



## Commission on Aging

The Commission on Aging meets on the second Tuesday of each month, 9:30 a.m. at the Bartlett Senior Citizens Center. All meetings are open to the public.

Those who wish to speak on any matter on the agenda are requested to complete a "Speaker Information Card" (available at the meeting) and give it to the Staff Liaison to ensure correct spelling on names in the minutes. Direct any questions or concerns to the Commission on Aging Liaison, Debbie Reed, at 310/618-2949.

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the Liaison's Office at 310/618-2947. Notification 48 hours prior to the meeting will enable the City to make reasonable arrangements to ensure accessibility to this meeting. [28 CFR 35.102-104 ADA Title II]

Agendas and Minutes are posted on the City of Torrance Home Page [www.TorranceCA.Gov](http://www.TorranceCA.Gov). Please direct any questions or concerns to the Community Services Director John Jones at 310/618-2939.

### HOURS OF OPERATION

- **Bartlett Senior Citizens Center** -  
Monday through Saturday from  
8:00 a.m. to 4:00 p.m. and  
Sundays: 12:30 – 4:00 p.m.

- **City Hall** -  
**3031 Torrance Boulevard**  
Monday through Friday  
From 7:30 a.m. to 5:30 p.m.

Offices are closed alternate Fridays  
and certain holidays.

**July 4, 2019**  
**(Independence Day)**

**City Hall will be closed Fridays:**  
**July 5 and 19, 2019**

## COMMISSION ON AGING REGULAR MEETING

BARTLETT SENIOR CITIZENS CENTER  
HOSLER CONFERENCE ROOM  
1318 CRAVENS AVENUE, TORRANCE

TUESDAY, JULY 9, 2019  
9:30 A.M.

### AGENDA

1. **CALL MEETING TO ORDER**
2. **ROLL CALL/MOTIONS FOR EXCUSED ABSENCE**
3. **FLAG SALUTE AND INSPIRATIONAL**
4. **MOTION TO ACCEPT AND FILE THE REPORT OF THE CITY CLERK ON THE POSTING OF THE AGENDA**
5. **APPROVAL OF MINUTES** – May 14, 2019.
6. **PRESENTATION:** Porch pirates and mail fraud; Josh Burden, Detective Torrance Police Department.
7. **DISCUSSION:** Debrief of the L.A. County Older American Awards
8. **ELECTION OF OFFICERS**
9. **ORAL REPORTS ON SENIOR CITIZENS CONCERNS**
  - A. **City Council Activities**
  - B. **Housing**
  - C. **Health**
  - D. **Transportation**
  - E. **Community Programs**
  - F. **Focal Point Program**
  - G. **Elder Abuse/Fraud**
10. **ORAL COMMUNICATIONS/ANNOUNCEMENTS**  
*This portion of the meeting is reserved for comment on items not on the agenda. Under the Ralph M. Brown Act, City Council cannot act on items raised during public comment, but may respond briefly to statements made or questions posed; request clarification; or refer the item to staff. Speakers under Orals may speak only once and no longer than 3 minutes per speaker.*
11. **ADJOURNMENT**  
To a regular Meeting on Tuesday, August 13, 2019 at 9:30 a.m. at the Bartlett Senior Citizens Center, Hosler Conference Room.

*Creating and Enriching Community through People, Programs, and Partnerships*

**ROLL CALL:** G. Davis \_\_\_\_\_ K. Davis \_\_\_\_\_ Dojiri \_\_\_\_\_ Grundhaus \_\_\_\_\_ Hileman \_\_\_\_\_  
Mayfield \_\_\_\_\_ Virobik \_\_\_\_\_

**MINUTES OF A REGULAR MEETING OF  
THE TORRANCE COMMISSION ON AGING**

**1. CALL TO ORDER**

The meeting was called to order on May 14, 2019 at 9:33 a.m. in the Hosler Conference Room at the Bartlett Senior Citizens Center.

**2. ROLL CALL/MOTIONS FOR EXCUSED ABSENCE**

Present: Commissioners G. Davis, Dojiri, Grundhaus, \*Mayfield, Virobik and Chairperson K. Davis

Absent: Commissioner Korman

Staff: Senior Recreation Supervisor Reed

\*Commissioner Mayfield arrived at 9:39 a.m.

**MOTION:** Commissioner Virobik moved to approve the excused absence of Commissioner Korman; motion was seconded by Commissioner Grundhaus. The motion passed by a unanimous voice vote. (Absent Commissioners Korman and \*Mayfield)

**3. FLAG SALUTE AND INSPIRATIONAL**

Karen Pryor led the Pledge of Allegiance and Irene Griffith provided the inspirations.

**4. MOTION TO ACCEPT AND FILE THE REPORT OF THE CITY CLERK ON THE POSTING OF THE AGENDA**

**MOTION:** Commissioner Virobik moved and Commissioner G. Davis seconded, to accept and file the Affidavit of Agenda Posting for its meeting of May 14, 2019. The motion passed by a unanimous roll call vote. (Absent Commissioners Korman and \*Mayfield)

**5. APPROVAL OF MINUTES – April 9, 2019**

**MOTION:** Commissioner G. Davis moved and Commissioner Doiri seconded, to approve the minutes of the Commission on Aging meeting of April 9, 2019, as submitted. The motion passed by a unanimous roll call vote. (Absent Commissioners Korman and \*Mayfield)

**6. DISCUSSION: Karen Pryor of Priority Lending will be talking about reverse mortgages**

Karen Pryor of Priority Lending distributed information sheets on reverse mortgages and explained that she would be discussing the Federal Housing Administration (FHA) Home Equity Conversion Mortgage (HECM), which had first been put into effect by the United States Department of Housing and Urban Development (HUD) in 1987 and was most recently changed in October 2017. She described the program as a reverse mortgage loan for homeowners 62 years or older which allowed them to access a portion of their home's equity, using the home as collateral. She listed and discussed the following points:

(Commissioner Mayfield arrived at the meeting at 9:39 a.m.)

- The bank did not own your home, there was no transfer of title.
- Your home did not need to be owned free and clear.

- You could purchase a home using a reverse mortgage.
- There are no restrictions on how the proceeds could be used, such as delaying taking Social Security to a later date, purchasing a rental home.
- The FHA HECM was available as a fixed rate or an adjustable rate program, which had multiple payout options.
- Line of credit feature (available on the adjustable rate) came with a growth factor.
- Your heirs would still inherit the home.
- Reverse mortgage was a “non-recourse” loan - you or your heirs would not owe more than the home was worth.
- Reverse mortgages were more effective when not used as a loan of last resort.
- Reverse mortgages were not a scam, the HECM was an FHA loan.
- Homeowners still had the obligation to pay the insurance, property tax, homeowner fees, etc.

In response to a question from Commissioner Virobik, Ms. Pryor stated that there was a one-time upfront fee of 2% of the loan and a monthly mortgage insurance fee of approximately 4.69% rate. She noted that the reverse mortgage could have consequences for taxes or need based programs.

Responding to a question from Commissioner G. Davis, Ms. Pryor stated that a reverse mortgage would require a financial assessment.

There was a discussion of scams and misunderstandings concerning reverse mortgages.

#### **7. OLDER AMERICANS AWARDS: Presentations tonight at City Council. Update on LA County Program**

Chairperson K. Davis and Commissioners G. Davis, Dojiri, Mayfield and Virobik stated that they would attend the Council meeting tonight.

Commissioner Mayfield confirmed that she would attend the Los Angeles County award ceremony May 23.

Chairperson K. Davis stated that she would check with awardee Fayze Fandey to see if he needed transportation to the Los Angeles County award ceremony.

#### **8. ORAL REPORTS ON SENIOR CITIZENS CONCERNS**

##### **A. City Council Activities**

Commissioner Dojiri announced that the Armed Forces Day Parade would take place on May 18, 2019.

There was a discussion of a possible recall vote in 2020 for the City Treasurer. Ms. Griffith stated that Rick Marshall was forming a committee to organize the recall vote.

Commissioner Dojiri reported that there were 24 additional Home Town Heroes honored at the Council meeting and noted that the new banners would be installed throughout the City.

There was a discussion of the continuing protest at the Council meeting regarding the

ongoing investigation of a Police shooting.

Commissioner Dojiri stated that the Council would begin discussions on the two-year budget at the May 14 meeting and noted that the discussions would include the rise in pension costs and the decrease in sales taxes. She noted that on May 16 there would be a meeting at the Toyota Meeting Hall, sponsored by the League of Women Voters, to explain the changes to the location options for voting and the individual district voting in Torrance.

## **B. Housing**

Commissioner Grundhaus reported that she had attended the "Revitalize Old Torrance Downtown District" meeting, where there had been discussions of various mixed-use housing/business configurations.

Commissioner Virobik presented an article from the Los Angeles Times which reported that the Los Angeles City Council was moving forward with a law to bar landlords from refusing to consider tenants with Section 8 vouchers.

There was a discussion of the problems of homeless.

Commissioner Dojiri stated that available rentals at New Horizon were listed in the community's newsletter and individuals could visit the community office during office business hours to inquire.

## **C. Health**

Commissioner G. Davis reported on an article in the Daily Breeze on Alzheimer's disease and the studies surrounding intranasal insulin spray. Recording Secretary Seaman stated that she would send a copy of the article to the members of the Commission.

## **D. Transportation**

Chairperson K. Davis reported on the Transit Department's training trip to Olvera Street in downtown Los Angeles, to teach participants how to navigate the bus system. She noted that the Transit Department would offer one such trip each year.

## **E. Community Programs**

Chairperson K. Davis announced that the Youth Council was looking for volunteers for June 6 and 7 from 5:30 to 9:00 p.m. to interview and select the incoming members of the Youth Council. Commissioner Mayfield agreed to attend and Commissioner Dojiri volunteered to be the alternate for Commissioner Mayfield, if Commissioner Mayfield was unable to attend.

Chairperson K. Davis stated that she had prepared a draft of the Commission's Annual report, which included the events during the year that the Commissioners had attended or participated in. She noted that the Annual report would be voted on at the July meeting.

Commissioner G. Davis reported that South Bay Village had participated in Successful Aging Expo at the Marriot Hotel.

Commissioner G. Davis stated that she had participated as a model in a fashion show fundraiser for South Bay Village at the Woman's Club. Chairperson K. Davis noted that the fashion show fundraiser was successful and the Woman's Club was able to raise the amount

awarded per scholarship to \$1500. She added that the Woman's Club would also do a fundraiser for South Bay Village on October 19.

Commissioner Virobik stated that Focal Point had participated in the Senior Faire at the Ken Miller Recreation Center and the Successful Aging Expo at the Marriot Hotel. She stated that the event was well attended.

Chairperson K. Davis reported the Torrance Woman's Club had had an excellent presentation from Colonel Igl, a Commander from the Los Angeles Air Force base.

#### **F. Focal Point Program**

Commissioner Virobik reported the following statistics for the month of:

##### **April 2019**

Total number of documented calls: 61	Total number of callbacks: 17
Miscellaneous calls: 60	Total number of walk-ins: 61
Total number of calls received: 121	Web Inquiries: NA

Of the documented calls:

25% were for housing	6% were for in home services
8% were for transportation	

Commissioner Virobik stated that Focal Point had attended two successful senior events.

#### **G. Elder Abuse/Fraud**

Commissioner Mayfield discussed an AARP list of behaviors that could make one more vulnerable to fraud.

Commissioner Dojiri stated that a United States Postal Inspector had presented a workshop to New Horizons residents on mail fraud. The Commission concurred to request an Inspector to speak before the Commission at a future meeting.

There was a discussion on porch pirates and mail theft.

### **7. ORAL COMMUNICATIONS/ANNOUNCEMENTS**

Commissioner Virobik expressed her concern that the Days Inn near Pacific Coast Highway and Anza might be housing ex-convicts. She stated that she might try to call the Police non-emergency number to obtain further information.

Librarian Babiar reported that the City was still in a hiring freeze and that every new hire had to be justified.

### **8. ADJOURNMENT**

At 11:32 a.m., Commissioner Mayfield moved to adjourn the meeting to the regular meeting on Tuesday, July 9, 2019 at 9:30 a.m. at the Hosler Conference Room at the Bartlett Senior Citizens Center. The motion was seconded by Commissioners G. Davis and a roll call vote reflected unanimous approval. (Absent Commissioner Korman)

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