



BRUCE BLAKEMAN
COUNTY EXECUTIVE

NASSAU COUNTY
DEPARTMENT OF HUMAN SERVICES
Office for the Aging
516-227-8900
seniors@hhsnassaucountyny.us

JILL D. NEVIN
ACTING COMMISSIONER
DEBBIE PUGLIESE
DEPUTY COMMISSIONER

Office for the Aging Newsletter

January 2022

Welcome County Executive Bruce Blakeman!



On November 2, 2021, Bruce Blakeman was elected Nassau County Executive. An experienced leader in government and homeland security, County Executive Blakeman pledges to fix the property tax assessment system and provide police the resources needed to do their jobs. A former Hempstead Town Councilman, Presiding Officer of the Legislature, Port Authority Commissioner and advocate for law enforcement, County Executive Blakeman will use his experience to make Nassau County an affordable suburb and emblem of the American Dream.

As Hempstead Town Councilman from 2015 to 2021, County Executive Blakeman voted to cut property taxes multiple years in a row and approved budgets that earned the Town of Hempstead among the highest Wall Street credit ratings available. To protect taxpayer money and safeguard against wrongdoing, County Executive Blakeman championed laws to create the Town's first-ever Compliance Officer and hired a former Federal prosecutor to serve as Town Attorney. County Executive Blakeman has led efforts to combat anti-Semitism and passed landmark legislation to ensure that the Town of Hempstead no longer does business with any entity that bans, divests, and/or sanctions the state of Israel. To prevent the spread of drugs in our neighborhoods, County Executive Blakeman strengthened local quality of life laws and serves on the board of a non-profit organization that offers drug and alcohol addiction counseling.

Appointed by the Governor of New York, County Executive Blakeman previously served as a Commissioner of the Port Authority of New York and New Jersey in the aftermath of 9/11, where he fought to secure our airports, bridges, tunnels, ports, and facilities across the metropolitan area. As Executive Director of the New York Police Chiefs Benevolent Association, a member of the Crime Stoppers Board,

New York COPS Foundation, and Deputy Counsel to the Federal Law Enforcement Officers Foundation, County Executive Blakeman has worked with our police, not against them. He will always back our law enforcement and the policies needed to keep our communities safe.

Former Presiding Officer of the County Legislature, County Executive Blakeman has also never been afraid to stand up against politicians, even those in his own party, to do what is best for taxpayers. In fact, he slashed \$40 million in excessive spending and reduced salaries of political appointees in the budget of County Executive. While serving on the County Legislature, County Executive Blakeman also preserved open space and directed critical funding toward downtown business district improvements throughout Nassau County.

Focused on the needs of his senior constituents, County Executive Blakeman established a life-saving breast cancer resource center named Hewlett House during his role as Presiding Officer of the County Legislature. As Town Councilman, County Executive Blakeman has also been a strong voice and advocate for the programming and services utilized by almost 190,000 seniors through Town of Hempstead Senior Enrichment.

Beyond elected office, County Executive Blakeman is an attorney who is admitted to practice law before the United States Supreme Court, New York and New Jersey courts, the United States Court of Appeals, Fourth Circuit, and the United States District Courts, Southern and Eastern Districts of New York. County Executive Blakeman is a graduate of California Western Law School and Arizona State University. He was born in Oceanside, raised in Valley Stream and currently resides in Atlantic Beach with his wife, Segal.



BRUCE BLAKEMAN
COUNTY EXECUTIVE

Reverse Mortgages: Pros and Cons

Thinking about a reverse mortgage? It is extremely important to weigh the pros and cons before you act. Reverse mortgages have become an increasingly popular option for seniors who need to supplement their retirement income, pay for unexpected medical expenses, or make needed repairs to their homes. Before entering into a reverse mortgage, however, it is important that you understand what a reverse mortgage is, understand the types of reverse mortgages that are available, know the costs and fees associated with reverse mortgages, and understand the repayment obligations for these mortgages.

What is a Reverse Mortgage?

A reverse mortgage is a special type of home equity loan sold to homeowners aged 62 and older. The loan allows homeowners to access a portion of their home equity as cash. In a reverse mortgage, interest is added to the loan balance each month, and the balance grows.

The loan must be repaid when the last borrower, co-borrower or eligible spouse sells the home, moves out of the home, or dies. Most reverse mortgages today are called Home Equity Conversion Mortgages (HECMs). HECMs are federally insured. If you are interested in a reverse mortgage, first see an independent HECM counselor.

Pros of a reverse mortgage:

- **They're a source of income.** Borrowers can select the amount of the loan to be payable in a lump sum or regular payments.
- **Proceeds are generally tax-free.** Final tax treatment may rely on a variety of personal factors, so check with a tax professional.
- **Generally, they don't impact Social Security or Medicare payments.** Again, it is important to check personal circumstances, but there are usually no penalties relating to members already receiving payments from any program.
- **You won't owe more than your home is worth.** Most reverse mortgages have a "nonrecourse" clause, which prevents you or your estate from owing more than the value of your home when the loan becomes due and the home is sold.
- **Reverse mortgages may be a smarter option for some downsizing seniors.** With proper advice, some borrowers use them to buy new homes.

Cons of a reverse mortgage:

- **You may outlive your equity.** Reverse mortgages are viewed as a "last-resort" loan option and certainly not a singular solution to spending problems. They're recommended generally for older seniors as part of a strategic package of financial solutions to allow them to stay in their home as long as possible.
- **You and your heirs won't get to keep your house unless you repay the loan.** If your children hope to inherit your home outright, try to find some other funding solution (family loans, other conventional loan products) before you go with a reverse mortgage.
- **Application fees can be expensive.** Reverse mortgage lenders typically charge an origination fee and higher closing costs than conventional loans. This adds up to several percentage points of your homes value.
- **Many reverse mortgages are adjustable-rate products.** Adjustable rates effect the cost of the loan over time.
- **If you have to move out for any reason, your loan becomes due.** Generally, this is triggered if you or your co-borrower hasn't lived in the home for a continuous year. So, health issues provide a real risk with this product.

If you are considering a reverse mortgage, it is critical to speak with an independent Home Equity Conversion Mortgage counselor to understand all of your options and risks.



Cooking for One or Two Made Easy!

Cooking for one or even a small family, can seem like an arduous task. Too much food, too much time in the kitchen, or too many dishes to clean can make you unmotivated for the task. But, we should remember that home-cooked meals are often less expensive and healthier than takeout or restaurant meals.

You can always divide your family recipes in half, but here are a few more tips to make cooking for one or two more manageable:

- **Plan your leftovers** - Cooking a full recipe can be a great way to save time effort later in the week by using leftovers for future meals. Chili is great reheated the next day, but it can also be used for a “sloppy joe” sandwich on a whole wheat bun, as a topping for nachos, and as a filling for tacos or a baked sweet potato. Left over meat and veggies can also be added to sandwiches, wraps or salads.
- **Equip your kitchen** - Small appliances like a microwave or a toaster oven can be used to create easy single-serving meals (think mini pizzas!).
- **Stock your pantry** - Keeping staple items on hand allows us to use only what we need. Stock up on whole wheat pasta, dried beans or lentils, rice, and frozen vegetables for quick, easy meals.
- **Use single-serve portions** - When purchasing larger amounts of meat or poultry, freeze individual servings and thaw on an as need basis. Muffin tins are also a great way to create individual portions of a recipe such as frittatas, meatloaf, or macaroni and cheese.
- **Look for no-fuss meals** - Crockpot and single-pan meals can help cut down on the amount of dishes to clean, especially if you don't have a dishwasher! Creating a stir-fry, soup or stew, or sheet-pan dinner can minimize clean-up and time in the kitchen.

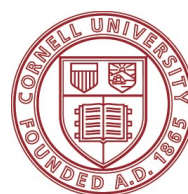


<https://livesmartohio.osu.edu/food/lobb-3osu-edu/cooking-for-one/>



Healthy Eating Tips for the New Year

- * Don't skip meals! Don't try to “save calories” for a big celebration or feast. Include fiber-rich foods like fruit, veggies, and whole grains throughout the day to satisfy hunger.
- * Bring a healthy dish to a party. Bring something that is tasty and nutrient-dense that fits into your healthful eating plan. Some ideas can be a vegetable-rich salad, a whole grain side dish, roasted veggies, or a fruit platter.
- * Eat in moderation. Using a smaller plate (think salad plate) encourages moderate portion sizes. When in doubt, look to www.choosemyplate.gov for guidance. Fill 1/2 your plate with fruits and veggies, 1/4 with lean protein and 1/4 with whole grains.
- * Be mindful of sugary and alcoholic beverages made with syrup, sour mix, fruit juices, or creamy additives. Try using club soda in a mixed drink instead and make every other drink water or flavored seltzer.



Cornell University
Cooperative Extension
Nassau County

January is Glaucoma Awareness Month

January is National Glaucoma Awareness Month and an important time to spread the word about this sight-stealing disease. More than 3 million people in the United States have glaucoma. It is called the “sneak thief of sight” since there are no symptoms and once vision is lost, it is permanent. As much as 40% of vision can be lost without a person noticing. Glaucoma is the leading cause of irreversible blindness. Regular eye exams can prevent this and catch glaucoma in its early stages.



JANUARY IS GLAUCOMA AWARENESS MONTH

January is National Blood Donor Month

January is National Blood Donor Month. It is a time to celebrate the life saving impact of blood and platelet donors and to be reminded of the need to maintain a sufficient blood supply. Please consider donating blood this month.



Help us improve the Farmers' Market Nutrition Program!

Do you receive and use the Farmers' Market vouchers every summer? If so, we need your help! NYS Farmers' Market Nutrition Program has created a survey regarding the program. The goal of the survey is to learn more about how participants utilize the program. We want to know if you shop at farm stands, markets, do you use all of the coupons, and what types of barriers do you encounter, if any? With the results of the survey, the program will be improved. Type the link below into your browser to take the quick survey!

www.surveymonkey.com/r/marketcustomer



**Agriculture
and Markets**

For more information on the Farmers' Market Nutrition Program please visit:

www.health.ny.gov/prevention/nutrition/fmnp



Glen Cove Chapter Presents: Virtual Health Talk Series

New episodes posted the first Saturday of every month!



“Shedding the Pandemic Pounds and Watching Your Weight”

Saturday, January 8th, 2022

Available to watch the entire month of January!

Dr. Barbara Keber, MD, FAAFP
Glen Cove Hospital, Northwell Health



To participate, point your phone camera at the QR code to scan it or visit:

<https://agefriendlyglencove.com/virtual-events/>

Why Walk With a Doc?

- Learn about health topics from local healthcare professionals
- Become comfortable discussing health topics with your physician
- Enjoy a fun and easy way to exercise and improve health!
- Connect with members in the local community

For more information, please contact the Age-Friendly Glen Cove team at the Glen Cove Senior Center at 516-759-9610 or email us at agefriendlyglencove@gmail.com

We are a local chapter of an international program.
Learn more at www.walkwithadoc.org



[@agefriendlyglencove](https://www.instagram.com/agefriendlyglencove)