



AGENDA

CONTRA COSTA COUNTY Advisory Council on Aging

Monday, June 15, 2026

10:00 AM

500 Ellinwood Way, Pleasant Hill, CA.

Classroom

Housing Committee

<https://cccounty-us.zoom.us/j/81296954794>

PUBLIC ACCESS AND PUBLIC COMMENT INSTRUCTIONS:

The public may attend this meeting in person at the above location. The public may also attend this meeting remotely via webinar. Login information is provided above. The public may attend this meeting in person at the above location.

ACOA members will also be participating from the following locations: Center for Elders' Independence, 1465 Civic Ct., Concord, CA 94520; Mira Flores Senior Housing, 150 S. 45th St., Community Rm., Richmond, CA 94804; Contra Costa Senior Legal Services, 2702 Clayton Rd., #202, Concord, CA 94519; 14720 Byron Highway, #4, Bryon, CA 94514

10:00 Call To Order / Welcome – Kevin Donovan, Chair

Introductions

10:05 Review/Approve: Agenda and Minutes

Housing Committee Meeting Minutes 05-18-26

[26-2572](#)

10:10 Update: Affordable Housing Bills – Theresa Anderson, District Representative, Office of Senator Tim Grayson

10:25 Presentation: Challenges of Homeowners Association (HOA) for Older Adults: An Exploration of Issues -

Gerry La Londe-Berg and Alpa Agarwal, Richmond Commission on Aging

HOA Summary

[26-2596](#)

10:55 Discuss: Webinar During Homeless Awareness Month – Kevin Donovan

11:05 Discuss: Status Update on Area Plan Goals and Objectives – Kevin Donovan

2026-2027 Area Plan Goals and Objectives

[26-2573](#)

11:15 Update: No Place to Call Home Presentation and Infographic – Marilyn Fowler and Nhang Luong

11:20 Update: Home Match – Logan Robertson, Director, Home Match Contra Costa

11:25 Public Comment and Information Sharing

11:50 Plan Next Meeting

12:00 Adjourn

The Committee will provide reasonable accommodations for persons with disabilities planning to attend the Committee meetings. Contact the staff person listed below at least 72 hours before the meeting. Any disclosable public records related to an open session item on a regular meeting agenda and distributed by the County to a majority of members of the Committee less than 96 hours prior to that meeting are available for public inspection at 500 Ellinwood Way, Pleasant Hill during normal business hours. Staff reports related to items on the agenda are also accessible online at www.contracosta.ca.gov. If the Zoom connection malfunctions for any reason, the meeting may be paused while a fix is attempted. If the connection is not reestablished, the committee will continue the meeting in person without remote access. Public comment may be submitted via electronic mail on agenda items at least one full work day prior to the published meeting time.

For Additional Information Contact:

Nhang Luong at 925 655-1385 or nluong@ehsd.cccounty.us



CONTRA COSTA COUNTY

1025 ESCOBAR STREET
MARTINEZ, CA 94553

Staff Report

File #: 26-2572

Agenda Date: 6/15/2026

Agenda #:

Advisory Council on Aging:

Housing Committee Meeting Minutes 05-18-2026



CONTRA COSTA COUNTY

Committee Meeting Minutes - Draft

Advisory Council on Aging

Monday, May 18, 2026

10:00 AM

500 Ellinwood Way, Pleasant Hill, CA.
Classroom

Housing Committee

<https://cccouny-us.zoom.us/j/81296954794>

PUBLIC ACCESS AND PUBLIC COMMENT INSTRUCTIONS:

The public may attend this meeting in person at the above location. The public may also attend this meeting remotely via webinar. Login information is provided above. The public may attend this meeting in person at the above location. ACOA members will also be participating from the following locations: Center for Elders' Independence, 1465 Civic Ct., Concord, CA 94520; Mira Flores Senior Housing, 150 S. 45th St., Community Rm., Richmond, CA 94804; Contra Costa Senior Legal Services, 2702 Clayton Rd., #202, Concord, CA 94519; 14720 Byron Highway, #4, Bryon, CA 94514

10:00 Call To Order / Welcome – Kevin Donovan, Chair

Introductions

Present Roger Boaz, Kevin Donovan, Marilyn Fowler, Michelle Hayes, Bryan Harris, Gerry LaLonde-Berg, Sonja Shepard, Victoria Snyder, and Uche Uwahemu

Absent Logan Robertson

10:05 Review/Approve: Agenda and Minutes

Motion: Harris

Second: Fowler

Aye: Boaz, Donovan, Fowler, Hayes, Harris, LaLonde-Berg, Shepard, Snyder, and Uwahemu

Absent: Robertson

Result: Passed

Housing Committee Meeting Minutes 04-20-26

[26-2097](#)

10:10 Presentation: Impact of HR 1 on Older Adults – Tiffany Huyenh, Justice in Aging, Director, California Medicare and Medicaid Advocacy

Justice in Aging is a national organization that uses the power of the law to fight senior poverty. Over 2.3 million older adults and people with disabilities rely on Medi-Cal (Medicaid), and millions more are insured through Medicaid expansion. Medi-Cal is very broad and covers more than traditional medical services. Additional services include:

- Home and Community Based Services (HCBS) & nursing facilities
- In Home Supportive Services
- Non-Emergency Medical Transport (NEMT)
- Financial assistance for Medicare beneficiaries dually enrolled in Medicaid
- Vision and dental care
- Medi Cal covers long term care, but Medicare does not

Key changes from H.R. 1, the federal budget bill enacted in July 2025:

- These changes significantly impact Medi-Cal and Medicare, though not all populations are equally affected. The largest impact is on people ages 19–64 without Medicare who are enrolled through Medi-Cal’s 138% expansion group. The impacts to this group, effective Jan. 1, 2027:
 - Community engagement requirements – Enrollees must complete 80 hours per month of work, volunteering, or education, or earn more than \$560/month (2025 number). There are some exemptions exist (e.g., caregivers, “medically frail”), but definitions remain unclear.
 - 6-month Medi-Cal renewals, reduced from annual redeterminations.
 - Retroactive coverage period was reduced from 3 months to 1 month (for 19-64 138% expansion enrollees) and 2 months for everyone else.
 - Limits Medicare and federal Medicaid to only 3 groups of lawfully present immigrants only:
 - o Legal permanent residents
 - o Cubans/Haitians family reunification program entrants
 - o People residing under the Compacts of Free Association
 - o Effective Oct. 1, 2026, newly ineligible immigrants will lose federal Medicaid benefits. Governor Newsom proposed transitioning this group to Emergency Medi-Cal.
- Impact from California’s FY 2025–26 Budget (signed June 27, 2025)
 - Asset limit restored to \$130,000/individual
 - Freeze on new enrollment into state-funded Medi-Cal for undocumented immigrants (beginning Jan. 1, 2026).
 - Elimination of dental coverage for all state-funded immigrants, with some exceptions (beginning July 1, 2026)
 - Monthly premiums for state-funded immigrants age 19-59, with some exceptions (beginning July 1, 2027)
- Estimated impact: Approximately 4 million people in California will become uninsured because of these changes.

11:00 Discuss: Screening of the Documentary “No Place to Grow Old” – Nhang Luong

- The group reached a consensus not to screen the documentary. Instead, they will explore the possibility of hosting a webinar in November, during Homeless Awareness Month, to raise awareness about homelessness among older adults and the challenges of accessing affordable housing.
- The target audience may include members of the Advisory Council on Aging, local Commissions on Aging, and community service providers.
- H3’s Homelessness 101 presentation could be adapted and used as the foundation for the webinar.

11:25 Public Comment and Information Sharing

- Senator Grayson is hosting Meet & Greet on Thursday, May 21.

11:50 Plan Next Meeting

Next Housing Committee Meeting:
- Monday, June 15, 2026 10:00am - 12:00pm

For Additional Information Contact:

Nhang Luong at 925 655-1385 or nluong@ehsd.cccounty.us



CONTRA COSTA COUNTY

1025 ESCOBAR STREET
MARTINEZ, CA 94553

Staff Report

File #: 26-2596

Agenda Date: 6/16/2026

Agenda #:

Advisory Council on Aging:

HOA Summary

Issues for Seniors, People with Disabilities and Those on Low and/or Fixed Incomes: Condominium and Homeowner Associations in California

CALL TO ACTION => Align condominium policy reform with the Master Plan for Aging. Protect older Californians' ability to age safely, affordably, and with dignity — in the homes they already own. **The issues of condominium living for elders can be summarized as a conflict between the “theoretical benefits” of aging in place (community, low maintenance) and the “operational reality” of financial volatility, governance failures, and a lack of consumer protection.**

1. Financial Instability and "Fixed Income" Mismatches - The most critical issue is the mismatch between a senior's fixed income (Social Security, pensions) and the variable, often volatile costs of HOA living. While mortgage payments may be stable or nonexistent, HOA dues and assessments are unpredictable.

The Threat of Special Assessments: The single biggest risk to senior housing stability is the "special assessment"—a sudden, mandatory fee for capital repairs (e.g., roofs, balconies). These can range from \$5,000 to over \$50,000. Because many seniors lack liquid savings or borrowing power, a large assessment can lead to liens or foreclosure, even if they own their home outright.

“Surprise” Inflation: Inflation affects HOAs disproportionately due to rising costs for insurance, labor, and construction materials. Social Security Cost-of-Living Adjustments (COLAs) often lag behind these double-digit increases.

Inability to Subsidize: Low-income seniors often feel they shouldn't have to pay for expensive repairs, but the HOA is a business, not a charity. If the HOA fails to collect necessary funds, the property degrades; if they do collect, seniors are displaced.

2. Governance: The "Volunteer" Trap - HOAs are sophisticated non-profit corporations often managing millions of dollars in assets, yet they are governed by untrained volunteers who often lack business or construction expertise.

Incompetence and Waste: There are examples of boards signing unenforceable contracts, wasting thousands on legal fees, or approving massive loans (\$2 million) without proper inspections. This waste creates financial burdens that are passed directly to homeowners.

Corruption and Self-Interest: There is a persistent risk of "kickbacks" or commissions between management vendors and contractors, where vendors push unnecessary or overpriced projects to benefit themselves rather than the community. Further, Board members spend HOA dollars on their unit repairs and those of their friends in the HOA and on reimbursements for expenses that are not the responsibility of the HOA.

The Indemnification Imbalance: A major systemic failure is that board members are indemnified by the HOA. If a homeowner sues the board for misconduct, the board uses HOA dues (the homeowner's own money) to pay for their legal defense. The homeowner

must pay their own legal fees plus a portion of the board's defense, creating a severe power imbalance.

3. The "Enforcement Void" - Perhaps the most significant structural issue is that nobody is responsible for oversight once a condo complex is built.

Regulatory Gap: While the Davis-Stirling Act governs HOAs; yet there is no state agency to enforce it. The Department of Real Estate regulates developers, not existing HOAs.

The Litigation Trap: Currently, the only remedy for a homeowner facing board abuse is to sue in Superior Court. This is prohibitively expensive, slow, and adversarial, effectively leaving seniors with no recourse against board negligence or harassment.

Lack of "Condo Courts": Unlike small claims or traffic courts, there is no accessible venue for resolving HOA disputes. This forces disputes to escalate, wasting community funds and causing immense stress for older residents.

4. Infrastructure and Deferred Maintenance - Many condos built between 1960 and 1990 are reaching the end of their component lifecycles (roofs, plumbing, siding).

Kicking the Can: To keep dues artificially low - often to please voters or protect resale value - boards frequently defer maintenance. This "short-termism" leads to catastrophic infrastructure failures later, which cost exponentially more to fix.

Construction Defect Liability: As noted in the Turner Center for Housing Innovation research, litigation risks have discouraged new condo construction, leaving seniors reliant on older, aging buildings that require expensive retrofitting.

Safety Hazards: Deferred maintenance is not just financial; it is physical. Issues like balcony rot or failing elevators pose direct safety risks to seniors with limited mobility.

5. Accessibility and "CondoLand" Culture - Finally, the culture of "CondoLand"—the social and political environment of the complex—can be hostile to aging in place.

Resistance to Modification: HOAs often resist reasonable accommodations for disabilities, such as installing ramps or grab bars, citing "uniformity" or aesthetic rules.

Social Isolation: In poorly governed associations, the lack of transparency of providing Association Records at zero cost, political infighting and fear of retaliation from the board can isolate seniors, discouraging them from participating in meetings or voicing concerns.

Conclusion - For elders, the condo unit itself is often less important than the balance sheet and governance culture of the association. The current system relies on the hope that volunteers will act competently, which is a fragile safety net. Without legislative reform to create enforceable standards, mandatory reserve funding, and low-cost dispute resolution, condominiums remain a high-risk housing option for the very demographic they are ideally suited to serve.

To become involved: Contact Gerry La Londe-Berg sonomabuzz@gmail.com 260601



CONTRA COSTA COUNTY

1025 ESCOBAR STREET
MARTINEZ, CA 94553

Staff Report

File #: 26-2573

Agenda Date: 6/15/2026

Agenda #:

Advisory Council on Aging:

2026-27 Area Plan Goals and Objectives

SECTION 7. AREA PLAN NARRATIVE GOALS & OBJECTIVES

Goal # 1

Goal:

The AAA will support the implementation of the Master Plan for Aging for Contra Costa County by advocating for the availability of resources necessary to successfully and effectively execute the goals, priorities, and strategies established in the Local Playbook.

Rationale:

The AAA has been designated to coordinate the implementation of Contra Costa's Master Plan for Aging Local Playbook. This requires the AAA to partner with the Advisory Council on Aging, the aging and disabilities provider network, and other community stakeholders to successfully and meaningfully implement the Local Playbook's strategies, initiatives, and activities.

List Objective Number(s) and Objective(s) [Refer to CCR Article 3, Section 7300 (c)] (Priority Service if applicable)	Projected Start and End Dates	Type of Activity and Funding Source⁶	Update Status⁷
1.1 The AAA and ACOA will support the MPA Local Playbook strategy of addressing social isolation and connection by identifying funding source(s) to implement this priority.	7/1/2024-6/30/2028	Admin	Continued
1.2 The ACOA Housing Workgroup will work collaboratively with AAA staff and the Master Plan of Aging (MPA) Local Playbook committee to support the Housing for All Ages & Stages goal, aiming to plan at least one joint meeting each year with the housing champions identified in the MPA.	7/1/2026-6/30/2027	Admin	Revised
1.3 The ACOA Health Workgroup will support the implementation of the MPA Local Playbook to educate seniors about healthcare resources available in the community through distribution of collateral materials.	7/1/2024-6/30/2027	Admin	Continued

1.4 The ACOA Transportation Workgroup will support the implementation of the MPA Local Playbook strategy for establishing a county wide approach to accessible transportation.	7/1/2024-6/30/2027	Admin	Continued
--	--------------------	-------	-----------

Goal # 2

Goal:

The AAA will promote the development of age- and disability-friendly communities by advocating for an infrastructure that fully and meaningfully prioritizes the needs of older and disabled adults and those who care for them.

Rationale:

The continued growth of the older adult population, especially with the oldest of the baby boomers reaching an advanced age of 85 years starting in 2031, calls attention to the need to prioritize and promote age- and disability-friendly Contra Costa communities. A strong infrastructure that includes diverse and reliable funding sources for programs and services and the inclusion and prioritization of older adults, persons with disabilities, and family caregivers in planning, building, and delivering services promote the development of age- and disability-friendly communities. Promoting neighborhood safety, improving the walkability of streets, protecting seniors from falling victims to scams and crime, and keeping essential services, such as housing, transportation, food, medical/dental care, etc., were among the needs mentioned by focus group participants to make communities age- and disability-friendly. Furthermore, making communities as age and disability - friendly as possible while simultaneously leveraging the needs and accessibility of caregiver respite services speaks to servicing the needs at both ends of the spectrum; those of care receivers as they navigate communities that are adapted and those of caregivers as they seek respite.

List Objective Number(s) and Objective(s) [Refer to CCR Article 3, Section 7300 (c)] (Priority Service if applicable)	Projected Start and End Dates	Type of Activity and Funding Source⁶	Update Status⁷
2.1 The ACOA will participate in the Food Security Collaborative to develop strategies to address the nutritional health of older adults and persons with disabilities in Contra Costa County.	7/1/2024-6/30/2028	Admin	Revised
2.2 The ACOA Transportation Workgroup will advocate for older and disabled adults' transportation infrastructure needs by providing at least four informational presentations a year to the community and service providers.	7/1/2024-6/30/2027	Admin	Continued

2.3 The ACOA Health Workgroup will work with the AAA to produce and distribute a resource brochure for “Aging in Place” to be distributed to senior populations prioritized in the Older Americans Act.	7/1/2024-6/30/2027	Admin	Continued
---	--------------------	-------	-----------

Goal # 3

Goal:

The AAA will improve access to information, assistance, and resources to promote equity and visibility of services among older adults, persons with disabilities, and family caregivers.

Rationale:

Knowledge, awareness, and ability to obtain the services and resources one needs are critical to supporting residents’ ability to safely age in place and thrive in Contra Costa. Focus group participants established that for services to be accessible and effective, they must be affordable, available, coordinated, equitable, reliable, seamless, and visible. Furthermore, elevating the visibility of Caregiver Respite services is specifically crucial as caregivers are often dependent on this resource as a sole source for relief from caregiving. Hands-on support is also needed to navigate the service system and enroll in programs.

List Objective Number(s)_____and Objective(s) [Refer to CCR Article 3, Section 7300 (c)] (Priority Service if applicable)	Projected Start and End Dates	Type of Activity and Funding Source⁶	Update Status⁷
3.1 The ACOA and Planning Committee will assist the AAA’s Information & Assistance Program in sponsoring and coordinating at least four events to reach populations prioritized in the Older Americans Act to inform older and disabled individuals and caregivers of available programs and services.	7/1/2024-6/30/2026	Admin	Completed
3.2 The ACOA Planning Committee will work with the AAA’s Information and Assistance Program in translating the County Senior Resource Directory into Simplified Chinese and helping in its distribution in the community.	7/1/2024-6/30/2025	Admin	Completed

<p>3.3 The AAA and ACOA Planning Committee will increase access to information about services by creating QR codes for the Senior Resource Directory and the County Guides to expand promotion and reach of these resources in the community.</p>	<p>7/1/2024-6/30/2025</p>	<p>Admin</p>	<p>Completed</p>
<p>3.4 The ACOA Health Workgroup will schedule a minimum of four presentations at monthly meetings delivered by subject matter experts/professionals on topics specific to the MPA's "Health Reimagined" goal to increase awareness about community resources and supports for older adults.</p>	<p>7/1/2024-6/30/2027</p>	<p>Admin</p>	<p>Continued</p>
<p>3.5 The ACOA Housing Workgroup will schedule a minimum of eight presentations by non-profit, government, and private organizations to foster partnerships and learn about housing related programs and policies.</p>	<p>7/1/2024-6/30/2027</p>	<p>Admin</p>	<p>Continued</p>
<p>3.6 The ACOA Housing Workgroup will work with the AAA staff to develop and update outreach materials to help the Contra Costa County community better understand the housing challenges faced by older adults. These materials will be presented to government commissions, city councils, local service groups, and community organizations throughout the county, with the goal of at least six presentations being conducted annually.</p>	<p>7/1/2024-6/30/2027</p>	<p>Admin</p>	<p>Revised</p>
<p>3.7 The ACOA Technology Workgroup will schedule a minimum of four presentations at monthly meetings on topics specific to technology in order to increase awareness of community resources.</p>	<p>7/1/2024-6/30/2028</p>	<p>Admin</p>	<p>Continued</p>

3.8 The ACOA Technology Workgroup will produce at least two collateral documents describing important technology subjects including “Protecting Against Online Scams” and “Artificial Intelligence and Older Adults” and will leverage scheduled AAA outreach events to distribute the information.	7/1/2024-6/30/2027	Admin	Revised
3.9 The ACOA Legislative Workgroup will track and report at least twice annually to the ACOA and advocate on relevant legislative proposals as they pertain to older adults.	7/1/2024-6/30/2028	Admin	Continued
3.10 The AAA and ACOA Health Workgroup will facilitate at least four health related informational presentations including mental health at Contra Costa Senior/Community Centers.	7/1/2024-6/30/2028	Admin	Continued

Goal # 4

Goal:

The AAA will review and update Programs and regulatory requirements to align with the changes in the Older Californians Act and the reauthorized Older Americans Act.

Rationale:

The AAA must prepare for and respond to changes resulting from the reauthorization of the Older Americans Act (OAA) and the modernization of the Older Californians Act (OCA). Program goals, objectives, and operational activities shall align and comply with the resultant changes in legislation and policy guidelines from the California Department of Aging.

List Objective Number(s) _____ and Objective(s) [Refer to CCR Article 3, Section 7300 (c)] (Priority Service if applicable)	Projected Start and End Dates	Type of Activity and Funding Source ⁶	Update Status ⁷
4.1 The ACOA and the Planning Committee will assist the AAA, as requested, in their monitoring process of service providers.	7/1/2024-6/30/2026	Admin	Completed
4.2 The ACOA Planning Committee will assist the AAA in reviewing amendments to the OAA, OCA, and other state requirements and support the AAA in ensuring that	7/1/2024-6/30/2028	Admin	Continued

<p>program policies and procedures are reflective of the changes and implemented by contractors.</p>			
--	--	--	--

⁶ Indicate if the objective is Administration (Admin,) Program Development (PD) or Coordination (C). If a PD objective is not completed in the timeline required and is continuing in the following year, provide an update with additional tasks. For program specific goals and objectives please identify service category where applicable.

⁷ Use for the Area Plan Updates to indicate if the objective is New, Continued, Revised, Completed, or Delete

DRAFT