



Contra Costa County  
**Advisory Council on Aging (ACOA)**

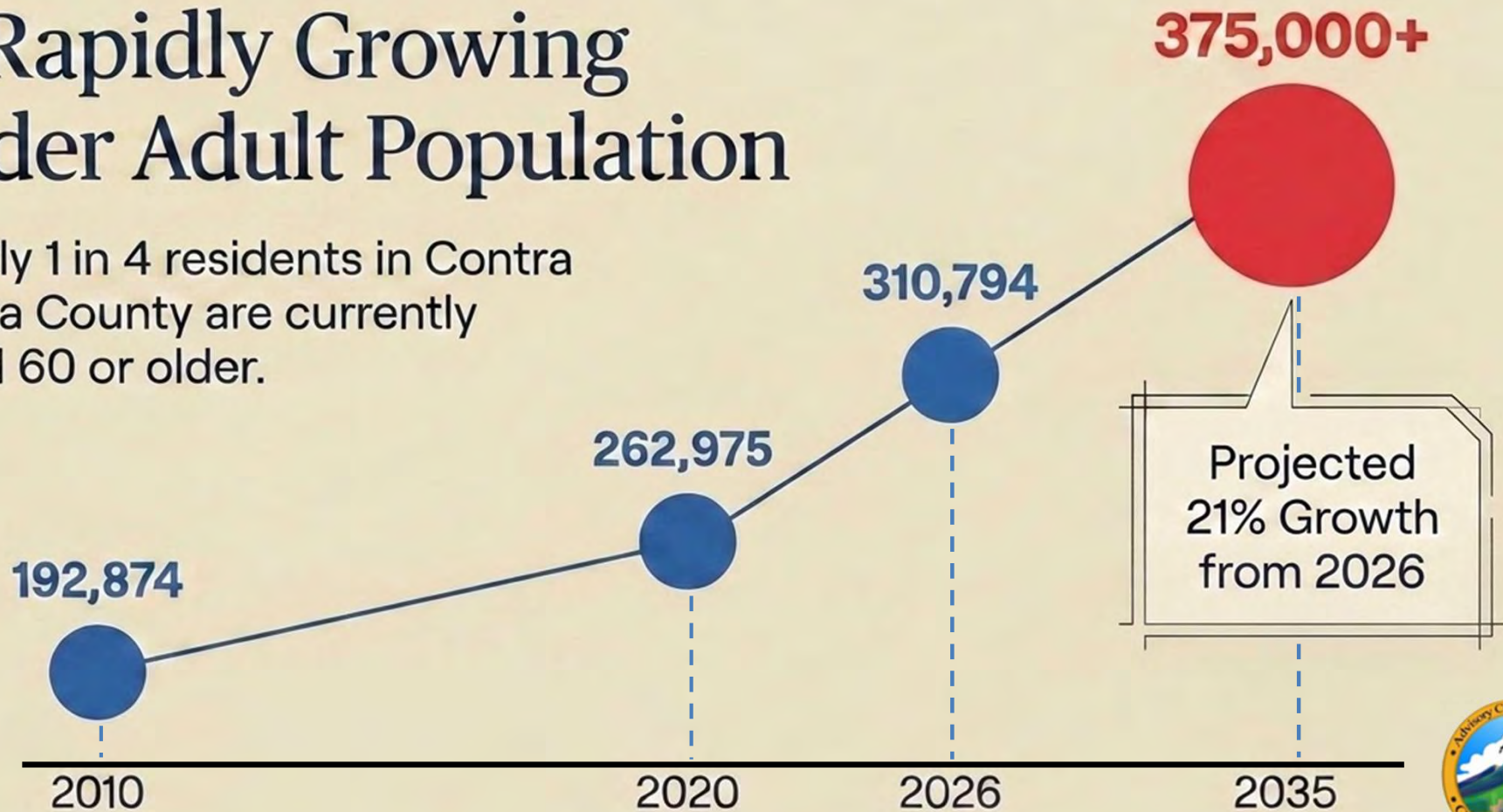
# No Place to Call Home

*Housing Challenges for Older Adults in Contra Costa County*

ACOA Housing Committee

# A Rapidly Growing Older Adult Population

Nearly 1 in 4 residents in Contra Costa County are currently aged 60 or older.



# A Diverse and Growing Community



12% of the county's 60+ population currently lives in poverty (defined as  $\leq 149\%$  of the Federal Poverty Level). At 149% of the Federal Poverty Level (2026): Individual: \$1,982/month, Couple \$2,687/month.

# What is "Affordable Housing"?



## General

Housing that a household can reasonably pay for based on its income. While some units may be marketed as "affordable" because they are priced below market rate, they may still be unaffordable for people with low or moderate incomes.

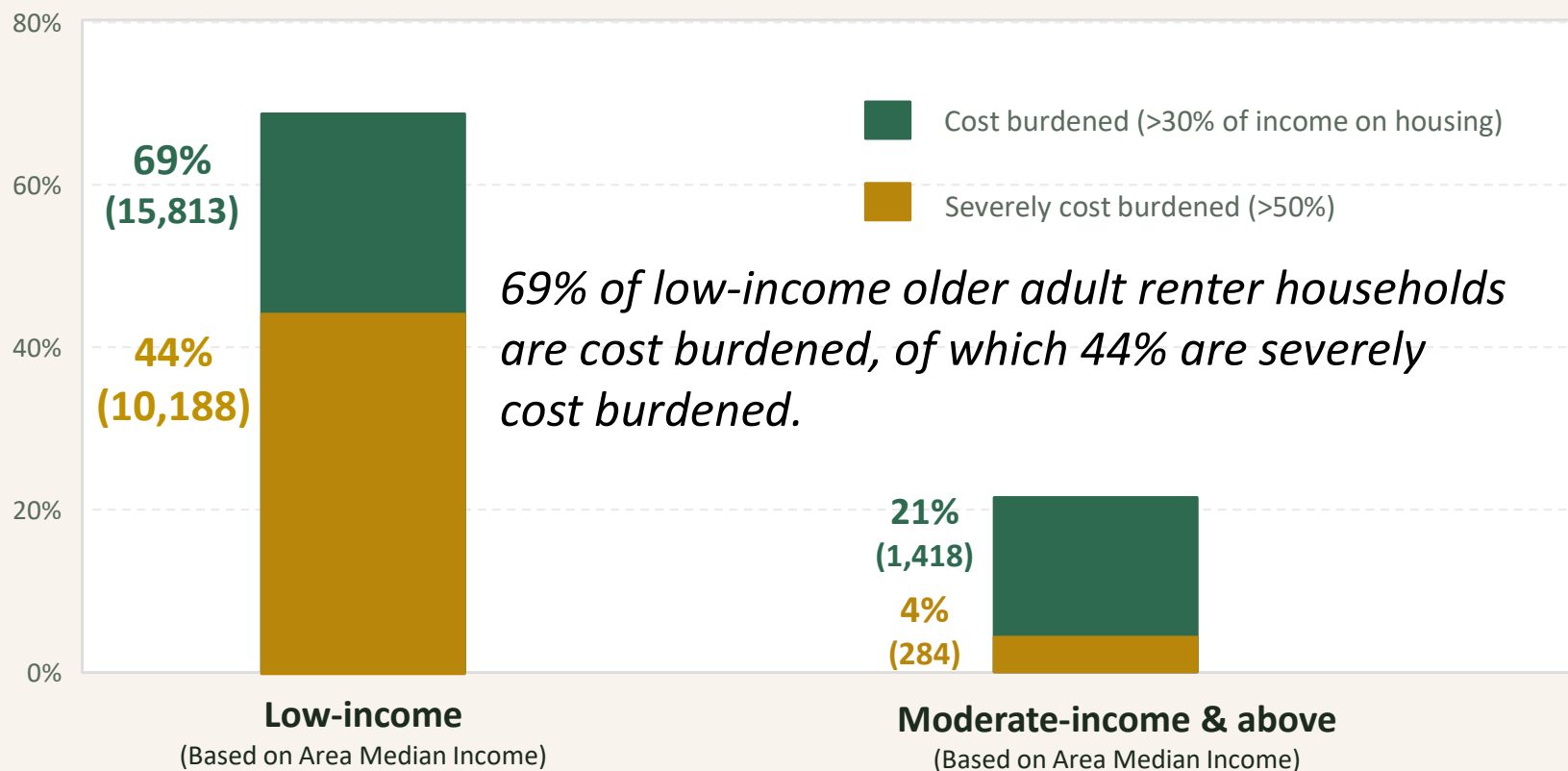
## Housing and Urban Development (HUD) Standard

Housing is considered "affordable" when no more than 30% of income goes toward rent and utilities.

## Cost-Burdened

If a household spends more than 30% of its income on rent and utilities, then it is considered **cost-burdened**, and if spending exceeds 50%, it is considered **severely cost-burdened**.

# Housing Cost Burdened Older Adult Renter Households



Source: [California Housing Partnership, 2023. Older adult households, Contra Costa County.](#)

# Economic Challenges Facing Older Adults

Monthly income required to cover basic living expenses in Contra Costa County (age 65+, single household renter in good health, 2025):

Housing	\$2,201
Food	\$328
Transportation	\$267
Health Cost	\$469
Miscellaneous	\$403
<b>TOTAL</b>	<b>\$3,668</b>

Monthly Median Household  
Social Security Income

**\$2,033**

vs. \$3,668 needed

**GAP: ~\$1,635 per month**

Monthly Supplemental Security (SSI)  
Income

**\$1,234**

(single, aged person)

vs. \$3,668 needed

**GAP: ~\$2,434 per month**



Source: [2025 Elder Index U Mass Boston](#); [2022 American Community Survey 5-Year Estimates](#)

# Contra Costa County Housing Crisis by the Numbers



**32,200+**

Low-income renter households do not have access to an affordable home

*California Partnership Housing Needs Dashboard, 2023*

**19,500+**

Adults 62+ are on the subsidized senior housing waitlist

*Contra Costa Housing Authority, 2024*

**3,600+**

Eviction filings - about 1 in 35 renter households faced an eviction filing in FY 23-24 (2nd highest rate in the Bay Area)

*Bay Area Housing Finance Authority Evictions in the Nine-County Bay Area, 2025*

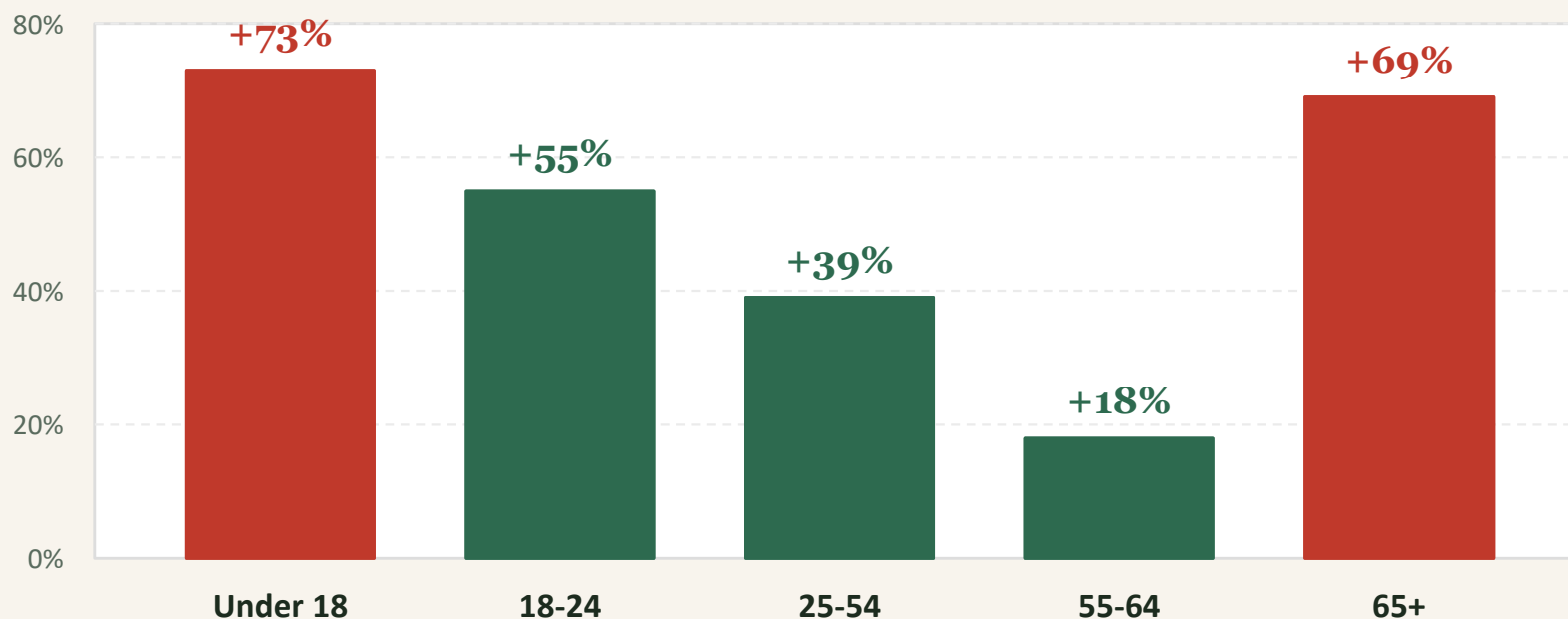
Eviction watch data at select Contra Costa County courts found that **86% of landlords** had legal representation, compared to only **7% of tenants**. (*East Bay Alliance for a Sustainable Economy - Unrepresented: A Report on Eviction Court Watch in Contra Costa County, 2022*)

*Sources: Contra Costa Housing Authority; California Housing Partnership Housing Needs Dashboard; BAHFA Evictions in the Nine-County Bay Area, California Housing Partnership Affordable Housing Map; East Bay Alliance for a Sustainable Economy's report – Unrepresented: A Report on Eviction Court Watch in Contra Costa County*

# People Experiencing Homelessness Served by Contra Costa Continuum of Care (CoC)



## 5-Year Percent Change by Age Group — Contra Costa County Continuum of Care (CoC)



**■ Highest surge**

**Older adults 65+ and children under 18 saw the sharpest increases — rising 69% and 73% respectively over five years.**

Source: [Contra Costa Health Continuum of Care Annual Report, 2024](#)

# What Can Be Done to Help?



Expand the supply of age-restricted, below-market-rate housing for low-income older adults.



Strengthen tenant protections.



Develop more affordable assisted living facilities.



Support shared housing programs.



Expand free legal services and rental assistance programs for tenants.

# Resources



## **Information & Assistance (I&A) Call Center**

Provides information, referrals to resources, and support for seniors 60+, adults with disabilities, and caregivers. Call (800) 510-2020 or (925) 229-8434 or visit [www.ehsd.cccounty.us](http://www.ehsd.cccounty.us).

## **Contra Costa Crisis Center 211 or Text "HOPE" to 20121**

Access services if experiencing or at risk of homelessness in Contra Costa County. Call "211" or Text "HOPE" to 20121 or visit [www.crisis-center.org](http://www.crisis-center.org).

## **Home Match**

Helps match 'home providers' with spare rooms with 'home seekers' looking for more affordable places to live. Call (925) 956-7385 or visit [www.homematchfp.org](http://www.homematchfp.org).

## **Contra Costa Senior Legal Services**

Free legal assistance to seniors 60+ on civil matters including housing/eviction, elder abuse, and public benefits. Call (925) 609-7900 or visit [www.ccsls.org](http://www.ccsls.org).

# About ACOA



The Advisory Council on Aging (ACOA) advises the Contra Costa County Board of Supervisors and Area Agency on Aging (AAA) on aging issues.

## ACOA Housing Committee Goals

- 1 Support and advocate for initiatives and legislation promoting the development and preservation of low-cost housing for older adults.
- 2 Conduct outreach to local officials, commissions on aging, and the broader community to raise awareness about housing issues affecting older adults.



Advisory Council on Aging

# Contact Information

Housing Committee Chair

**Kevin Donovan** | [kddonovan@aol.com](mailto:kddonovan@aol.com)

Housing Committee Member

**Marilyn Fowler** | [mfowlerm@yahoo.com](mailto:mfowlerm@yahoo.com)

Staff Support / Program Coordinator, Area Agency on Aging-Information & Assistance (I&A) Program

**Nhang Luong** | [nluong@ehsd.cccounty.us](mailto:nluong@ehsd.cccounty.us) | (925) 655-1385