

<b>COMMITTEE:</b> Housing & Transportation	<b>DATE:</b> April 15, 2015	<b>LOCATION:</b> 10 N. SAN PEDRO RD., ROOM 1018
<b>PRESENT:</b> Ellie Bloch, Allan Bortel, Vera Gertler, Suellen LaMorte, Tricia Smith, <b>ABSENT:</b> Beth Livoti, <i>Leslie Klor, Jon Gaffney, Sue Beittel, Patti Mangels, Lois Riddick, Terry Scussel, Pat Wall</i>		
<b>RECORDER:</b> Michele McCabe		
<b>NEXT MEETING:</b> July 15, 2015 - 10 North San Pedro Road, Room # 1018		

MINUTE SUMMARY	ACTION TAKEN/RESPONSIBLE PARTY
<p><b>Call to Order:</b> The meeting was called to order at 1:38 p.m.</p> <p><b>Approval of Agenda:</b> The agenda was approved as written.</p> <p><b>Approval of Minutes:</b> The minutes from 1/21/15 were approved.</p> <p><b>Open Time For Public Expression:</b> The Chair introduced retired AAS staff member Pat Wall who has joined the committee. Pat volunteered to be an alternate to Allan on the Paratransit Coordinating Committee.</p> <p><b>Speaker: Keith Rockmael, Real Estate Advocate and Agent spoke on Reverse Mortgages.</b></p> <p>A copy of his article is attached to these minutes.(#1)</p>	

MINUTE SUMMARY	ACTION TAKEN/RESPONSIBLE PARTY
<p><b>Chair's Report:</b> Chair Bortel reported:</p> <ul style="list-style-type: none"> <li>• Catch a Ride is at full capacity and Marin Transit is looking for a permanent way to sustain it.</li> <li>• The SMART train will take the "Clipper Card" fares have not yet been decided.</li> <li>• He would like to invite the Director of Marin Transit to speak at the July meeting.</li> <li>• Two members of this committee (Allen and Sue) went with Madeline Kellner from the Public Authority to talk to the new Board of Supervisors member regarding senior issues including transportation.</li> <li>• Since the last meeting, members went to the San Rafael Planning Commission meeting to advocate for Whistlestop Housing. A letter was delivered. Copy of Letter was given out and will be attached to these minutes. (#2)</li> <li>• There has also been a letter written in support of H.R. 1402; Coast Guard Housing that Community Land Trust Association of Marin is trying to acquire. Copy of approved letter was distributed and will go out just as soon as it is approved.(also attached to these minutes #3)</li> <li>• Erin Cochran from the Health and Human Services Media Team had to cancel her time to speak to the committee today. We will try to arrange for her to speak at a future meeting. Any media efforts need to be aligned with the big media campaign that is being worked up to promote Aging and Adult Service Information and Referral and the COA. Commisioner York is also working on this project.</li> </ul> <p><b>Mobility Management and Updates on Measure B Programs:</b> Jon Gaffney was absent.</p> <p><b>Marin Access:</b> There was no one from Whistlestop or Marin Transit to report so Chair designated the time to Commissioner Smith to speak about the new Sausalito CARSS program. Sausalito Village is working with the City of Sausalito on this program. They received a gap grant to help make it happen. Information is attached to these minutes. (#4)</p>	

MINUTE SUMMARY	ACTION TAKEN/RESPONSIBLE PARTY
<p><b>Area Plan Objectives:</b></p> <ul style="list-style-type: none"> <li>• Staff reported on the 14/15 APU Objectives:</li> </ul> <p>The committee had no more changes to the template so staff will run it by Lee and Ana and then send it out to commissioners. First “news bulletin” promoted Choices for Living and the Villages. Since this will most likely be sent electronically, this fulfills one objective. Committee will still work with the Media Team staff regarding the second new media tool.</p> <p>Objective 3h: Bortel and Bloch reported on their progress on the planned sessions at Whistlestop and Marin City on housing and transportation resources. They plan to have these completed by June 30, 2015.</p> <p><b>Lucas Discussion:</b> The Group had a discussion about the Lucas project for housing on the Grady Ranch to accommodate workers and seniors. Chair asked Gertler to keep an eye on that and update the committee at meetings. Gertler agreed but wanted people to know she will be out of the country from June 15 through July 30, 2015.</p> <p><b>Next Meeting:</b> July 15, 2015 at 1:30 p.m.</p> <p><b>Adjourn:</b> The meeting adjourned at 3:38 p.m.</p>	

Keith

## Real Estate News

### New Legal Updates For Reverse Mortgages

Reverse mortgages allow homeowners 62 years old and up to tap into the equity of their home equity but they can be costly.

*Many homeowners considering a reverse mortgage for themselves or perhaps their parents or grandparents may have seen aging celebrities such as Sally Field ("The Flying Nun", "Norma Rae"), Henry Winkler (The Fonz from Happy Days), Robert Wagner ("It Takes a Thief" and "Hart to Hart.") doing TV commercials expounding about the fabulous benefits of taking a reserve mortgage.*

THESE SMILING CELEBRITIES MAKE THE REVERSE MORTGAGE sound like the best thing since the NINJA loans (No Income, No Job, and no Assets) but would a reverse mortgage be a good fit you or someone you know? Reverse mortgages allow homeowners 62 years old and up to tap into the equity of their home equity but they can be costly.

Before heading down the reverse mortgage driveway think about:

1. If you need additional funds, consider alternatives to reverse mortgages first. It may be possible to arrange a HELOC (Home Equity Line of Credit)
  - a. Explore eligibility for less expensive programs or benefits that offer monetary assistance or cost-cutting benefits, such as Supplemental Security Income (SSI) or Medicaid.
  - b. Explore family financing as an option.
2. If you decide to pursue a reverse mortgage do these things first:
  - a. Calculate the continuing expenses that come with a reverse mortgage.
  - b. See a HUD Counselor face-to-face and consult with your financial advisors.

Even if you meet with a HUD-approved counselor, meet with either a Certified Financial Planner (CFP) or Certified Public Accountant (CPA) before deciding on any reverse mortgage.

Take into account the number of reverse mortgages that have gone into default nationwide hit a record 9.4% in 2012, almost double the default rate on traditional mortgages.

Because of these numbers, consumer friendly California created new laws that began in January 2015 that require lenders to provide important information to potential borrowers. The laws also provide time to consider choices before being obligated on a new reverse mortgage.

#### Overview of the new reverse mortgage laws:

1. Requires reverse mortgage sellers to give prospective borrowers a self-evaluation worksheet before the required counseling session to consider key issues such as:

What happens to others living in a home with a reverse mortgage when the borrower dies or moves out, whether the borrower has sufficient assets to avoid a reverse mortgage default by keeping up with homeowners insurance, property taxes, and home maintenance.

2. Requires the counselor and the prospective borrower to sign the reverse mortgage worksheet guide.
3. Prohibits a lender from taking a reverse mortgage application unless the applicant has received from the lender a specified reverse mortgage worksheet guide.
4. Prohibits a lender from taking a reverse mortgage application or assessing any fees until seven days from the date of loan counseling.

**Editor's Note:** Keith Rockmael is a POA and real estate advocate and agent. He can be reached by email at [keith@resourcerock.com](mailto:keith@resourcerock.com)

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*Educating & Advocating*

February 23, 2015

**RE: Whistlestop San Rafael**

Dear Planning Commissioners and City Council Members:

The Marin County Commission on Aging (MCCOA), as the advisory council to the Area Agency on Aging in Marin County (AAA), strongly supports Whistlestop's efforts to build a new center at its current location near the transit center in downtown San Rafael. The new Senior Center proposed will contain 47 apartments for low income seniors, a state-of-the-art activity center and large Community Room very near public transportation.

MCCOA has been a tireless advocate for low-income senior housing in Marin. As Marin's population ages, affordable housing remains a high priority here in Marin for both residents and caregivers. Coupling housing, transportation, and senior activities all together in this location is the most ideal situation for seniors to age in place in our community and will also surely help revitalize this part of downtown San Rafael.

We strongly believe that this is a win-win for all of San Rafael and Marin.

Sincerely,

<b>MARIN COUNTY COMMISSION ON AGING</b>	10 North San Pedro Road, Suite 1023 San Rafael, CA 94903
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*Educating & Advocating*

April 1, 2015

**RE: Acquisition of the Coast Guard housing site (Pt. Reyes Station) for  
Community Benefit H.R. 1402**

To Whom It May Concern

The Marin County Commission on Aging (MCCOA), as the advisory council to the Area Agency on Aging in Marin County (AAA), strongly supports Community Land Trust Association of Marin (CLAM) efforts to acquire the Coast Guard residential facility located at the edge of Point Reyes Station. It is anticipated that The Coast Guard will put this property on the federal auction website of the General Services Administration in spring 2015.

CLAM is a nonprofit organization created to acquire and hold land for the benefit of the community in perpetuity while creating affordable housing. Throughout the past year CLAM has worked hard to obtain West Marin community support for this project.

The MCCOA strongly advocates for affordable housing for older adults and their caregivers. Rural and coastal residents are among the oldest in the county. Data from the last two censuses show that the top five areas where the 60 plus population grew the fastest were Bolinas, Lagunitas- Forest Knolls, Muir Beach, San Geronimo and Woodacre. All of these are rural areas in West Marin. Of the 11 communities with a median age of 50 years or above, eight are located in rural areas. Dillon Beach is the oldest at 57.4 years.

We believe that this opportunity should be supported now.

Sincerely,

James Monson, Chair Marin Commission on Aging

# CARSS is coming!!



CARSS

Call A Ride for Sausalito Seniors

## **WHAT is CARSS?**

CARSS is short for Call A Ride for Sausalito Seniors, a FREE transportation program that is a partnership between Age Friendly Sausalito and Sausalito Village. CARSS will begin in April 2015.

## **WHO is eligible to be a CARSS rider?**

Residents of Sausalito and the Floating Homes (as far North as Gate 6 ½ ) who are 60 years and older or disabled.

## **WHO will drive?**

Vetted and trained volunteer drivers will provide rides in their own vehicles. Drivers must be at least 21 years of age.

## **WHERE can riders go?**

Rides are available within the borders of the City of Sausalito and the Floating Homes up to Gate 6 ½ only - for any purpose.

## **WHEN can riders call?**

Riders can call the day before to reserve a ride or call during hours of operation to get a same day short notice ride.

## **WHAT are the HOURS OF OPERATION?**

During the first few months, rides will be available between the hours of 10am - 2pm Monday through Friday. As more volunteers become available, the hours will expand.

## **WHERE can I find MORE INFORMATION?**

Learn more at [www.carss4you.org](http://www.carss4you.org)

Email: [info.carss4you@gmail.com](mailto:info.carss4you@gmail.com)

Age Friendly Sausalito is a City of Sausalito Task Force  
Sausalito Village is a California non-profit 501(c)(3) organization