



COUNTY EXECUTIVE **BRUCE A. BLAKEMAN** PRESENTS

# NASSAU NEWS

FROM THE DEPARTMENT OF HUMAN SERVICES

## OFFICE FOR THE AGING

60 Charles Lindbergh Boulevard • Uniondale, New York 11553 • 516-227-8900

JILL D. NEVIN  
COMMISSIONER

# August 2023

DEBBIE PUGLIESE  
DEPUTY COMMISSIONER

### How to Apply for a Handicap Parking Permit in Nassau County



Do you need a parking permit for persons with disabilities? To qualify for a permit, you must be a resident of Nassau County and have one or more severe disabilities that impair your mobility. If you qualify, then you and your healthcare provider can complete the application for a Parking Permit.

Once the application is completed and you obtained a statement from your medical provider, you can bring it to your village/city clerk or Nassau County Office for the Physically Challenged. There is no fee for a permit.

#### Did you know...

- You do not have to be the driver to apply for a permit, non-drivers can apply for a permit
- The parking permit must be displayed to be able to park in an accessible parking spot
- If your permit is lost or faded it is the responsibility of the permit holder to order a replacement
- It is against the law to alter, lend or borrow a New York State Accessible Parking Permit

- If you park in a space reserved for people with disabilities without a parking pass a ticket will be issued. Fines begin at \$255.00

The Nassau County Office for the Physically Challenged works to enhance the productivity and independence for the citizens of Nassau County with disabilities. If you have any questions or concerns, please call 516-227-7399.

**County Executive Bruce Blakeman visits with the Nassau Aviators for their wheelchair softball game to celebrate the passage of the Americans with Disabilities Act - groundbreaking law that leveled the playing field for persons with disabilities in many aspects of life.**



## What is a Reverse Mortgage?

By Victor Bonette, HUD Certified Reverse Mortgage Counselor, Family and Children's Association

A Home Equity Conversion Mortgage (HECM) is the most common type of reverse mortgage. It is a special type of home loan only for homeowners who are 62 and older. A reverse mortgage loan allows homeowners to borrow money using their home as security for the loan. When you take out a reverse mortgage you still own your home. It is called a reverse mortgage because the loan balance increases, rather than decreases, over time, generally speaking.

***A reverse mortgage loan is not free money. Anyone considering a reverse mortgage must keep in mind that the funds they receive are loans on which they will be charged interest.***

The loan balance (all monies used plus interest accrued) on a reverse mortgage is payable in full if you move out of the house, sell the house, or when the last borrower on the loan dies.



**Due to the complexities associated with a reverse mortgage (HECM'S), a HUD guaranteed reverse mortgage or HECM requires you to receive counseling from a HUD certified counselor before you can officially start. The counselor cannot be associated with the Lender, nor should a Lender steer you or require you to see a particular counselor.**

***A thorough counseling session is ideally face to face as it can last up to two hours.*** As a counselor, I interview the client, examine documents, and explain alternatives that may better suit the client. I also look for red flags, and I determine if the HECM meets the clients short- and long-term goals. Clients are also shown what the loan balance might look like over time and what the inheritors of a house with a reverse mortgage should be aware of. I also discuss how lenders arrive at the interest rate and what fees are negotiable.

A reverse mortgage is a financial tool, but it is not necessarily for everyone. Please feel free to contact Family & Children's Association at (516)-485-3425 for any questions you might have.

## FunDay Monday



Nassau County Office for the Aging attends the Town of North Hempstead's FunDay Monday events for older adults at North Hempstead Beach Park in Port Washington. The event takes place every Monday from July 10 to August 21.

FunDay Monday is one of the Town' of North Hempstead's most popular program for older Americans. It has become a summer staple for many residents. Activities includes games, music, dancing, entertainment and exercise. Nassau County Office for the Aging has brochures and information about program and services available for attendees.

For information about FunDay Monday please reach out to the Town of North Hempstead at (516) 869-6311.

**Are you part of a community organization that would like a presentation from the Nassau County Office for the Aging?  
Call (516)227-8900 to schedule a presentation.**

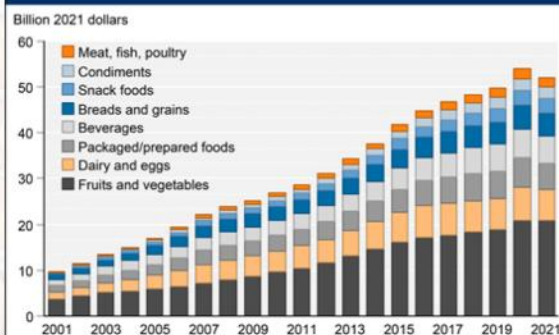


## Should I Buy Organic or Non-Organic?

### Defining Organic vs. Conventionally Grown Foods

The organic food industry in the United States continues to grow each year. According to the Nutrition Business Journal, organic food product sales grew from \$26.9 billion in 2010 (adjusted for inflation) to \$52 billion in 2021. As seen in the U.S Organic Food Retail Sales chart by the USDA, fresh fruits and vegetables remain the leading category group for organic items since 2001 and currently makes up 40% of the organic food

U.S. organic food retail sales by category, 2001–21



Note: Nutrition Business Journal estimates of U.S. organic food sales are typically somewhat lower than Organic Trade Association estimates.  
Source: USDA, Economic Research Service using data from Nutrition Business Journal, 2022. Values are adjusted for inflation (to 2021 dollars) using the CPI-U.



#### Defining the “Organic” Term

“Organic” refers to the farming methods of agricultural products. Organic farming practices were meant to improve soil & water quality, reduce pollution, and promote healthy environments for livestock. To do so, organic farms are unable to incorporate practices such as using synthetic pesticides, fertilizers, irradiation, antibiotics or growth hormones, and genetic engineering of crops to improve harvests or disease/pest resistance.

- **100% Organic:** This is used for organic fruits, vegetables, meat and other foods that have one ingredient.
- **Organic:** At least 95% of ingredients are certified organic except for salt and water. Non-organic ingredients must be from a USDA approved list of ingredients.
- **Made with Organic:** At least 70% of ingredients must be certified organic. These products are unable to carry the USDA organic seal.
- **Organic ingredients:** Products have some organic ingredients but less than 70% of the ingredients are certified organic. The ingredients list can specify which ingredients are organic but these products are unable to carry the USDA organic seal.

#### Is Organic Produce More Nutritious?

In current available studies, results showed limited differences between the nutrient profiles of organically and conventionally grown products. In a study examining 569 prepackaged products, only organic “jams, chocolate spreads and honey” products were lower in energy, carbohydrates, sugars and higher in protein than the conventionally grown products. Thus, picking organic produce is a lifestyle choice to support the environmental farming practices but not a necessity in eating fresh produce items. (<https://air.uniud.it/retrieve/e27ce0c8-d044-055e-e053-6605fe0a7873/nutrients-12-01273.pdf>)

Source : <https://www.mayoclinic.org/healthy-lifestyle/nutrition-and-healthy-eating/in-depth/organic-food/art-20043880>



Cornell University  
Cooperative Extension  
Nassau County



## Summer Fun!



North Merrick Senior Center enjoying lunch during Noontime Concert Series at Eisenhower Park



Monday Evening Concert at Eisenhower Park on July 10th with the Classics of the Fifties & Sixties



The Glen Cove Senior Center is getting an exterior mural painted by members of the Glen Cove Summer Youth Employment Program. The Senior Center has a special partnership with the youth program in Glen Cove.

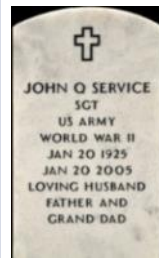
To join Office for the Aging's email distribution list please email [seniors@hhsnassaucountyny.us](mailto:seniors@hhsnassaucountyny.us)

## Veterans Spotlight

### Headstone or Markers for Veterans

The Department of Veterans Affairs (VA) furnishes upon request, at no charge to the applicant, a Government headstone or marker for the unmarked grave of any deceased eligible Veteran in any cemetery around the world, regardless of their date of death.

A Government-furnished headstone or marker may be provided for eligible Veterans who died on or after Nov. 1, 1990 and whose grave is marked with a privately purchased headstone. A Government-furnished medallion may be provided for eligible Veterans who served on or after Apr. 6, 1917 and whose grave is marked with a privately purchased headstone or marker.



Flat markers in granite, marble, and bronze and upright headstones in granite and marble are available. The style chosen must be permitted by the officials in charge of the private cemetery where it will be placed. There is no charge for the headstone or marker itself, however arrangements for placing it in a private cemetery are the applicant's responsibility and all setting fees are at private expense.

For more information contact the Nassau County Veterans Service Agency at (516) 572-6565



Herrick Senior Center received a visit from Laurie Maitlind who played the piano and sang.

## Celebrating Centenarians



**Happy 100th  
Birthday to  
Kathleen  
From  
Floral Park**