



**PLACER COUNTY
OLDER ADULT ADVISORY COMMISSION**
11533 C Avenue, Auburn, CA 95603
(530) 886-3680

MEETING MINUTES
February 19, 2013

Attendance

Members Present: Dr. Irwin Herman, William Reed, David Wiltsee, Linda Brown, Darlis C. Beale, Antoinette Fabela, Sue Dings, Gloria Plasencia, Ignacio Cespedes, and Cheryl Trenwith

Members Absent: Monica Sandgathe, Candace Roeder, Karla Gustafson, Alicia Murray, and Margaret Riley

Guests: Eldon Luce, Todd Warner, Pam Hart, Nancy Rea and Cheryl Davis from the Housing Authority, and Julie Hanson

County Staff: Pauline Moreno, Public Authority Secretary

Call to Order: Reed called the meeting to order at 1:08 P.M.

Member Introductions: The roll was taken, a quorum was established, and introductions were made.

Approve 10-16-12, 11-20-12, and 01-15-13 Meeting Minutes:

- 10-16-12: The minutes were approved as presented.
- 11-20-12: The minutes were approved as presented.
- 01-15-13: The minutes were approved as corrected:
 - Page 3, Report A4AA, third bullet, forth sub-bullet: “*INA*” is corrected to read “*I and A*”

Member Announcements: The following member announcements were offered.

- Wiltsee: The Sierra Living Group of the Sierra Foothills has recognized that finally information has come down in regards to the Affordable Care Act (ACA). There is an active California website available - www.coveredca.com, to apply for insurance beginning October 1, 2013. There will be information available as the site develops over the next few months.

Public Comment: No public comment was offered.

Presentation: Housing Authority Priorities, Cheryl Davis, Director HHS

- Housing Choice Voucher (previously Section 8)
 - 240 on waiting list
 - Client pays 30% of their income to rent; Housing Authority pays rest
 - Currently 262 on vouchers
 - Plus 35 that are vets
 - Many seniors being missed
 - Many barely have food, meds
 - HUD law: Can prioritize/give preference
 - Can set – seniors/vets/homeless
 - On March 27th, will ask the Board of Supervisors (BOS) to set preference for seniors
 - Eligibility; single income of \$16K/year
 - Vouchers are for client's lifetime
 - Can move anywhere after they get their voucher
 - Open for application again in 2014 (possibly)
 - Vouchers would be available at senior locations
 - Cafes
 - Food Closet
- Cal Fresh
 - Trying to get all Farmer's Markets to accept

A motion was made by Brown and seconded by Fabela to have the OAAC write a letter of support to set Housing Choice Voucher preference for seniors. The motion passed unanimously.

This item will be rescheduled on the March agenda as an action item.

Presentation: Reverse Mortgage, Todd Warner, Vitek Mortgage Group (handout)

- Scam seniors?
 - Enterprise has good/bad apples
 - Many misconceptions about reverse mortgages
 - Will be the same as any other
 - Insured by FHA
 - Is a Federally insured non-recourse loan

- Lender only has recourse to the future appraised value of the house
 - Sets the guidelines
 - Lenders are free to charge whatever fees they want
- Must shop around (see section on How to shop for a reverse mortgage in handout)
- Legislation
 - Some has passed; some coming up
- Only way to foreclose
 - Not keeping up with: property taxes, homeowner insurance, home maintenance
- Need guidelines
 - FHA issuing later-2013
- Do financial assessment
- Default rate at 9.4% (2012); was 2% (10 years ago)
- After April 1, no longer taking applications for a fixed rate reverse mortgage
 - Trying to help seniors prevent foreclosure
- Outlives Reverse Mortgage?
 - FHA Insurance Fund makes up the difference when the house sells.
 - If equity left over, belongs to home owner (heirs)
 - If upside-down, borrower not on the hook for the difference
- Interest rate?
 - 3.99% fixed rate
 - 2.25% adjustable rate
 - 4% line of credit reverse mortgage
- Before the crash, 115,000 reverse mortgages per year; after – 55,000 / year
- Who should not get a reverse mortgage?
 - If they can afford the mortgage payments
 - Afford payments on a home equity line of credit
 - If they plan to sell/flip the house in a few years
 - If they can't afford to save monthly for their property taxes or homeowner's insurance expenses
 - If single borrower is in early stages of dementia
 - To retire early in life
- 2013/future Changes
 - Sequester implements: Unknown effects to FHA and HECMs
 - Standard fixed rate HECM unavailable after 3-31-13

- Future: Borrowers may need to qualify for a reverse mortgage with financial assessment metrics (credit scores, income qualifiers)
- Future: Impounding (escrow account) of reverse mortgage proceeds to cover taxes and homeowners insurance
- Future: Interest rates will increase
- More information on handout link.

Discussion: County Updating Housing Element – Form Committee?

- Should we have an OAAC committee?
 - Meet with community development department
 - What plans for senior housing
 - Housing element will be holding workshops
 - Do research, attend workshops, report back to commission
- Should have a presentation on the Housing Element first to educate ourselves
 - Brown will provide contact name to Moreno
- Usually updated every four years; this time for eight years
 - Usually just rubber stamp from previous plans
 - Needs reevaluation; re-planning
 - Not just update statistical elements
 - Housing policy is followed
- Location, growth, quantity
 - Some dictated by the State
 - Some dictated by SACOG
 - County decides where
- Vision 20/20 from a few years ago
 - Has housing element in it

Report A4AA: Nancy Vasquez

- Still waiting for the Federal budget
- A4AA will hold a public meeting on February 21st, 10:00 – 11:30 AM, at their office
 - Can see the revised 2012-16 objective and goals
 - Public can provide comment/input

Report - Senior Legislation: Plasencia

- Have 5 proposals that have been picked up and being worked in process
- AP 8: Prescription bottles; not just the drug's name, also includes what it's for
 - Have option to not have the diagnosis information displayed

Report – Placer County Report: Brown gave the following report:

- The BOS have reached successful negotiations with the Placer County Deputy Sheriff's Association.
 - MOU (Memorandum of Understanding) approved by the BOS
- Supervisors approve major step in drive to build new animal shelter
 - Voted unanimously to proceed with selecting a firm to design and construct new 35,000 square-foot shelter
 - Will locate on 4.5-acre site on west end of Placer County Government Center (DeWitt)
 - Construction tentatively scheduled to be completed by 2016
- Kings Beach core project construction expected to begin this summer; open house February 19 at North Tahoe Event Center
 - Supervisors approved the formation of a benefit assessment district for Kings Beach
 - Survey ballots from property owners favored this
 - Levies annual assessments to fund the maintenance of streetscape improvements
 - Will also upgrade and improve a 1.1 mile section of State Highway 28 through the center of this North Lake Tahoe community. (pedestrian access, bicycle access, water quality, bus shelters, improved aesthetics)

Report – A4AA Advisory Council:

- Talked about money and where grants are available.

New Business:

- Herman tried contacting Seniors First for information he needs to take back to the Roseville Commission.
 - Moreno advised that Seniors First had a major IT breakdown which rendered their phones and computers inoperable for several days. The situation has been resolved.
- Who to contact when you have questions about deplorable living conditions?
 - **Answer:** Adult Protective Services; they can investigate

Agenda Items for March Meeting:

- Return for Action: Housing Authority Priorities
- Presentation: Housing Element
- Presentation: Access Living Designs, Inc.

Future Agenda Items

- Monthly Reports
 - A4AA - Nancy Vasquez
 - Senior Legislation -
 - Placer County Report - Ruth Alves
 - Report – A4AA Advisory Committee
- Presentation: 48 hour maximum cap to distribute prescription/shot to all county residents – Rui?
- Presentation: 211 – Karla Gustafson (invite BOS, Dr. Burton, OES, A. Yoder, Legislators, other stakeholders) – *Contact Rui Cunha, Director OES for a collaborative effort on this much needed resource. Get Rep from NV County to talk about their program?*
- Presentation: Health Care for Boomers (Possible: Dr. Burton)
- Presentation: Sacramento Commission on Aging
- Download and examine emergency information form State/Rock Creek Mobile Home Park
- Senior Housing
- A4AA Program Evaluations

The meeting was adjourned at 3:02 PM

Next Meeting

Date:	March 19, 2013
Time:	1:00 PM to 3:00 PM
Location:	Loomis Library Jessie Helms Room 6050 Library Drive Loomis, CA