

South Bay Cities Council of Governments

Services for Seniors Working Group

Tuesday, March 22, 2016 Meeting Minutes

By Grace Farwell

In Attendance: Diane Brown, City of Hawthorne; Jan Buike, City of Manhattan Beach; Alexa Davis, City of Rolling Hills Estates; Britt Huff, Chair, City of Rolling Hills Estates Council Member, H.E.L.P.; Leilani Kimmel-Dagostino, City of Torrance Commission on Aging; Bea Virobik, City of Torrance Commission on Aging/South Bay Village; Keisha Stephens, County of Los Angeles Community and Senior Services; Lisette Trujillo, County of Los Angeles Community and Senior Services; Sarah Wiltfong, Assembly Member David Hadley; Danielle Valentino, LA Metro; Meredith Berkson, PATH; Moua Lao, PATH; Rhonda Ozanian, Bluedot; Jacki Bacharach, SBCCOG; Aaron Baum, SBCCOG; Grace Farwell, SBCCOG; Steve Lantz, SBCCOG; Guest Speaker: Bob Bozanic

1. Welcome and Self Introductions
2. Minutes from the January 26, 2016 were approved. Motion made by Rhonda Ozanian and seconded by Bea Virobik. Minutes received and filed.
3. Reverse Mortgage 101: The Pros and Cons
Guest speaker, Bob Bozanic, spoke about the pros and cons of Reverse Mortgages. Highlights included:
 - Rising balance loans, FHA loans
 - Homeowner retains title of home
 - Law changed in January 2015 that now allows the younger spouse to remain in the home if the older spouse died or moved permanently (i.e. other facility)
 - The age of youngest qualified borrower determines the maximum loan amount
 - Interest only accrues when the money is used
 - Non-recourse loans – borrower can never owe more than the value of home at the time home is sold
 - Must have mortgage insurance on all reverse mortgages – protects lender if home goes upside down; protects homeowner
 - Finance costs (i.e. loan closing costs) are included when loan is repaid
 - Homeowner must still pay property tax and insurance; if not, could be in foreclosure
 - Heirs can pay off loan and keep home
 - No penalty for pre-payment of loan
 - All borrowers MUST go through FHA-approved counseling; usually conducted by phone
 - Borrower must prove they can still afford to live in home
 - If homeowner is out of home for 12 consecutive months, the home is no longer considered the permanent residence
 - Heirs have 6 months to sell home; can request two 3 month extensions for a total of 12 months

- When NOT to consider a reverse mortgage – if have lots of money in bank or if still working
- Interest rates are either fixed or adjustable
 - fixed – must take money up front (cannot do a line of credit)
 - adjustable – monthly adjustable (can go up 10 points from where rate started) or yearly adjustable (can only go 5 points above; current interest rate for yearly adjustable is 2.75%)

4. PATH Homeless Update

Meredith Berkson provided an update:

- Contract with LA County was executed on February 18, 2016.
- Moua Lao was introduced and it was announced he has been promoted to Associate Director; he will be attended the Senior Services Working Group meeting in the future to provide updates.
- In the process of hiring for 2 more positions
 - MSW specializing in mental health
 - benefit specialist worker.
- In the process of connecting with all of the cities and holding meetings with local police departments and sheriff's stations
 - participated in ride-alongs with Hermosa Beach and Redondo Beach PD
 - plans are to work closely with law enforcement as they have the expertise and know location of high profile cases

5. New Freedom Grant funds from LACMTA

Keisha Stephens and Lisette Trujillo, LA County Community and Senior Services provided information on the New Freedom Grants. There will ultimately be 3 RFPs released:

- Taxicab Services Program (released 12/8/15): <http://css.lacounty.gov/business-opportunities/taxicab-rfp/>
 - Grant amount: \$199,465
 - \$22,665 is earmarked as emergency taxicab transportation for Adult Protective Services clients
 - \$176,800 is for non-emergency taxicab transportation, with priority given to elder adults who have ambulatory difficulty and are unable to pay for their own transportation
 - Grant program: May 1, 2016-September 27, 2017 (17 months)
 - A client is allowed 4 one-way trips per month, and the trip's point of origin must be in LA County. It was mentioned that although the RFP was released in December and a contractor has been identified, the County may re-evaluate and re-open the application process.
- Volunteer Driver Mileage Reimbursement Program (released 3/22/16): <http://css.lacounty.gov/new-freedom-volunteer-driver-mileage-reimbursement-program/>
 - Grant amount: \$297,750
 - Grant program: July 1, 2016-September 27, 2017 (15 months)
 - 150 allowable miles to allowable destinations per client per month
 - At the Senior Services Working Group meeting, Keisha mentioned a reimbursement of \$.34 per mile, but I couldn't find that information anywhere in the document and appendices. The senior riders must find their own volunteer drivers (family, friends, neighbors).

- The 3rd RFP is still in development - Door Assistance Escort Transportation Program
6. “Senior” Update from Assemblyman David Hadley’s Office
Sarah Wiltfong, District Director, Assemblyman David’s Hadley’s Office reported the following:
 - Assemblyman Hadley hosted 2 town hall meetings
 - in conjunction with the Peninsula Seniors – 75 people in attendance
 - in conjunction with the Palos Verdes Peninsula Village – 35 people in attendance
 - The Aging and Long Term Care Committee will hold a special hearing in Sacramento on the Village Concept that will bring together the Executive Directors from around the State
 7. Update on Transportation proposal(s)
Jacki Bacharach, Executive Director, SBCCOG reported the following:
 - She met with Metro’s Innovation Officer and he expressed interest in senior mobility
 - We want to be fast-tracked with uber projects and we will continue to follow up on ideas
 - The South Bay could provide a great pilot area for uber and Lyft
 - We may pursue a proposal with grandPAD separately
 - We will encourage individual cities to work with grandPAD if they so desire
 - A concern regarding insurance was voiced by Rhonda Ozanian
 - General liability and workers comp insurance may pose to be a barrier to providing door-to-door assistance in the home
 - Bea Virobik commented on a 24 homecare agency that makes uber arrangements for seniors; she will forward the information so that we could potentially invite them to a future meeting
 8. Announcements and Follow-up Actions
 - Cycling Without Age – Jan Buike, City of Manhattan Beach, reported that Ole Kassow of Cycling Without Age and Mohamed Hassan from Seniors Helping Seniors Homecare Agency visited with the Senior Advisory members in Manhattan Beach. They brought the first tri-shaw that has been purchased in the South Bay and provided a demonstration and rides for those in attendance. Seniors Helping Seniors purchased the tri-shaw, with the plan for it to be made available throughout the South Bay at some point.
 - Caregiver Pamper Day, City of Inglewood. Grace reported for Michelle who was unable to attend the meeting. The City of Inglewood is hosting a Pamper Day for caregivers on Saturday, April 30th from 11am-2pm. If anyone has any donations for prizes, they would be appreciated.
 9. Next meeting
 - **Tuesday, May 24, 2016 @ 9:30 am**