my coming here, and I am getting the resources available through the materials that have been presented, that I can do a better job and I can get more services

for my brother. Thank you.

(Applause)

LORRAINE JOEWONO: Thank you. Our next speaker is William Huiskins.

WILLIAM HUISKINS: Good morning. Just a little background. I've been living in Bergen County for almost 40 years. I was a Councilman in Glen Rock. I am a trustee of a senior housing in Glen Rock. And I am on the committee of Glen Rock senior citizens housing -- Senior Citizens Advisory Council. I've heard a lot of very interesting things and very sad things here today and I am speaking as a senior. I'm well into my second decade, according to the statistics, I'm in my second decade of being a senior according to the 60 is the deadline.

I want to talk about property taxes and what they're doing to our seniors who want to stay in their homes. Like the woman who talked about villages and people who want to age in place and age in their homes. In Bergen County they find it extremely difficult to do that because of the property taxes. The average property taxes in Bergen are around just approaching \$15,000. And the average for New Jersey is around \$10,000.

If you break it down, 70 percent of the taxes or almost 10,000 of the average for Bergen County are school. And then about 20 percent are due to the municipality, and ten percent due to the County.

What I'd like to see is if our County can work with the state on doing something for the seniors because they don't have the children in school anymore. And they're paying that. The ones that I've known and I'm part of

with a lot of the service that I'm doing, they recognize that they should help subsidize because many of them did put their kids through the school. But as they get much older, that 70 percent of their property taxes is really hurting them. And having them -- forcing them to move out of their homes.

I see that all the time. I see it -- like I said I've been here almost 40 years and I've been very active in the senior community after I retired and started providing service. Many are moving over to lower tax counties, like Passaic. Many people in Glen Rock are moving over into Hawthorne which is a very nice town. But they're moving out. And they would prefer to stay.

So, what I'd like to see if our County can work with the state on figuring out ways to help the seniors, the senior freeze tax doesn't really work for them. And the homestead property tax. I've gone through it. They're very complicated and they really do not help our seniors be able to stay and age in place where many of them want to do.

So that's what I'm here to say. Thank you very much.

(Applause)

LORRAINE JOEWONO: Our next speaker is Cynthia Arone from Greater Bergen Community Action.

CYNTHIA ARONE: My supervisor has submitted testimony. I'd be happy to read it.

LORRAINE JOEWONO: I'll go to the next speaker and come back to you. Because we do have the testimony. Our next speaker then is Robert Frank from Absolute Insurance.

ROBERT FRANK: Thank you. My name is Robert Frank. I have an agency in Bergen County, Absolute Insurance Management and I've been working together with the senior community for over 25 years.

It's been a couple of years last since I spoke here before the council, and I appreciate the opportunity for public discussion on programs for seniors. COVID-19 ravaged our world and many familiar faces we see here in the room today. I saw Jeanne Martin here before from Meals on Wheels and I was looking for my friend Julia, I didn't see her from the Taub Foundation. You're hearing all about the Taub Foundation today and all the great things they're doing.

We're on the front lines with our seniors, and all of us are trying to figure out how we can best serve our patients and our clientele. On a personal note, I was asked by the Chamber of Commerce to connect with a local food pantry. I was so touched by the experience that I converted my agency for 18 months into a fully functioning food pantry that fed thousands of North Jersey residents. In a recent volunteer session with a committee food bank in Hillside, I learned about the real need for more food pantries and other essential benefits in Bergen County. Recently our neighbors in Garfield opened up the Unity Health Center which provides many needed services, and we applaud all that made that happen. A recent survey from the Kaiser Permanente Foundation said that while one-third of patients in the US frequently or occasionally struggle with social determinants of health, 35 percent said they weren't sure if they could identify the best resources if they or a family member had a social need. Providing community-based resources for a patient is essential to address social elements that may impact the overall health and wellness, especially if

patients aren't aware these resources are in place.

Research has shown that 80 to 90 percent of modifiable health related behaviors such as environment people live in, their income or educational level, and socioeconomic factors affect health while medical care accounts for only 10 to 20 percent of the controllable factors. I'll give you an example. When you look at the health care dollar, only 20 to 30 percent of this -- I'll rip it -- is for the clinical. So, things that are related to the doctor and hospital. The other 70 to 80 percent are things we're talking about today. Help with transportation, food, prescription drugs, housing. These are all major things that affect the health care dollar and need to be addressed, and they are getting addressed now.

It particularly affects multicultural and African American communities and they're adversely affected more than Caucasians. So, what are we doing to address the social determinants of health? We will continue to focus on helping individuals on Medicare obtain free or low-cost medicines. Medication adherence is a 300 billion dollar issue in the United States. The major issue is that people are not taking medicine because of the high cost. That leads to higher hospital readmissions, sicker patients, and higher medical costs.

Governor Murphy just increased the eligibility amounts by \$10,000 for PAAD and Senior Gold. We applaud the Governor for that. There are actually thousands of folks eligible for these benefits now and we want to get the word out about that.

You'll be able to get that \$400 diabetes medication or that \$500 inhaler. You may be able to get that for \$7 now. The state pays for the insurance

plan. It's a beautiful thing.

The other area we're committed to improving is transportation. Getting to and from medical appointments, pharmacy and essential services is a tremendous problem for our seniors. A recent survey by the North Jersey Health Collaborative found that transportation -- 60 percent of the issues in Passaic County were related to transportation and we're seeing similar numbers here in Bergen County.

As in the past we will be collaborating and partnering with nonprofits, hospitals and local County officials and religious leaders to improve patient outcomes. Finally, many organizations realize the value of this social determinants of health data but simply don't have an idea where to start. We look forward to implementing programs and strategies to address these crucial issues and welcome the support of those here today and the communities we serve.

We could not achieve health equity for our residents on Medicare if we do not address the social determinants of health and ultimately its poverty that we have to deal with. Thank you for your time today.

(Applause)

LORRAINE JOEWONO: Cynthia, are you ready now? Just to let everybody know, while you're up here speaking they (the panelists) can see you because the TV is over there.

CYNTHIA ARONE: Good morning, everyone. I hope you can hear me all right. My name is Cynthia Arone, Greater Bergen Community Action. My supervisor Lynn Algrant, who is an amazing person, was planning on being

here herself. However, I will read her statement you will see she was unable to be here.

Lynn writes my name is Lynn Algrant I'm Vice President of Planning, Development, Communications of Greater Bergen Community Action. Either reading the statement or here in the room is Cynthia Arone, my colleague (that's me), has been scheduling rides and hearing stories and troubleshooting the transportation challenges of the medically challenged in our area for months. I'm going to ignore her compliments here because it's a little embarrassing.

It was her intention to deliver these remarks in person today not only because in person feel like joyful words, but also because the issue is timely and important. As she says, my Mother's Day gift was COVID. I'm both vaccinated and boosted so the course of the illness has been mild and short, and I anticipate a full recovery any day now. However, I cannot be there in person. She had just enough symptoms to have as she called it COVID brain to be confused about the date of this hearing.

So, she threw this together last night for me to present to you or to have read. The issue she wishes to speak about is too important to let COVID delay a fruitful discussion again. She also said if you have any questions, you can ask me and I'd be happy to address them. I definitely will.

In 2019 Chantelle Walker, now of the Reid Foundation for Autism, then of the Adler Aphasia Center, contacted Lynn about a conference she'd attended. She heard a presentation from senior executive of Uber who was differently-abled wheelchair bound who talked about ride sharing apps as the future of transportation in hard to provide transportation communities.

Lynn was CEO of Bergen Volunteers at the time and had been running Bergen Leads for years. Chantelle was pitching a think tank issue.

They didn't wait. A task force included HIP, age-friendly groups, Bergen Volunteers and the County began meeting regularly. The indispensable Colleen Diskin signed on to do research. Within a few months we had determined between the County, various senior centers, many with CDBG funding and municipalities, over one million dollars was invested in senior transportation but that clearly didn't get people where they needed to go as often as they needed to.

Because of the pandemic, Greater Bergen Community Action received a passthrough grant from Uber to provide free rides to vaccination appointments through their HIPAA compliant Uber health platform however the grant came too late for the vaccine crunch. So, uptake in availability was slow.

We were able to make the rides available for use to any medical appointments and word started to get out. We've been getting many, many calls. We're providing about 50 rides a day now. Most to seniors although the program is open to anyone who needs it. In quotes, remember we need a bigger car because of oxygen tanks or another quote, today gets to ring the bell, his last chemo treatment. Another one, I'm visually impaired. You do not know what it means not to have to impose on my friends for doctor appointments. Those are some of the different things that we have heard from riders who use our service. People have told me -- I'm digressing from what she wrote -- people told me it's great the doctor wants them to go to physical therapy or to certain treatments, but if they can't get there, it's no

use. They're very grateful for this.

In 2019 on that task force Lynn knew somewhere in the new technology was where the answer for Bergen County challenges would lie. Large numbers of people who need door to door service at the times they need it. However, she'd not experienced after using the tools feeling the power. But anyone who knows Lynn knows she would never be one to jump at tech solutions to local challenges. But she's seen the future, experienced it and knows this is an answer to help with our suburban challenges. Lynn is sure transportation comes up year after year at these hearings and we've heard it today, and at hearings of other departments. The pandemic gave us the perfect storm of community experiment, tech platforms to solve medical transportation challenges in suburbia. Greater Bergen is here to tell you tech is the answer. Nothing the County or any municipality can do can replicate the service we've been offering for 8 months. We've been having people use online to request these rides. People email me, and call me on the phone, and I will schedule rides for them right on the phone. We're here to say for a fraction of the one million plus we've been spending on transportation programs that don't always get people where they need to go when they need to get there, we can get everyone where they need to go when they need to get there and can provide an economic boost to local ride app drivers. Thank you, Lynn Algrant, Vice President of Planning, Development and Communications at Greater Bergen. I'm Cynthia Arone, I've been administering this program. If anyone has questions, feel free to reach out.

(Applause)

LORRAINE JOEWONO: Thank you. Our next speaker is Francesca Espinoza. Is Francesca here?

ROLAND ESPINOZA: Good morning. My name is Roland Espinoza. I'm Francesca's husband. The reason why we are here, as you can see, my wife was an active and vibrant woman of the community. We've been in Bergen County for over 40 years. She was an independent businesswoman. But she unfortunately has been diagnosed with a terminal disease called corticobasal degeneration that has a limited life expectancy. Basically, it's a condition where areas of the brain shrink. The nerve cells degenerate and die. There is no cure for this unfortunately. As you can see, she is confined to a wheelchair, unable to walk and communicate. She has to be fed, clothed, bathed and helped with literally everything including bathroom visits. The reason we are here is because we had contacted our representatives on both sides of the aisle for additional help and the only one that has answered me, which he did last year, was representative Cyrus from Jersey City. The reason why is maybe because I told him that I was born in Cuba, and as he was as well.

Unfortunately, we are under the assistance of a home health aide where there is limited funding for that. We are having approximately nine hours a week. With regard to the JACC program, as you can see, that is not enough. It is difficult for me even to hold down a full time or even a part-time job. We have been living on our 401(K) which started in the six figures and is now down to at least \$20,000.

As you can see, and hopefully as the board can attest to, we do need additional funding. If there is any person who would be able to assist me in

this, I'd be more than welcome to give them my information. But the reason why we are here is because yes, we've heard testimony from various speakers, but this is something that is real life, as you can see, and attest to.

We do have our faith. And that is what keeps us going. We are active within our church. We go to Bethany Church in Washington Township, and they've been more than helpful with assisting us even financially. We thank you for your time. And we hope that this testimony that is offered will be able to assist us in Francesca's well-being and also our health moving forward. We thank you.

(Applause)

LORRAINE JOEWONO: Thank you. Our next speaker is Joan Doheny from River Vale Senior Club.

JOAN DOHENY: Good morning. I heard about this meeting through the River Vale Senior Club. My family and I moved to Bergen County 45 years ago. I have a house in River Vale. I recently relocated to an apartment in Westwood. However, it was the River Vale club that told me about this even though Westwood is touted as something senior friendly they never told me about this. I thought this would be a room full of my contemporaries. Mostly it's people doing great work in societies. And I thank God do not have many of the serious problems that have been brought up here.

But I do have concerns. And I hope you'll listen to them. I'm from the Pascack Valley. Park Ridge is one of the towns in the Pascack Valley.

They recently opened a new apartment house with swimming pool, named after James Gandolfini, a Park Ridge native. This year the people who moved in last year are getting something like 16 percent rent increases. Besides helping people who own houses, how about a housing council in Bergen County to monitor rent increases as they have in New York City?

In regard to food, it was talked about the expenses of having food delivery from ShopRite. How about the buying in bulk program? ShopRite has a great Can Can sale in January. If you want to buy ten cans or ten jars of spaghetti sauce, how about giving seniors or people -- any individual, the same price for one can or two jars that you need? Let's see what else.

Yeah, restaurants, if we ever get back to eating out after COVID, they have the kiddy menu but it's age restricted. As you get older the menu is smaller. Why not low-price meals? That's what people want, a small portion.

Clothing. I am wearing my Chico's jeans and Kmart shirt. And Payless shoes. All stores that were in Westwood. Payless is gone. The whole chain is gone. Chico's is not in Westwood. Kmart, we have the last one in the State of New Jersey and only three left in the country. Westwood has stores, but they're astronomical to buy clothes. I use the Westwood town bus which will take me very locally, Westwood and just across the town line. I use the County bus which will take me for food or for medical. Where do I go to go clothes shopping? How about a nice day at the mall? I can still walk around, but how do I get there? As I said Westwood will take you locally, that means Old Hook Road, the border of Westwood and Emerson. On occasion I've taken a taxi to get there because my appointment was too late or too early or whatever for the County bus.

However, due to --

AUDIENCE MEMBER: Thrift shops. Thrift shops.

JOAN DOHENY: Where are they? How do I get to them?

AUDIENCE MEMBER: There's one in South Hackensack.

JOAN DOHENY: How do I get there?

AUDIENCE MEMBER: You save so much money there that you can afford a taxi.

JOAN DOHENY: I didn't hear what you said.

AUDIENCE MEMBER: We'll talk later.

JOAN DOHENY: Okay. Yes, I took a taxi to the doctor at Old Hook Road. That was fine. However, on the way back, there are no taxi drivers. I called Uber, I called Lyft, I called our local private taxi company. They can't get drivers to drive in the evening. I wound up walking home. I wound up walking a mile and-a-half home from the doctor's because I couldn't get any transportation.

Pascack Valley Hospital is on Old Hook Road. It's always been shocking to me the 45 years I live in Pascack Valley this is a hospital that has no public transportation. Why is there no bus that goes to this hospital which would also be going to these doctor offices? Some of these problems could be provided by better public transportation which could be an advantage to everybody, not only senior citizens. There were a couple of Coach routes in our area that all died with COVID. I don't know if they're coming back. Is

New Jersey Transit going to pick up? Is Coach ever coming back? I don't know. We have less public transportation than we had previously.

For senior citizens who are still walking around and going out, 165 bus to Westwood doesn't do late routes on a Saturday night. On the biggest going out night of the week, you can't get back from New York to Westwood. You can do it during the week but no nights out on Saturday for you in the Pascack Valley.

When you are waiting for a bus, how about shelters and seats? Paramus Park, they have shelters, but they have taken out the seats. You can stand there and wait for the bus. Many of the shelters are so flimsy they don't shelter you from anything. I'm familiar with Englewood because for 12 years before COVID I ushered at Bergen PAC. Englewood has great big shelters where you are really protected from rain and wind and snow. In addition, Englewood does a marvelous job of shoveling the snow when they have it. It's not just there's a bus stop. Good luck to you. They do a wonderful job.

They also do a wonderful job with the push button to get the light to change. A great big metal thing so you can hit it with the flat of your hand. Older ones, you're afraid to put your finger in because you don't want to break your nail. God forbid you have rheumatoid arthritis. How do you even get your finger in the thing to change it?

When you push the button, there must be an electric eye in Englewood. They look up the street and says nothing is coming. Cross. In Westwood you push the button, you're too late. We have the traffic going in your direction, but you can't use it now. Wait for the traffic to go the other way

and then we'll let you go. This is nonsense.

Yeah, we're talking about the free rides with Uber to doctors. Which would be nice. But I have another suggestion. In the recent big hurricane, the building where my son in law's business was located lost its roof. This is I think Kearny, the business was in. The town declared it unsafe. He was going to lose the business because the building was going to be demolished. But the landlord convinced the town that they would rebuild the building, and it's in process. My son in law is visually impaired. My daughter was looking for some extra money, so I told her about the taxis up in Pascack Valley that needed drivers. She contacted them. She never heard from them. Three times I had to walk home from Old Hook Road because nobody is driving at that hour. I suggested she go to the senior citizen housing in her town and say she's willing to drive. Because to my mind it would be safe driving for her. Not too many seniors are going to attack the driver.

And you could accept or refuse people if the trip was too long. The senior housing where she lives refused. They weren't interested. (Bell)

Better walking conditions. I've had three falls. Not that I'm regularly falling. Three falls over six years. The most recent one was here in Hackensack due to an uneven pavement on the street, the asphalt. The first two were uneven sidewalks. How about a group of people to check the sidewalks? Could be a nice part-time job for seniors, walk around, note repairs, maybe make a little money, and prevent future falls. I think I've run out of ideas. Thank you.

(Applause)

LORRAINE JOEWONO: Joe Cinque from Community Transportation wants to respond to you. He's right there.

JOSEPH CINQUE: We do also have that program with Uber -- we also have that Uber and Lyft and we can use that for shopping. If you get in touch with us, or Senior Services, or a sister agency, we work very well together. Anyone over there, call either one of us and we'll try to make arrangements to get you an Uber for that. Unfortunately, the Uber doesn't do people who are wheelchair bound. We'll try to figure something out for that. But I do agree with you, clothes shopping is an important part of it and is something we need to address. Please get in touch with us.

JOAN DOHENY: I have used you to go to the doctor.

JOSEPH CINQUE: Absolutely. It's a necessity. It's not something that you're doing frivolously. It's something you need and absolutely we will make effort to do that.

JOAN DOHENY: Earlier the group mentioned social needs. I told you I ushered at Bergen PAC. They give free tickets to various senior groups I guess through the town. I know at that time I lived in River Vale and I never knew that River Vale got any but other towns did. But also, a nice big bus would come from Perth Amboy, which is not Bergen County or even not next door in Hudson County. They would come in the bus. Nothing like that is offered in Bergen County.

JOSEPH CINQUE: Let me talk to Lorraine and Senior Services. Maybe there is something we can do about that. I don't want to say that right now. We have to discuss it beforehand. EZ ride and other things. Maybe

we could set something up. But it might be something we have to set up in a group thing. Let us -- but for the short term your problem with getting clothing and stuff, we can accommodate that during the day with our EZ ride and Lyft. Okay?

JOAN DOHENY: Thank you.

LORRAINE JOEWONO: Thank you.

(Applause)

For any panelist, if you have something you want to say, just let us know or if you need to answer some of the things you heard and want to add to that, just let us know. Larry Tucker, Edgewater.

LARRY TUCKER: I'm Larry Tucker, I'll be 81 in a couple of weeks.

(Applause)

I just had an aortic valve a couple of weeks ago and one day after the procedure let me out. Incredible what's going on with technology. Four daughters, two are disabled. One here locally with mental health issues. My marketing career ended when she attempted to take her life and I became a very, very active mental health advocate and educator in Bergen County, and in the state. I'm very well-known and involved with the Bergen County Mental Health Board. I was curious to see what's going on here. I have a very strong marketing background and a company when it existed was awarded one of the most prestigious public service announcements on a national basis for what we did. So, I have a little awareness about marketing.

And I really need to address this to the important decision makers here. In our Mental Health Board meetings, we speak about something that's so common everywhere else. Resource rich. And we really have a lot of great resources here in the County and in the state. We're reach poor. It really means that connecting the dots -- a lot of people don't know about what's available versus not.

And I'd like to offer a suggestion that there's a re-thinking, or a reevaluation or just think about low cost, high impact ways to communicate to the public. They don't have to be big budgets. Just means creative thinking. Everybody is so busy that it's not a fault. It's just the time allocation of addressing these things. With all the short-comings that we're talking about here tonight, and I appreciate them, and I also appreciate our resources, there are so many other people who would benefit if they only knew what exists. We really need a fresh look with outside experts and communication. By the way, for the state I was a volunteer, and on the Stakeholders Communication Committee for Mental Health. So, I've been dabbling here and there. Same problem everywhere.

Most of these care providers, marketing departments don't even exist. So, it becomes a real issue of connecting the needy people with what's out there. My message is while there can be a list, and I can even help with that, of ideas, low cost, high impact for letting more of the public know. Look how many people are here. The difference is a community that doesn't know about it. It's easy if somebody steps back, takes a fresh look, experts outside consultants, and there are some -- that can help with communication issues and opportunities to allow our proud Bergen County to be the shining star which it is. But even more so. I thank you for your

time.

(Applause)

LORRAINE JOEWONO: Thank you. Is there anyone else in the audience who wants to speak that maybe didn't write down that you want to speak? We want to give the opportunity if there is anyone.

RUTH WHITE: Hello. I'm Ruth White. I'm here representing my mother who lives in Teaneck. She has been there since the '70s. I don't live in this County. I live in Sussex. But I try to help her out. She turned 100 in January. But she has recently developed some challenges, and she's not very mobile. About a month ago we started looking to get help for her. And just a week ago I've been making calls. And it's just like a challenge. One number to another. I work, so it's hard to spend a lot of time on phones and still do my job. And other family members don't have the flexibility as I do. So, I have a suggestion which I hope you can consider.

Maybe if -- I got one of the booklets. It really has a lot of services, which some of them I really wasn't aware of. I am thinking if they could create a chart of -- list all the different services and just say what the numbers are. For example, housing. Or Medicaid, or for example, I'm trying to get Medicaid and I have this -- they said call the number on the back of the card. I call that number. Then it's another number. And it's another number. Then they ended up -- I spoke with them yesterday. And they said oh, you have to go to your doctor. Go to her doctor. Why didn't I know this before? It's kind of frustrating when you're trying to help.

My mother has been independent. She stays at home. We try to help.

Right now, because of my flexibility, I have decided to work from her apartment and go home during the night and come back in the morning. Just so that somebody can be there to help her, like make sure she eats and so on. I'm just hoping that something can be looked at to make it a little easier. I'm here today because I want to assure how to navigate. You read, don't know what is exactly out there. I'm glad I got the booklet. But if there is somebody I could talk to today before I leave to just make sure that I'm on the right path and not wasting time. Somebody else's time or my time, just to get her some service. Thanks for your time.

(Applause)

LORRAINE JOEWONO: I can see Tess is right on this. That woman back there can help you. Anyone else?

ANNE STERN: My main complaint is the right hand does not know what the left hand is doing. Anne Stern. I live in Hackensack near the hospital. I want to know whether you guys talk to each other. Do you know what each one of our departments -- are you duplicating? Because I have a complaint about the phone system. I am so excited when I actually get a person. And I am very upset when I give my name, address, everybody in the universe knows exactly when my birthday is. And I give that information to either the robot, and you can ask if you're a real person and the robot says yes and you know he's lying. And he transfers you to another person. Who also asks you eeny meeny miny mo. And he transfers you to somebody else who asks you eeny meeny miny mo. And turns out to be the wrong department so he transfers you to somebody else and they ask you eeny meeny miny mo. I have this idea in my head that when you go

from eeny to meeny, meeny has the information. What you told the first person passes on to the second, third and fourth person. It doesn't. They absolutely have to verify you every minute. I can't tell you -- I can tell you the number of hours that I spend on the phone trying to find out.

I wanted my doctor's phone number. I had to call my new insurance company. To get somebody who after three transfers can find somebody who can give me my doctor's phone number. Come on. Come on.

I got here late. And I think you went through technology. I don't know what you said. I have Windows 10 which I hate. And I don't know if anybody suggested it but one of the things you might want to consider doing is classes -- computer classes. I'm trying to write a resume' because I would like a part-time job. So, I'm trying to write a resume'. I've been retired for 15 years. I was trained as a medical assistant. I'm not going to tell them it was 65 years ago. It's not their business. I was trained -- many of you would know on Word Perfect 6 which was a terrific word processing program. I now am trying to write a resume'. I can't even tell what the hell they're talking about.

I had written something and it was -- they double spaced something and I was trying to highlight it and go into format and say single space. It's an icon. With a little arrow on it. I had to go to the library and have her teach me how the hell to do -- it's either word pad, note pad, or word processing. What's the other one? Yes.

I don't know -- I know that word pad and note pad are two totally different programs. Word processing, they want you to join 365 which I am not interested in. How do I get rid of it? How do I get rid of the Goddamn ads

which are in the middle of the games I play? It interrupts, gives me an ad and tells me that you can get back to your game after we're finished with the ad. What do we do? I'm not the only one who -- maybe I am the only one who bitches and complains but I would like if somebody else would bitch and complain because this is -- when I first learned the computer it was an electronic filing system. It's now a marketing device.

Oh, and there are programs that have come up, ads that have come up that don't have a little x on it. You can't get out of it. Can't we do something about complaining about this? All they're interested in is getting you to buy something. I don't want to buy something. I have everything I need. Help! We have got to bitch and complain. And to whom? Maybe you can help us find somebody who has some power over this stuff. I mean, come on. You guys are here, you're in charge of stuff. Think. Think. Organize us at some level so that we have some power to change the things that we bitch and complain about because I bitch and complain all the time. And I have agreement all the time.

Everybody is annoyed about the same stuff that I'm annoyed about. I spend hours a day on the Internet trying to look for what I want, what I have to do at 1:30 this afternoon is -- I have a computer. (Bell)

I have to take it to the library so she can show me because what I have at the library has nothing do with what my computer says. It looks different, operates different. Every time they improve something -- I bitch and complain all the time. I have other things to share about but I won't bother you with them. Thank you for listening.

(Applause)

LORRAINE JOEWONO: Thank you, Anne. For everyone who knows me, I feel her pain.

Is there anybody else who would like to speak? Just give us your name and where you're from.

DEMITRIUS JEFFERSON: How are you doing, everybody? My name is Demitrius Jefferson, born and raised in Hackensack New Jersey. I'm 30, occupational therapist working in Bergen County and other regions within New Jersey. As an occupational therapist I've seen firsthand the trouble a lot of my patients and the facilities go through to provide transportation for the wheelchair bound people. As an occupational therapist and seeing the trouble my patients were going through, and the help they needed to get from a to b, I decided to start a wheelchair company to help provide them with transportation to where they have to go.

I was originally invited here through Nick who was a speaker who owns a food charity, who gives away food. While I was here, I noticed the word transportation kept coming up with a lot of speakers and seniors with disabilities so I just stayed and said let me stay and talk to people and let them know there are individuals out there who want to help and provide services for people with disabilities. Because nowadays at work I've seen situations where I have a patient where they're at a nursing home and going to a doctor's visit literally a block down and transportation company would charge them \$80 just to get from one place to another. Literally a 3-minute walk and charge \$80. The patient has no choice but to pay it. What they go through to pay these fees is expensive and it's hard for them and more trouble than they already have staying in the nursing home.

There have been instances where a patient might be in Lodi and might need to go to Hackensack medical and the transportation company charges them \$50 to go for a ten-minute ride. There are no regulations to stop it.

I see it from a therapist point of view, and I want to help and provide affordable transportation. I came here today as an opportunity to speak. I gave a couple of people my card. The company is called Go Skill Medical Transportation and the reason why it's called Go Skill Medical Transportation, as an occupational therapist I'm very skilled with transferring patients from A to B, educating them and making sure they can live as independent as possible. That was it. Thank you very much. Have a good day.

(Applause)

LORRAINE JOEWONO: Thank you. Is there anyone else in the audience who would like to speak before I close this portion? We do have people who were not able to make it today. We do have written testimony that they gave in. We're going to have some of our staff read some of the testimony.

>> Good morning. Yes, it's still morning. This is provided by Sheila Brogan of the Northwest Senior Center in Midland Park. First, congratulations to Bergen County for being designated an age-friendly County by AARP and the World Health Organization. Nice news as we celebrate Older Americans Month this May.

For close to 40 years I have had the honor of working with older adults, and I am grateful for the opportunity to work at the Northwest Senior Center

providing social work services, and to co-chair Age-Friendly Ridgewood.

In both of these positions I have become actively aware of some of the barriers that either prevent older adults from getting services or lead to long delays in accessing those services. It's difficult for many adults to obtain information about available programs and services. But atop that information barrier, our system has placed an access barrier, the unwieldy and non-user-friendly process of applying for older adult benefits and services.

It is clear that many of the benefit program application processes have not been designed with an age-friendly lens. The use of technology can ease access for some. But for many adults' digital applications are an insurmountable barrier. Many older adults do not have computers and others cannot afford or will not invest in technology that they know how to use. Even for older adults who have smartphones and tablets, not all have the skill set to fully utilize these devices, therefore preventing access and hampering the completion of online applications.

Others can't afford Wi-Fi even with the \$30 monthly benefit from the affordable connectivity program. For those without access to technology, the option to call 211 for application assistance does exist, but in practice this option often leads to frustration.

Consider this example: Recently New Jersey established a program for low-income households to help with water and sewer bills. It's called the Low-income Household Water Assistance Program. It's a welcome benefit but it's only available to those who can complete the online application or know to call 211 and wait for someone from DCA to contact them.

I called 211 on 4/20/22 and requested DCA call my client who does not have access to a computer. DCA was to call them within a few days. On May 2, I called 211 again and DCA never called my client. He is still waiting for a call back. Even if call backs from 211 were more reliable and timely, it is important to consider that many older adults no longer answer the phone to unknown numbers.

Families and service providers have done a good job of warning older adults about not giving personal information over the phone. To expect older adults to apply for programs requiring sensitive personal financial data over the phone flies in the face of these sensible warnings. Therefore, a paper application should be made available for these programs or include this new program under the LIHEAP paper applications so it can be applied for with greater ease, comfort for older adults, and all at the same time.

I encounter many examples like the above. And also examples of technology barriers limiting older adults' ability to secure dire needs such as affordable housing and COVID-19 vaccines. Low income and affordable housing applications are mostly online and require email addresses. Although the clients can call the toll-free numbers, often no one answers the phone and applications are slow in arriving. Sometimes the process is stressful, requiring defined timelines for submission. Older adults concerned about driving in unfavorable conditions or getting lost driving to unfamiliar places, are further impeded if they are required to submit applications for affordable or low-income housing in person.

In addition, access to COVID vaccines and booster shots often need an online registration requiring an email address, or texting capability to

schedule an appointment.

Overall, requirements that assume everyone has equal access to smart phones, computers or cars, or the ability to use those tools for many older adults with digital and mobility challenges at a disadvantage to receive needed services.

Bureaucratic barriers.

Applying for benefits is often confusing for older adults and their families because each program has its own application, income and resource eligibility standards and require documentation to prove eligibility. There is no easy way to quickly determine which programs one might be eligible for, and where to obtain the applications. Benefits checkup is helpful, but only for those with access to technology, and comfortable about inputting information on an online form.

Consider this example: This fall greater Bergen LIHEAP offices moved. The information on answering machines was incorrect and when applications were mailed to the former address the applications were returned to senders. Information with the new address came late in envelopes that were included with the applications were printed with the old address. More care has to be given to managing communications, and agency address changes.

For some program applications, the approval time can stretch on. A hardship for many older adults who often apply for assistance long after they actually need it. The processing time for LIHEAP applications is normally 60 to 90 days, but some clients wait longer. It is rare to have

someone at the LIHEAP offices answer the phone. And if you do leave a message the call is not always returned. Uncertainty over when an application will be approved is especially problematic for those who apply for PAAD. PAAD processes most applications within five weeks. But it is difficult to know when the program will be picking up the premium cost for the part D premium. Clients don't know when to stop paying the premium. The response is that the client will be reimbursed the premium should they and PAAD pay the premium that month. Why? Can't the applications be processed, and arrangements made for the part D premium to be paid within one month of acceptance onto the program? They also should routinely notify the client of when they have process to switch from self-pay to PAAD pay part D premium.

Inconsistent eligibility standards.

It is unreasonable to assume that older adults need help paying for one's live basic needs would also need help paying for others. What is the rationale for all the different income and asset eligibility standards? Income and asset eligibility standards for SLMB need to be reviewed. Living in northern New Jersey with incomes of \$18,357 for an individual and \$24,719 for a couple with resources for \$84,600 respectively are far too low a standard to make this valuable program accessible to those in need. With the new Medicare part B premium of \$170 a month, and inflation causing increased cost for food, gas, energy and rent, it is a moral imperative to revise SLMB eligibility standards.

LIHEAP screening for heating assistance and USF are done for programs such as PAAD if requested on the PAAD application. If the client does not

check the box that they are screened, why isn't this done automatically for PAAD clients regardless of a check box? On the application they have already provided utility account information and if they are requesting lifeline they should be screened for LIHEAP and USF. Why does this need to be a separate application for air conditioning through LIHEAP? Who doesn't need air conditioning when temperatures and humidity soar during the Jersey summers? Air conditioning grants should not be dependent on a doctor's note. This is just another step in an already complex application world that denies access to the assistance.

Regional barriers.

Bergen County transportation is a valuable service when people can access it. But current ride scheduling guidelines and the inability of older adults living in some towns to secure a ride at all are significant barriers. The Northwest Senior Center serves 13 towns in Bergen County. But Community Transportation does not provide rides to the center from all towns and areas in the designated catchment area. The County needs to look at the situation and provide an additional driver and bus for this section of Bergen County.

The lack of transportation in this area is unacceptable as we can all agree that the County's senior centers are essential to the health and welfare of our older adults providing for their social, emotional, nutritional and physical needs.

Similarly, Bergen County Meals on Wheels does not deliver meals in northwest Bergen County and relies on community meals and North Jersey meals programs. The County meals are offered for a donation of a dollar

and a quarter a meal. The community meals and North Jersey meals are \$4 a meal. And although a client can request a lower cost, it is another step they need to take and many find it embarrassing. The County should subsidize the meal programs serving northwest Bergen County. This would allow all Bergen County seniors needing Meals on Wheels an affordable option priced at a donation of a dollar and a quarter a meal.

Solutions.

How can we lower the barriers? Whenever problems are identified it is essential to suggest solutions. In this vein, I suggest Bergen County adopt a stronger role as an advocate for the older adult population. County leader voices could hold more sway with New Jersey Department of Human Services and other state leaders who have the power to strip away the many barriers that older adults experience.

In addition, the County, by nature of being a provider of AAA services, has much interaction with older adults trying to access services, and can use the firsthand knowledge to better inform all agency providers about how to improve application design and revise program guidelines to better meet the needs of all older adults, including ensuring better access for those who use technology and those who don't.

Government agencies also need to evaluate the use of long phone menus that serve to frustrate many trying to obtain services or do not provide an easy way to speak with a live operator. In addition to working with the state to improve its program access points, the County needs to hire and assign social workers to provide in-person services at each of the ten County centers to help navigate older residents through these enrollment

processes and connect them to other locally available resources.

Another improvement possible at the County level would be to work with town libraries and municipal senior centers to schedule in person Information & Assistance services at these venues on a monthly basis.

To sum up, the overall mission for those of us who work to improve the lives of Bergen County's older residents is to be present, be advocates, and always use services and service provision with an age-friendly lens. Thank you, Sheila Brogan.

(Applause)

>> Hello, everyone. This is from Reverend Madre Armantina R. Pelaez. Respectable Ms. Joewono, thank you for submitting written comments at the public hearing scheduled for Thursday, May 12, 2022 at 9 a.m. Due to previous teaching commitments, I will not be able to attend the meeting. However, I would like to contribute with a written testimony to read aloud perhaps and share.

I am a 74-year-old senior citizen and a caregiver of an elderly friend and neighbor of an 81-year-old single woman. She has lived in the city of Fairview for the past 40 years. I have lived in Fairview for the past 12 years. It is the compelled need of seniors like my friend who has contributed so much to society as a former primary Catholic teacher and pays all her taxes diligently to the State of New Jersey, that someone needs to lift her voice in her old age. My civic duty is to speak on behalf of the voiceless seniors like my friend.

Therefore, I shall open my lips to denounce and contribute a sense of

justice for the voiceless, the senior citizens of Bergen County. As per the New Jersey aging statistics and resource guide, links have stated that 22.7 percent of New Jersey population is aged 60 or over, with 11.1 percent of seniors aged 65 + living alone. Bergen County has more than 220,000 older adults that the office of senior citizens serves. New Jersey state is the highest income tax rate of 10.75 percent, and an average property tax is set at \$2,500 per 100 in home value. Our politicians are making the State of New Jersey tax friendless for retirees. The median household income for a New Jersey senior 65 + is \$51,492. 190,000 people age 65 and older live with Alzheimer's in New Jersey.

The state statistics reflect the overwhelming issue for seniors in Bergen County. Most of our retiree seniors have contributed a lifetime on taxes of New Jersey state. Whereas seniors do not qualify for state benefits due to the median income of \$51,492 yearly, such as the state health insurance assistance program or SHIP, pharmaceutical assistance to the aged and disabled programs PAAD, Senior Gold Prescription Discount Program, and hearing aid assistance to the aged and disabled, HAAD or lifetime assistance for PSE&G.

Whereas prescription medication is exceptionally high, seniors choose between paying rent, food, or medications. Whereas retirees pay more taxes than the past principal mortgage on their property, they are forced to sell and move out-of-state, lifting their family roots and living alone because New Jersey is not friendly. Whereas private proprietors of apartment buildings and development do not consider that 40 percent of the senior income goes toward the yearly rent increase. Whereas 11.1 percent of seniors age 65 + live alone, with extreme limitations on their finance or

food, neither have anyone to assist them as case managers in their own home. Their income in today's economy made them live on the edge of being nearly homeless, or they are about to lose their independence of living in a friendly apartment surrounded by a community known to them.

Whereas the New Jersey smoke free air act, smoking including marijuana and e-cigarettes is prohibited in all indoor public spaces including lobbies, parking garages and elevators of multi-unit residential buildings, landlords owners for non-profit multi-unit buildings allow individuals to smoke, consume drugs, and drink alcohol in the confinement of their apartment. Moreover, those individuals put families, children and seniors at risk of health issues such as secondhand smoke and hazardous fire.

Therefore, I strongly recommend that, A, that the services provided by the Senior Services need to continue and expand in other areas. Therefore, I strongly recommend that the budget allocated to their services be increased to hire more full-time staff and coordinate other programs throughout the country.

B, there is a need to hire full time case managers and paralegal consultants to advocate for seniors at the state level. At present, the poverty level is not realistic for times.

Therefore, the office staff needs to challenge the state and increase services for seniors with a gross income of \$51,492, which hardly pays for the insurance, rent, food and Medicare.

C, currently homeless and veteran seniors need immediate housing like Section 8. With no yearly increase in the rent, case managers can follow

them in the community. They cannot wait for the County's annual lottery for Section 8. Funding must be allocated and build a partnership with the state and County agencies in assigning the proper funds.

D, seniors like my friends, make less than \$51,492. But does not meet the standard scale projected for poverty in the state or the County. Therefore, there is an urgent need to advocate that the middle class is an illusion in 2022 in New Jersey.

In addition to advocacy, the County needs to work affiliation agreements with private profit landlords, not to increase yearly rent nor pass their state taxes to the senior tenants at least for five years. As you know landlords will be charitable if the state and the County allocate a tax reduction based on the number of apartments occupied by retired seniors. If all agencies in Bergen County can make this a priority it could be done.

E, the Senior Services office of the County can work on a joint plan with the health department, the police department, housing inspectors and fire department to assure that profit landlords install commercial filters in their apartments to stop the infiltration of secondhand cigarettes, e-vaping and marijuana smokers. This matter is urgent because we endanger newborns, pregnant women, children, and adults with respiratory conditions, particularly non-smoking seniors.

F, local police, housing inspectors and fire departments must follow fire hazards as smokers who do not comply with the law of 20 feet from their apartment buildings. A sample, please come to my complex facilities and see all the cigarettes near tree bushes, that can cause fire. People smoking, including drugs, by the building doors with no consideration of

infants, children, and nonsmoking seniors.

If you call the Fairview Police they ignore you. Like it is a minor issue and they have better things to do than follow up phone calls about smokers. I want to express my gratitude for reading and sharing this letter expressing concerns and recommendations for your office. Thank you for the dedication and services your department is doing for all seniors throughout Bergen County.

God bless you.

Please be aware that due to ministerial commitments I will be away from New Jersey until June 7th but I would like to have the findings of the hearing. Thank you.

(Applause)

LORRAINE JOEWONO: I'm going to read a couple of short ones and then I will call back Ron to read the last two.

This is from Paul C. Kim, Attorney.

Hi. Many senior citizens complain there is not enough senior citizens housing available. Especially in Bergen County. Someone had to wait for 8 years. So, I ask authorities to help on this matter. Thank you. Paul Kim.

The second one is from Maria Suarez. I currently live in Saddle Brook senior housing complex. What I would like to see more are more activities for seniors which are sorely lacking. One, more social events such as dances. Two, social gatherings such as dinners. Three, trips to the shore. Four, trips to Atlantic City or nearby casinos. Five, transportation to

shopping centers and malls. Six, Lancaster, PA for attending live presentations and shopping. Seven, transportation to plays and musicals in New York or elsewhere would be wonderful.

I myself don't have many friends to do things with -- doing more of these types of social activities would be appreciated. Thank you. Maria Suarez.

This is from Dina Leffo. Needs of older adults. What happens to people who can no longer navigate stairs and wait for years for a first floor apartment? Two, how can older adults who live on the second floor and cannot get a person to bring a delivery up to the second floor and cannot get a person to help bring things down to the first floor? And three, why are there very few affordable housing units for the largest population who are seniors now? Every new development that is built, are luxury apartments. Thank you.

This is from Larry Bauer. He's a member of the Teaneck Chamber of Commerce and the Rotary Club of Teaneck. Good morning, Ms. Joewono. I would like to see if anything can be done with the likes of Verizon, Optimum or any of the other Internet, phone, TV service providers. I find there is no customer loyalty by these providers. Rates are constantly increasing. When you call their customer retention department, they claim there are no special rates so right after you convert to another provider, mysteriously now they have a special and they're bombarding you with these mailings. It is almost like clockwork that for two or three years you are with Optimum, you can convert over to Verizon, where you are for two or three years, then back to Optimum.

I mention these two companies as they appear to be the only two permitted

to service my area. I usually do not need telephone. But you are basically forced into taking it to get the better bundle of pricing. Their methods of billing are all quite unfair. Thank you, Larry Bauer.

This one is from Priscilla Sisco. To whom it may concern: I'll preface this email by stating that I am a senior in dire need of an apartment, an affordable apartment. Be it through public housing, Section 8, or otherwise. For the past 12 years I've lived with my daughter who has been gracious enough to allow me to sleep on her living room couch. To my immediate knowledge none of the programs mentioned above are presently available in Fort Lee as waiting lists remain closed. It is important to note that my monthly income is \$996. Therefore, my urgent request for help. I understand that this public hearing is precisely to inform the parties involved of the necessity of the needs of older adults in Bergen County.

Thus, if possible, making available to us more or other options. As a resident and older adult of Bergen County, I respectfully urge all concerned to remember that at the end of the day, you will too become older adults. In peace, love and laughter, Priscilla Sisco.

This is from Patti Westerfield.

Public hearing questions. One, affordable housing. Our income stays the same except with Social Security which goes up, and then Medicare takes it back. I think the cut off percentage for affordable housing should be adjusted as to inflation.

Two, transportation. More flexibility and hours for people who don't have a car, and people who don't drive.

Three, senior housing accommodations. All buildings should be equipped with automatic doors for handicapped residents to get into easily. When a person is in a wheelchair or using a walker, it could be very difficult to open these doors.

Four, all buildings should be equipped with generators throughout the complex. Not just common areas. Some residents require medical equipment that need to be run by electricity.

Five, a list of senior advocates available to assist with issues such as dealing with management.

Thank you.

This one is from Mr. Otto Suarez from Ridgefield Park. My concern is the lack of legal defense and protection against landlords, bullying and harassment. And situations that require legal representation or advice, or sometimes referral. Some of us may be able to pay for that service. But we want to make sure that the legal representation is knowledgeable, responsible, and willing to fight for you, your rights. The Northeast New Jersey Legal Services is very helpful on certain issues. They will respond to you when they can. But some matters are of urgent nature. Sorry I cannot personally participate at this time. Thank you for your help and attention. Otto Suarez.

This one is from Shirley Finkelstein. It's Dear Ms. Diorgi. I received a notice from Donna Jo Pascetta of the Cresskill Senior Center about your meeting in Hackensack which I am unable to attend. However, I would like to suggest that there is a need for free or small fee transportation to senior

centers and libraries. In my town of Cresskill, we have transportation once a week to a supermarket, and transportation for a doctor's appointment. But nothing for senior centers or libraries.

I think these two destinations are very important to senior citizens' mental health. In a positive way. I know that Tenafly provides free transportation to their senior center. I don't know if this is an individual town decision, but I think this is important to all communities. Thank you for your consideration.
Shirley Finkelstein.

Deputy Director of Senior Services Kerri Sherer will read.

>> Hello. I'm reading testimony on behalf of the Bergen County LGBTQ+ alliance, otherwise known as BCLA. We are pleased to give testimony to the public hearing held by Bergen County Division of Senior Services to be held on May 12, 2022. We are a new provider of services to Bergen County senior population, partly funded by Bergen County Division of Senior Services. We don't have any paid staff but are volunteer only agency at present. Since January, and thanks in part to a grant from Bergen County Senior Services, we are providing monthly support groups both in person and virtually to local LGBTQ+ seniors. Before stating the testimony of BCLA we'd like to present testimony given by one of our regular attendees at our support group, Jeff Friedman.

Recently I had the pleasure of joining the new LGBTQ+ seniors group which meets on the second Tuesday of every month at the pancake house in East Rutherford from 11:30 a.m. to 1 o'clock p.m. We get together mainly to talk, as well as to participate in various activities over coffee and muffins. Even the small amount of time being able to have conversations and build

friendships with other LGBT seniors I find helps reduce isolation, something that is a real problem for me, and from talking to others who come to this group for many other LGBTQ seniors.

I have attended six meetings of this LGBT group so far, and the group is growing little by little each month as word starts to spread. We are starting to build a community. I also appreciate the fact that the group has been doing light exercise and is planning to do trips to the park in the summer, something I would not do so much alone, and I like the idea of doing this as part of a group.

I find it amazing that LGBTQ seniors in Bergen County have not had a center or place to meet and build community before now. I know these things exist in other counties in New Jersey. For example, Morris County has had a group for at least 30 years now. LGBTQ seniors are often very isolated. Many of us have never been able to get married to people when we were in relationships with, or otherwise build families. We have many scars with bullying and other trauma from growing up until now and have, in many cases, spent our whole working lives in the closet to our employers and co-workers. Now coming to later years, we found there is no community for us. We no longer want to go to bars now anyway. And so BCLA is one of the few things we have locally, but we do need more.

Many of us are not wealthy. I do not have, for example, my own transport. And so, to get to any of these events I am reliant on getting lifts from others who go to the group. Also, I know there are many other LGBT seniors in the area who are not going to this group either because they have not heard about it yet or because they are cautious for whatever reason to join

us. We need the ability to reach those people. I think we should be able to meet more than once or twice a month. For all of this we need more resources. BCLA is just setting up and is full of volunteers, so they can only do so much. To make a real difference for all those LGBT seniors in Bergen County, we're going to need more money to allow us to have more activities and facilities for those activities, and to be able to meet and build a community in a safe and comfortable space for all of us.

We should also be able to grow to a point at which at least we could serve meals to LGBTQ seniors at least once a week as other senior centers do in the county. We need our own website and Facebook pages so new friends could easily text one another and keep up-to-date in Bergen County communities that are LGBTQ+ friendly, especially medical and health-related County events, Pride fairs, or Barbecues, possibly and much needed summer get-togethers and hospital conferences so we can get access to health care information.

For all these types of events we need transportation. These events are so mentally useful to combat loneliness and depression in the older Bergen County populations, and even more important for populations as isolated as LGBTQ+ seniors. These services and information about them and health care issues is a much needed life line for those of us who are isolated and struggling to find our peers and a community later in life. Like everyone else LGBTQ seniors have paid taxes throughout their careers and are now just looking for a little bit of resources so that we do not have to spend our senior years isolated, closeted, and without the ability to form a community of those who have had similar experiences and feel comfortable together. We have felt overlooked and hope that the BCLA

LGBTQ seniors group is a sign this will soon end. Thank you for your attention. Jeffrey Friedman.

On behalf of the BCLA we endorse everything Jeff writes. We conducted a needs assessment among the Bergen County LGBTQ population during Pride month last year obtaining 770 responses. The formation of community and reduction of isolation among LGBTQ seniors was one of the priorities identified in that survey. The senior program came about partly due to those results. As we started to run our seniors program and it gains strength in numbers month by month, we are seeing in practice what our survey showed us on paper. LGBTQ+ seniors are longing for a sense of community and ability to meet safely with their peers regularly. Indeed, we know from research carried out by the CDC that isolation among seniors is prejudicial to health and well-being in later life. And that LGBTQ + seniors are one of the groups worst affected by isolation.

SAGE, the national group representing LGBTQ+ seniors with whom we are in regular contact, have found that the COVID pandemic was particularly bad for LGBTQ+ seniors, even further increasing their sense of isolation and loneliness. We also know this population is often under served. Partly due to their reluctance to reach out to service providers, often resulting in their own in-built trauma and stigma at revealing their sexuality or true gender orientation.

So, we see our senior program as just the start of covering this need among this under-served and often unseen part of the Bergen County senior population. We know that we are currently only accessing a small part of that population and need to find resources and capabilities to do

much more outreach to locate local LGBTQ+ seniors and to help them realize they can safely be their true selves among service providers and peers in this County. This will take time and manpower to achieve.

Once located, there are clear needs to expand the program we currently have to allow it to be accessed by a greater number as well as steps to ensure that LGBTQ+ individuals can fully access all local services as their true selves. This will also take additional resources, more sensitivity training as well as more resources targeted at what's often a lower income population. For example, we have found that transportation is a major issue for our population, many of whom are on lower fixed incomes and currently some who would like to attend our sessions in person are simply unable to do so because of a lack of transportation. Provision of free or heavily subsidized transportation to events that facilitate socialization in addition to the current medical focus, transportation in the County will be a key facility to make these programs really work for the most at need individuals.

Thank you for your attention to this testimony and we look forward to continuing to build a constructive relationship that we now enjoy with the staff of Bergen County Division of Senior Services. Thank you.

(Applause)

>> Last but not least. We have a letter from Ho-Ho-Kus public school children, 8th grade students. And it is directed to our Director.

Hello, Ms. Joewono. We are a group of 8th grade students at Ho-Ho-Kus public school. We realize that Dementia and Alzheimer's are big issues among the elderly population. So, when it came to do our school's annual

8th grade service project we decided to try and help. First, we did research. We found that mental activity can prevent Dementia and Alzheimer's. We advertised our project in the local library and collected puzzles, coloring books and other activities for elderly residents at Care One, a retirement home in Paramus. Since you are Director of Senior Services, we thought we'd reach out to you about laws related to the elderly in Bergen County.

Bergen County has the highest elderly population in the entire state. Globally around 13 percent of all elderly people will face some form of dementia at some point in time. Also, there will be around 11 million cases of dementia by 2050.

We know that Bergen County utilizes the Medicare platform. But it does not pay for long-term care. Since Bergen County is expensive, and has a high elderly population, we think it would be beneficial to invest in the lives of the elders in the community. After meeting the residents of Care One we know they are genuine and strong people but often have to rely on their children or their grandchildren to pay for their care which can eat away at their savings.

If Medicare -- if at least in Bergen County -- could cover long-term care like a nursing home, it would be very beneficial to the care of our elders. Whether it's care for dementia, or for other conditions.

We appreciate all you do for the elderly population and urge you to continue. Thank you for reading. Sincerely, Finn Gallagher, Jack Stiegler, August Ratner and Charles Wahl.

(Applause)

LORRAINE JOEWONO: Thank you. Before we conclude I just received one more that either we missed or -- I want to read it into the record.

This is testimony on behalf of the Bergen County leaders of Age-Friendly North Jersey.

Thank you for this opportunity to speak to the needs of Bergen County's older adults. Our alliance would like to congratulate Bergen County on its recent acceptance into the network of age-friendly cities and states. We believe there is so much to be gained from Bergen County becoming a part of a global community of government, civic, and philanthropic leaders who are all invested in developing new strategies to respond to the challenges and opportunities of its aging population.

Before we share our observances, recommendations, on older adults programs we would first like to point out that this hearing itself is representative of some of the ways in which County services often miss their mark by not taking into account the diverse needs of all.

With COVID-19 still a persistent and pervasive threat and with local case numbers currently rising, several of our alliance members decided this week that it was best not to attend this hearing in person, because they regularly work with older adult populations at high risk of poor virus outcomes. Those alliance members would have preferred to give oral testimony in order to participate in any back-and-forth questioning, and discussions that might have resulted with agency heads and commissioners in attendance.

But there were no provisions made for virtual participation in this hearing.

Despite the fact that virtual meeting technology is a low cost and widely available option, and a large segment of the population has the knowledge and means to use it. The option to supply written testimony is not an adequate substitute. We are pleased to see that accommodations by way of ASL interpreter is available for this hearing. And we suggest following the increased opportunity and improved accessibility. Going forward, we would encourage the County to ensure equal access to all members of the public to its meetings, and public hearings by employing multiple avenues for participation that respond to the needs of those with hearing and vision impairments, physical disabilities, chronic illnesses, and mobility challenges.

An option to attend virtually should always be available, and the County should include multiple types of accommodations such as making the use of induction loop technology for the hearing impaired, as well as having a sign language interpreter. Bergen County disability awareness guide is a valuable tool that should be used by all County agencies to ensure comprehensive accommodations at all future meetings. We commend the Division of Senior Services for its ongoing effort to update strategic planning, and to seek feedback from a variety of stakeholders, including our alliance on ways to increase transportation, promote social inclusion, and improve outreach and access.

We agree those are crucial priorities and we stand ready to work in partnership with the division and other County agencies to explore new ideas and help tear down barriers that too often lead to older adults struggling to get by without the resources they need to live their lives to the fullest.

We offer these recommendations in the spirit of helping frame future discussions on older adults planning and programming. Transportation. Older adults need a more flexible community transportation that employs new ride dispatching technology, expands routes to include uncovered parts of northwest Bergen County. Which increases hours of availability and allows for older adults to travel a wider variety of destinations. We are heartened by the County's exploration of the idea to employ a Mobility Manager but also urge you to work with municipalities that offer a van and bus services to ensure that those existing resources both complement and expand our County offering as a way to increase ride capacity overall. Outreach and resources.

The County needs to improve its senior services web and social media pages to make information easier to find it easier to share. The County also needs to expand its connection with local governments, libraries, community centers, nonprofit service providers, and senior centers to ensure they are partners in communicating and about helping steer older adults to those needed resources.

Information and assistance staffing levels should be increased, and a schedule developed that enables some of those staff members to be based part-time at the County's ten senior centers and at a community location such as libraries, local senior centers, and other gathering places. A coordinated effort with municipalities is also needed to increase knowledge of New Jersey's benefit and service system, and to assure that social workers, public health nurses, emergency responders and other municipal workers who engage frequently with older adults are better equipped to assist residents in need.

The County should also advocate to the state to develop a universal application for benefit programs and ensure that those without access to technology are not impeded from applying for those benefits.

Housing. The County needs to raise awareness of its Housing Navigator program through a more prominent web and social media presence and development of printed materials to be shared with municipalities and local provider agencies. Older adults need to be able to more easily find information about housing through a simple search on the County's website.

The County should promote and support options such as home sharing, support state legislation requiring towns to permit access redwelling units, explore more ways to secure more state funding to construct new affordable housing in Bergen County and advocate to the state for a universal senior housing application to simplify the process for older adults.

Lastly, supportive services and adult protection. The County needs to explore ways to use Older Americans Act funding for more grants to support alternatives such as assisted living provider programs, pace programs, and other long-term care innovations designed to pair services with housing. With the closure of the Bergen County Health Care Center, the County needs to play a major role in developing home and community-based services, and care alternatives. The County also needs to increase its case management staffing and employ more social workers in its Adult Protective Services division which currently is limited in its ability to fully investigate and intervene in suspected cases of elder abuse and/or neglect.

In addition, if clients referred to Adult Protective Services are not deemed eligible for those services, an alternate acute care provider needs to be made available. With that information provided to the referring agency or individual.

Thank you for the opportunity to offer this testimony. We look forward to a continued dialogue.

MELISSA DEBARTOLO: It's good afternoon right now. It was morning a little earlier today. I just wanted to say thank you to the public for being here today. Thank you for sharing with us your insights, your recommendations. I appreciate all of this information. We have been taking down diligent notes. We have all your testimony on the record. I wanted to thank our County Executive, our Board of Commissioners for their continued support. They're always looking to see what we can do to make the lives of older Americans here in Bergen County better. I want to thank the panelists here today. We have members from the Board of Social Services, Bergen County Community Transportation, Division of Disability Services, and our Housing Authority and Adult Services Committee. I wanted to thank our panelists. I want to thank especially our Senior Services for putting together today's hearing. And welcoming all of this valuable information from everybody. And I encourage anyone who is here still from the public, today is just one day. It's one opportunity to share your thoughts, your needs, your recommendations. But we're here every day. So, this was one opportunity today. I encourage you to reach out to our Division of Senior Services for assistance to have your questions answered. We had members here today. Hopefully some of you had an opportunity to meet with staff to further discuss some of the concerns, issues, challenges,

things that you have been confronted with at home with your family, with your friends. We are here to help you and we'll do what we can to help answer some of the concerns that were brought forward today. I have a great team. I thank everybody again. We have a lot of information to go through and evaluate and look to see what we can explore to kind of move forward and further address. I just wanted to thank everybody again for today. Thank you, Lorraine. Thank you, everybody.

(Applause)

LORRAINE JOEWONO: Again, thank you for all coming. For participating. And for sitting through our public hearing. Thank you.

(Applause)