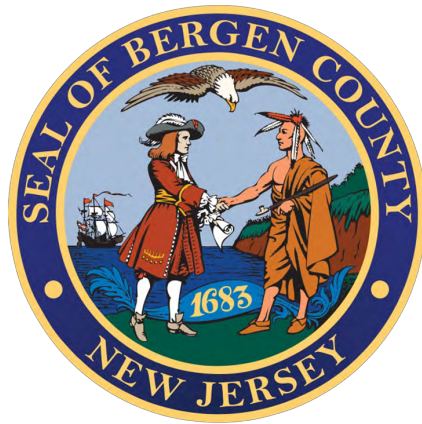


Bergen County
Division of Senior Services



Public Hearing
on the Needs of Older Adults
in Bergen County

May 6, 2025

James J. Tedesco III
Bergen County Executive

Bergen County Board of Commissioners

Mary J. Amoroso, *Chairwoman* • Steven A. Tanelli, *Vice Chairman* • Dr. Joan M. Voss, *Chair Pro Tempore*
Rafael Marte • Germaine M. Ortiz • Thomas J. Sullivan • Tracy Silna Zur

Public Testimonies & Community Feedback

Key Themes Identified:

1. Housing

- Multiple speakers expressed distress over the lack of affordable senior housing.
- Issues included rising rents, long waitlists, eviction threats, and poorly maintained new apartments.
- Seniors called for increased housing options, policy reform, and quicker development timelines.

2. Transportation

- Need for expanded weekend, evening, and accessible services.
- Praise for Community Transportation and the Mobility Manager; concerns raised about dirty Access Link vehicles and limited routes.
- Suggestions included partnerships with municipalities and use of idle school buses.

3. Nutrition

- Korean Community Services emphasized the importance of culturally appropriate meals in congregate and home-delivered settings.
- Participants requested inclusion of Korean meals in senior nutrition programs.

4. Mental Health and Isolation

- Care managers highlighted challenges in assisting seniors with mental illness due to lack of documentation and support systems.
- Loneliness and isolation, especially among homebound individuals, were identified as critical issues.

5. Information Access & Outreach

- Concerns that many seniors are unaware of services due to digital divide and lack of municipal communication.
- Suggestions included mailing lists, partnerships with towns, and age-friendly community initiatives.

**BERGEN COUNTY DIVISION ON SENIOR SERVICES
PUBLIC HEARING ON THE NEEDS OF OLDER ADULTS
May 6, 2025**

Transcribed by Lauren Schechter, CRC, TotalCaption

LORRAINE JOEWONO: Good morning, everyone. Can you hear me? Welcome to our public hearing on the needs of seniors. As you know May is Older Americans Month. Every May, the Administration for Community Living leads the nation's observance of older Americans to recognize older American contributions, highlight aging trends and reaffirm our commitment to serving our older adults in Bergen County. The 2025 theme, Flip the Script on Aging, focuses on transforming aging into how people perceive us and see us; how people talk about us. It encourages individuals and communities to challenge the stereotypes of aging and dispel misconceptions.

This year, join us in honoring older adults' contribution, exploring many opportunities, and staying active and engaged as we age. And highlighting the opportunities for purpose, exploration, and connection that come with aging. Unpaid caregivers save the United States an estimate of \$600 billion. During Older Americans Month we also want to honor and thank the over 100,000 caregivers in Bergen County. Bergen County is here to support you and guide you.

I would like to begin our program with acknowledging the people that are on our panel and the people that are here. Our Director Melissa DiBartolo, Director of the Department of Human Services.

(Applause).

Jared Lautz, Deputy Chief of Staff, County Executive James Tedesco. On our panel we have today Alan Larobardier, Program Administrator of the Board of Social Services; Dominick Azzolini, Director of Community Transportation; Lisa Bontemps, Chair of the Senior Services

Advisory Council; Anika Davis from Disability Services will join us. She's on another meeting at the moment. We also have with us our Commissioner Chairwoman Mary Amoroso on our dais.

(Applause).

And we are honored to have the Honorable State Assemblywoman Shama Haider with us.

(Applause)

And Shama's legislative aide Mahair.

I would like to call up on behalf of County Executive James Tedesco,

Jared Lautz.

(Applause)

JARED LAUTZ: Thank you very much. Good morning, everybody. Unfortunately, the County Executive couldn't be here today. He was returning from visiting some family but he sent me instead. My name is Jared Lautz. Part of my oversight responsibilities include the department of Human Services and I had the pleasure of working as the Acting Director for Human Services for about six months last year.

Before I start my remarks, I just want everyone from the Division of Senior Services in the room today, could you raise your hand please? I want to just thank you all for the work you guys do. For anyone in this audience that needs assistance, these folks here are amazing and anything you need if they can't help you directly they will get you to the right place.

We are also joined by a number of other community partners and county partners. And County Executive feels very strongly that we are here to help Bergen County seniors, and those that need the help the most.

While we can't do everything ourselves, we can't do everything without your help as well. That's the purpose of today, to get your feedback of what you see in your communities, what the needs seniors in Bergen County are facing today and how can we as a county along with

our partners with the State, non-profit, faith-based organizations, how can we better serve Bergen County seniors? That's not just today.

I'd like to give a brief plug if I may. We have a number of advisory committees that exist to solicit this kind of feedback on a more regular basis. And in fact, Senior Services has an advisory committee that we are looking for volunteers for. So if you have some time you'd like to devote to continuing this conversation and assisting us in making Bergen County Senior Services and Bergen County services in general better I encourage you to reach out to one of the Senior Services staff today to figure out what the commitment is. We'd love to have you apply to join our committee.

In terms of flipping the script a little bit, the other thing we'll ask – we're going to ask for your feedback today. But I think we need your help as well.

Something to think about with everything going on right now is potential changes for cuts to the federal assistance you all and we are getting. Medicare, Social Security programs that you all paid into your entire lives. Or meal programs, socialization programs, things funded either by federal government or by state government through using federal dollars. We know what it would mean to have those cut, paused for even a week. That would be less food, less programs, less energy assistance, less rental assistance. I'm sure everyone in this room is receiving some form of that. So it's really incumbent on all of us to reach out to our federal leaders regardless of your political affiliation and tell them how important these programs are to all of us and to our senior citizens.

I'd like to call out too to Assemblywoman Haider who has been a champion at the state level for making sure that we get the money from Trenton that we need, and also for advocating for our seniors in Washington as well. Again, thank you all for being here. I apologize that the County Executive couldn't be here. You have a great program and thank you all for coming.

(Applause).

LORRAINE JOEWONO: I'd like to call up our department head, Melissa DeBartolo.

(Applause).

>> Good morning, everyone. Welcome to the Department of Human Services Division of Senior Services annual Public Hearing on the Needs of Older Adults in Bergen County. As we gather today during Older Americans Month, we proudly embrace this year's theme, Flip the Script on Aging. This is a powerful reminder to challenge outdated narratives and celebrate the resilience, contributions and potential of our older adults. This annual public hearing serves as a vital platform for open dialogue among community members, caregivers, service providers and policy makers. Through your stories, insights and testimonies we gain a deeper understanding of the challenges and opportunities facing our aging population. These conversations are essential to shaping programs, services and policies that support the dignity, independence and well-being of every older adult in Bergen County. I would like to extend my heartfelt thanks to our Division Director Lorraine Joewono, Deputy Director Kerri Sherer, and dedicated staff of the Division of Senior Services for their tireless work in providing vital services to our senior residents. Your efforts are truly appreciated. Special thanks to our panelists for sharing your time, expertise, and partnership with us today. Your voices help guide our work and ensure we remain responsive to the real needs of our community. Additionally I'd like to give my warm and sincere thanks to our County Executive James Tedesco and our Board of Commissioners for their continued support and guidance.

Thank you all for being here and for your continued commitment to improving the lives of older adults in Bergen County.

Thank you.

(Applause).

LORRAINE JOEWONO: We would hear from our Commissioner Chairwoman Mary Amoroso.
(Applause).

CHAIRWOMAN MARY AMOROSO: I got to say, talking about flipping the script on aging, Diana Ross last night at the Met Gala, 80 years old. She was like the knockout of the show. We do not accept that aging means you settle back. It means you do what you want to do. We are very proud of our efforts for senior citizens in Bergen County. There are 220,000 seniors in Bergen County. That's one fifth of the population. Our seniors are excellent voters. They've got a voice. They use it. I just want to tell you some of the things we work on. We are connecting our seniors to resources. We just had a caregiver seminar which was packed. Because people have a need. They need to know how to take care of their aging relative.

We focus on housing. We have a senior housing navigator. We focus on transportation. You will hear more I hope from our Community Transportation head Dominick Azzolini. Tax breaks for seniors. You notice in Josh Gottheimer's commercials he talks specifically about tax breaks for seniors. We want you to be able to continue to live here. We want you to stay. And our senior centers and our congregate housing programs. There's so much going on at our senior centers. We have our DJ sitting in the fourth row.

(Laughter).

I have danced to his music. We are here to listen to you. And to take your suggestions to heart. Thank you so much.

(Applause).

LORRAINE JOEWONO: And I just found out that the Honorable Assemblywoman Shavonda Sumter is here.

(Applause) Would you or Shama like to come up? Our wonderful assemblywomen are here.

ASSEMBLYWOMAN SHAMA HAIDER: Good morning, everyone. I am here not only as your

Assemblywoman but also as a senior myself. Though this is a secret, don't tell anyone.

(Laughter).

I chair the Children, Families and Food Security Committee in the Assembly. And in that role I have learned how much food security is a problem, not only across New Jersey, across Bergen County as well.

We have several programs -- I know Meals on Wheels and other programs. But the food is not nutritious enough. The food that is available -- we are making a concerted effort in our food banks and pantries now that the old style of canned foods and high sugars and highly processed foods should be phased out. We need seniors and everybody to get fresh produce, fresh foods, healthy options, good proteins, and that's one thing we're really focusing on.

Another thing I'm a very strong believer in is I think a lot of our issues start with housing. Housing affects us across the board, whether young people starting out their lives or seniors living in their homes or being forced out of their homes. I think at some point as a state we have to start seriously thinking about our zoning laws across the state. I think our zoning laws are fairly out of touch with the reality of today. I think we have to look at options such as accessory dwelling units which would allow -- say I want to live with my son but want my own little place and he had the land to provide me that to be able to use that. Because I think a lot of that can -- a lot of our housing issues will be alleviated through zoning changes which will not affect the towns themselves but will bring in options for others to live in those towns and not have to be forced into institutions. I think that's about what I'm going to say right now. My sister will have a lot to say. But I'm here to listen because I too live in Bergen County and I want to know what's going on.

Thank you.

(Applause).

ASSEMBLYWOMAN SHAVONDA SUMTER: Thank you. Thank you. Good morning, everyone. Good morning, everyone. All right. Thank you. I want to once again thank you for the invitation. This is my second year attending this event. I will tell you last year from this event we had legislation come about to acknowledge loneliness as a crisis. Because we heard from a number of you that it was in fact an issue. Bergen County of course does a great job with making sure there's opportunities to gather, senior programs and services, let alone the conference we had just last month. I was on at 8:30 and it still was a packed room at 8:30 p.m. Not am. It was still a packed room with people who were concerned about services and options not only for loved ones but also for themselves as caregivers which is also critically important. My assembly colleague talked about something that's critical which is aging in place. When we think about living in a community our entire lives – I know I have an uncle who is 89 years old. He worked in pharma for years, has a home, knows his way around the city of Paterson to go to church, to go to the grocery store. But if you take him off those paths he's lost. So being able to stay in your community and have the socialization is critical. But affordability is a challenge.

I've also shared countless times that I have a 25-year-old and a 26-year-old soon to be 27, gone through college and I thought they would leave.

(Laughter).

I'm staying with you. It's expensive out there in the world. So, understanding that we're living together longer, and in fact my husband and I don't mind today because now I don't have to call every day to see where they are and check on them. I know where they are and they're safe. Any of you who remember those commercials, it's 10 p.m., do you know where your kids are? I know where my kids are. But nonetheless they also check on us. If I'm out late. It's when are you coming home? Where are you? It's the reverse parenting that I'm getting early.

(Laughter).

But I enjoy it.

Also, I just wanted to mention as the State of New Jersey we made a conscious effort, and Assemblywoman Hader was a big part of that effort, to make sure there's a tax credit for homeowners for seniors and you have multiple opportunities not only from the anchor program that also included renters for the first time. This will be our third year, all things going well with the budget, that we're able to provide a subsidy for renters paying rent as a tax credit. And I say as a credit, cash back to you. You just need to apply and put your information in. So again we're trying.

Transportation we also heard was a big issue last year. We know we have the access service that needs more support for getting individuals to and from doctors' appointments. We had a micro bussing plan in place as a bill for other transit options which is also critical because we know how critical it is to have a doctor's appointment and actually make it to the appointment on time for life saving and continuing care.

I'm here to listen and learn.

Thank you so much for taking the time to come out this morning.

God bless you.

(Applause).

LORRAINE JOEWONO: And we also have Assemblyman Clinton Calabrese who just arrived with his Chief of Staff, Catherine Suarez. Clinton, would you like to say a few words?

ASSEMBLYMAN CLINTON CALABRESE: Thank you, Lorraine. As Lorraine said, my name is Clinton Calabrese. I am the Assemblyman, I represent the 36th legislative district. I'm here to listen and learn about the issues seniors are having in Bergen County. And if there's anything I can do to help – you heard so far from the assemblywomen – we're here to support you in all facets of life.

Thank you so much.

(Applause).

LORRAINE JOEWONO: Before we begin our testimony, I promise I'll only be five more minutes. I do want to talk to you about our funding and how we became the Bergen County Division of Senior Services.

The Bergen County Division of Senior Services 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 236,789 older adults. And the number keeps changing. Because people are turning 60 every day. And yes, 60 is considered a senior. So, the division targets especially those vulnerable and in greatest social and economic need and prepares for the rapid growth of the senior population and increase in longevity and diversity. As the lead agency for Bergen County's Aging and Disability Resource Connection, the division helps older adults and individuals with disabilities, over the age of 18, and caregivers access the complex long-term care community base Health and Human Services. So one thing I do want to mention that Bergen County, after Lyndon Johnson signed the Older Americans Act into law in 1965, Bergen County was the first Office of Aging in the nation.

(Applause).

So, we are the leaders in aging. And we have a network of partnerships through federal and legislative state and county government, with a common goal to improve the quality of life for older Americans. Older adults age 60 and over, caregivers and individuals with disabilities over the age of 18, we have many services for them. That's what we do. We find out, especially from having public hearings like this, what it is that we need to look at, focus on, spend our money on, find those programs, find those connections to help you.

This is why these public hearings are very important.

We have state units on aging. And they're designated state level agencies that are responsible for developing and administering multi-year state plans that advocate to provide assistance to older residents for their families in many states, for adults with physical disabilities. Funding is allocated to each state unit on aging based on the number of persons over the age of 60 in the state. Now, Bergen County has – out of our 21 counties, Bergen County has the most seniors. So, we get I want to say the lion's share of funding. But we have to watch because things are changing. We are also like an Area Agency on Aging, which is a public or private non-profit agency designated by the state to address the needs and concerns of older adults.

I just said in New Jersey – I told you there are 21 counties. Bergen County has the largest number of seniors. The AAAs prepare, develop and carry out the plan contract on aging, approved by the state unit on aging. We are the central source of information. Visible focal point for advocacy, coordination, monitoring and evaluation of programs for older adults.

We have access programs. We have served 10,224 unduplicated clients and 84,764 total service units. We do that through our services such as Information & Assistance, Assisted Transportation, Transportation, Care Management, Assistive Technology, Public Awareness, and Outreach. We have our nutrition support. We have a total of 6,289 total unduplicated clients, 577,358 total service units. And that is through our Meals on Wheels, our congregate lunch programs, Nutrition Education, Meals on Wheels for people with disabilities, and Nutrition Counseling. We also have our home support. We have served 1,870 unduplicated clients, 23,000 service units. That is through programs such as the Certified Home Health Aide, Emergency Services, Homesharing/Matching, Residential Maintenance, Housing Assistance, Housekeeping, Friendly Visiting, and Telephone

Reassurance.

And then we have our community support. 8,750 unduplicated clients, 313,100 service units. We have programs such as Money Management, Adult Protective Services, Legal Assistance, Physical Activity, Education, Adult day Services, Counseling, Mental Health, Physical Health, and Socialization/Recreation.

And we also take care of our caregivers. As we said before, if it wasn't for our caregivers, our very strong caregivers, that help us keep seniors out of nursing homes. We have served 2,760 unduplicated clients, 7,946 total service units. And that is through our Support Groups, Information & Assistance, Public Awareness, Mental Health Counseling, Education, Outreach, Socialization/Recreation, In-home Education and Support, Care Management, and Adult Day Services.

So please -- if you need any services, spread the word. We don't want it to be a secret. We are here for you. Just please contact us. And thank you for being very, very patient. Now we would like to start calling up our panelists -- not our panelists, I'm sorry. I would like to call up our speakers. I will call them in the order that I have gotten them. Please when you come up to the microphone, don't talk too fast because these wonderful women, our CART woman cannot type that fast when you start spewing out words and our interpreters over here cannot do it that fast. So, you have five minutes once your name is called and hopefully we can help you today. We can give you answers that maybe you didn't have before. And our wonderful assembly people, our commissioners here, and our panelists are here to answer your questions. Let me just go get my papers and I will start calling you up. Our first speaker is Brian Fitzgibbons from the Adult HSAC Committee, which is Human Services Advisory Council.

BRIAN FITZGIBBONS: Thank you, Lorraine. At this testimony as we were writing it, we realized that the new federal administration proposed massive cuts in funding which will

severely limit the programs. Since these changes will face legislative challenges we have decided to proceed with the recommendations from the committee. The committee that I chair, the Adult Services Committee, is composed of a whole bunch of advocates that are very committed to working with all the services that the County has provided. Human Services Advisory Council has been very instrumental in opening doors for a lot of people to understand how all of this stuff works. The committee is comprised of individuals as I said. So, we focus on four areas -- transportation, senior housing, certified home health aide services, and seniors at risk. I'll try to get through it slowly but I don't think I can.

Transportation.

There's an ever-present need to improve existing mass transit options throughout the state, and Bergen County is no exception. The County continues to work with state and federal partners on the Bergen-Hudson light rail expansion to Englewood Hospital, and the proposed Hackensack bus terminal that will help accommodate bus service as it connects bus routes in and around the County. The Route 17 bottleneck project will also help seniors and others who travel on state highways spend less time in travel. One of the realities facing the ever-growing numbers of seniors is the fact that various age-related limitations are causing them to surrender their personal vehicles. The desire to stay active and engaged in community life can be limited by difficulty accessing established bus routes and the high cost of taxi services. Bergen County Division of Community Transportation offers valuable service, providing rides to medical appointments and various activities. The addition of the Bergen County Division of Senior Services Mobility Manager who oversees the expansion into Uber and Lyft options has been encouraging as well as Community Transportation's recognition of continuous improvement through grant opportunities.

New Jersey Transit's Access Link is a great service for those with disabilities as it shadows local bus routes. However, as we have recommended in past testimony, Access Link needs

to expand routes to include shadowing New York bus routes that travel the streets and trains which create more options for our residents. They should also include bus routes operated by independent carriers that operate under the New Jersey Transit banner. The change will expand to include the routes that cover most of the County. In addition to discussions with the Access Link Director, we have learned there's no immediate plan to alter the policy of commuter lines, but we are encouraged to learn New Jersey Transit is also exploring the use of companies such as Uber and Lyft and the challenge of the ability to provide transportation options to include wheelchair accessible and lift vehicles. Bergen County Division of Community Transportation has greatly expanded the number of rides by creative scheduling and assignment of vehicles. The Adult Services Committee will continue to follow a federal administration grant that was awarded to New Jersey Transit and of course public/private partnerships.

On a local focus, counties and municipalities should be encouraged to share vehicles and possibly use off duty school buses to tackle the transportation challenges that confront our seniors and those with disabilities every day. Bergen County Division of Community Transportation has been offering Transit Connector which offers free transportation during business hours around Hackensack. It follows a fixed route that follows stops at two rail stations, Hackensack University Medical Center, senior housing, food markets, and medical – I just saw it in the parking lot when I came in.

Now on senior housing, aging in Bergen County is perhaps the one issue that affects the entire service delivery system. Again, with the number. There are over 235,000 individuals over 60 living in the county and many of them are not prepared to face rising property taxes beyond their fixed incomes. Housing that no longer suits their changing physical needs and the scarcity of affordable housing. There have been multiple discussions to promote and encourage the use of such advanced concepts as universal

design, residential adaptations and the possibility of shared housing. Seniors have become more vulnerable and fearful for their health and well-being as a result of their experiences during the pandemic. This often leads to mistrust of efforts to assist them and they very often choose to isolate to protect themselves which further delays progress in making necessary changes.

Moving faster because I know I'm on limited time, the certified home health aide services make it very possible for residents to remain at home as long as possible by providing assistance for activities of daily living, such as bathing, dressing, exercising, and light household chores.

Home health services are funded with Area Plan funds from the Bergen County Division of Senior Services, and Peer Group funding from the County's Department of Human Services. Peer Group funds help individuals live independently in communities and avoid nursing homes. These funds are allocated to those individuals in greatest need. Over the course of the past several years, the hourly wages have not changed. They have been slightly raised but sadly for community health worker, they can make as much money in a supermarket as they can doing this very important work with people with disabilities and people who are aging.

Finally, seniors at risk. Bergen County seniors are increasingly falling into homelessness and poverty which has become a great concern. Bergen County has been starting, the Health and Human Services Center has seen an alarming uptick. 36 percent of their population now is over 60.

The Bergen County Office of Food Security has been helping those who have been needy or find themselves in need of food assistance, get connected with resources. With the increase in food and housing and other costs of living, allows seniors to be able to be at home.

Finally, we appreciate the efforts of the senior council and Dementia Friendly Initiative to build inclusive communities to people living with dementia and their care partners to improve opportunities for meaningful social interaction, community awareness, education and training and the upcoming work with libraries in Bergen County.

I want to thank you. This is all going to be written into the testimony. And you can have a copy at your discretion. But thank you for the opportunity.

(Applause).

LORRAINE JOEWONO: While Brian was speaking, our County Commissioner Raphael Marte has joined us and Anika Davis, the Director of Disability Services.

(Applause).

If anyone does want to respond to any of our speakers, just please let me know. You may have information that can help them.

Our next speaker is Judy Gayle. Thank you for being patient with Judy. I was in the elevator this morning. We had a nice ride up.

JUDY GAYLE: Good morning, everyone. You know my name. I've been -- my husband and I came to Bergen County in 1996. We were first-time homeowners. My husband is deceased and I'm a widow now. I'm a renter and I don't like renting. So now I've been trying to move. I live currently almost 13 years and times have changed. And it's time for me to relocate. I live in a two-story walk up and I have health challenges. Walking up the steep flight of stairs and down is too taxing for me. Okay. Judy, breathe.

So, I try to find different locations. I've been denied because of my income. I'm a voter. I'm a taxpayer. I need help. I would like to relocate. I'm choosy. I don't want to live anywhere and everywhere in Bergen County. I'm an Englewood resident. I prefer to stay in Englewood but I'm choosy. And preferably somebody would be able to assist me according to my income. I'm looking forward to being able to get a townhouse or condo

because I'm paying rent as if I'm paying a mortgage and it's getting too taxing for me.

Okay, so preferably Saturday I'll be three quarters of a century years of age.

(Applause).

Thank you. And I felt it's imperative for me to be here today. This is my first time. I like to be engaged and learn things. So, this is a blessing for me. And I thank you. Oh, last but not least, I'm with Bergen County Transportation and preferably they'd be able to accommodate more for seniors that need to go someplace especially on weekends and after four p.m. and on holidays. I'm also with Access Link. They don't go everywhere they say that New Jersey Transit does not go, so I'd have to make other preparations. Okay.

Another issue is I am fed up and getting into dirty cars or buses. Access Link. I'm fed up. I don't want to be a complainer. I want to be a complimenter. Okay? But I got things going on with me and I don't need to get anything else from anybody else. Thank you.

Have a blessed day.

(Applause).

LISA BONTEMPS: Judy, you don't have to come back up. This is relative to the last thing you said about getting into dirty cars and vehicles. Were you referring specifically to the Access Link buses?

JUDY GAYLE: And vehicles.

LISA BONTEMPS: Have you raised that complaint with Access Link prior?

JUDY GAYLE: I did at one point and also I got in a dirty car today and I was going to have a fit. I didn't have time to not get into the car because time is of the essence for me to get here in due time. Like I said I don't want to be complaining. I want to give compliments.

LISA BONTEMPS: I appreciate that. I think the minimum we can do with Access Link and New Jersey Transit is ensure they're at least clean and sanitary for our patrons. Thank you for bringing that up.

(Applause).

LORRAINE JOEWONO: Would anybody else like to respond?

>> Just one thing. Have you used the Mobility Manager at all for Bergen County where you can call them? Have you tried the Mobility Manager at all for the transportation in Bergen County? If you call them, they tell you what's available throughout. They also have availability on weekends and what not. You really have to try to use that service as well if you're not getting the other services you need. That's the new program Bergen County created for seniors to also get that service.

LORRAINE JOEWONO: Thank you. That was segueing into what I was going to say. At the end of your row, you have Orestes Rios, the Mobility Manager who works with partnership between Transportation and Senior Services. He will speak to you in a little bit. We also have the Deputy Director of Community Transportation, Joe Cinque is here also.

>> Lorraine, excuse me, do we have a number for the Mobility Management?

>> The same number you'd use for Bergen County Community Transportation. Mobility Manager and -- just ask for Mobility Manager. It would be the main number. I don't know if you have the little magnets with the buses on them.

LORRAINE JOEWONO: If we do I'll have somebody run down and get them.

Our next speaker, I am going to read their testimony first. And then we will have Young Deck Lee come up and address it also.

This is testimony for the Bergen County public hearing needs of Korean older adults. You have this also in your folder if you want to follow along. It is delivered by Helen Ahn, the Senior Director of Korean Community Services.

HELEN AHN: Good morning members of the Bergen County Division of Senior Services and esteemed attendees. My name is Helen Ahn, and I serve as the Senior Director of the Korean Community Services of Metropolitan New York, or KCS. I thank you for the

opportunity to speak today about the pressing needs of Korean American older adults, particularly regarding access to culturally appropriate congregate meals and home delivered meals. At present, the Korean American seniors in our community are receiving Bergen County's regular meals every day at the Korean center site located at 100 Grove Street in Tenafly.

These meals are sincerely appreciated by our older adults. They are nutritious, consistent, and served with care. We are grateful for the County's support in making these meals accessible. However, even with this service in place, there remains a profound and persistent desire for Korean meals—meals that speak to our seniors' cultural roots, dietary habits, and emotional comfort. Participants often express how much they miss the taste of home, or how a bowl of seaweed soup or a side of kimchi can bring joy, spark conversation, and even boost appetite. This isn't about preference — it's about well-being, identity, and inclusion. For Korean elders, food is a powerful connection to heritage and community. Without culturally familiar options, some participants skip meals or eat less, which directly impacts their health. Others attend congregate meal programs but quietly yearn for something that feels more like home. That is why expanding access to ethnic Korean congregate meals is so important, not just for nutritional value but for social and emotional nourishment.

The same needs extend to homebound seniors who may live alone, have limited mobility, or suffer from chronic health conditions. While Bergen County has a strong Meals on Wheels program, it currently lacks Korean-style options. These seniors — many of whom are monolingual and isolated — deserve the dignity and comfort of meals that are culturally appropriate.

At KCS, we have more than two decades of experience delivering Meals on Wheels in New York City — including over 450 Korean and Chinese meals daily. We know how to prepare,

deliver, and manage these programs effectively.

We are ready and eager to collaborate with Bergen County to expand these services here. Beginning in Korean population hubs like Fort Lee, Leonia, and Palisades Park. Therefore, we encourage you to invest in ethnic congregate meals by partnering with cultural organizations like KCS to serve Korean meals on a regular basis. To support Korean style Meals on Wheels by establishing funding mechanisms for subcontracts with culturally competent providers. And incorporate language and cultural relevance as core metrics in evaluating senior nutrition services.

Let's ensure that every older adult in Bergen County — not just the majority — has access to meals that are healthy, meaningful, and culturally resonant. Our Korean American seniors have contributed to the strength of this community. Let us make sure they can age with dignity, connection, and a true sense of belonging. Thank you for your time and dedication to serving all of Bergen County's seniors.

Young Deck Lee, is she still here? I also want to respond to this. You can come up, Ms. Lee.

>> I just want to say something about Korean meals. As you know, Bergen County is very culturally diverse. We have congregate meals at our senior centers, and we have slowly acquired meals that are mostly Spanish, Creole, some Asian meals. We also have — we asked about Korean meals because that has always been our top priority because of how many Korean Americans we have living in Bergen County. We have spoken to our caterer, our home delivered meal caterer who also told us that he will start incorporating some Korean meals in our Meals on Wheels program. But that cannot happen until August when the second cycle — when their second cycle begins. Also again at our senior centers our congregate meals we are very diverse. We try to be as diverse as we can with our meals.

YOUNG DECK LEE: Thank you. Today I'll be speaking about something a little different. I'm

from a different department. I'm a care manager. I'm here to speak about one of our clients who suffers with mental illness. I would like to talk about a group of individuals who are often invisible in our society. Older adults living in a community with mental illnesses and no social support system. Many of these individuals suffer from illnesses such as schizophrenia, bipolar disorder, disabilities which keep them at home due to other disabilities of that nature. They live alone without any family or friends to help them navigate through daily life. In order to connect with these clients, to help them, help their needs, certain documents are required. Things like a death certificate or a Social Security card, or five years of financial records for Medicaid applications. But for many of our clients obtaining those documents is simply not possible. They don't have resources, they don't have anyone to help. And due to the mental health challenges, they may not even understand what is being asked of them.

As care managers, this puts us in a heartbreaking position. We see the need, we know what the services are that would help. But our hands are tied. I'll give you a real example. After the pandemic we've been working with a client who suffers with both schizophrenia and bipolar. He's been separated from family for over 20 years following divorce. Family cut off all contact and has made it clear they want no involvement with the client and only hope that the client be placed in a nursing home. Client refuses help. The client won't accept help from a home health aide. He turns away Meals on Wheels and refuses to bathe or even wash his clothes. His living environment has become extremely unsafe. His apartment is saturated with urine. The smell is overwhelming. Insects, rodents, and maggots are present in the home and understandably the landlord wants the client evicted. We are doing everything we can to advocate for the client. We determined the client needs homecare Medicaid and we tried to help him apply for Managed Long Term Services and Support but again we were unsuccessful. Without help from the client's family the client

cannot provide the required documents or obtain five years of financial records. This is just one case but not unique.

When a client has no support system, we need an alternative route, one that recognizes their vulnerability and makes it possible for care managers and professionals to step in meaningfully even without all the documentation that would typically be required. These are people who have fallen through the cracks and unless we create a more compassionate process they will continue to be left behind, isolated and invisible. It is our responsibility as professionals and policy makers and as a society to ensure that doesn't happen. Thank you.

(Applause).

LORRAINE JOEWONO: Thank you.

Our next speaker is Michael Hong. Did I pronounce that right? Michael. Sorry. Okay.

Then we have Ms. Gloria Draper.

GLORIA DRAPER: Good morning. My name is Gloria Draper. I'm 80 years old. 79 years in Englewood and not even a year in Teaneck. I'm like the other lady said, I don't like to complain. I just moved into a brand new senior apartment building on Teaneck Road in Teaneck. 90 percent of the time there's no one in the office. So, you have no one to talk to about complaints or things that you feel need to be attended to. Most places would have a checklist if you have a complaint. You fill out the form or whatever. We have nothing. And we've never had an apartment meeting with the head people for problems or anything that might arise. It's a sad thing. 85 percent of the time there's no one there in the office. There's not even a mailbox to the office to drop your rent in. We have no parking space. Or a place -- we park a block away which is no problem. I'm 80 and with my cane I can still maneuver to get that block and I guess it's good because I can use the exercise. But it's not good for a lot of people. When I say there's no parking, there's no parking.

I have a disability plaque, and there's a disability in the park underneath where my apartment building is. However, I will pull up in there with my plaque, take my bags out of my car to then go up to my apartment. The Superintendent is always there harassing me to move my car. I said, but I'm legally parked. Unload your car, then move your car. And then come back and get your things to take up to your apartment. I said I think you're crazy because that's not going to happen. I said I'm disabled. I'm 80 years old. I have a plaque. And I'm legally parked here. There's no way that I'm going to take my stuff out of the car, place it down, get in the car, find a place to park, come back and do it. He has harassed, harassed, harassed. Once I went up and I came back down, and I went back up again because I have a cart and I fill it up when I go shopping or whatever, go up, unload it. And if I have to use the bathroom I'm going to use it. Because if I have to use it because I'm in my own apartment I'm not going to not use it to go down for the rest of the bags. This one time he had the audacity and came up and rang my doorbell. I didn't answer. Then when I went down he keeps saying he's going to have my car towed away. He's totally harassing not just me being by myself, but who I might be with at the time. I've called the Senior Services, and spoke to someone. I don't remember. I think the name was Steve. Basically, he said there wasn't really anything they could really, really do. I think it's horrible. The building – I love my place. It's located in a nice area. I can get to the churches, any place that I need to get to in less than ten minutes. Ten at the most. But to live in there and – the place is new. I think October of last year. There's a lot of defects in there. Cabinets are supposed to be closed where you cannot see inside the cabinets. But you can still see things inside the cabinets. Standing up or sitting down. My door – my outside door to the hallway is not properly cut. And it starts up and you can see lights out in the hallway.

Now, I know better.

There's all kinds of instruments and devices you can use to keep everything even. Cabinets, you can see. Nothing in there is actually the way it should be. The city – whoever approved the building, approved the apartment. Still there's a lot of things wrong with it. There's no one I can talk to in the building because most of the time the person is not there. If she's there she says I have to talk to my boss. No one writes anything down. I said to one of the Superintendents two months ago about the doors, the cabinets, and everything. Last week the other Superintendent said “oh yes, he did mention that to me; I forgot.” How you going to forget something? First of all, you should have a sheet that I need to fill out for my complaints or whatever may be wrong that I feel is wrong. Nothing. There's no one there most of the time. I tried to reach out – like I said I spoke to someone, I think the name was Steve in Senior Service. He tried to help me as much as he could. There should be forms of all nature things in the apartment so if you have to fill it out there's no one to say they forgot.

So I had the Superintendent come in – I heard some noise on the electric stove. I didn't know what it was. I had him come and pull the stove out. So, he pulled the stove out. And the people – the contractors had so much gook – you're supposed to scrape. Gook on the walls. About a foot all the way across. Who does things like that? You scrape it. It's still clumped up on there but the stove was pushed against it. A whole lot of different other things and I need to know who I can talk to that can help me correct some of these things. I like my place, but I'm not happy with the things that are going on in there.

I think that's mostly it. So if anyone can help me to get – like I said I don't know how that building was inspected and was okay to be passed because there's a lot of things in there that shouldn't have been passed and especially with the gook on the walls and somebody just took the stove and pushed it against it with all the stuff and no one scraped it off. Again, Gloria Draper. Teaneck Road, 80 years old. God bless, have a good day.

(Applause).

COMMISSIONER RAFAEL MARTE: Ms. Draper, what is your building number?

GLORIA DRAPER: 1425. Thank you.

LORRAINE JOEWONO: Thank you.

I'd like to call up Linda Sherikjian.

LINDA SHERIKJIAN: Hi. My name is Linda Sherikjian and I'm here to complain about housing. But before I complain I'd like to thank senior services for all the services that I received over the years when my husband was disabled. We received Meals on Wheels during COVID. Many services. Too much to explain. Food and a lot of things that they helped us with.

Now that I am alone, I receive Social Security, and no other income. My rent is more than my Social Security. So, the little savings that I do have, I have to draw to live on. Like I tell everybody, I'm tired of living on beans. I'm very careful with what I buy as far as eating. Don't eat out. Don't have vacations. And when my landlord comes to me and says to me I'm raising you three percent, and I said my Social Security only gave me two and-a-half percent, so he'll say I'll take it. So, he takes my two and-a-half percent. So, it leaves me with no extra anything.

I have over the years applied for affordable housing. You have to go through a lot to get all the applications in. I received one – the post here says April 17, 2025 on the envelope. The letter says "your income is not sufficient to meet the minimum income requirements of this affordable housing program without additional financial support or a valid rental assistance voucher."

It says that I have to respond to this within 15 days of the date of the letter. The letter is dated June 14, 2022. So, I think this application and all the applications that I filled out, countless applications that I filled out, are phony because of the fact that this is three

years old. And they sent it to me in 2025. And I've never received anything -- I think out of all the applications that I applied for, I received two letters that said you're on the list. You're 893 or something like that. There's just not enough affordable housing for seniors. What am I going to do when my small savings is gone? I spent a lot of money on my husband's medical care. He was in a nursing home.

I had to pull him out because it was too expensive. I took care of him for three years. He was in a wheelchair. And I took advantage of what I could to help him. I've been through a lot. And I'm a fighter. And I'm here to fight for me. And all these other ladies that have all these problems. And the problems are the same no matter who you talk to. It's person after person. I want to thank Senior Services for all the that they've done for me and I was hoping that someone could help me. If anybody could possibly come up with an idea for housing for us, all over Bergen County. I mean, all the years that we spent -- I've been in Bergen County since 1968. I'm a senior citizen. I'm 81 years old. And I'm here to fight for me and for everybody else. Thank you.

(Applause).

LORRAINE JOEWONO: Anna Marie Kuhn. She's not speaking. She just wants someone else to read her testimony. Kerri Sherer.

>> Good morning. I turned 65 in June of 2023.

Although it wasn't my full retirement age, I decided with all the information that I had at the time to retire at 65. I took into consideration my projected social security, my savings, and assumed I would get a part-time job to hold off using that savings until I couldn't work anymore.

First, I was attacked by a German Shepherd while walking down the street 11 days after my last day of work. Ten days later I received an eviction letter from my landlords claiming they were renovating the apartment. I lived there just shy of 18 years and was

never late with the rent, never had a noise complaint or any other kind of complaint. I consulted an attorney and was told because it was owner-occupied I had no case. Less than a month after my last day of work everything fell apart. I contacted the Division of Aging in Bergen County to inquire about my options as looking for apartments I soon realized that I wouldn't be able to afford the quickly rising rents. I was sent to what they call the Housing Navigator. I started filling out forms for low income and senior housing for wait lists, not actual housing. I had to move out September 30, 2023. I have no apartment.

I only received one email from Wyckoff, and they said I made too much money to qualify. I have been on waiting lists now for about 21 months and that was the only place I heard from. The place in Princeton doesn't even have a website. They don't send out any information as to whether you're on a list, have a lottery number or anything. Did they even put my name on any of the lists I sent applications for?

The other major company, CGP&H, has a website and I can see when I am given a lottery number, but I have no clue what it means. I have one town where I have a number 2 and others where it's in the tens of thousands yet I don't receive any invitations to apply for openings. I know low-cost housing is hard to find in New Jersey but I was born and raised here. I have never lived anywhere else. Not only do we need more senior housing, but we also need a place to go for help to figure this all out. I tell new parents to put the babies on the wait list now and maybe in 65 years there will be an opening.

I also received a letter from Social Security where they lowered my monthly benefit. I filed an appeal at the end of last year but still haven't heard anything.

Another thing is the Senior Fair in Van Saun Park. It is a disaster. In 2023 I went later and most of the booths and tables were closed. In 2024 I waited in a long line of cars from 10 a.m. only to not find a place to park and leave. I had tickets, and there was no one checking tickets and people are just showing up and no one is prepared for the onslaught of people.

I wanted to try to talk to people about services in housing but never made it. I planned to send an email to the County Executive but I was so angry at wasting time and gas, sitting in my car for hours, that I still haven't sent it because every time I think about it my blood boils. It's a horrible way to treat the elderly. Since I am homeless I am technically not a resident of Bergen County. I have more than worn out my welcome staying at relatives in Sussex County. I plan to use my savings to try and get an apartment since it's been over 20 months waiting for a call. When savings runs out hopefully I'll have a car to stay in. With this new federal administration threatening to take away all kinds of things, maybe walk-in centers will help information when we're ready to file for Medicare or Social Security. There are many programs available in the state for seniors but the ones I found were all found accidentally. Anna Marie Kuhn.

>> Lorraine, can we point out that 2024 Senior Picnic was a mess traffic-wise. But we're working on it. Everybody – we all sat in traffic. But that won't happen again.

LORRAINE JOEWONO: Welcome to Commissioner Tracy Zur for attending. Would you like to sit up here?

>> I'm very good here.

LORRAINE JOEWONO: Thank you.

Our next speaker is Sarah – and I hope I don't annihilate this name. Tsatis.

SARAH TSATIS: Like the airport, TSA. We have Social Security income. The cost of living has risen a lot. I had a senior tax freeze but when I got the new bill it was increased to a little over \$2,000. So, I don't understand if I have the tax freeze how can the bill has an increase? How does that work? I don't understand. That's my question. We're living in Bergen County since 1983.

LORRAINE JOEWONO: Tess, maybe she can speak with one of – thank you.

Believe me, I understand. Okay.

Our next speaker is Sheila Caltayan.

SHEILA CALTAYAN: Sheila Caltayan, from Maywood. I'm involved with the seniors in the Maywood community. And although I don't need housing, thank goodness because I've heard all of the problems that we've had here, one of the reasons I'm here is about housing. We don't have enough affordable housing for seniors. Something really has to be done. Whether the new buildings that are going up in Hackensack maybe a portion of those apartments should be given to affordable housing. I don't know the answer. I really don't. I just know it's a very big problem and it has to be addressed because we have people who are not able to afford the housing in these apartment buildings. That's number one.

Number two, since I am actively involved in the aging community, I just need a way to get all of the services that we have currently in Bergen County out into the community so they know about it. I've been advocating this for – how many years? Is it three years that we've been working together to do an all-abilities program in Maywood? Thank you very much. What do we do? How do we get the word out? We have a town paper but that doesn't work. We have excellent meetings. We have excellent communication. They have been to our senior center. And ten people show up. I see people shaking their heads. Do you have answers?

>> That's why I'm here.

>> Okay. How did you know to get here?

>> Because I'm with Bergen County Senior Services.

>> Okay.

>> I'm a senior adviser. I do presentations throughout. I'm trying to get exactly what you're doing, is get the word out to seniors. Problem is seniors don't have social media. That's a big problem. And seniors sometimes can't get out. So, the only option is almost going door to door, which is not feasible. So, unless there are seniors to talk to other seniors and

really educate them that's the biggest problem. We have to have seniors talk to each other to get the information out. It's a really difficult challenge.

>> She is totally right. Actually some seniors are on computers. They definitely could get some information that's out there. But what about the people that don't who live alone? I talk with a lot of them. I'm a loan officer and I work with a lot of seniors. That's their desperation.

I talk to them all the time. It's a sad thing because they don't even know there are programs. I'm a senior myself.

>> Do you have senior clubs in your town?

>> Yes.

>> Is this mentioned here? These programs mentioned at your senior centers?

>> I live in a town that has a Bergen County senior center. There's about a dozen of them. One of the issues I'd like to address here is to say they need more in upper Bergen County. I know that's not the area that has a lot of issues with affordable housing, but it is the most expensive for people to live in. Having just one center in Midland Park is not sufficient enough in that area. Everything else is south of that area. That's one issue that we have. Most of the senior centers in Bergen County are run by either their local towns or administrators. I think there needs to be more run by the County, to be honest with you.

>> There's a problem involved in that because Maywood wanted to be run by the County. We couldn't because we couldn't do the lunch programs that were indigenous or part of the senior centers. I have been to Midland Park. I go there. I also work very extensively in Maywood. Maywood is my goal. We have a majority of seniors there. And I have people who don't have cars. They complain about transportation. They complain about housing. And of course they come to me to find answers. And I don't have answers. When there's a -- when the housing lottery is five years, five years. By the time you get the house, you're

dead.

(Laughter).

I mean, come on. A senior goes in and gets on the program. If he or she is able to get on the program. And it's a five-year wait period? What's wrong with this picture? Bergen County is an affluent County. We have money.

LISA BONTEMPS: Can I interject something as well? Thank you.

Some of the work that I've lived in for the past five years is age-friendly community. I'm happy to see one of my colleagues here because she's also a powerhouse in the age-friendly world. One of the things that's always been a challenge, just as you're describing, is how do you know?

We've got some amazing services the County offers and many municipalities also have complimentary and additional services in their own community centers but people don't know about it. People are not on social media at a certain age, many of them. Some are. I think over the next decade we'll start to see our seniors will be more tuned in electronically and will be getting emails. I got an email about the hearing, as many people do. Many people do. But not all do.

One of the things that I think could be very impactful and I've mentioned this in our senior advisory committee meetings too, is to have stronger partnerships with our municipalities. Because while the County can do a lot in terms of reach, it's still limited getting into the homes of people living in Fort Lee or Cresskill, for instance, or Emerson, New Jersey. All these municipalities. But they all have their own staff. They have their own – some of them have social workers. Some of them may be fortunate enough to have a senior services program. Not all.

If it were up to me, I would require every municipality to have a senior services program that would collaborate with the County so that they can then work on getting this information out.

Because those are the people who have the most direct contact with seniors in their towns. Those municipal officials, those recreation departments, those senior advisory boards. I think we at the County level need to do a better job liaising -- having liaising relationships. Liaise. You know what I'm saying. Being liaisons with municipal representatives and working closely with them on how can we make sure that seniors are getting information that's going to help them access these services.

It's not going to solve the housing crisis. It's not going to build more senior housing which we need. But if we can at least work on making sure that people are aware of those things that are available right now to seniors, that right there is a big step.

In the age-friendly community and the age-friendly world, there are a number of municipalities -- I think -- did Maywood get added to the list, Janet?

>> Not that I know of.

>> Okay, not Maywood. But several have signed on to become age-friendly communities. One of the core tenets of age-friendly is communication. We are an age-friendly county. But without having municipalities as partnership, it's limited.

LISA BONTEMPS: As it is in my town of Westwood. There's one senior housing building. And just to fill out an application, they will tell you it's five years. And that's if you live in Westwood you get priority which I don't even know if it's legal because it's HUD subsidized. But they tell everybody else, if you want in, it's going to be longer than five years. Something has to change.

>> I was told ten years. That's what I was told.

CHAIRWOMAN MARY AMOROSO: I do agree with Lisa about getting the information out. Really it's better to go through municipalities. Yesterday we dropped -- Sunday we dropped off a whole load of information to Glen Rock's local fair. They were disseminating that. Sunday also we just had the care fair where we were disseminating all kinds of resources.

We have to make this – we have to get municipal aging warriors.

LISA BONTEMPS: The challenge is home bound seniors. They don't go to care fairs, they don't go to wellness fairs, they don't go to community centers. They feel isolated and they're not necessarily reaching out to municipalities. But what we did is we delivered to their homes. We put together here is a list of resources in your community. The municipality updated and paid for a flyer basically that had all the key services. And it got mailed to every single household in Westwood. Can every town do that? I don't know. But it's worth putting it on them to work on something like that. Commissioner Zur –

COMMISSIONER TRACY ZUR: I think I have to come to the dais. What I wanted to add is we go as commissioners to every municipality, to so many different events to try and reach people, to try and push out this information. This is something where we need more collaboration and more partnership. Because the reality is yeah, there are a lot of wonderful services that we do provide that nobody knows about whether it's a caregiver conference, whether it's an age-friendly initiative, whether it is Meals on Wheels. We need more Ambassadors to be pushing out the information. Because we can't reach everybody. And as I said, we talked to churches and synagogues and temples and mosques that also have reaches. We talk to nonprofit partners.

We're constantly throughout our County government trying to engage every place we possibly can. But there's no way we are going to reach everybody without everybody being part of that conversation. That's why you all being here today is so important because you're going to become part of that network of Ambassadors because you're empowered with the tools and information.

On the housing front I wanted to also add since I've been on this board, we've built housing in Montvale, in Little Ferry, in Fort Lee. We keep trying to – there's no way we can keep up. We are trying to do – it happens with partnerships with the federal government. And so with

the lack of federal funding and community development block grants possibly on the chopping block we don't have answers for you as far as the pace of this. These projects are tens and tens and tens of millions of dollars to build, and we're going to continue to strive to do better. And get more information out for you too as far as how to better navigate. That is definitely something I know we care profoundly about. But it's not for lack of trying. These projects take years and years to get the plot, to get the engineering. It doesn't happen overnight. And we can only build so fast. And my heart breaks for the stories I'm hearing from you all today. I don't want you to think there's a lack of caring or compassion. We're going to do whatever we can do to continue to make sure we're doing better and that's the purpose of these hearings, to hear your voices and see and hear the problems more poignantly. But as we engaged in our budget this year, it felt like we're playing darts on a moving dart board because we don't know what federal resources are going to be available. We don't know what the impact of tariffs are going to be on the cost of building materials. There's a lot of unknowns right now. All I can tell you that what we do know is that we're here and we're going to continue to be here and do whatever we can do to provide the services that will make it easier for our seniors to age in place here in Bergen County with dignity and respect the lives that they built here because we want you to stay in our communities. We want you to be part of the fabric of Bergen County because your voices and your perspectives matter. That's all.

>> I have a question. I'm from Hillsdale. Originally, I spent 57 years in Emerson. There's a great big building on Kinderkamack Road in Emerson. Behind me in Hillsdale there's 259 units going in. In Park Ridge they have the James with two or three affordable – why can't they put half of them affordable housing? Are these developers so greedy just like the developer in my building in Hillsdale? Greedy.

COMMISSIONER TRACY ZUR: All of these are very complicated negotiations that go on for

municipalities to meet their affordable housing requirements. I know so many of our towns are struggling to meet those affordable housing requirements.

I can't answer that question.

>> It's heartbreaking. I look out my window and see the building going up. 259 units.

>> I'm not an elected official so I can answer to some extent my own knowledge. Those buildings you're describing, they are required -- the developers are required to set aside a certain percentage of them. Affordable. Notice I'm saying affordable (air quotes) which is very relative when you're a senior living off Social Security. But it's not enough. It's not enough. And that's something that is mandated at the state level. And I would say this is a good year to really look very closely at positions that you will see people might be running on in certain state level positions about that situation, about affordable housing and what's fair. And what's reasonable.

But whatever it's going to be, it's not going to be enough. We don't have unfortunately ways of forcing developers to turn over their profits to make them 50 percent affordable.

>> How many units in Hackensack did they put in?

>> 4,000. And a certain percentage of those --

COMMISSIONER TRACY ZUR: There's a percentage. But it's small.

>> Doesn't do us any good.

CHAIRWOMAN MARY AMOROSO: I know. The waiting lists don't do any good.

I understand.

>> The New Yorkers or wherever they're from.

COMMISSIONER TRACY ZUR: Actually It's not New Yorker. The affordable housing -- New Jersey resident based.

>> That's not what I mean.

CHAIRWOMAN MARY AMOROSO: It's builders whose job is to make money as well. It's not a

charitable enterprise.

COMMISSIONER TRACY ZUR: The County is building one of the first ever workforce housing projects in Hackensack with a goal of making sure people who are working for government who are not getting paid a lot of money have affordable housing so they can live in the community in which they're working. It's an innovative project that's not been done elsewhere in the country. We do have a priority making sure we are meeting our values. We're going to continue to try to build more housing. That is definitely a priority for us. It's just –

>> Why don't representatives do this? Offer this?

COMMISSIONER TRACY ZUR: We are your representative. I'm your Representative.

>> I'm talking about state representatives. Councilmen and whatever they are. Why don't they – they pass laws like that?

CHAIRWOMAN MARY AMOROSO: You can't make people turn housing into a charity. That's unfair.

>> Is it really a charity if I'm paying rent?

COMMISSIONER TRACY ZUR: If the rent is not at market rate, yes. It's not charity, but it is not – the model of what the market can afford, that's what free markets are. They can charge what they can get. And that's why we have been very active with our housing authority making sure that – we're trying to make sure vouchers are available. So much is dependent upon federal funding as well and we just don't know what that looks like right now. As I said I wish I had a better answer for you. I don't. But I know that today you can go out and talk to some folks and maybe there are some ways you can get on Meals on Wheels, maybe you can get on other programs. I've been very involved on the food security side of this conversation.

There are definitely places we can plug you in to get some help from food pantries that are

trying to provide healthier food options so you're not just living on beans. I want to make sure your needs are being met and we can definitely try to connect you with people who can – you should be going to more senior centers where you can get subsidized hot lunches every day. Maybe you can get support to take a little burden off your shoulders and that's what we hope you get from meeting some tables outside and some resources. If there are ways we can connect you to help, that's what we're there for. We aren't going to have all the answers but we can do our best to try to provide you with some of them.

>> Real quick, Commissioner, you had mentioned about getting in touch with the municipalities. One big thing that I think we need to push with the municipalities is to have them make sure there is information for seniors on their websites. I'm tech savvy. I'm not a schlep at trying to find information. But I can tell you somebody who is tech savvy trying to put this information together for seniors, I had a hard time trying to find where there are senior events, activities, locations in all the towns in Bergen County. If I'm tech savvy and I can't find it, how the heck are seniors going to know where to find this information? Unless we start pushing municipalities to start posting, number one, about their local town senior activities, one? And two, also putting everything that's available via Bergen County.

There are some towns that do fantastic with their websites of adding all the information from Bergen County. And there are others that are so lack luster it's pathetic. I think we need to push them more to do more for our seniors. It's posting information. So even if the senior can't find it maybe their family member, a friend can find the information. But it shouldn't be you have to go digging and try to call people to try to get the information. That is sad in this day and age that even a tech savvy person like myself who is trying to advocate for seniors can't find that information. In reference to housing, I know federal funding is a huge issue. But I think we also need to stop relying on money from fed anymore because that may not be the case anymore unfortunately.

I think our state needs to – since we have been number one in Bergen County to do this, for seniors, I think we need to figure out what's best for our state and our County to do what's right for our seniors. If it is trying to find working with some kind of builders somehow that they benefit, then we need to figure out some kind of way to benefit them as well as benefit our seniors because the honest reality is our seniors are not getting younger. They're getting older. We have more centenarians than we've ever seen in our life. And if we don't do something about it now, I don't know where we're going to put all these people. We don't have the capabilities. And people don't want to leave because they have family here. Reality is we're pushing them out of our County, period, and out of our state. There's just no other way. Thank you.

LORRAINE JOEWONO: Before I call up the next speaker I do want to mention one thing. Bergen County Division of Senior Services, we've been doing outreach every day to all areas in Bergen County. Tess does a fantastic job. We go out and we have our staff out there on weekends, at night. 7 days a week we're out there. Somebody calls us, we're out there. If there's an event, we're out there. Not only do we have our website – and I know people are not tech savvy. Even though the County went paperless, our wonderful Commissioners and County Executive allow us to keep killing trees because we know seniors, unless they have a flyer in their hand for all programs when we go out speaking and all events, that is the way they understand, they can read, they can see it, they can keep it.

We mail to everyone on our mailing list. We mail to every municipality. So, if they are not getting it out to seniors or posting it somewhere, Tess mails out to every library, every church that we have. We mail it out everywhere. We are out there. Every time you need us, rotary club at 7:30 in the morning or later in the evening. We've been to so many places. Church functions.

>> Just as an advocate, I'm trying to give them – join the mailing list for you guys to make

sure they're getting more and more seniors on the list.

They're like we don't know about this. I say to them, join the mailing list. I'm trying to promote it as much as I can.

LORRAINE JOEWONO: Any of you that are here as you heard before, from our Chief of Staff, Jared Lautz who is mentioning, join our Advisory Council, join our legislative committee. Our legislative committee works and looks through bills that are being talked about or written in Trenton, also in Washington.

Anything that concerns seniors we find those bills and we write to the legislators and say we feel this is good for our seniors or we don't feel this is good for our seniors, or where do you stand on these issues? So, unless you engage and be active – that's what we're talking about. Flip the switch. Let's all get active. Let's all engage. We also – it's on the back burner because of budget constraints but we do reach 70 towns. I've been up to Hillsdale talking when there are clubs. We have a list of all senior clubs too. So we go out to them. But unless you tell us to come out there, we need to hear from you also. So we do do outreach. We do do lots of paper, flyers for people who are not tech savvy. I just want to let you know that.

And our next speaker, Janet Sharma.

(Applause).

Also what I was saying about restraints with the budget, we wanted the past couple of years to get a mobile unit so we can bring senior services to all 70 towns. Where we can come up there and have seniors come up to our mobile unit in their own town. We have paperwork. We have flyers. We have staff that will help them and connect them to all the programs that may help them or that they need.

>> When are those going to be available and where? Do we have any information yet?

LORRAINE JOEWONO: Not at the moment because the way the budgets are and the

funding is, it's very hard right now. But even though we don't have the mobile unit, we're out there. Call us, we'll be out there.

ANIKA DAVIS: Quickly so I can comment. Just so everyone is aware, Sheila you came up with the question that there has been a committee -- I've sat on it as well and senior services with my colleagues, with community partners with a focus on seniors in isolation. I will tell you we were making a huge push to the municipalities because we are always thinking about how to get the information out there. Because there are tremendous resources within the County and we cannot tell you how every time we run into someone who says we didn't know the County offered that. We didn't know the county offered that. We really wanted to put the push out there and reach out and communicate with municipalities. And we have done that. I want to echo Commissioner Zur when she said you guys in here are ambassadors for your municipalities because there's only so much we can do. We're stronger together. So, if you all don't mind, piggybacking with your municipalities that would be very helpful for us because we want to get the information out there. We want to connect with you all and to be able to partner with the municipalities as well. It really is not a lack of trying. So many different meetings, adult services committee meetings, we're always talking about getting information out within the community. Senior Services does a phenomenal job getting out there.

Department Director is very big on making sure that people are aware within Bergen County of services that Human Services provides. So, if there's any questions you ever have, please feel free to reach out to any of our offices, and even if we can't do it we're very good at directing you to who may be able to assist in that manner. I just wanted to put it out there that we do work together, we do collaborate, and we do try to make sure we're trying to reach as many as we can but we do need it to be a collaborative effect together.

Thank you all.

LORRAINE JOEWONO: Thank you, Anika. Before Janet speaks, Rob

Esposito, Director of Community Development has joined us.

JANET SHARMA: Thank you. Good morning everyone to the Freeholders and other people on the dais. Sorry, Commissioners.

It's no secret that fewer children are being born and that people are living longer nowadays. This poses real and long-term challenges to assure older adults have the supports they will need to age in place in our county and in our communities. Age-friendly community leaders are pleased of the appointment of Rachel Rebich to the role of age-friendly coordinator for Bergen County. We wish her well in the position and offer her any assistance that might be needed as the County moves forward in its age-friendly planning and strategizing. We look forward to coordinating in ways that strengthen and expand the work that has been developing over the last nine years in Bergen County.

Our age-friendly alliance organizes the age-friendly Bergen round table events on a bimonthly basis. These gatherings bring together a wide variety of community leaders, health and social service providers, senior centers and YMCA directors, and other stakeholder groups that serve senior citizen and disabled populations in Bergen County. They serve as both a useful platform to keep local leaders informed about new programs and initiatives supporting older adults and as a springboard for sharing new ideas and new collaborations. We are pleased with the productive and sustained partnership our alliance leaders have formed with the Division of Human Services, and we applaud its many efforts to help seniors navigate services assistance such as NJ Save, Ride Connect, housing navigator programs and with the Division of Senior Services' help we have succeeded enhanced the stakeholders and broadening and strengthening coalitions. We hope the county's age-friendly task force will follow a similar cross-sectional model as it sets meeting schedule and develops its proposals for age-friendly improvements and advancements.

The leaders and experts assembled on the task force all bring a lot to the table. But it is important those task force members engage and consult with a wide range of stakeholders. The goal is not only to achieve more collaboration across all sectors of County government including transportation, housing, planning and other County agencies, but also to seek the participation of business leaders, faith based groups, for profit and not profit providers, hospitals and health professionals, and older adults themselves.

We see the County as uniquely positioned to bring these sectors together in planning for the future. At present we are facing the prospect of deep cuts at the federal level that will substantially impact county and local services. Such cuts will be devastating to the older adult population. While we hope and will all advocate strongly for those cuts not to happen, we know it's imperative to plan and prepare for all potential outcomes. We believe strongly that better age-friendly planning at the community and county level can lead to new multi-sector strategies to aid the County in weathering any federal funding cuts that might occur.

We also think the county could and should serve as a convener and catalyst for innovation. For example, it would be beneficial for the county to organize a regular gathering of Bergen County senior center operators since many of those centers are run by municipal and nonprofit organizations. Staff at those local senior centers can benefit from the knowledge and expertise of County staff who attend county-run senior centers. In this way all the centers would become spokes in the wheel of County's information and assistance efforts.

Another area in which the County's leadership could help stoke change is within senior housing buildings and other congregate living centers. Many older adults living in public and subsidized housing complexes are advancing in years and would benefit greatly from onsite supportive housing services such as assisted living programs and social day care programs. We urge the county to hold a convening of housing providers to help brainstorm

aging-in-place strategies which in the long run are far more affordable for individuals and would place less strain on the state Medicaid and county services budgets.

Thanks for the state grant program, new communities like Leonia, Cliffside Park and Mahwah are launching age-friendly community initiatives. But we need more of Bergen County's communities to recognize the need for new strategies to address the population aging. We hope the county's age-friendly task force can bring more local leaders on board, and we stand ready to offer our services to form a partnership. Thank you.

(Applause).

COMMISSIONER TRACY ZUR: Janet, thank you for your continued leadership in the space.

>> Thank you for your leadership.

LORRAINE JOEWONO: Thank you.

We have three more testimonies of people to be read into the record who sent them but cannot come. I just wanted to remind you, outside we have an Older Americans Act Keep the Act in Tact so that we are writing to our two Bergen County Congresspeople, Josh Gottheimer and Nellie Pou. It's out there. It says do not touch our money in basic words, that seniors need this funding for so many crucial programs. So, if anybody would like to sign one on the way out, we'd appreciate that.

Okay. This one is from Phyllis Gemeinhardt. Is Phyllis here? Because if she did come she can read it.

It's not just Bergen County. It's Passaic and many others as well. There is nothing to keep seniors involved or interested in anything but lunch. Because that is what most seniors have to look forward to. Once a week they gather somewhere and wait for pizza, sandwiches and a couple of hours pass with maybe a talk or bingo or those chair exercises. Wow. I'm 84 but I'll pass.

There are very few senior centers open every day where they could stop by and meet others

to chat, have coffee and a donut; do a puzzle, crafts, or even plan a day trip. Aside from Cedar Crest in North Jersey and Crestwood Village in South Jersey there is little in between to keep seniors active and smiling. Kudos to Oakland as they have a fantastic program for seniors but limited to Oakland residents. Bloomingdale also has a senior center open every day for seniors to gather for a time. Since COVID seniors are a neglected group, and it shouldn't be that way.

Hopefully things will change.

Respectfully, Phyllis Gemeinhardt.

She's from North Haledon. So, if Phyllis was here, I would tell her in Bergen

County we have active and functional senior centers. For our social interaction, we have many programs. We have meals. We have speakers. We have all the things that Phyllis is looking for. So, I just wanted to read that into the record.

>> If I can say we are at the senior centers in Bergen all the time and there is so much going on, from current events to trips to crafts. Drum circles.

(Laughter).

LORRAINE JOEWONO: Thank you. We need to tell Phyllis to move to Bergen.

This is from Brad Lucas in New Milford.

I want to mention that I sent an email to seniors@BergenCountynj.gov

But this is not a valid email address.

We do apologize because we let IT know there were problems with that email address.

This is my testimony.

My uncle Richard passed away recently. He was in a nursing home. He complained that the food was awful. A search quality of nursing home food on my Android phone. The result food quality and nursing home is a significant concern impacting residents' well-being and nutritional status. How can this happen?

Sincerely, Brad.

I know I will forward this concern to Trenton to the office of the Ombudsman. That's all we can do because we don't oversee nursing homes. So, we will let Brad know that that is what we are doing.

And the last letter I have is from Welbe Health.

Testimony prepared for Bergen County Division of Senior Services.

Is anybody from Welbe Health here?

Okay.

Good morning, and thank Director Joewono and others from Division of Senior Services for convening this hearing.

My name is Ian Magerkurth, Director of Government Affairs for Welbe Health. We appreciate this opportunity to provide testimony on the needs of older adults in Bergen County. Welbe Health is a program of all-inclusive care for elderly also called the PACE program. Founded by mission-driven physicians to serve the most vulnerable seniors with compassionate and quality care. WelbeHealth exclusively operates PACE serving over 4,700 participants through 11 centers across the State of California with additional centers under development in New York and New Jersey, Oregon, and parts of California.

We provide comprehensive, whole-person care for frail older adults that are aged 55 and older, living with chronic health conditions and other complex needs requiring nursing home level assistance as an alternative to nursing home care so participants can age in place in their homes and communities.

As part of our commitment to excellence in care, we have been recognized by the Institute for Healthcare Improvement as an age-friendly health system. This reflects our alignment with the 4M's framework: What Matters, Medication, Mentation, and Mobility.

These core elements ensure older adults' needs are consistently at the center of care. That

same values-driven approach is also reflected in our status as the first public benefit company in PACE which embeds our mission and stakeholder responsibility into the foundation of how we operate and serve.

In late 2023, the New Jersey Division on 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 within their communities, significantly improving their quality of life.

Most PACE participants are dually-eligible for both Medicare and Medicaid and will pay nothing out of pocket. Overall, PACE provides an integrated system of managed care. Each participant is assigned an interdisciplinary team of clinicians and other care professionals that manage to coordinate all medical, social and behavioral care, both in-home and at our PACE center which is supported by a network of contracted community specialists.

PACE participants and their Caregivers are involved in 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 the support of other disciplinarians.

In addition to services, PACE's all-inclusive care and services, PACE programs have proven outcomes, including reductions in hospitalizations, emergency room visits, and family caregiver burden and burnout. 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 someone in a similar situation. Moreover, by addressing behavioral health and well-being of our participants, PACE enrollees are less likely to suffer depression. Welbe Health is excited to bring this proven and effective PACE model of care to Bergen County and looks forward to a continued collaboration with the Division of Senior Services and other stakeholders across the county as we continue the process to develop our

program.

In the meantime, should you need additional information, please email me. Ian Magerkurth, Director of Government Affairs, Welbe Health.

Is there anybody that did not sign up to speak that may still want to speak? Just raise your hand. Joe Cinque, Deputy Director of Bergen County Community Transportation.

JOE CINQUE: Hi. I'm Joe Cinque, Deputy Director of Community Transportation. I just wanted to thank Melissa and Lorraine and the rest of the staff. Orestes, and all of Senior Services, they do an amazing job. I don't think people understand how much they do. And I just wanted to thank them as a sister agency. We couldn't function without them.

Anytime we ask them for anything they're always there to help us. Thank you.

(Applause).

LORRAINE JOEWONO: Thank you. I just received two other testimonies that were sent. I'm going to read them.

This is from Alice Hamburg, Needs of Bergen County Seniors.

We are very grateful for Bergen County Ride Connect, but there is so much demand and not enough funding for Easy Ride. As such, there is a need for more transportation options and services, more housing, more activities for both active seniors with spaces and time to just relax, to be with others, not necessarily structured classes. And those requiring day care programs within short distances of their homes.

Further, some municipalities do not have easy street access from the road to the stores, medical offices on the main business areas. And when one is being dropped off, it is considered standing double parking. What can be done about that? Thank you.

Now you know I'm not tech savvy here.

And this one is from Jeffrey Goldman.

I am a senior citizen, and a resident of Bergen County since 1982.

Last year, at least 221 pedestrian deaths were recorded in traffic accidents in New Jersey, of which 19 were in Bergen County. So far, in 2025, 19 pedestrian deaths have been recorded in New Jersey. Pedestrians in crosswalks in Paramus are essentially moving targets. I have been honked at while crossing the road with traffic lights in my favor. I have had impatient drivers turn in front of me and others turn behind me just missing me. If a driver allows a pedestrian the right of way, another driver will inevitably honk at the safety conscious driver.

One of my daughters lives in Washington D.C. and the other in Toronto. Both cities feature traffic signals that feature an LPI which is a leading pedestrian interval, which is 3 to 7 seconds and is sometimes 7 to 8 seconds. LPI gives a pedestrian a head start over traffic. This is a matter of computer programming and does not involve additional hardware. LPI has been documented to reduce collisions with pedestrians by 60 percent. The federal highway safety administration studied this in highways.

The intersection of Midland Avenue and Fairview Avenue in Paramus is brutal. The intersection of Midland Avenue and Forest Avenue is also not a picnic. Both of these intersections involve county roads which are the providence of Bergen County and not Paramus. The latter intersection does feature a button for pedestrians to pass. However, as a further complication, people crossing those two intersections, especially on Saturday, Shabbat, or a Jewish holiday may be crossing to attend services at a Congregation Beth – sorry, I'm turning this – I had to get to the page – on Forest Avenue and cannot press a button on those days. A preprogrammed LPI would alleviate the problem and enhance pedestrian safety.

I have copied this to Commissioner Zur, the chair on public safety.

I thank you for your consideration and am happy to respond to any questions. Thank you.

(Applause).

I just again would like to thank all our panelists, our commissioners and assembly people have attended today. My staff of Senior Services. Our Department head, Melissa DeBartolo. And we also – our County Administration and Commissioners. Thank you for attending. From what we gather from you, and all the information we will look over and we will get back to you and let you know how we can solve some of these problems which as you know housing, transportation, and a lot of them are very hard. Housing was a priority today. Keep our number. Call us if you need us.

Thank you for coming today.

(Applause).

Submitted post-event:

>> Hello and thank you for convening this public hearing. I appreciate the opportunity to speak among you all. My name is EJ Vizzi and I'm a licensed social worker and a certified dementia practitioner with the honor of working with older adults here in Bergen County. I am the Director of Senior Programs for The Bright Side Family, a group of non-profits and provider of affordable housing, affordable assisted living, and supportive services for low- and moderate-income older adults. We run Age-Friendly Teaneck and are proud members of Age-Friendly North Jersey, our executive director serves on the Bergen County Age-Friendly Task Force, and I also serve on the Bergen County Dementia-Friendly Action Team.

I'd like to really commend the Division of Senior Services for all the efforts they've been doing. Getting information as a senior is very challenging, especially for some older adults who aren't as tech savvy, and we really appreciate the Information and Assistance Unit for doing their due diligence in coming out to the community and holding workshops to share

all the information that county, state, and federal benefits can offer. They've invested in human capital with their Navigators. To have a live person who has been trained to not only hear what a senior may be saying, but to truly understand what the question or concern is between the lines is key to serving their true needs. In essence, we need interpreters of our county and state's under enrolled benefits and entitlements. Humans can help translate and we have those translators.

Pivoting from the DSS, I understand that here in Bergen County, the Board of Social Services manages the Medicaid cases. But there has to be some way that the Bergen County Department of Human Services can help advocate for its seniors who are suffering due to long wait times. I understand processes but we have to hold them accountable. For one of our programs, I had one of our seniors submit their Medicaid MLTSS application in Summer of 2024. She was assessed and approved by the state's OCCO nurse on 9/13/24, meaning she fit nursing home criteria level of care who needed help with basic ADLs. Then we awaited financial approval by the County Board of Social Services. We were told in early October that they emailed the senior requesting additional verifications but after checking her inbox and spam, we hadn't seen it. We were told they resent it, but still nothing. She was able to confirm receipt of my email where I CC'd the County caseworker. Not surprisingly, she also confirmed receipt of the Letter of Notification with a denial that was mailed to her for lack of documentation. We helped the senior submit a re-application to re-open her case, and asked the caseworker to please mail documents instead of emailing since she clearly received that with no fail.

I'd like to take a pause here and mention that the verification needs were listed with the Letter of Notification and the reason was to show cash value proof for her term life insurance policy. Term life insurances don't have a cash value the way whole life insurances do. The answer was zero when she opened it, a year later, 10 years later. There was no cash

value to impede her financial eligibility.

But going back to her re-application. We waited the usual 30 days for processing before following up. Mind you, we're now in January/February when this person was clinically shown in need of nursing home level of care since September and not receiving the care she needed because she couldn't afford it without Medicaid. So now, the caseworker is requesting bank statements and proof of paperwork for "Prog Garden Life Insurance". She didn't have life insurance from such a company. We wrote a letter explaining such. The caseworker referenced her bank statements which showed a line item for "Prog Garden Insurance" – there was no "Life" there for them to think it was a life insurance policy. It was for her Progressive Auto Insurance for a car that she no longer drove but kept anyway. We told the caseworker. They still needed proof of a life insurance cash value that didn't exist. This went on for nearly 2 months. The senior had since been hospitalized, moved to a sub-acute rehab, and passed away on March 24, 2025. That same week, she was sent another Letter of Notification with a denial for lack of verifications citing the same "Prog Garden Life Insurance". I wish this were an isolated case, but it certainly was the saddest and more frustrating ones because she so clearly met the needs financially and clinically but her process was delayed due to misinterpretation. Maybe she would've passed in the same timeline, but she likely would've received care sooner rather than in a crisis moment. We can't dwell on her situation, but we could learn from it. Please, do better for our seniors.

We normally partner and refer to county approved care management organizations but many of them were facing waitlists or limited staffing last year. Things are better now but in that time, I got some insight for how things work when families try to do it "alone". I have worked with numerous seniors who were dealt with in a similar fashion though with a less dire outcome. Their application was submitted. They waited 30 days to follow up. The day of follow up, they were told that a letter was sent out for additional verifications. Then a Letter

of Notification dated the same day that they previously followed up showing a denial for lack of verifications.

I understand there's a lot frightening the Medicaid system federally and that can cause a lot of concern, but regionally, we need to do better for our seniors. Thank you for your time.