

## **Simi Valley Council On Aging (COA) Monthly Meeting**

Agenda

Monday, October 13, 2014

1:00 p.m.

Simi Valley Senior Center

3900 Avenida Simi, Simi Valley, CA 93063

1. Call to Order and Pledge of Allegiance

2. Roll Call

3. Agenda Review

4. Approval of Minutes

5. Report of COA Chair

6. Representative Reports

A. City Council Liaison

B. Deputy Director/Community Programs and Facilities

C. Senior Services Manager

D. Ventura County Area Agency on Aging

E. Simi Valley Community Council

F. Simi Valley Transit

G. Task Force On Homelessness

H. California Senior Legislature

7. Presentations

A. Volunteer of the Month

B. Simi Valley Budget Officer

8. Public Statements

This is the time reserved for citizens who wish to make public statements or comments on items within the subject matter and jurisdiction of the COA.

9. Officer, Liaison, Program Manager, and Ad Hoc Committee Reports

A. Officer Reports

1. Vice Chair

2. Treasurer

3. Corresponding Secretary

### **Council On Aging Mission Statement**

The mission of the Simi Valley Council On Aging, an advisory body elected by senior citizens and appointed by the Simi Valley City Council, is to identify the needs of senior citizens in this community. The Council On Aging serves as an advocate to support programs and services providing seniors with maximum independence, safety, and quality of life.

- B. Liaison and Program Manager Reports
  - 1. Speakers Bureau Program Manager
  - 2. Senior Share Liaison
  - 3. Housing Liaison
  - 4. Lifeline Liaison
  - 5. Meals On Wheels Liaison
  
- C. Ad Hoc Committee Reports
  - 1. Dance Committee
  - 2. Bingo Bonanza Committee
  - 3. Fall Arts & Craft Fair Committee
  - 4. Finance Committee
  - 5. Annual Fund Drive Committee
  - 6. COA Executive Board Nominating Committee
  
- 10. New Business
  - A. Appointment of a Wayne Templeton Volunteer of the Year Committee
  - B. Discussion/Action on allocating up to \$500 to purchase card tables and a storage cart to expand the Duplicate Bridge program at the Senior Center.
  
- 11. Announcements of Upcoming Events
  
- 12. Suggestions of Agenda Items for the November 10, 2014 meeting
  
- 13. Adjournment

/s/

Rob Bruce

Deputy Director/Community Programs & Facilities

If any individual has a disability that may require accommodation to participate in this meeting, please contact the Simi Valley Senior Center at (805) 583-6363. Upon advance notification of the need for accommodation, reasonable arrangements will be made to provide accessibility to the meeting.

**DRAFT MINUTES**

1. Call to Order and Pledge of Allegiance – Toni Olson called the meeting to order at 1:01 p.m. Frank Sinsheimer led the Pledge of Allegiance.
2. Roll Call – Members present were Al Fournier, Fred Goldberg, Richard Harper, David Kennedy, Sharon McCann, Toni Olson, Kenneth Sinn, Frank Sinsheimer, and John H. Williams.
3. Agenda Review – By consensus of the Executive Board, the agenda was approved as presented.
4. Approval of Minutes - The minutes of June 9, 2014 were approved by a consensus of the Executive Board.
5. Report of COA Chair – Chair Toni Olson welcomed the members back from the summer break.
6. Representative Reports
  - A. City Council Liaison – Council Member Mike Judge announced that Simi Valley had been chosen as a host city for the 2015 Special Olympics. He also reminded members about the upcoming anniversary of 9/11 and said there will be memorial services in remembrance throughout the City. In response to a question from a member, Council Member Judge stated that 400 Farmers Insurance Agency employees will be occupying the building it formerly used at Cochran & Galena. Employees will work there for about six months, and then after that, the County of Ventura is considering leasing it.
  - B. Deputy Director/Community Programs and Facilities – No report.
  - C. Senior Services Manager – Laurie Dickinson announced that on October 7 at the Senior Center there will be a presentation entitled “Senior Housing Market Issues and Concerns”. Members of the Conejo Simi Moorpark Association of Realtors will provide information on housing trends, reverse mortgage opportunities, and other issues affecting seniors in Simi Valley. She also advised members that the Medicare open enrollment period will begin October 15. She said the Senior Center is offering a Medicare Open Enrollment presentation on September 23 during which information will be provided about Medicare enrollment and Part D Prescription Drug Plan changes. Ms. Dickinson also announced that the Simi Valley Community Games concluded successfully with over 400 participants.

- D. Ventura County Area Agency on Aging Representative(s) – Toni Olson mentioned that the Nutrition Committee has excess funds which will be available to various nutrition sites in the county and the menu has been expanded to include more fish. She also said she was elected to be the Vice Chair of the VCAAA Advisory Council.
  - E. Simi Valley Community Council – David Kennedy stated that the Council will no longer meet at the Junkyard Café and is looking for a new location.
  - F. Simi Valley Transit - Transit Supervisor John Webster introduced himself and mentioned that the ADA Paratransit Advisory Committee meeting will be on October 16 at 3:00 p.m. at the Simi Valley Senior Center.
  - G. Task Force On Homelessness - June Marie Von Osinski – No report.
  - H. California Senior Legislature - Bill Witt presented a summary of legislation proposed by the Senior Legislature that addressed senior health issues, Medicare, independent living, Medi-Cal, geriatric health, and fraud. He said none of the bills made it through the General Assembly. He explained that although the low percentage of proposed bills that are actually passed may seem discouragingly low, the bill passage percentage is similar to the number of bills proposed and passed in the U.S. Congress.
7. Presentations
- A. Volunteer of the Month – Kitchen volunteer Wendy Bettino was unable to attend the meeting.
  - B. Simi Valley Police Chief Mitch McCann gave a PowerPoint presentation about the Police Department which included information about its readiness, plans for future uses of technology, how a “Safest City” designation is determined and the Department’s commitment to the citizens of Simi Valley. Detective Federico discussed fraud and property crime against seniors.
8. Public Statements – Chairperson Toni Olson announced a workshop on fair housing which will be held on September 25. A member raised concerns about the cost of an upcoming trip provided by the Rancho Simi Recreation and Park District. A board member from the Simi Valley Free Clinic announced its Community Health and Fitness Expo that will be held at the Town Center on October 18 and will include free health screenings. A gentleman announced the formation of Simi Valley Medical Equipment Charity, a 501(c)(3) agency that collects and loans durable medical equipment for free. He left brochures for the members. Another member reported that Strathearn Historical Park is

celebrating its 50th anniversary on September 14 beginning at 11:00 a.m. and invited members to come out and celebrate.

9. Officer, Liaison, Program Manager, and Ad Hoc Committee Reports

A. Officer Reports

1. Chair – Frank Sinsheimer had no report.
2. Treasurer – Sharon McCann said the COA is in good shape financially and referred members to pages 7 and 8 of the agenda packet.
3. Corresponding Secretary – Ken Sinn mentioned that thank you notes had been sent to contributors who donated to the Meals On Wheels program, as well as to the sponsors of the COA dances.

B. Liaison & Program Manager Reports

1. Speakers Bureau Program Manager - John H. Williams said that a presentation on the Senior Center was given to the United Methodist Church on August 4.
2. Senior Share Liaison – Joe Beautz announced that there were currently 97 food bags being distributed each Tuesday and there are 30 people on the waiting list. He also informed members that a volunteer is working with Senior Share recipients to discourage them from parking their cars in a line on Avenida Simi before the start time for distribution. This is in response to neighbors' complaints about cars obstructing the street.
3. Housing Liaison – No report.
4. Lifeline Liaison – Don Novell informed members that Simi Valley Hospital has decided to hire an independent contractor to operate the Lifeline Program. He also informed members that there will be a tree planting ceremony at the hospital on September 26 at 11:00 a.m. to honor the late Don Hunt for his service to the Lifeline Program.
5. Meals On Wheels Liaison – Ed Mazieka informed members that they are delivering over 700 meals a week. He also thanked the kitchen staff and volunteers for their efficiency and diligence in preparing the meals.

C. Ad Hoc Committee Reports

1. Dance Committee – Richard Harper announced that the next dance will be held on September 12.
2. Ice Cream Social Committee - Ken Sinn reported a successful event on July 19 that 120 people attended. There was live music by Lorrell Cooper, and everyone enjoyed lots of ice cream. He also thanked the COA for sponsoring this event.
3. Bingo Bonanza Committee – Sharon McCann reminded the COA that Bingo Bonanza is this Saturday, September 13. The doors open at 9:30 a.m. and play begins at 11:00 a.m. This year reserved seats will only be held until 10:15 a.m. and then released. Last year the tickets sold out and people were turned away.
4. Fall Arts & Crafts Fair Committee – The Fall Arts and Crafts Fair will be held on Friday, October 10 and Saturday October 11. The accompanying all-you-can-eat pancake breakfast will be held on Saturday and tickets are \$5.00.
5. Finance Committee – Sharon McCann reported that the Committee had reviewed a grant application which failed to meet the criteria for consideration.
6. Annual Fund Drive Committee – Sharon McCann announced that the annual fund drive would begin on October 1.

10. Continued Business - None.

11. New Business

Appointment of Chair of the COA Executive Board Nominating Committee  
- By consensus of the Executive Board, John H. Williams was appointed as Chair of the COA Executive Board Nominating Committee.

12. Announcements of Upcoming Events

- A. COA Dances, September 12 & October 10, 2014, 7:30 p.m. to 10:00 p.m.
- B. Bingo Bonanza, September 13, 2014. Doors open at 9:30 a.m. and games begin at 11:00 a.m.
- C. Fall Arts & Craft Fair, October 10 & 11, 2014, 9:00 a.m. to 3:00 p.m.
- D. Pancake Breakfast, October 11, 8:00 a.m. to 11:00 a.m.

13. Suggestions of Agenda Items for the Monday, October 13, 2014 meeting –  
None.
14. Adjournment - Meeting adjourned at 2:18 p.m.

1:20 PM  
 10/06/14  
 Cash Basis

**Council on Aging**  
**Profit & Loss Budget vs. Actual**  
 July 1 through October 6, 2014

	<u>Jul 1 - Oct 6, 14</u>	<u>Budget</u>
<b>Ordinary Income/Expense</b>		
<b>Income</b>		
<b>4 · Contributed support</b>		
4010 · Individual Contribution	670.00	1,760.48
4015 · Business Contribution	615.65	527.74
<b>Total 4 · Contributed support</b>	<u>1,285.65</u>	<u>2,288.22</u>
<b>5 · Earned revenues</b>		
5340 · Other investment income	187.25	0.00
5490 · Miscellaneous revenue	4,350.50	4,101.45
5560 · Tickets	5,770.00	4,222.90
5570 · Drawings	167.00	240.00
5580 · Table Reservations	2,455.00	1,645.16
<b>Total 5 · Earned revenues</b>	<u>12,929.75</u>	<u>10,209.51</u>
<b>Total Income</b>	<u>14,215.40</u>	<u>12,497.73</u>
<b>Expense</b>		
<b>7200 · Contracted personnel services</b>		
7220 · Musicians & bands	2,575.00	2,245.16
<b>Total 7200 · Contracted personnel services</b>	<u>2,575.00</u>	<u>2,245.16</u>
<b>8100 · Non-personnel expenses</b>		
8110 · Supplies	2,238.62	3,319.35
8112 · Food	125.69	38.71
8120 · Advertising	0.00	219.35
8125 · Video Rentals	51.57	79.84
8160 · Equip rental & maintenance	1,000.00	1,000.00
8170 · Printing & copying	101.81	100.00
<b>Total 8100 · Non-personnel expenses</b>	<u>3,517.69</u>	<u>4,757.25</u>
<b>8500 · Misc expenses</b>		
8515 · Grants	500.00	500.00
8535 · Participation Fees	40.00	0.00
8545 · Mileage	403.20	734.52
8590 · Other expenses	2,238.16	556.45
<b>Total 8500 · Misc expenses</b>	<u>3,181.36</u>	<u>1,790.97</u>
<b>Total Expense</b>	<u>9,274.05</u>	<u>8,793.38</u>
<b>Net Ordinary Income</b>	<u>4,941.35</u>	<u>3,704.35</u>
<b>Net Income</b>	<u><u>4,941.35</u></u>	<u><u>3,704.35</u></u>



Council on Aging  
**Balance Sheet \***  
As of October 6, 2014

	<u>Oct 6, 14</u>
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Checking/Savings</b>	
Bank of America Checking	
Drama Club	721.98
Bank of America Checking - Other	5,932.22
<b>Total Bank of America Checking</b>	<u>6,654.20</u>
Bank of America Maximizer	162,014.62
SVSS Endowment Fund	16,386.72
<b>1040 · Petty cash</b>	
1041 · Cash Drawer	250.00
1042 · Dance Cash Drawer	100.00
1045 · Parties and Actvy	200.00
<b>Total 1040 · Petty cash</b>	<u>550.00</u>
<b>Total Checking/Savings</b>	<u>185,605.54</u>
<b>Total Current Assets</b>	<u>185,605.54</u>
<b>TOTAL ASSETS</b>	<b><u>185,605.54</u></b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Equity</b>	
Activities	96,769.50
Discretionary	24,533.29
LifeLine	1,317.68
Meals On Wheels	-12,055.55
Reserve	41,806.27
Services & Programs	-1,559.11
3001 · Opening Bal Equity	13,402.95
3010 · Unrestrict (retained earnings)	16,374.57
Net Income	5,015.94
<b>Total Equity</b>	<u>185,605.54</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u>185,605.54</u></b>

Subject: "SENIOR HOUSING MARKET ISSUES & CONCERNS"

A panel discussion on housing opportunities, issues and concerns affecting seniors in Simi Valley was held on October 7, 2014 at the Senior Center. The purpose was to provide an overview of our local senior housing demand, availability, affordability and other financial issues that impact housing choices.

The forum was co-sponsored in partnership with the Conejo Simi Moorpark Association of Realtors – Equal Opportunity & Community Outreach Committee. The panel consisted of representatives from: Seniors Real Estate Specialist, Security One Lending (Reverse Mortgage Specialist), Deputy District Attorney-Elder Abuse, Area Housing Authority and a CPA.

### Overview

The demand for various types of senior housing is increasing, most significantly for apartment rentals.

- *Vacancy rates are 1 – 2 percent*
- *Waiting lists often more than 2 years*
- *Affordable units are decreasing as contracts with government agencies expire and incentives to developers have all but disappeared for new projects*
- *As the economy improves more units are in development but availability is about 2 years out and rents will be higher because the costs of construction have increased*
- *Lack of availability is fueling fraudulent advertising by scammers to collect upfront money for rents on dwellings that are not really available, or not associated/owned by the advertiser*

Elder Abuse is increasing in all financial areas.

- *Seniors are conned into fraudulent home repairs and/or greatly inflated prices by unqualified representatives*
- *Checks given to workers, caregivers and even family members are altered to empty bank accounts of trusting seniors*
- *Power of Attorney is given to someone who makes detrimental decisions that result in loss of equity and/or all financial resources*
- *Too many decisions are made without the involvement of an attorney and Certified Public Account to protect long-term outcome of changes such as selling, moving, taking a reverse mortgage, etc.*
- *If you feel you are a victim, first make a police report as the District Attorney requires their report in order to investigate*

Should I stay in the home I'm in, or move?

- *Every person's situation is unique and requires a detailed analysis of long-term effects of decisions (worse case scenarios)*
  - **Realtors/Lenders cannot offer legal or financial advice!!**
- *If you own your home/condo, there are often modifications that can be made to make it adaptable to aging there – this can be far less expensive than the cost of selling*
  - *First consider...Are you happy where you are (location, support available etc.)*
  - *There are many ways to unlock some of your equity*
  - *Do you have a sufficient nest egg to maintain the property, including major repairs like replacing a roof or sewer line*
- *Ownership often includes tax benefits and more protection from inflation, however maintaining the property can be costly so understanding your long-term financial requirements is a must*
  - *The City of Simi Valley offers a Home Rehabilitation Program with low interest and deferred payments until the property is sold or refinanced – this may help with maintenance or modifications*

## A few Pros & Cons of Reverse Mortgages: THEY ARE NOT GOOD FOR EVERYONE!

Do not make this decision without financial and legal advice

- *They are expensive loans – you pay points, closing costs & mortgage insurance must be carried for the life of the loan*
- *They decrease the amount of money you will leave to heirs*
- *You must have sufficient financial reserves to maintain all taxes, insurance and unforeseen repairs*
- *Many forms of reverse mortgages are available that do make financial sense for some people*
  - *If you have an existing mortgage, just getting rid of that payment may be enough help*
  - *A line of credit can provide for future use of unexpected needs, or as replacement for long-term care insurance*
  - *If you want to sell your existing home and buy elsewhere, a “Sale to Purchase” option exists*

### **Closing**

The overall theme throughout the forum was “vigilance”. Use existing resources such as Senior Concerns, referrals from Senior Center advocates, Area Agency on Aging, Area Housing Authority, Simi Valley’s Senior Housing Guide and ask people you trust (for areas of their expertise) for referrals to find qualified legal/financial counsel.

The last portion of the forum was used for those in the audience to speak individually to panel participants regarding help for personal issues that were outside the scope of the forum presentation.

Judy Pepiot, Housing Liaison  
Simi Valley Council on Aging

## COA Home Delivered Meals Report

	Total Meals	Senior	Svc Days	Ave Meals/ Day	Unduplicated Clients			
					Y-T-D Meals	New	Y-T-D	Donations Received
Jul	2859	2788	22	130.0	8383	12	12	\$ 2,630.50
Aug	2803	2718	21	133.5	11186	10	22	\$ 2,978.50
Sep	2721	2635	22	123.7	13907	10	32	\$ 2,265.00
Oct	0	0	0	#DIV/0!	13907	0	32	\$ -
Nov	0	0	0	#DIV/0!	13907	0	32	\$ -
Dec	0	0	0	#DIV/0!	13907	0	32	\$ -
Jan	0	0	0	#DIV/0!	13907	0	32	\$ -
Feb	0	0	0	#DIV/0!	13907	0	32	\$ -
Mar	0	0	0	#DIV/0!	13907	0	32	\$ -
Apr	0	0	0	#DIV/0!	13907	0	32	\$ -
May	0	0	0	#DIV/0!	13907	0	32	\$ -
Jun	0	0	0	#DIV/0!	13907	0	32	\$ -