

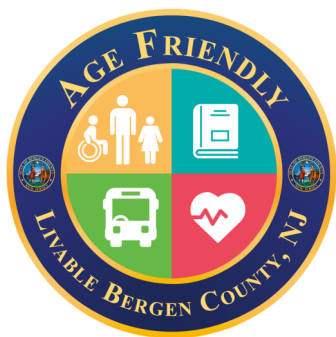
# BERGEN NEW JERSEY *County*



Department of Human Services  
Division of Senior Services

## **PUBLIC HEARING ON THE NEEDS OF OLDER ADULTS**

May 18, 2023



Bergen County  
Department of Human Services  
Division of Senior Services  
Public Hearing Topics 2023

Housing

- The system for affordable housing in New Jersey does not come close to addressing the affordable housing crisis in the State of New Jersey and more specifically Bergen County. Hundreds, if not thousands, of applications for a laughable number of available properties, sometimes only one or two affordable units within the complex. All applicants are left up to a lottery system where someone always wins, but it's never us.

There should be a maximum limit on rent that could be charged. This set maximum can be a certain percentage of the total monthly income the tenant receives - no more than 30 percent of the total monthly gross income of the tenant and if the income changes the rent should be adjusted accordingly.

- Disabled, elderly, and poor American citizens and vets can't get help, can't get section 8. I could never get into the lottery. Every time I called, I missed it. The last lottery I got in I didn't get picked.
- Many are not prepared to face rising property tax beyond their fixed incomes. Housing no longer suits their changing physical needs, and the scarcity of affordable housing. Scarcity is a big problem. We need to promote and encourage the use of such modern outside of the box thinking as shared housing. Seniors need the flexibility to turn their housing assets into revenue generators to afford the basic necessities like property taxes and food.

The Bergen County Housing, Health and Human Services Center has experienced an alarming uptick in homeless seniors, almost 24 percent of their population now is older adults.

- I see that older adults are not treated the way they should be as far as housing, food stamps, health care, et cetera. I myself have been on a waiting list for the seniors building in Ridgefield Park for over eight years now and I'm still waiting for them to call me for an apartment.
- My concerns are I will not find an affordable apartment to live in as the prices on rent have increased; the prices on food have gone through the roof and there is not enough income to accommodate such luxury.
- We have been looking for an affordable place, and it has been a nightmare. We have seen so many new buildings being built in Hackensack but not one has affordable housing.
- What help can be done for a senior that needs immediate help and needs to be placed into a senior building with Section 8?

## Food Insecurity

- There is an increased number of older adults coming to food pantries for assistance. Economic uncertainty affects us all but people living on fixed income, the effects are really acute. Many seniors living off of Social Security really feel the squeeze from inflation and other economic pressures. Folks may also deal with unexpected expenses related to health care.
- As far as food stamps, seniors should be considered for more of an amount since they have health issues in which they can only eat certain foods. Not only that, with what they get from Social Security and the food prices rising they cannot afford to buy everything they need.

## Homecare

- Here for the opportunity to petition for additional hours with regard to home health care. Bergen County programs that started with 15 hours have now been cut to eight. Which obviously limits my time to gain reputable employment because I cannot even work if I'm a full-time caretaker to my wife.
- Certified home health aide services make it possible for our very frail residents to remain at home as long as possible by providing assistance with activities of daily living such as bathing, dressing, exercising and light household chores.

Over the course of the past several years there have been efforts to increase the salaries of home health aides and caregivers. But it has not been enough to keep an adequate supply of workers to meet the ever-growing need.

## PACE

- In early 2023 the New Jersey Division of Aging Services awarded us with the opportunity to develop the PACE program to serve Bergen County. Opening is anticipated in the next two to three years. Our shared mission-driven and community partnership-oriented approach will enable frail, vulnerable New Jerseyans throughout Bergen County to age in place safely in their communities, significantly improving their quality of life. Most PACE participants are dual eligible for both Medicare and Medicaid and will pay nothing out-of-pocket. Overall PACE provides an integrative system for managed care.

## Age-Friendly

- The County's joining the AARP network and appointing an Age-Friendly Coordinator. We're encouraging developments, but little has been done to actualize Age-Friendly Bergen County. To truly achieve integrated systems-wide change, all departments of County government should be participating in age-friendly planning efforts.

## North Jersey Villages

- We ask the Division of Senior Services to acknowledge the synergy with our goals and objectives and to promote support for North Jersey Villages and the village model. We request the County could suggest to community leaders how they can bring the village concepts into their initiatives so age-friendly addressing it as a meeting the needs of the underserved moderate-income parts of the community.

## Transportation

- NJ Transit's Access Link is a great service for those with disabilities, and it shadows the local bus routes. However, as we have recommended in past testimony, Access Link needs to expand their routes to include the shadowing of New York bus routes that travels local streets and trains which will create more options for residents. They should also include the bus routes operated by independent carriers that operate under the NJ Transit banner.

On a more local focus, the County's municipalities should be offered incentives to share vehicles and use off duty school buses to tackle transportation challenges that confront our seniors and disabled every day in suburban Bergen County.

- I'm glad to hear there are transportation options for socialization purposes and not only for medical or grocery shopping. However the program is unable to help those in wheelchairs or even those without a cell phone. Arm to arm service is really what our seniors need but curb to curb is what we have.

## Accessibility

- Loop assistive listening devices and systems would be helpful for those with hearing aids. Not only in County buildings but in buildings that our seniors regularly congregate such as the senior centers where they run. It would be great to see induction loop devices in as many public buildings as possible but maybe the County can start by leading as an example the public can soon follow.

## Health Care

- We need better health care without having to pay extraordinary prices for medications, some of which are not covered by insurance plans.

## Taxes

- If I have no school age children in the state school system, why am I obligated to pay almost fifty percent or more of my property taxes towards the school budget? This does not sit well with me at all, being a senior on a fixed income.

## Legal Services

- It is hard, almost impossible, to find affordable, reliable, legal help and representation that you can trust for the defense of the adult population.

## Transcript

LORRAINE JOEWONO: We're just going to wait a couple more minutes. I know we have parking issues outside and people are being sent to a different parking garage. We're just going to wait a couple more minutes and then we'll continue with the program. Thank you.

LORRAINE JOEWONO: I'd like to start this morning's program. I know more people will be coming in. I know that we have to be patient and I know some people that are supposed to read today and have testimony today will be coming so there may be a break in the program.

I would like everyone to please rise and let us honor America.

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.

Thank you, everyone.

Good morning, and welcome to the Public Hearing on the Needs of Older Adults in Bergen County. My name is Lorraine Joewono and I'm Director of Senior Services.

We would also like to acknowledge our panelists in a few minutes. I will let you know who everyone is up on the dais. Our very distinguished panelists are here to hear you and your concerns. This is what is so important to our Public Hearing. We listen to you, the people of Bergen

County so that we know up in Senior Services how and where to put the money that we get from the federal government and state government and County government into services that help you. Our goal is always to help seniors live in their home for as long as possible because we know this is where they want to be. They don't want to be in nursing homes. So, for more than 50 years the Division of Senior Services has conducted a Public Hearing to obtain information and testimony from individuals and agencies within the County on such needs.

May is Older Americans Act Month and this is when we always have our Public Hearing. This year's theme is Aging Unbound. Aging Unbound is our theme which offers an opportunity for all of us to explore diverse aging experiences and discuss how communities can combat stereotypes, and how we can promote flexible thinking about aging. And how we all benefit when older adults remain engaged and independent.

We will now begin our Public Hearing. I will call you up in the order that I was given that you asked to speak. Please limit your remarks to approximately five minutes. I will have my bell that you will hear me when you're at that five-minute mark so you can start wrapping up. If there's anyone who during the hearing decides they would like to speak, just go back outside to the table, and let them know that you would like to speak. And they'll add you to the list. We also have people who sent in their testimonies, and we will have people speak for them. Sorry, I have a lot of papers here.

First, I'd like to introduce our panelists for today. Starting from my right which is your left. Dennis McGowan. Dennis is a Manager of the New Jersey Area Agency on Aging administration, New Jersey Division on Aging Services. Next to Dennis we have Robert Esposito, Director of the Division of Community Development.

Allan Larobardier, Administrative Supervisor for the Bergen County Board of Social Services. Next to Allan is Sonia Aufiero, Bergen County Board of Social Services, Adult Protective Services Supervisor. Next to Sonia is Brian Fitzgibbons, President and CEO of Heightened Independence and Progress. He is also the Chair of the Bergen County Adult Services Committee.

We have this way, so everybody gets to be seen. Next to Brian is Shahin Rahvar, Director of Voucher Programs from the Housing Authority of Bergen County. Next to him is Anika Davis, Director of the Bergen County Division of Disability Services. Then we have Orestes Rios, Bergen County Senior Services Mobility Manager. And then we have Mr. Suryakant Shukla, Chairman of the Division of Senior Services Advisory Council. Next to Suryakant, we have Assemblyman Gary Schaer representing District 36. We'd like to thank all of our panelists who are here because it just shows how important your issues are to not only the County of Bergen but also to the state.

I'd like to introduce -- we do have our Commissioner, Tracy Zur, and we also have our Deputy Director of the Department of Human Services,

Natalie Cureton, and my counterpart and Deputy Director of the Division of Senior Services, Kerri Sherer. There she is. And also we have today representing US Senator Cory Booker, she's in the back, we have -- I'm sorry right now. Devan Laurent, from Senator Cory Booker's office. She has a resource table in the back and she'll be here throughout the whole Public Hearing and later when you leave. They are listening to our concerns also.

I'd like to start the program with calling up Commissioner Zur representing our County Executive James Tedesco.

*(Applause)*

COMMISSIONER TRACY ZUR: Thank you so much, Lorraine and thank you all for being here today. This is such an important opportunity for us to hear and to listen so that we can make sure all the programs that we're providing meet the needs of those who we are intending to serve. Our hearts are full to make sure we meet the needs of every single person in Bergen County. But the feedback is so, so critical. I want to thank you all for taking the time and the opportunity to be here. And I want to thank all the panelists for not only taking the time to listen but for what they do every single day to make sure the residents who are aging in Bergen County, their needs are met. We just cut a ribbon this past week on 70 new units of affordable housing for senior citizens. Consistently moving transportation and health care and caregiver conferences and so many programs, Alzheimer's initiative. It is really our goal to make sure everyone can continue not just to age in peace, but to do it with dignity. We value our



senior citizens. They're such a critical part of the community. We want to take a moment on behalf of County Executive Tedesco and the entire Board of Commissioners. I'm not going to read all the Whereases here. Whereas Bergen County remains committed to ongoing age-friendly initiative and advocating for resources that promote vibrant, active, healthy living, livable Bergen within the communities; and whereas on behalf of the one million residents of Bergen County, I proudly join and recognize Older Americans Month, all residents to celebrate the older adults in their communities and continue to provide them with the support and services they need to thrive and age with dignity.

Thank you, Lorraine, for all you do, for what everyone in your department does and we look forward to a very vibrant conversation here today so we can continue to move things forward and make sure we meet the needs of all. Thank you.

*(Applause)*

LORRAINE JOEWONO: I'd like to call up Assemblyman Gary Schaer who has words from our Governor, Phil Murphy.

*(Applause)*

ASSEMBLYMAN GARY SCHAER: Good morning, everyone. I feel like I'm participating in one of those commercials where the person comes out and says not only am I President of the company but also a member. From this white hair you might gather not only am I a beneficiary of the services being provided, but a member as well.

Let me first thank Commissioner Zur, Director Joewono and all of you for inviting me to be with you here today. Hearings are extraordinarily important. They're held on any and all different levels throughout the state to solicit the thoughts and concerns of the people of the State of New Jersey. And we cannot underestimate how important each of these hearings is and especially on a topic as vital and fundamental to the lives of people in our communities as this one. I do want to join all of you in making the pitch and letting the powers that be that make those decisions final the input that is provided that is so very necessary.

On behalf of Governor Murphy if I may with your permission. Whereas 2023 has been designated by the United States Administration for Community Living as Older Adults Month, and the State of New Jersey embraces the national theme for this month, Aging Unbound; and whereas New Jersey is home to 1.8 million individuals aged 60 and over. Lorraine, I'm sorry you're not part of the group yet.

Whereas the State of New Jersey is committed to valuing all older adults in recognizing ongoing achievements; and whereas the diversity of older adults in New Jersey plays an important role by continuing to contribute expertise, knowledge, wisdom, and accomplishments. And whereas our older adults are active community members involved in volunteering, mentorship, arts, and culture and civic engagement; and whereas our older adults are active community members involved in all of these items. And whereas the contributions and successes of older adults encourage their

ongoing participation and further accomplishments; whereas the State of New Jersey, through the Department of Human Services, Division of Aging Services, the 21 County-based Area Agencies on Aging, Aging and Disability Resource Connections, and the Network of Aging Services, community-based organizations is committed to ensuring older adults have access to our comprehensive system of supportive services that values and promotes their independence and dignity.

Now therefore I, Phillip Murphy, Governor of the State of New Jersey, do hereby proclaim May 2023 as Older Americans Month, signed by the Governor and the Lieutenant Governor of this great state. Ladies and gentlemen, the Governor's proclamation is not simply words. It is the commitment of his administration to making aging one of the central focuses and necessities of his administration going forward. Thank you so very much.

*(Applause)*

LORRAINE JOEWONO: Thank you. Also, we have Zachary Newman here from Congressman Gottheimer's office. The Congressman's office is also represented. Thank you.

POWERPOINT PRESENTATION BY LORRAINE JOEWONO AND DAVIT TOPCHISHVILI



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Department of Human Services  
Division of Senior Services

Public Hearing 2023

DSS Mission and Agency profile

OAA (Older Americans Act) Structure &  
Program Eligibility

Public Hearing 2022

DSS Strategic Plan on Aging 2022-2024  
Progress report

## 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 227,158 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+.
- Some 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 )

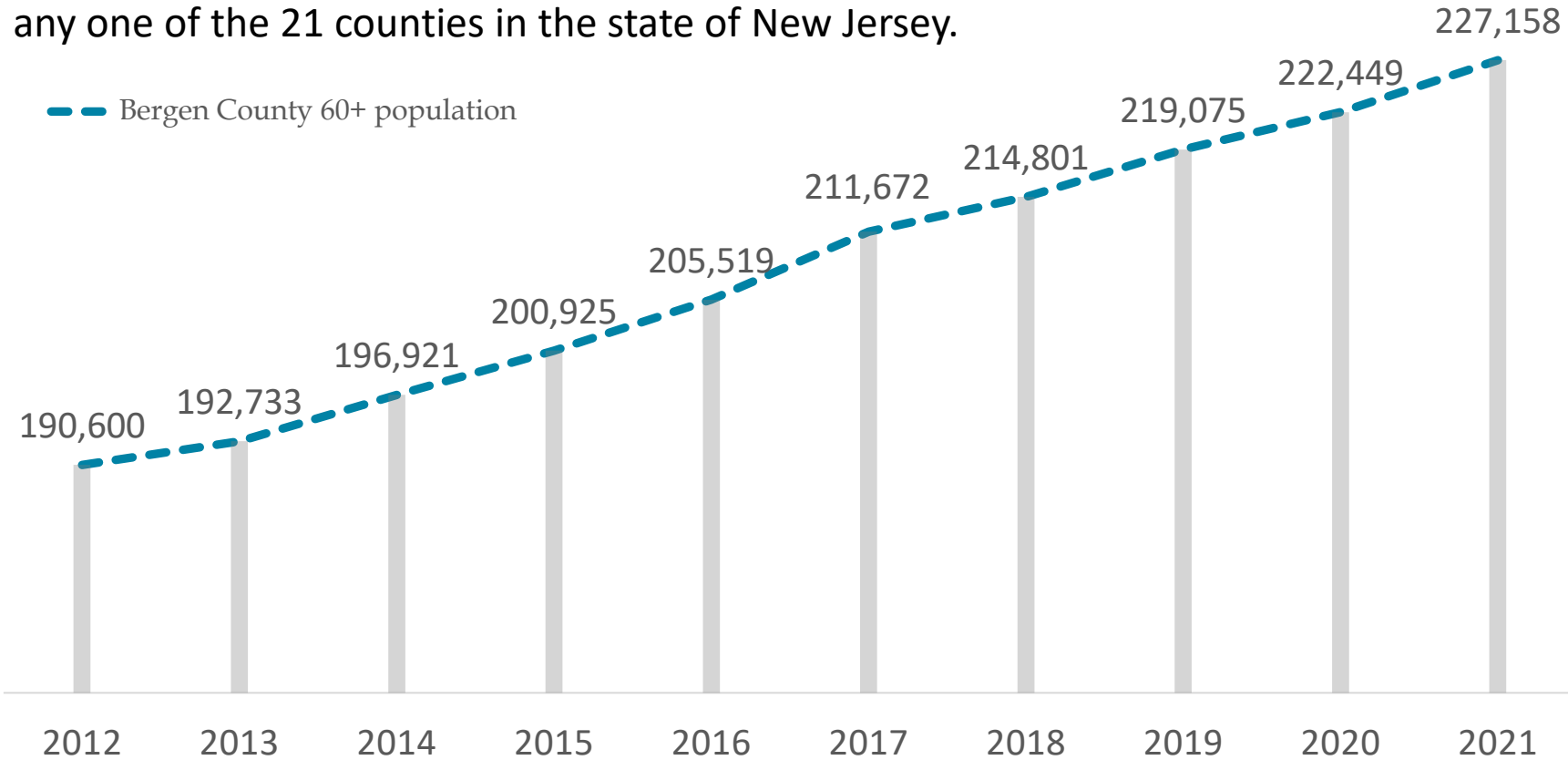
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- An Area Agency on Aging (AAA) is a public or private nonprofit agency designated by a state to address the needs and concerns of all older persons at the regional and local levels. AAA is a general term—names of local AAAs may vary.
- In NJ there 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

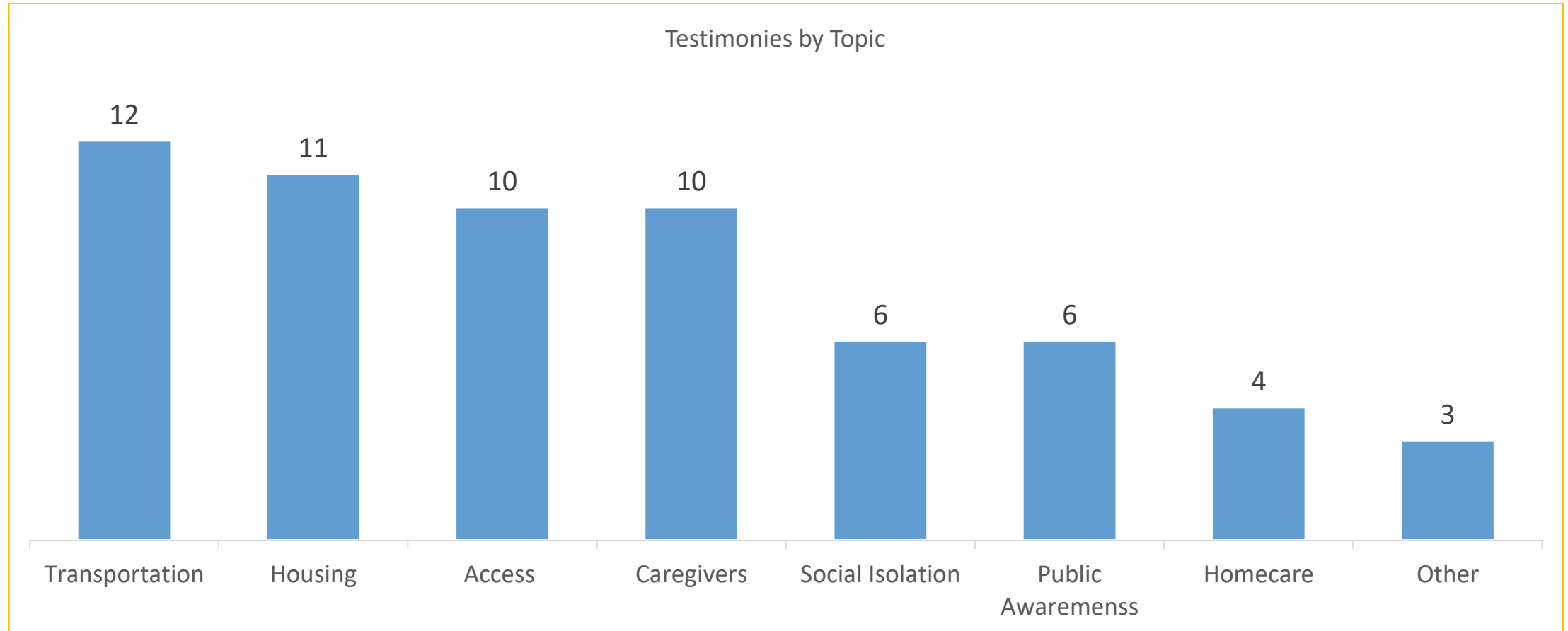
## 23.8% of Bergen County Population is 60+

Bergen County's age 60+ population is the larger of any one of the 21 counties in the state of New Jersey.



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

Public Hearing 2022  
31 Testimonies/Comments



# DSS Strategic Plan on Aging 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

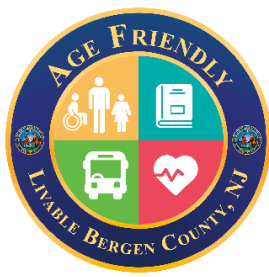
### Objectives:

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 virtual socialization/recreation activities at DSS senior centers.



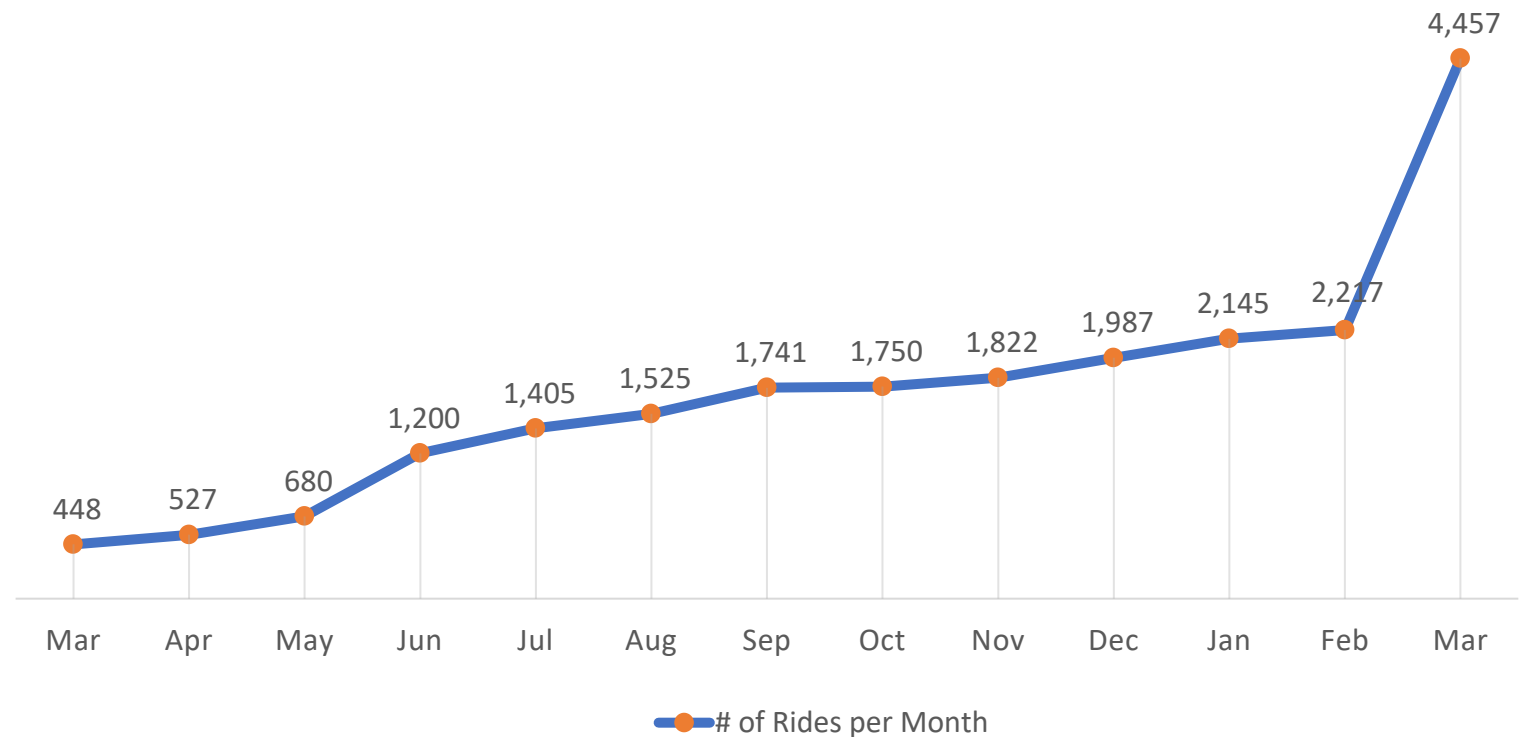
# RIDE CONNECT PROGRAM

## Goal 1. Transportation

Expand and improve access to transportation services.

- Designated DSS staff member to work as a mobility manager at BC Community Transportation office.
- Reviewed different transportation program models.
- Reviewed published research and data.
- Created a database of available transportation options, including services by town for seniors and persons with disabilities.
- Submitted proposal to expand accessible transportation for persons with disabilities.
- Submitted request to DoAS to develop Mobility Management service taxonomy.
- Launched Ride Connect program in Spring 2022.
- Started offering rides to senior centers, medical appointments, shopping, recreation, visiting friends/family, etc.
- Monitoring the intake and scheduling process.
- Conducted client satisfaction survey.
- Promoted Ride Connect Program through comm. outreach, social media, email blasts, etc.
- Tracking level of service

Ride Connect program  
# Rides per Month  
March 2022 – March 2023  
Total Rides 21,904 Rides



## Goal 2. Access and Outreach

Increase awareness in public about available programs/services and increase access to programs and services.

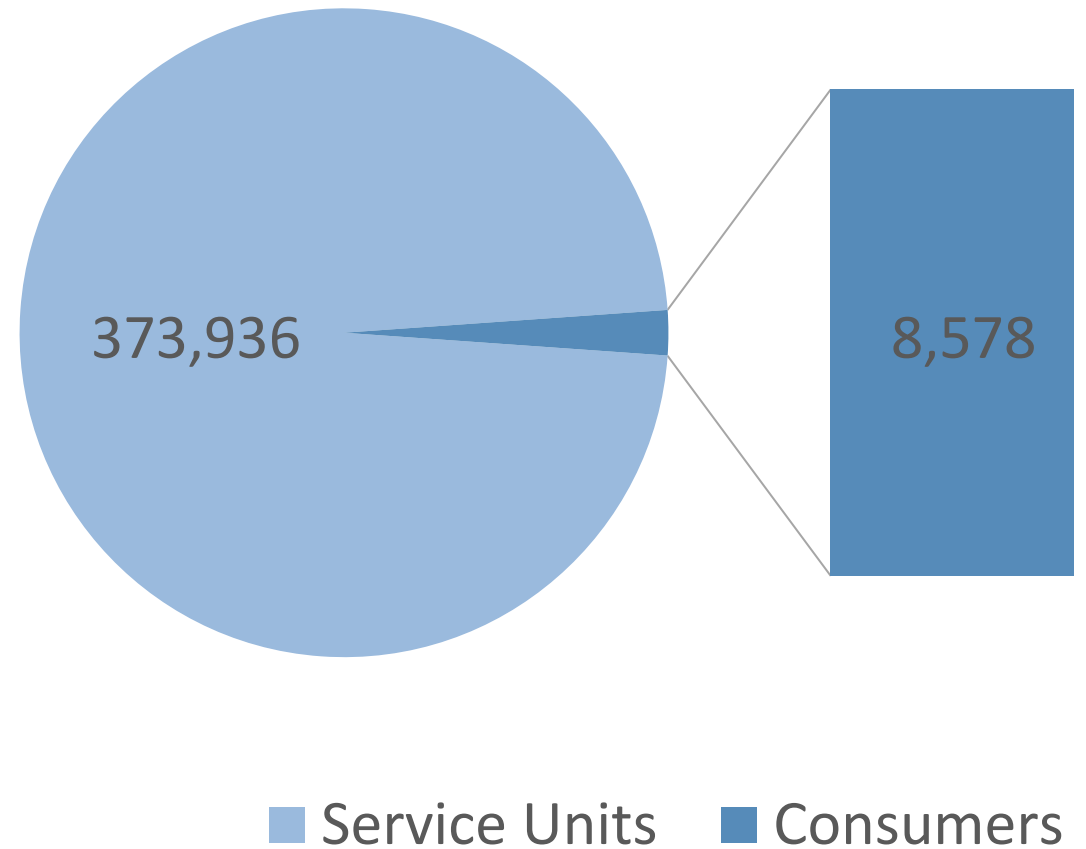
- Updated and digitalized Key Services Guide and created a service resource database for programs and services for seniors and caregivers in Bergen County.
- Launched new website [Division of Senior Services \(bergen.nj.us\)](https://bergen.nj.us).
- Created Speakers Bureau and posted on DSS website [speakers-bureau-directory.pdf \(bergen.nj.us\)](#).
- Developed access plan and created a calendar for 2023 outreach campaigns on topics such as health and wellness, benefits, housing, homecare, DSS events, etc.
- Provided benefits screening to 500+ seniors.
- Promoted DSS events 2023: Caregiver Conference (Spring & Fall); Public Hearing; Senior Lunch Program Open House; Senior Festival; Health Fair.
- Partnership with BC Food Security Taskforce – referral system.
- Updated emergency preparedness and response plan.

### Goal 3. Social Isolation & Loneliness

Prevent and reduce the impact of social isolation and loneliness in older adults.

- Gathered information about social isolation and loneliness and distributed it through social media, email blasts, and service providers.
- Developed communication strategies to determine how best to distribute the information and raise awareness about available programs and resources, especially to isolated seniors.
- Created a survey to identify socially isolated seniors in Bergen County.
- Purchased iPads to provide iPad classes at 10 County Senior Activity Centers.
- Distributed Claris Companion tablets to Meals on Wheels clients (provided by DoAS).
- Assistive Technology service through partner organizations.
- Partnered with Senior Planet and GetSetUp online platforms.
- Partnership with Total Brain Health to provide evidence-based health promotion activities at senior centers.
- Held Senior Lunch Program open house (23 nutrition sites, 1,600 participants).
- Created social activities resource guide.
- Explored ideas for new programming at senior centers based on needs assessment findings.
- New activities include pottery classes (NJ State Council on the Arts), live music/dancing/singing etc. at 10 County senior centers.
- Expanded transportation service.

Soc/Recreation, Assistive Technology, Adult Day Services,  
Physical Activity Level of Service  
Jan 2022 - April 2023





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## Contact Division of Senior Services

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

Walk-In or by appointment (Hours: 9:00 am – 3:30 pm Monday – Friday): One Bergen County Plaza, Hackensack, NJ 07601

Email: [seniors@co.bergen.nj.us](mailto:seniors@co.bergen.nj.us)

Website: <https://www.co.bergen.nj.us/division-of-senior-services>

Facebook: [www.facebook.com/BCSENIORSERVICES](https://www.facebook.com/BCSENIORSERVICES)



LORRAINE JOEWONO: We'd like to get on with our speakers for today. First person I'd like to call up is Amanda Karpinski.

Good morning. My name is Amanda Karpinski, and I serve as Bergen County's Public Information Officer. In that capacity I'm also the Age-Friendly Coordinator. Thank you for being here. I'll be very brief because we want to hear from you. As you heard from Commissioner Zur and our Senior Services team, we are committed to expanding and ensuring that we are serving the residents of New Jersey and Bergen County. We want to make sure that you are aging in place, aging with dignity, and are aging friendly. So, I'm looking forward to continuing in my role. I'm very new and learning quickly and I'm looking forward to hearing from all of you to see what we can do to serve the residents of Bergen County. Thank you.

*(Applause)*

LORRAINE JOEWONO: Thank you, Amanda. We will hear from now Betsy Huerta. I hope I'm pronouncing everyone's name correctly. If I'm not, please correct me when you come up here.

Good morning, everyone.

Good morning, members of the council and thank you for allowing me the opportunity to speak here today. My name is Betsy Huerta, and I'm a lifelong New Jersey Bergen County resident.

I am here for the second year in a row to continue to advocate for

affordable housing. Not just for my mother but for the roughly 17 percent of residents over the age of 65 residing in Bergen County.

After over 50 years of working in New York and New Jersey and living in Bergen County for that same amount of time, my mom was recently laid off. At 81 she has no pension and very little savings due to being victim of elderly financial fraud, a topic I covered with you all last year. This left her with a very modest amount of savings along with her diminutive social security retirement check to pay for rent, living, and medical expenses.

Worrying about elderly parents is usually part of life but it's incredibly stressful to think about how to financially support them at the end of life as well. As I think about the current system, I realize there has been a lot of work and progress made towards creating a Bergen County that allows elderly residents to remain here and live out their last years in comfort. However, I think from an economic standpoint much more work still needs to be done.

My mom is not the only person in this situation. Here are a few alarming statistics that demonstrate the need for immediate action if we want to prevent housing insecurity for our fellow residents.

According to Credit Karma, 27 percent of Americans 59 and older have no retirement savings. According to the U.S. census bureau data 50 percent of women and 47 percent of men between 55 and 66 have no retirement savings.

The Elder Index is a measure of the income retired seniors need to have in order to pay for their basic monthly expenses and age in place in their own communities. Here is a statement of one of the key findings in the New Jersey elder index report from 2020.

Quote, older New Jersey residents cannot meet their basic living expenses whether they live at the federal poverty level or the level of the average Social Security benefit. This is true of older people statewide whether they rent or own a home.

It goes on to state, expenses vary widely across types of communities. For example, older homeowners with no mortgage who live in Ocean County need \$23,256 per year to cover basic living expenses. In contrast, older homeowners with a mortgage who live in Bergen County need as much as \$47,184 to cover basic expenses. The statewide average for single older adults is \$28,000 for an owner with no mortgage, \$29,616 for a single renter, and \$41,292 for an owner with a mortgage.

Please keep in mind this information was collected before 2020 and since then inflation has skyrocketed and created further insecurities which contribute to the affordability crisis for many people in our County, not just the elderly.

Now, I am all too aware of the system for affordable housing in New Jersey. It does not come close to addressing the affordable housing crisis in the

State of New Jersey and more specifically Bergen County. Hundreds if not thousands of applications for a laughable number of available properties, sometimes only one or two affordable units within the complex. All applicants are left up to a lottery system where someone always wins, but it's never us.

After several years of unsuccessfully applying and continuing to apply to lotteries for affordable housing, I'm left with little hope. Being able to age in place in your home and your community should be a choice. In Saddle Brook, there's no limit to how much a landlord can increase the rent. As a result, my mom's rent increased by 13 percent last year. Losing her job this year means she depends on her meager savings and me to help her remain in her home because her Social Security benefit is barely enough to cover her rent.

How do we help ensure our aging residents are able to continue to age in their homes and stay in the communities they know and love? The place where they worked, raised children, attended church, and otherwise created a life worth living. Currently there are very few protections for elderly people in positions similar to my mom. I'd like to propose a new piece of legislation to help prevent people like my mom from being evicted.

Mila's Law would state: In order to provide protections for elderly residents who rent in Bergen County that are not currently in affordable or rent controlled housings, and in towns where there are no rent increase limit protections, there would be a maximum limit of rent that could be charged.

This would be applied only to people above the age of 72, 75 or 80, an age to be determined.

This set maximum can be a certain percentage of the total monthly income the tenant receives. This maximum rent should be no more than 30 percent of the total monthly gross income of the tenant and if the income changes the rent should be adjusted accordingly. Landlords could still charge fair market rates for the majority of their units in those properties. In order to make landlords more amenable to the idea there can be subsidies or tax breaks available to them to help them buy in. The limited rental income on that particular property would only be for a limited time and they could charge a regular market rate once again as soon as the renter is no longer in the property.

Given the fact that there are so few affordable housing opportunities in Bergen County, it would be tremendously helpful to allow residents to stay in their homes and alleviate some of the financial burdens or otherwise worse outcomes that may befall elderly residents and their family members. This partial solution can be implemented as soon as it's passed. There is no need to wait to build new housing and no cumbersome lottery system to deal with.

For better or worse, the Mount Laurel doctrine, a part of the New Jersey Constitution, requires communities to provide a realistic opportunity for the production of housing that is deemed affordable for low- and moderate-income residents. We need more housing, and my legislation

would help lower the number of residents that are applying to affordable housing units which are too few and far between. This legislation would help reduce the burden on districts to build new developments. It would provide immediate relief to those residents living in market rate housing and provide much needed relief to the residents themselves and their family members.

I have contacted the members of the New Jersey legislature to introduce this idea and to see if it's possible to bring my idea to fruition and I'm looking forward to collaborating with you all here to see if I can get this legislation some traction with the appropriate law makers.

I consider myself lucky to be able to advocate for my mom and I believe she is lucky to have someone like me to be able to advocate for her. But I want you to know that I'm also here on behalf of all elderly residents who don't have someone like me because they are just as important. I'm also here on behalf of my future self because no one ever knows what the future holds. And if these protections were to be put in place it would help secure a future that is sustainable and dignified at the end of life. Thank you for your time today.

*(Applause)*

LORRAINE JOEWONO: Thank you. Any time anyone on the panel would like to comment on someone's remarks, please do. If you have expertise or answers to anyone's questions. Thank you.

Our next speaker is Patrick Fallon.

Good morning, everyone. Thank you, Lorraine and members of the council, for the opportunity to speak here today. My name is Patrick Fallon and I'm the Project Coordinator for the Bergen County Food Security Task Force. We are a part of the Bergen County Department of Human Services, and we work with our network of nearly 70 food pantries and emergency food providers here in Bergen County serving as a connector between them and the Department of Human Services and our County government as a whole. In my testimony today, I'd like to highlight some things we have heard and seen ourselves at Bergen County food pantries in the first half of 2023 as well as steps we've taken to help fight food insecurity among seniors and help form relationships between our pantries, directors and staff and other divisions of the Department of Human Services here in the County.

Throughout the first half of 2023 myself and my Food Security Task Force colleague Steven Shuler, who is here with us today as well, visited numerous pantries in all corners of Bergen County for site visits and consultations. Many pantry directors we have met with told us they have seen greater numbers of clients coming to the pantries now than they did during the height of the Covid pandemic. This includes number of seniors coming to food pantries for assistance. We've also had the opportunity to participate with Commissioner Zur as well in a number of food events around the county, and we've seen with our own eyes the increases in older adults coming to our food pantries for assistance. This is happening for a number of reasons. I think our previous speaker really hit the nail on the head in terms of the crisis of affordability happening not just here in

Bergen County but across the state. Obviously economic uncertainty affects us all but people living on fixed income, the effects are really acute. Many seniors living off of Social Security really feel the squeeze from inflation and other economic pressures. Folks may also deal with unexpected expenses related to health care. Maybe it's something they and their spouse are going through. They may be caring for children who have aged out of certain services. There's no one reason why we're seeing this increase. But our focus is on what we can do about it and how we can work with our partners here in Bergen County to address the issue of food insecurity, in particular for our senior population.

Just so you know, I'm actually a Division of Senior Services alumni so this issue is particularly near and dear to my heart. We really value working with the Division every day helping our residents 60 and over experiencing food insecurity.

Some steps we have taken to address this issue as mentioned during Davit's presentation. For the first time we've opened direct referral pathways between our food pantries through a database software system called Oasis Insights, and our County government in the services. Senior Services was the pilot of this program and I'm happy to say the Division has received a number of referrals and is receiving them actively from food pantries across the County. This is something we hope can become a model here in Bergen County and across the state. We are here to expand the number of pathways and options they have to provide more services and programs to clients. Again, we've opened this pathway to allow pantry



directors and staff to refer clients to services, including Meals on Wheels, and various benefit screenings.

We've also included the County's congregate meal sites for seniors as a part of the Pantry Finder feature on our website, [Bergenfightshunger.org](http://Bergenfightshunger.org) if anyone wants to visit.

Another initiative we're partnering with the Division on along with Hunger Free New Jersey is increasing enrollment and awareness in SNAP in particular and other benefits programs. Here in Bergen County, our seniors are severely underrepresented in terms of SNAP. To the tune of potentially up to 15,000 residents who are eligible but not receiving those benefits. We're working with our directors and the Division to find a way to get the word out and make sure everyone eligible is using it and reaping the benefits of those programs.

Those are just a few things that we're doing. Obviously, I'm interested to hear the testimony today from all of you to see if there are any other ways to direct our efforts. I just want to say that food insecurity is really one of the great challenges of our time and it's something it's going to take all of us working together to conquer. I just want to encourage everyone if you're able, like I said, we have about 70 food pantries and emergency food providers in Bergen County, one basically in every municipality. If you are able, please support your local food pantry. Many are seeing the greatest need they ever have. If you're able through donations or volunteering, please try to support the food pantry in your community. Thank you.

*(Applause)*

LORRAINE JOEWONO: Thank you, Patrick. Our next speaker, Mr. Ronald Espinosa.

Thank you, and good morning to the Commissioners and to all of you. My name is Roland Espinosa, and I am a Bergen County Fairview resident. I'm here speaking for my wife Francesca for the opportunity to petition for additional hours with regard to home health care. My wife Francesca is in a state of decline, which is a combination of various neurological conditions where there is no known cure. Doctors that we have referred to from Hackensack all the way down to Robert Wood Johnson in New Brunswick basically stated she has a limited life expectancy. Obviously, I would want her to be comfortable in her last days. We were assisted under the Bergen County Respite Program for 15 hours weekly. That program has been terminated and we are now on an MLTSS program in Bergen County for 8 hours per week. Since we cannot combine the two programs we're trying to get onto Medicaid or at least feel that we have been weaned off of these programs and to be placed on Medicaid full time. But we have not been approved for Medicaid and so we're basically limited to 8 hours, that is one day out of 7. As you can very well see, my wife does need assistance. Where she cannot bathe, she cannot speak. She cannot do anything of the functions that a normal woman that she would be able to do. We do have a Care Manager that works with us in the Jewish Family & Children's Services in Teaneck, but she is limited to what she can do without any additional funding. What I am requesting to speak to and to

petition the Board of Directors, the Bergen County Commissioners here, that would be able to present opportunities that we can be able to tap into to continue at least my wife's treatment for the limited time that she has.

To wrap up, these are the facts. She's a woman with a terminal condition, who has been denied Medicare for the last two years. Bergen County programs that started with 15 hours have now been cut to 8. Which obviously limits my time to gain reputable employment because I cannot even work if I'm a full time caretaker to my wife. And our 401(K) which started in the 6 digits is now down to \$1,700. Because everything I had to pay for for assistance for her has been out-of-pocket. So, I ask the Board of Commissioners with whom I am testifying here today - if my wife cannot be deemed eligible for additional funding for hours for home health aides, then I ask who is. Thank you for your time.

*(Applause)*

LORRAINE JOEWONO: Thank you, Mr. Espinosa. We do have someone that may be able to help you at the Senior Services table outside. Thank you.

Next speaker. Ian Magerkurth.

Good morning. Thank you for convening this hearing this morning. My name is Ian Magerkurth. Director of Government Affairs for Welbe Health and we appreciate the opportunity to provide testimony on the needs of older adults in Bergen County. Welbe Health is a multistate program for all-inclusive care for the elderly (PACE) organization. We were founded

by mission-driven doctors to serve the older vulnerable adults with compassionate and quality care. We provide comprehensive, whole-person care for frail older adults 55 and older living with chronic health conditions and other complex needs requiring nursing home level services as an alternative to nursing home care so participants can age in place in their homes and communities. We are the first and only public benefit company at PACE prioritizing corporate responsibility and formalizing our commitment to all stakeholders in the communities that we operate in and serve.

In early 2023, the New Jersey Division of Aging Services awarded us with the opportunity to develop the PACE program to serve Bergen County which we anticipate opening in the next two to three years. Our shared mission-driven and community partnership-oriented approach will enable frail, vulnerable New Jerseyans throughout Bergen County to age in place safely in their communities, significantly improving their quality of life. Most PACE participants are dual eligible for both Medicare and Medicaid and will pay nothing out-of-pocket.

Overall, PACE provides an integrative system for managed care. When an individual signs up for PACE, we become their health insurer and provider of care. Each participant is assigned an interdisciplinary team of clinicians and other care professionals that manage and coordinate all social and medical, and behavioral care both at home and at our PACE Center which is supported by a network of contracted community specialists. PACE participants and their caregivers are involved in all

discussions to develop and implement their individualized and coordinated care plan that works to address their ever-evolving health needs and goals of care with support of their interdisciplinary team.

PACE services include primary care, medications both prescription and over-the-counter, home care, meals, nutritional counseling, social work, occupational and physical therapy, and round-trip door to door transportation from where they reside to our PACE Center, any off-site specialists and other services in the community.

Furthermore, we provide restorative programming, home modifications, and other unique solutions to promote and maintain independence, function, and mobility.

Finally, PACE participants can choose to remain in the PACE program through the final stages of their life as we integrate the practice and principles of palliative and end-of-life care into our care delivery without the need to enroll in a separate program such as hospice.

In addition to PACE's all-inclusive care and services, PACE programs have proven outcomes, including reductions in hospitalizations, emergency room visits, and family caregiver burden and burn out. Over 96 percent of family members are satisfied with the support they receive through PACE, and over 97 percent of family caregivers would recommend PACE to somebody in a similar situation. Moreover, by addressing the behavioral health and wellbeing of our participants, PACE enrollees are less likely to suffer from

depression.

Welbe Health is excited to bring this proven and effective model of care to Bergen County and looks forward to continued collaboration with the Division of Senior Services and other stakeholders across the County as we continue the process to develop our program. I've included my contact information. I'd be happy to speak further and collaborate with anybody in the community. Thank you again for your time.

*(Applause)*

ASSEMBLYMAN GARY SCHAER: If I may. We just heard testimony before this gentleman from -- we just heard a few moments ago before this gentleman spoke from Mr. and Mrs. Espinosa in terms of their situation which I think all of us recognizes is just heartfelt. I was curious if based upon their needs if PACE could help. What would be involved? What would need to take place? It sounds offhandedly that you're a comprehensive organization dealing with all aspects of life and being with seniors. You're a private company?

>> Yes, we are a private company.

ASSEMBLYMAN GARY SCHAER: Can we share with you Mr. and Mrs. Espinosa's name, address and phone number?

>> The only challenge is our program is in development. It's about two or three years away from being up and running. However, we're happy to help them. To see if there's an opportunity to address some needs.

ASSEMBLYMAN GARY SCHAER: Thank you. Thank you.

LORRAINE JOEWONO: Thank you. Our next speaker will be James Cassano.

Sorry for being slow, everybody. Good morning, everyone. Can everybody hear me? My name is James Cassano. I would like to wish everybody a Happy Notebook Day, a Happy Reese's Day, a Happy Aperitif Day. No, I didn't bring any of them with me. And today is a Happy Visit a Relative Day. I'm here to announce my candidacy for the Congressional seat for the district five for the Congress of the United States of America. I am a disabled American citizen. I have 30 broken bones in my body. Five herniated discs in my neck. I have 7 clips in my spinal cord. One time I was broken completely in half, they had to take the bones out of my body with tweezers because they were broken so badly. I broke 18 bones at one time, most of the bones in different places, for somewhere around 38 to 42 different breaks at one time.

All the muscles in the left side of my neck were cut so when they had to do that surgery my head was a balloon about to pop. Both shoulders surgically repaired, blown left knee, crushed right foot, destroyed right hand but I can't get Section 8 in New Jersey.

But we are spending \$182 billion per year now on illegal aliens, I'm sorry to say. That means by the end of Biden's term we'll have spent three quarters of a trillion dollars on illegal aliens while disabled, elderly, and poor American citizens and vets can't get help, can't get Section 8, and even in some cases are being removed from hotels so illegals can get those

rooms.

I'm going to tell you one story about discrimination that's not discrimination that happened to me in Bergen County. I tried to get into the building in Bogota a while back when the Piazza Group was building a building for very low income people in Bergen County. I was about 56 at the time so I couldn't get in any senior citizens buildings yet. I tried to get in, but I was having problems with the online registration, so I called up the Piazza Group and the woman on the phone started asking me a few questions. And then she got to the one question, how much do you get for Section 8? I said I'm sorry, I don't have Section 8. I could never get into the lottery. Every time I call, I missed it. The last lottery I got in I didn't get picked. She told me, oh, we're sorry. You can't get into this lottery because you don't have Section 8. Your income is too low for a very low-income building. But that's not discrimination. Is it?

I'll tell you another thing. Another reason why I lost, why your mom lost. Illegal aliens are now in all public housing lotteries in New Jersey. To be picked over and before disabled elderly and poor citizens. I want everybody to realize that because they didn't tell anybody. The way they did it was you wouldn't know it unless you clicked on the box and scrolled down. They actually hid that fact and put it under undocumented immigrants so it would be all the way at the bottom of the list so nobody would see it. These are the reasons why I'm running.

What is a gender equity climate fund? Can anybody tell me what a gender



equity climate fund does? We have an African climate fund. We are giving 20 billion dollars to Indonesia to wean off of coal and building them a brand-new state of the art oil refinery that we can't build in America, but we have no money to help our disabled, to help our elderly, to help our poor. But we have money for everybody else in the world. Everybody is getting rich. This is why I'm running because it must stop. I can't stop today. Put me in office and I will rail this every day in Congress until it changes. Thank you for your time. Have a wonderful day, everybody.

*(Applause)*

LORRAINE JOEWONO: Our next speaker will be Janet Sharma from Age-Friendly Englewood.

Good morning, everyone. I'm talking to you today about the Age-Friendly Bergen County Initiative. I'm speaking on behalf of the alliance of age-friendly communities in Bergen County including Englewood, Fair Lawn, Garfield, Ridgewood, Teaneck, and Westwood.

The County's joining the AARP network and appointing an Age-Friendly Coordinator were encouraging developments, but little has been done to actualize Age-Friendly Bergen County. We do commend the diligent efforts of Division of Senior Services to engage stakeholders in their planning efforts, and the alliance's newly formed Age Friendly Bergen Roundtable bringing together nonprofit providers of services to older adults, shows signs of growing interest in collaborative engagement around topics of critical concern.

However, to truly achieve integrated systems-wide change, all departments of County government should be participating in age-friendly planning efforts. As veteran leaders of age-friendly community initiatives, we speak from experience in saying that real change cannot be achieved from top-down methods alone. Nor can it be achieved solely through a retooling of older adult programs and services.

Most County departments impact older adults' lives in some way - health services, housing, transportation, public safety, parks, and planning and engineering. All County agencies and divisions need to understand the importance of applying an age-friendly lens and should be encouraged to collaborate across agencies to set joint goals.

The County also needs to harness the efforts of private sector, social service providers, municipal government officials, age-friendly community leaders, philanthropic organizations, academic and hospital partners, and of course older residents themselves. What's needed is something akin to the Bergen County Food Insecurity Task Force - an overarching group of leaders on these issues - who could work together not just on devising a new Master Plan on Aging but also help steer its implementation.

Creating a county-led organizational structure on food insecurity brought about immediate results through connecting local food pantries to new resources and funding streams. Just as important, it opened up new communications channels which then led to better planning and

coordination, more strategic collaborations, and increased innovation. The same can happen if we create an Age-Friendly Task Force to work in partnership with the newly appointed County's Age-Friendly Coordinator. We'd create new pathways for government to work in partnership with the private sector and for better sharing knowledge and information. Clear goals would be set with clear deadlines to meet them. Promised reforms can get lost without a means for accountability or a plan for carrying them out. Look at the time that has elapsed since the County Executive announced that Bergen County would be joining the age-friendly network and the 4-page application being submitted to AARP -- took four years. It's now been five years since that initial announcement, and still little has been done except with the Division of Senior Services.

We have only a handful of Bergen's 70 communities participating in age-friendly efforts. The Age-Friendly Alliance of Bergen County, including the towns mentioned earlier, is hosting a conference on September 22nd to hopefully bring more towns on board. We are hopeful the County will partner with us on this as strong leadership from the County can bring in more towns. County government operates or funds the bulk of programs and services that serve older, disabled, or vulnerable populations. The County should be leading the way on age-friendly goals.

What we are asking for won't require a big budget outlay or overburden county staff. Leaders of Bergen's age-friendly community movement stand ready to work in partnership with the County to co-direct the activities of this new task force, offering a major assist to County staff rather than

expecting all responsibility to fall on government.

The pandemic showed us many reasons why we need our government systems to work hand in hand with private sector organizations and other key players, and many benefits to doing so. This could be a model of the type of efficient public/private collaboration that's needed globally to address the challenges and opportunities of population aging. Thank you.

*(Applause)*

LORRAINE JOEWONO: Our next speaker is Kathy Kuzma, Executive Director from North Jersey Villages.

Good morning. Thank you. As I said I'm Kathy, and I'm a founding trustee of North Jersey Villages. In 2014, I was introduced to the village movement and its membership organization concept of neighbors helping neighbors to age at home. After reviewing the tools available through the village-to-village network, I organized a steering committee to bring that concept to Bergen County. Shortly thereafter I was invited to the first meeting of the Age-Friendly Initiative in northern New Jersey. Working with Age-Friendly Coalitions in Englewood, Garfield, Ridgewood, and Westwood. We did surveys, developed communication tools, planned programs on the census, programs on scams, fraud, home safety. Those collaborations were the impetus for North Jersey Villages to develop as a hub and spoke model concept in the village. As a hub, North Jersey Villages would facilitate the exploration, development, and sustainability of spoken villages to develop throughout the County. I was advised by the

former Senior Services Director Gloria Layne that this concept would not fly in Bergen County. None of the age-friendly towns embraced the model, North Jersey Villages began to believe that might be true, but the North Jersey Villages team felt compelled to address the top issues they saw in Bergen County. Transportation, isolation, and the underserved moderate-income people.

Seeing the targeted populations in the -- sorry -- in the current Strategic Plan on Aging, we see many opportunities that align with NJV's goals. So, including the nonaffluent enough to be able to pay for private services, we'd like to suggest exploration of using senior gold cards to identify seniors eligible for discounted services by local service providers and vendors. This added benefit can encourage more moderate-income seniors to apply and use the benefit. We envision collaboration with the local Chamber of Commerce to promote this concept. We are proud of the Village's efforts. In 2017 and 2018, in development towards development of a one-stop travel information and trip planning service. We've attached our business plan at that time. North Jersey Villages was not developed in villages or training volunteer drivers at that time, but we wanted to capitalize on the village concept of a one stop call center and collaboration with existing services. Lorraine will remember all the meetings with the then Director Tom Murphy, EZ ride, NJ211, dial a ride, Rutgers, software providers and to identify a pilot program. The timing and resources were not right then. But we are very pleased to see this project has taken off.

North Jersey Villages continues to promote the village concept in senior

centers, libraries, town council meetings, Y's and rotary meetings while collaborating with existing services, faith-based communities, and health departments to especially reach isolated seniors. Collaboration with local cable stations brings recorded presentations into the living rooms of seniors who cannot or choose not to attend live events or to view Zoom presentations on their computers.

We're currently collaborating with Meals on Wheels North Jersey to bring File of Life packets. File of Life packet is something where you can list all your medications, current physical health conditions and contact information in an easy, locatable place in your home so that if there's an emergency, people can be contacted, and you get the right care you need. Not only is Meals on Wheels going to deliver those packets to their clients, but they will also deliver a schedule of when a program on how to use the File of Life packet, and testimonies from police chiefs and EMS workers on why it's so important.

So, we're working with the public cable stations as well as with Meals on Wheels. We'd love to do that Countywide.

At Senior Centers, North Jersey Villages has been presenting an interactive presentation on advanced care directives, five wishes. One of them actually prompted participants to invite us to do presentations at three other venues. If any of you have done end of care kinds of presentations, you know that was a real coup. We do have a good program going. Throughout the pandemic the HUB Village, still free to all Bergen County residents, by the way, maintained contact through email blasts, cable TV

and our YouTube station and through the website. COVID information as well as calendar informative and entertaining events were updated regularly. This event calendar is still maintained weekly. Not only links to event fliers, but also links to the events sponsored monthly calendar really broadening resources for the seniors who use that calendar but now there is also a prototyping developed to sort events by interest areas and by regions.

We waited patiently while we worked hard, and now a village will be launched in Glen Rock. The Glen Rock neighborhood network GRNN -- I can never get that out -- will fill the gaps in their town. They will provide and organize support and outreach that protects volunteers and members. So that if a family member or those who usually drive or do the shopping or the handiwork are not available, another neighbor who is available to fill the gap through an organized online system or a one-on-one phone call.

GRNN leadership is exploring intergenerational engagement but most important it hopes they build self-esteem as they tap into their skills and experience as they build a neighbor network to help them age at home safer and affordably and more enjoyable.

We ask the Division of Senior Services to acknowledge the synergy with our goals and objectives and to promote support of North Jersey Villages and the village model. We request the County could suggest to community leaders how they can bring the village concepts into their initiatives so age-friendly addressing it as a meeting the needs of the

underserved moderate-income parts of the community. The mayor's wellness campaign, seeing it as a model for isolation and loneliness. Municipal senior advisory communities, seeing it as a vehicle for residents to be able to fill the gaps they're complaining about. And for -- I'm almost done. County senior centers can be educated about the village concept as a program to meet the home maintenance and transportation needs of their members choosing to age at home.

North Jersey Village programs may have seemed lackluster, but we know we make a difference as we continue to collaborate with other efforts in Bergen County. To attest to that we are proud to share that NJV is being recognized as an innovative contributor to the village movement. Barbara Sullivan, National Director of the Village-to-Village Network has invited Tina Serota of Village by the Shore to join her in presenting the keynote, Vibrant Communities at Stockton University's Annual Successful Aging Festival next week.

*(Applause)*

LORRAINE JOEWONO: Thank you, Kathy. I'd also like to acknowledge we have Commissioner Mary Amoroso here. Would you like to say something?

Thank you. Good morning, everybody. This is such an important hearing. Because one-fifth of Bergen County are senior citizens. We do have so many services available in Bergen County. Either governmentally, or our nonprofit partners, et cetera. Janet Sharma, wonderful idea pulling it all



together. So, I'm happy we are all here to hear what's going on. And we recognize all of your efforts. Thank you.

*(Applause)*

LORRAINE JOEWONO: Thank you, Commissioner. Our next speaker will be Suryakant Shukla. He will be reading testimony for Brian Fitzgibbons, Chairman of the Bergen County Human Services Advisory Council. I also would like to let you know Assemblyman Gary Schaer may be leaving shortly. He has to get to Trenton. But I'm so happy you were here to listen to the needs of the people of Bergen County.

*(Applause)*

ASSEMBLYMAN GARY SCHAER: Let me thank you first and foremost for allowing me to join with you today. Let me apologize. I serve on the Appropriations Committee of the New Jersey State Assembly, and we have a meeting that I need to be there obviously to reflect the concerns, many of them expressed here today. I have the privilege to have been a former Chairman of the Budget Committee of the Assembly. I serve on that committee today as well as serving as Chair of Policy for the Assembly majority. I wanted to speak just briefly for a few moments about some of the comments that we've heard, some comments that you will hear today. At hearings like these we have the opportunity to hear from people from all areas and walks of life. And we've seen the priorities and begun to understand some priorities of those expressed as well as those that will be expressed. It's been so very touching to hear from Mr. Espinosa as well as everyone in terms of those various concerns and needs.

I will tell you that I wish it were that easy, that we could turn on a spigot and have all the money in the world come out and let us fundamentally fix so many issues that we're confronting as a society. And I will tell you that Bergen is perhaps at the forefront of new initiatives and new attempts to solve problems. I can't thank Lorraine enough for the work that she does, and our Bergen County Commissioners. Commissioner Amoroso, Commissioner Zur and all the other members and what they've done and how they've done it. But to share with you some of the concerns we're facing in the state.

One of the concerns that someone had expressed is nursing care. Nursing care is extraordinarily important at home, as well as in various short and long-term facilities. It is more -- your salary is higher today at McDonald's than it is as a home health care aide. At McDonald's you don't take your work home with you. You'll forgive me but lifting burgers is not as arduous as lifting a patient. And yet we pay less to those nurses than we do to someone working at McDonald's. Not to denigrate working at McDonald's, by the way. Millions of dollars are being requested right now to add to the Governor's proposed budget for causes that are wide ranging, and fundamentally I would argue important if not necessary.

There is a logical problem of funding. And we need to be aware of that. That's why hearings such as these are so vitally important because they help us to prioritize and to understand the prioritization of members of the community. This session of the Assembly and the Senate which will

conclude on or before July 1st will include a number of discussions. And there is one discussion which some of you might know about, most of you I'm sure do not.

But is an initiative being undertaken by the speaker which was made public today. I don't think it was supposed to have been, but it was made public today. And I can tell you that there are many questions about it, many questions that I have about it. But let me share with you so that you understand that this, the concerns and needs of the senior community are being heard in Trenton. Whether it's being answered is another story but at least it's being heard. The proposal from speaker Kaufman briefly is to establish a basis to aid seniors in terms of property taxes directly. The proposal would be that up to 50 percent of your taxes for homeownership up to \$10,000 would be rewarded back to the homeowner who is a senior age 65 or above.

*(Applause)*

It would not -- excuse me, sir, I didn't interrupt you. Perhaps you could give me the same courtesy. The proposal -- and it's just that, but it is an understanding that there will be a focus on this issue like never before. It would be oriented simply for homeownership, not for renters. But there's a lot of time to discuss how to possibly include them as well.

It will cost the state \$1.5 billion to initiate this program. But it's not just \$1.5 billion, ladies, and gentlemen. It's \$1.5 billion this year, and next year, and the year after that, and the year after that, and the year after that.

So, it's setting the bar. And if you're a senior it's a wonderful bar. Frankly speaking, as someone who will benefit personally, it's very exciting. But is it the priority where we put next to it children who go to bed tonight from Bergen from Salem, from Gloucester, from Camden, who go to bed hungry tonight or who go to bed in a room with four or five siblings because the parents can't afford more than a one-bedroom apartment. These are concerns that need to be weighed, that need to be understood and it is not easy. It is almost Solomonic in terms of do we cut the baby in half and how do we do it? Your presence here today is fundamental to that understanding.

I will tell you we will be getting the transcription of this meeting, and that which I cannot share with you later because I need to run. We will be going over it. Your presence in that sense, your participation in today's meeting in that sense is fundamentally necessary. But I will tell you this is going to be an issue. And there's going to be a spotlight on the needs of seniors in the State of New Jersey, not just in Bergen, not just in Passaic, not just in Hudson, but the entire state to determine if the proposal by the speaker with necessary modifications and changes is something that New Jersey should pursue. Part of it is motivated I must tell you by seniors telling us they can't afford to live here as seniors on fixed income.

And Bergen has many things, so many spectacular, wonderful, and superlative things. One of those things is expensive. It's great to be in Bergen. I have the pleasure most of 66 percent of my district is composed

of south Bergen. I am so very proud and honored to represent them along with Senator Sarlo and Assemblyman Calabrese. I apologize that I've taken so long to share this with you but you're being heard. Your priorities are being heard. I promise you we will not answer adequately all the needs of the residents of this great state, but we will try as much as possible to make sure that the needs of Mrs. Espinosa, the needs of so many others are met budgetarily within a framework that is open, fair, and transparent. And although I don't work for the Governor, I must tell you, certainly Governor Murphy's words each and every time he speaks reflect just those concerns. Lorraine, I apologize for having spoken for so long, ladies and gentlemen. You'll please forgive me if I leave in a few moments. Thank you so much.

*(Applause)*

LORRAINE JOEWONO: Thank you, Assemblyman for joining us today. Our next speaker, Suryakant Shukla. Have a safe trip back to Trenton. Thank you.

SURYAKANT SHUKLA: Good morning, everyone. I'm going to read this testimony on behalf of the needs of older adults in Bergen County. This was prepared by Brian Fitzgibbons, Chairman of the Bergen County Human Services Resident Council.

The Adult Services Committee targets the needs of adults aged 60 and over, individuals with disabilities who are 18 and older. The goal is individuals to live at home as independently as possible for as long as

possible rather than 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.

Number one, transportation. There is an ever-present need to improve existing mass transit options. The County continues to work with the state and federal partners on Bergen Hudson light rail expansion to Englewood Hospital and 133 river bus terminals will help accommodate bus service at the second busiest bus terminal in the state, Hackensack. The Route 17 bottleneck project will also help seniors and others who travel on state highways spend less time in traffic.

Remaining at home as independently and as long as possible implies the ability and the resources to travel to meet basic needs. Many seniors have given up their personal vehicles and cannot always access established bus routes and the cost of services can be prohibitive. The Bergen County Division of Community Transportation was able to provide limited services during the pandemic and they were able to continue to provide Meals on Wheels deliveries. It was a great thing really.

Most of the services have been restored, but they continue to be challenged by staff shortages. The recent addition of the Mobility Manager who oversees the expansion of the Uber and Lyft options has been an encouraging step into the future.

NJ Transit's Access Link is a great service for those with disabilities, and it

shadows the local bus routes. However, as we have recommended in past testimony, Access Link needs to expand their routes to include the shadowing of New York bus routes that travels local streets and trains which will create more options for residents. They should also include the bus routes operated by independent carriers that operate under the NJ Transit banner.

In the committee's discussion with the Access Link Director, we learned that there is no immediate plan to alter the policy of the commuter lines. But we were encouraged to learn that NJ Transit is also exploring the use of innovative entities such as Uber and Lyft. The challenges will be the ability of these entities to provide transportation options that include wheelchair accessible and lift equipped vehicles. The Adult Services Committee will continue to follow a Federal Transit Administration Grant that was awarded to NJ Transit that supports public/private partnership and enhances multi-modal travel access.

On a more local focus, the County's municipalities should be offered incentives to share vehicles and use off duty school buses to tackle transportation challenges that confront our seniors and disabled every day in suburban Bergen County.

The second topic is senior housing. Aging in Bergen County is perhaps the one issue that affects the entire service delivery system. There are over 220,000 individuals over 60 living in the County. And many are not prepared to face rising property tax beyond their fixed incomes. Housing no longer suits their changing physical needs, and the scarcity of affordable

housing. Scarcity is a big problem.

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

The pandemic has taught us that seniors have become more vulnerable and fearful of their health and well-being. This has led to mistrust of efforts to assist them, and they often choose to isolate to protect themselves which further delays progress in making necessary adaptations. The Bergen County Housing, Health and Human Services Center has experienced an alarming uptick in homeless seniors, almost 24 percent of their population now is older adults. Bergen County seniors are increasingly falling into homelessness and poverty, which has become a great concern.

The Bergen County Food Security Task Force has been helping those who may be newly needy or find themselves in need of food assistance get connected with resources. With the increase in food, housing, and other costs of living, being able to alleviate food burdens allows tight finances to be devoted to staying in homes.

The third issue is -- we talked about it -- Mr. Schaer said it about the home health services. Certified home health aide services make it possible for our very frail residents to remain at home as long as possible by providing assistance with activities of daily living such as bathing, dressing,



exercising and light household chores. Home health aide services are funded with Area Plan funds from the County's Division of Senior Services, and Peer Grouping funding from the County's Department of Human Services. Peer Group funds helped keep individuals out of nursing homes and in the community. These funds are allocated to those individuals in greatest need, up to 250% of the poverty level. The focus is on nursing home prevention services for those who do not qualify for Medicaid. We just heard about that.

Over the course of the past several years there have been efforts to increase the salaries of home health aides and caregivers. But it has not been enough to keep an adequate supply of workers to meet the ever-growing need.

Some of the challenges continue to include, number one, hourly wages are similar to retail jobs that do not require the same sensitivity and skill levels so many agencies find it difficult to attract qualified applicants. The second thing is members of this specific work force cannot afford to live in many of the communities where there's a great need. A home health aide who needs to take two buses to get to a work assignment becomes easily discouraged.

A good portion of workers continue to be reluctant to return to their jobs and many of the seniors they serve are choosing to go without much needed services out of fear for their health.

The Adult Services Committee supports continued wage increases but recognizes that agencies will need a state subsidy so that they can offset this salary increase. This may be achieved through higher reimbursement rates and other creative solutions like funded transportation programs.

The worker shortage could be offset by the re-establishment of public work force training programs that prepare individuals with entry level skills. The committee acknowledges the outstanding work being done by the Bergen County Division of Senior Services and the community agencies they support but would like to have them consider other services such as housekeeping, assistance with moving and hoarding prevention.

Thank you for the opportunity to make these comments. Thank you very much.

*(Applause)*

BRIAN FITZGIBBONS: I have a comment on that. It's not just by me. We have a very good committee that has at least 12 to 15 people on it every month when we convene, and we study all these issues we did comment on in the testimony. But I do want to say, I want to thank the dynamic members of the Human Services Advisory Committee and the volunteers, many people on the committee are not appointed to HSAC. It's a really good committee to share and I appreciate the opportunity to have my friend read it for me. Thank you.

LORRAINE JOEWONO: Thank you, Brian. I'm going back to EJ Vizzi.

Hello, everyone. I apologize that I did come in late. I can't curb my comments to anything that was said earlier. Thank you again to County Executive Tedesco, Bergen County Commissioners and the Division of Senior Services for convening this Public Hearing. I appreciate the opportunity to speak among you all. I'm EJ Vizzi and I'm a Licensed Social Worker and certified practitioner with the honor of working with older adults here in Bergen County. I currently serve as a Project Coordinator of Age-Friendly Teaneck and am Director of Senior Programs for the Bright Side Family, a group of nonprofits that provide affordable housing, affordable assistive living and services for older adults. I'm so excited for the County on its Age-Friendly designation last year with AARP and congratulate their more recent endeavor to become a Dementia-Friendly Community. I am on the Dementia-Friendly Bergen County Action Team, and last month's kickoff was such a success that I told them in as many ways as possible we want to be an active partner with the County.

Of the programs that our nonprofit operates we have Senior Checks, a money management program we launched last year and is a free service to Bergen County seniors. As such we do the finances with seniors rather than for our seniors. And in our experiences, we're doing a deep dive into learning about people's finances. It almost always turns out to be more than simply bill paying. We see victims of scams and help mitigate those fraudulent charges. We see people who have made legitimate contributions or donations to real companies but didn't realize they were not doing a one-time donation but instead signed up for recurring charges at a much more frequent rate. We help seniors see where their money is really going.

If they're interested, we can help people sign up and help them do online bill paying bringing them into the 21st century. Many don't want to do that and prefer to continue with paper mail and sending checks and doing it over the phone. That's okay. We meet them where they're comfortable.

Someone with visual impairments or is unable to read statements or maybe someone with hand tremors and is unable to write checks. We can help them. They of course write the checks themselves, but we help them write it out. But we can only do so much within the scope of our program. People with disabilities are at a disadvantage in accessing many of the great services the County has to offer. I'm glad to see an ASL interpreter with captions for the hard of hearing, but induction loop assistive listening devices and systems would be helpful for those with hearing aids. Not only in County buildings but in buildings that our seniors regularly congregate such as the Senior Centers where they run. It would be great to see induction loop devices in as many public buildings as possible but maybe the County can start by leading as an example the public can soon follow. For those with mobility impairments, they may not feel comfortable leaving the home and may have been able to join virtually today if that were an option provided. On the note of those with mobility concerns, I want to thank the County for the great Ride Connect program that partners with Uber and Lyft in helping seniors get to places all around Bergen. I'm glad to hear there are options for socialization purposes and not only for medical or grocery shopping. However, the program is unable to help those in wheelchairs or even those without a cell phone. I understand a smartphone isn't needed, but there are still segments of the senior population who do

not carry a cell phone either. To add to that, I have heard of seniors who are visually impaired who are weary of using Uber or Lyft because it's a gamble on whether they get a kind driver who will help them into the car, or they might get someone who is a bit rougher. They cannot be as trusting to use such services. Arm to arm service is really what our seniors need but curb to curb is what we have. I don't want to sound negative but it's feedback I'm hearing in the community about transportation.

What social workers like me and community members need as we try to ensure older adults can age in place and remain connected to their communities is more staff to answer calls at the County. Our decision-makers need to invest in human capital to have a live person either in person, virtually, or over the phone who has been trained to not only hear what a senior may be saying, but to truly understand what the concern or question is between the lines is serving their true needs. More often than not seniors are coming to me as a social worker with concerns about x, but the true obstacle is actually Y or z, and only a human can help them first through their immediate concern or crisis then appropriately address the underlying challenges that led to such an emergency. In essence we need interpreters of our County and state's benefits and entitlements. So many seniors are eligible but the application of understanding the program is another language to many. Humans can help translate. Thank you for your time.

*(Applause)*

LORRAINE JOEWONO: Our next speaker is Rajendra Jhaveri. I hope did

I did not mispronounce your name.

I'm 76 years young. I'm not old. I'm young. I would like to know about what are the helps available for the disabled. I already sent an email yesterday. I hopefully will receive some answers on my email or by mail. That's it. That's my concern. Thank you very much.

*(Applause)*

LORRAINE JOEWONO: Thank you. We do have our table outside so you can speak to someone outside. We also have the Director of Disability Services here also.

Is there anyone who is in the room now that has not spoken that would like to speak? Maybe you didn't sign up. You can raise your hand. You can come up now and speak. If not, we do have testimony that was sent in and we'd like to read it into the record. Linda Cross, if you could come up. Linda will be reading three short testimonies so that it goes into the record.

This is from Sophie Cole. To whom it may concern: As a senior of 67 years of age I see that older adults are not treated the way they should be as far as housing, food stamps, health care, et cetera. I myself have been on a waiting list for the seniors building here in Ridgefield Park for over 8 years now and I'm still waiting for them to call me for an apartment. They won't let renters see the apartment until a contract is signed. How is this fair to older adults such as us seniors? By the time the apartment is available we probably won't exist. We need more senior buildings to help us. Some live

on Social Security and do not get that much money to afford an expensive apartment.

As far as food stamps are concerned, seniors should be considered for more of an amount since they have health issues in which they can only eat certain foods. Not only that, with what they get from Social Security and the food prices rising they cannot afford to buy everything they need.

Health care is another issue. We need better health care without having to pay extraordinary prices for medications, in which some are not covered by insurance plans. Thank you for reading my concerns.

This is from Maire Brosnan-Katavolos. The YMCA Northern New Jersey is submitting comments to be read at the Public Hearing on the Needs of Older Adults in Bergen County.

Nationwide the effects of the COVID pandemic have disproportionately affected seniors. Society has opened back up, capacity and social distancing restrictions have been lifted but New Jersey seniors are still struggling. The lasting impact of COVID is that many seniors have isolated themselves out of fear of exposure.

However, statistics show that isolation is associated with declines in physical and mental health. YWCA NNJ Senior Wellness programming fills a vital need and provides diverse and trusted information and programs on virtual platforms for seniors so they can stay healthy, informed and

connected. Over the course of the pandemic, YWCA NNJ developed a robust virtual senior program including weekly virtual fitness classes, art and socialization programs, book clubs, and a weekly mental health support group.

YWCA NNJ's Senior Wellness Program provides multiple layers of prevention through socialization, physical activity, and education about health and wellness and it's vital to the needs of older adults in Bergen County.

This is from Otto Suarez. It is hard, almost impossible, to find affordable, reliable, legal help and representation that you can trust for the defense of the adult population. All kinds of abuses, bullying, and harassment are constantly done upon them on every aspect and ways of life. It's really sad.

LORRAINE JOEWONO: Thank you, Linda. Now Kerri Sherer will come up and read two additional testimonies.

Good morning. This is from Laura Woodside. Good day. I am unable to attend this hearing on May 18 but have two questions for the forum. One, if I have no school age children in the state school system why am I obligated to pay almost 50 percent or more of my property taxes towards the school budget? This does not sit well with me at all being a senior on a fixed income.



Two, in 2020 my sister passed away and I paid approximately \$45,000 inheritance tax on her estate. As a senior, or any heir for that matter, this is a ridiculous amount of money to pay. I heard the New Jersey inheritance tax is a cash cow for the state coffers, at senior residents' expense. This tax needs to be overhauled to work better for the heir than the state, especially as a senior on a fixed income.

Note: I'm in the process of putting my home up for sale and being forced to move out-of-state due to these high taxes. New Jersey and Bergen County, where I lived for 65 plus years, is unaffordable for seniors.

Second is from Hyacinth Myers. I'm 67 years old. I have been living in Bergen County for the past 30+ years. I have worked in Bergen County, Hackensack Meridian Health for the past 13+ years. My concerns are I will not find an affordable apartment to live in as the prices on rent have increased. The prices on food have gone through the roof and there is not enough income to accommodate such luxury. I want to stay in Bergen County as my job is still here but worry that it will become extinct because of my age. I am wondering how I can find senior housing in Bergen County. Your help will be appreciated.

LORRAINE JOEWONO: Thank you. We have our last testimony to be read. I guess I will read this one. This is from Valeria Chavez. Good morning. I am writing on behalf of my mother Sylvia Chavez who has lived in Hackensack for 35+ years. Growing up, she always spoke highly about Hackensack and the County. Lately, as she awaits to retire, her spirits

about the city she once loved have diminished. As she gets older it is becoming hard for her to work which makes paying rent difficult. She is fortunate to have me to help her. We have been looking for an affordable place, and it has been a nightmare. We have seen so many new buildings being built in Hackensack but not one has affordable housing.

How is it that a person who has seen many new buildings, has lived here for so many years in a city that she loved and pays taxes is having difficulty trying to find a place to live? And to spend her final years.

Why is it that everybody else is able to find an affordable place except for her? All I ask is to help your senior residents first and start building more affordable housing first. Bergen County seniors should have a first pick in affordable housing. Please help them. Please help us. Thank you for your time.

(INSERTING ONE ANONYMOUS TESTIMONY THAT WAS NOT READ).

I'm 74 years old. I live in an apartment. I'm on Section 8. I have applied to multiple senior buildings and have been on several waiting lists for a long time. On one occasion I've called Senator Lagana and showed his office the condition I've been living in. I've called Governor Murphy and his office was unable to help. I'm wondering what help can be done for a senior that needs immediate help and needs to be placed into a senior building with Section 8. I want to move because I've been dealing with heat on and off for years. I feel that seniors that have worked our whole lives should be able to have some kind of help.

LORRAINE JOEWONO: Again, before we close our Public Hearing is there anyone else who would like to be heard or would like to come up to speak? On behalf of the Division of Senior Services, and the entire panel, we want to express our appreciation to all of you for coming here today and giving testimony on issues that are of important concern to you and to us. I know for myself and for everyone on our panel, it was definitely a learning experience. I want you to know that your concerns have been heard. And your concerns, we will try to find solutions to them.

We will use this information to make Bergen County a better place for our seniors and disabled population. Thank you for coming. Have a safe trip home.

*(Applause)*

And also thank you to our wonderful panel for joining us today.

*(Applause)*