

ABOUT REVERSE MORTGAGES

By Noemi Pendleton, Director
State Executive Office on Aging



The Executive Office on Aging (EOA) is steadfast in empowering older people, their families, and consumers to make informed decisions about existing health and long-term care options. Government, in partnership with the private sector, must do all it can to give our kupuna opportunities to remain in their own homes with a high quality of life for as long as possible through the provision of home and community-based services, including supports for family caregivers. We seek to equip our kupuna with the tools and opportunities to stay active and healthy through services and benefits. We take seriously the protection of our kupuna – to prevent their abuse, neglect and exploitation. And we are striving every day to maintain effective and responsive management and oversight of all services offered to kupuna through various vendors and partnerships.

As such, EOA would like to share a few tips about reverse mortgage, as it is one of many numerous products and services marketed to the elderly. The following is basic information about reverse mortgage published with permission from the National Reverse Mortgage Lenders Association.

ABOUT REVERSE MORTGAGES

A reverse mortgage enables older homeowners (62+) to convert part of the equity in their homes into tax-free income without having to sell the home, give up title, or take on a new monthly mortgage payment. Instead of making monthly payments to a lender, as with a regular mortgage, a lender makes payments to you. Below are common questions asked about reverse mortgages.

HOW MUCH MONEY CAN I GET?

The amount of funds you are eligible to receive depends on your age (or the age of the youngest spouse in the case of couples), the appraised home value, interest rates, and in government programs, the lending limit in your area. In general, the older you are and the more valuable your home (and the less you owe), the more money you can get.

DOES MY HOME QUALIFY?

Generally, most property types qualify with the exception of cooperative housing. Some lenders have developed private programs that lend on co-ops in New York.

Continued on page 2

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EDITOR'S NOTE

“Should I?” or “Shouldn’t I?” These are bottom-line questions many seniors and their families are asking when it comes to reverse mortgages. This issue of the Aloha Pumehana focuses on the topic to provide information about a product and service currently marketed. It gives perspectives from a financial management, legal and state agency viewpoint.

- Editor

ABOUT REVERSE MORTGAGES*Continued from page 1***WHAT ARE MY PAYMENT PLAN OPTIONS?**

You can receive the money all at once as a lump sum, fixed monthly payments either for a set term or for as long as you live in the home, as a line of credit, or a combination of these. The most popular option is the line of credit, which allows you to draw on the loan proceeds at any time.

MY UNDERSTANDING IS THAT THE UNUSED BALANCE IN THE LINE OF CREDIT OPTION HAS A GROWTH FEATURE. DOES THAT MEAN I'M EARNING INTEREST?

No, you're not earning interest like you do with a savings account. The growth factor, which is equal to roughly the interest that you're being charged, takes into consideration that your home has appreciated in value over the past 12 months and that you are one year older.

HOW CAN I USE THE PROCEEDS FROM A REVERSE MORTGAGE?

Proceeds from a reverse mortgage can be used for anything from supplementing retirement income and covering daily living expenses to repairing or modifying your home and paying for health care, to name a few.

HOW DOES THE INTEREST WORK ON A REVERSE MORTGAGE?

With a reverse mortgage, you are charged interest only on the proceeds that you receive. Most reverse mortgages charge a variable interest rate (although fixed rate products are entering the marketplace) that is tied to an index, such as the 1-Yr. Treasury Bill or the London Interbank Offered Rate (LIBOR), plus

a margin that typically adds an additional one to three percentage points onto the rate you're charged. Interest is not paid out of your available loan proceeds; it compounds over the life of the loan until repayment occurs.

ARE THERE ANY SPECIAL REQUIREMENTS TO GET A REVERSE MORTGAGE?

You must own a home, be 62, and have enough equity in your home. There is no income or medical requirements.

WHAT IF I HAVE AN EXISTING MORTGAGE?

You may qualify for a reverse mortgage even if you still owe money on an existing mortgage. However, the reverse mortgage must be in a first lien position, so any existing indebtedness must be paid off. You can pay off the existing mortgage with a reverse mortgage, money from your savings, or assistance from a family member or friend.

WHAT IS THE SERVICE FEE SET-ASIDE (SFSA)?

Under the FHA HECM program, you are charged a monthly servicing fee that ranges from \$30-\$35 to manage your account once the loan closes. The SFSA is an estimate of what the total servicing fees will be over the life of the loan, by multiplying your life expectancy (converted from years into months) multiplied by either \$30 or \$35. The SFSA can equal several thousand dollars, which is deducted from your available loan proceeds. You do not have access to that money, nor do you earn interest.

WILL I LOSE MY GOVERNMENT ASSISTANCE IF I GET A REVERSE MORTGAGE?

A reverse mortgage does not affect regular Social Security or Medicare

benefits. However, if you are on Medicaid, any reverse mortgage proceeds that you receive must be used immediately. Funds that you retain would count as an asset and could impact Medicaid eligibility. Contact your local [Area Agency on Aging](#) or a Medicaid expert to obtain more information.

WHY DO I NEED TO GET COUNSELING?

Counseling is an important consumer protection built into the program. By law, before you apply for a reverse mortgage, an independent third-party must ensure you understand the program, review alternative options other than reverse mortgage, review other home equity conversion options such as property tax deferred programs, review the financial implications of entering into a reverse mortgage, and review tax consequences before you apply for a reverse mortgage.

You can seek counseling from a local [HUD-approved counseling agency](#), or a national counseling agency, such as AARP (800-209-8085), National Foundation for Credit Counseling (866-698-6322), and Money Management International (877-908-2227).

WHEN DO I PAY BACK MY LOAN?

No monthly payments are due on a reverse mortgage while it is outstanding. The loan is repaid when you cease to occupy your home as a principal residence, whether you (the last remaining spouse, in cases of couples) pass away, sell the home, or permanently move out. The amount owed can never exceed the value of your home. If the home is sold and the sales proceeds exceed the amount owed on the reverse mortgage, the excess money goes to you or your estate.

UNDER WHAT CIRCUMSTANCES SHOULD I NOT CONSIDER A REVERSE MORTGAGE?

Because of the upfront costs associated with a reverse mortgage, if you intend to leave your home within 2-3 years, there may be other less expensive options to consider, such as home equity loans, no-interest loans, grants that may be offered by your county government or local non-profit to repair your home, or a tax deferral program, if you're having problems paying your property taxes. Also, if you want to leave your home to your children, then you should consider other options, because in many cases, the home is sold to pay back a reverse mortgage. 🌀

FINANCING YOUR LONG TERM CARE

By Karena Yee, Executive Director CSI, Inc.

The world is aging. According to the Census (2004), the number of older adults 60 and over in the United States was 48 million and in Hawaii, 230,929. By 2030, the U.S. elderly population is expected to be double. Hawaii's senior population is growing faster than other states and Hawaii enjoys one of the highest life expectancies in the nation.

The geographic isolation of our islands has led to an exodus of many of our young to pursue better education or career opportunities away. With the high costs of living in Hawaii, adult children often find it economically impossible to return home. As a result, many of our

elders are left isolated as long distance care giving is difficult if not impossible.

While living longer is a great thing, growing older is correlated with a higher risk of dementia, falls, and medical and psychological issues such as difficulty with hearing, depression and general declining health. These conditions can limit an individual's ability to carrying out the daily living activities. At the core of daily living challenges lies the question on how one will finance the long-term care and even who will be there to manage and protect the funds for their long-term care.

LONG TERM CARE FINANCING

Funding for long term care can come from a variety of sources: liquid assets (such as savings, investment accounts), long-term care insurance policies, rental income and equity from reverse mortgage.

From our experience, many of our elderly are cash poor and asset rich, meaning they don't have a lot of cash or liquid assets, but they have properties or at least a large equity in their primary home. In the latter case, if the elder desires to live out their years in their home, a reverse mortgage is one solution. A reverse mortgage is insured by the Federal Housing Authority and is designed to help older adults. To qualify you need to be 62 year of age or older.

REVERSE MORTGAGE TIPS

When seeking reverse mortgage, the following suggestions could save you and your family a great deal of frustration:

- 1) Make sure the property owner(s) meets the age requirement and is mentally competent to know what he/she is doing.
- 2) Have sufficient funds available to keep paying the mortgage or debts as the process of obtaining the reverse mortgage could take a few months. You don't want to have your house foreclosed because you were delinquent in your mortgage payment.
- 3) Make sure you fully understand the costs for the reverse mortgage. If you plan on not making any payments, know that the interest accrued on the initial loan amount will be added to the principal of the loan which means the balance of what you owe will continue to grow until it is repaid eventually.
- 4) Understand what events will trigger the need to sell your property. This is important so you or your family can take timely and appropriate actions. If the property needs to be sold to repay the mortgage, remember that selling a property takes time. It helps to keep the lender informed of your plan on how to repay the loan.

USE OF FUNDS

If you plan to use a reverse mortgage to finance your long-term care, don't tap into the fund for other use. This is important to make sure that the equity will be there when you need it to pay for the care you want. Resist the temptation to use the reverse mortgage for other things just because it is easily accessible.

(CSI, Inc. is a non-profit fee-for-service organization providing daily money management services to the elderly and infirm.) 🌀



IS A REVERSE MORTGAGE RIGHT FOR YOU?

By Wendy S. Miki, JD
Sterling & Tucker LLP

If you currently own a home and have paid your initial mortgage, a reverse mortgage may be an option for you. However, if you are in a nursing home, a reverse mortgage may not be a good option for you. In order to determine whether a reverse mortgage is right for your situation, you must understand the rules and the consequences and consider your ultimate goals.

Most reverse mortgages require the applicant to be 62 or older and owner occupied. You may take the cash in a lump-sum payment, a monthly payment, a line of credit, or a combination of these options. Pay back is not required until you die, sell your home, or when your home is no longer your primary residence.

Long-term care is one of the main financial issues elders face today. Many live comfortably on just social security and pension. However, the financial crisis begins when they start requiring more care. As the care level increases, the costs go up. In Hawaii, cost of care home can range from \$2,500 - \$5,000 a month and the cost of nursing home can range from \$6,000 - \$10,000 a month. One year in a nursing home on the average will cost \$88,000.

Medicaid nursing home benefits can pay for long-term care if one is eligible. In order to be eligible, the applicant must be a U. S. citizen or resident alien, medically and financially qualified. To

be medically qualified, the applicant must require a high level of care, either skilled nursing or intermediate level of care, which is the required level to enter a nursing home. To be financially qualified, the applicant must have no more than \$2,000 of "countable assets" in his or her name (if married, the healthy spouse can have up to \$104,400 in 2008). The applicant's monthly income must be less than his or her medical expenses.

QUICK CASH

Many elders are faced with low monthly income from social security and pension. Some may need more cash to pay for living expenses while others may need more cash to pay for long-term care. A reverse mortgage could be a great way to get cash.

TAXABLE BENEFITS

The money you get from a reverse mortgage is not considered taxable since it is a loan. An interest deduction may be available for all the accrued interest in the year the reverse mortgage is paid off.

NOTHING LEFT BEHIND

Obtaining a reverse mortgage may use up the equity in the home and may not leave anything behind for your children when you die. If you want to leave the residence to your children, a reverse mortgage will not be a good idea. However, if your children are financially well-off and have their own homes, a reverse mortgage could be an option for you.

HIGH COST

The closing costs for reverse mortgages are higher than standard mortgages and include other fees such as servicing fees, insurance premiums (to protect the

lender if the loan exceeds the value of the home) and interest. If you sell your home soon after you get your reverse mortgage, these costs will immediately reduce your equity. The longer you have a reverse mortgage, the higher your compounded interest. Therefore, if you plan on selling your home in the near future, a reverse mortgage is not right for you.

REQUIRED FULL PAY BACK OF REVERSE MORTGAGE

One of the requirements for the reverse mortgage is for the borrower to be an owner occupant. If an elder ends up in a nursing home, this owner occupancy requirement is no longer met and the financial institution will require the reverse mortgage to be paid in full. Therefore, a reverse mortgage will not work for a single individual in a nursing home, but may work for a married couple where one spouse is in the nursing home and the healthy spouse continue to live in the home.

DISQUALIFICATION FROM GOVERNMENT BENEFITS

If you are on Medicaid or other government benefits, receiving a lump-sum of cash, or receive monthly cash without spending it will increase your "countable asset" at the end of the month and may disqualify you from receiving such benefits.

The decision whether or not to take advantage of a reverse mortgage is a complicated one. Please review your ultimate goals before pursuing a reverse mortgage and seek help from a disinterested professional such as an elder law attorney.

(Wendy S. Miki is an Attorney and CPA with Sterling & Tucker LLP based in Honolulu, Hawaii.)



2008 HAWAII SITE LISTINGS

OAHU-HONOLULU

Harris United Methodist Church

20 S. Vineyard Blvd., Room 11
Honolulu, HI 96813
Tue & Wed, 9 a.m. – 1 p.m.
Chinese, Japanese & Filipino Spoken
e-file available

Waikiki: Paki Hale

3840 Paki Ave., Honolulu, HI 96815
Tue & Thur, 8:30 a.m. – 12:30 p.m.
Cantonese, Mandarin & Japanese Spoken
e-file available

AARP Information Office

1199 Dillingham Blvd., Unit A-106
Honolulu, HI 96817
Tue & Thur, 3 p.m. – 6 p.m.
Sat, 9 a.m. – 12 noon
e-file available

Lanakila Multipurpose Senior Center

1640 Lanakila Ave., Honolulu, HI 96817
Mon, 8 a.m. – 12 noon
Appointment Required
Iris Hiramoto, 847-1322
Japanese Spoken
e-file available

Kalihi/Palama Public Library

1325 Kalihi St., Honolulu, HI 96819
Fri, 9 a.m. – 1 p.m.
e-file available

Susanna Wesley Community Center

1117 Kaili St., Honolulu, HI 96819
Sat, 9 a.m. – 12 noon
Chinese, Laotian, Thai Spoken
e-file available

Aina Haina Public Library

5246 Kalanianaʻole Hwy., Honolulu, HI 96821
Fri, 11:30 a.m. – 3:30 p.m.
Sat, 12:30 p.m. – 2 p.m.
Closed Mar 21
e-file available

Hawaii Kai Public Library

249 Lunalilo Home Rd., Honolulu, HI 96825
Sat, 9 a.m. – 12 noon
French Spoken
e-file available

Central Union Church

1660 S. Beretania St., Honolulu, HI 96826
Tue & Thur, 8:30 a.m. – 11:30 a.m.
e-file available

Nursing Homes/Home-bound

Sat only, 9 a.m. – 12 noon
Appointments required
Bankole Idowu, 341-3813

OAHU-WINDWARD

Kahuku Public/School Library

56-490 Kamehameha Hwy., Kahuku, HI 96731
Thur, 9 a.m. – 1 p.m.
e-file available

St. Christopher's Episcopal Church

93 N. Kainalu Dr., Kailua, HI 96734
Mon & Wed, 9 a.m. – 11:30 a.m.
e-file available

Community of Christ Church

45-119 Kaneohe Bay Dr., Kaneohe, HI 96744
Tue & Thur, 8 a.m. – 12 noon
Appointments (247-4178) & Walk-Ins
Japanese and Chinese Spoken
e-file available

Key Project

47-200 Waihee Rd., Kaneohe, HI 96744
Fri & Sat, 8:30 a.m. – 12:30 p.m.
Closed Mar 21, 22 & Apr 11, 12
e-file available

OAHU-CENTRAL/LEeward

Aiea Public Library

99-143 Moanalua Rd., Aiea, HI 96701
Tue, 8:30 a.m. – 12:30 p.m.
Closed Apr 15
e-file available

St. Jude Catholic Church

92-455 Makakilo Dr., Kapolei, HI 96707
Thur, 9 a.m. – 1 p.m.
e-file available

Waiialua Community Assoc.

66-434 Kamehameha Hwy., Haleiwa, HI 96712
Tue, 9 a.m. – 1 p.m.
e-file available

Wahiawa Public Library

820 California Ave., Wahiawa, HI 96786
Thur, 12 noon – 4 p.m.
Fri, 9 a.m. – 1 p.m.
Closed Mar 21
Japanese Spoken
e-file available

Olaloa Retirement Village

95-1050 Makaikai St., Mililani, HI 96789
Wed, 8:30 a.m. – 12:30 p.m.
e-file available

Waianae Community Center

85-670 Farrington Hwy., Waianae, HI 96792
Tue & Wed, 8:30 a.m. – 12 noon
Filipino Spoken
e-file available

Waipahu United Church of Christ

94-330 Mokuola St., Waipahu, HI 96797
Tue & Thur, 8:30 a.m. – 12:30 p.m.
e-file available

the Mayor's 42nd Senior Recognition Program



An Awards Program for
Outstanding Senior Volunteers

For the 42nd consecutive year,
the Mayor and the
Honolulu Committee on Aging
are honoring senior volunteers.

Family, Friends and Nominators
are invited to attend the program.

All Nominees will be presented to the
audience and receive a certificate.

Admission is **FREE** and the public is
invited to share in this celebration!

Friday, April 11, 2008

9:00 - 11:30 a.m.

Hawaii Convention Center

For information, call **768-7705**



Elderly
Affairs
Division
AGESMART



HMSA
Blue Cross
Blue Shield
of Hawaii
Choices for a Healthier Hawaii



BITS AND PIECES

By Tony Baccay



CARRIER ALERT PROGRAM MAY SAVE A LIFE:

The Carrier Alert Program is a voluntary reassurance and notification program for individuals age 60

and over. Letter carriers, in performing their regular duties, pay attention to any unusual accumulation of mail in a person's mailbox. This accumulation may signify the onset of a sudden illness or accident requiring assistance. This is a national program endorsed by the Administration on Aging, the U.S. Postal Service and the National Association of Letter Carriers.

If there is a suspected "alert" situation because of the accumulation of mail, the letter carrier will report this to the Information and Assistance Unit of the Elderly Affairs Division for immediate and appropriate follow-up action. Initially, attempts will be made to reach the contact person listed by the participant. If this fails, a Community Service Aide will be sent to the participant's home to determine if there is a problem. In case of a suspected emergency situation warranting entry into a client's home, emergency personnel will be contacted for assistance.

For more information or to obtain enrollment forms for this free program, contact the Senior Helpline at **768-7700**.

DAY CARE CENTER OPEN ON SATURDAYS:

The Maluhia Adult Day Health Center is pleased to announce that they are now open on Saturdays. The hours of operation are from 8:00 a.m. – 4:30 p.m.

Services provided will be the same as on weekdays and include: social and recreational activities, health observation and monitoring, supervision and assistance with personal care, administration or supervision of medications, nutritious lunch and snacks for regular or modified diets, personalized interdisciplinary team care planning, caregiver education and support, and referrals to community resources. Cost is \$87 per day. For more information, please call **832-5659** or **832-6120**.

USS ARIZONA MEMORIAL SEEKS DOCENTS:

The mission of the Pearl Harbor Memorial Fund is to raise funds to replace the Museum and Visitor's Center of the USS Arizona Memorial. Volunteers are needed at least once a week for a minimum of four (4) hours to distribute literature, collect donations, and act as "Ambassadors of Aloha." Meet visitors from around the world. Become inspired as you stand side by side with our Pearl Harbor survivors in this very special place. Your heart will be touched and you will touch others as you help a nation "Remember, Understand and Honor" the service and sacrifice of all who fought and gave their lives in the war in the Pacific. For more information, contact Andre'a Reser, volunteer coordinator, at **487-3327 ext 22** or email areser@pearlharbormemorial.com.



EAD BIDS ALOHA TO EUGENE FUJIOKA:

Eugene Fujioka began his career with the City and County of Honolulu in 1992 as a budget analyst. After 15

years with the Elderly Affairs Division, he will retire on March 31, 2008. His fondest memories include interacting with the EAD staff and service providers and working behind the scenes. He says he will not miss preparing the division's annual budget or the hundreds of Excel spreadsheets that the position required. Upon retiring, Eugene will start his new "job" helping his wife with babysitting their 9-month old granddaughter. Other post retirement activities include traveling, getting the yard in shape, some long overdue house repairs, and reading 1,000 novels in the next 20 years. Eugene says, "I wish everyone good luck and good health." 🍀

SURFING THE AGING NETWORK.COM



By Joel Nakamura

www.hud.gov/offices/hsg/sfh/hecm/rmtopten.cfm Interested in a Reverse Mortgage? Here are the top 10 things to know before you consider one. From the Department of Housing and Urban Development.

www.ftc.gov/bcp/edu/pubs/consumer/homes/rea13.shtm More information on Reverse Mortgages from the Federal Trade Commission, including where to report possible fraud.

www.aarp.org/money/revmort/ Additional information from AARP, including a payment calculator, questions to consider, and other possible options to Reverse Mortgages.

www.irs.gov Download federal income tax forms and instructions or file online.

www.hawaii.gov/tax State Income Tax website. Download forms and instructions. 

CALENDAR OF EVENTS

MARCH 2008

2

AARP Driver Safety Program is a course (two 4-hour sessions) designed for the older driver. It identifies physical changes in the mature driver and ways to compensate for safer driving. Cost is \$10. Registration is required.

- **QUEEN'S MEDICAL CENTER:** 537-7117 / Mar 2 & 9, 9 a.m. - 1 p.m.
- **ST. JOHN VIANNEY PARISH:** 262-7806 / Mar 11 & 13, 9 a.m. - 1 p.m.
- **KAISER HEALTH CLINIC - HONOLULU:** 432-2260 / Mar 20 & 27, 12 noon - 4 p.m.
- **AARP INFORMATION CENTER:** 843-1906 / Mar 21 & 28, 12 noon - 4 p.m.

20

14th Annual Oahu Prime Time Wellness Fair, Thursday, Mar 20, Blaisdell Exhibition Hall, 8:30 a.m. - 1 p.m. **Free admission.**

APRIL 2008

2

AARP Driver Safety Program (see description above).

- **LANAKILA MULTIPURPOSE SENIOR CENTER:** 847-1322 / Apr 2 & 4, 9 a.m. - 12 noon.
- **KAISER HEALTH CLINIC - WAIPIO:** 432-2260 / Apr 7 & 11, 8:30 a.m. - 12:30 p.m.
- **QUEEN'S MEDICAL CENTER:** 537-7117 / Apr 27 & May 4, 9 a.m. - 1 p.m.

11

The Mayor's 42nd Senior Recognition Program: Healthy Living by Sharing Aloha, Friday, Apr 11, Hawaii Convention Center, 9 a.m. - 11:30 a.m. **Free admission.**

15

Department of Parks and Recreation "Try Fest", Tuesday, Apr 15, Kailua District Park, 9 a.m. **For more information, call 973-7258.**

MAY 2008

1

Department of Parks and Recreation May Day Celebration, Thursday, May 1, Kapiolani Park. **For more information, call 973-7258.**

13

AARP Driver Safety Program (see description above).

- **KAISER HEALTH CLINIC - WAIPIO:** 432-2260 / May 13 & 15, 8:30 a.m. - 12:30 p.m.
- **ST. JOHN VIANNEY PARISH:** 262-7806 / Mar 13 & 15, 9 a.m. - 1 p.m.
- **KAISER HEALTH CLINIC - HONOLULU:** 432-2260 / Mar 22 & 29, 12 noon - 4 p.m.



MARCH 2008

SAVE THE DATE!

Hawaii Caregivers Conference:
Caring for Family, Caring for Yourself (Oahu)

Saturday, November 1, 2008
Sheraton Waikiki
8: a.m. to 3 p.m.



Registration opens in June:

\$45 for family caregivers

\$60 for professionals

Lunch and all sessions included in registration fee

ELDERLY AFFAIRS DIVISION

715 South King Street, Suite 200
Honolulu, Hawaii 96813
Phone: 768-7705

Elderly Affairs Division is the Area Agency on Aging for Oahu. Our mission is to develop and support opportunities that enable older adults to live their fullest capacity in their own homes and communities.

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ALOHA PUMEHANA is published four times a year to provide the public with information on aging issues and programs. To be placed on the mailing list, please call 768-7700. Written contributions are welcomed.



MUFI HANNEMANN
Mayor of Honolulu