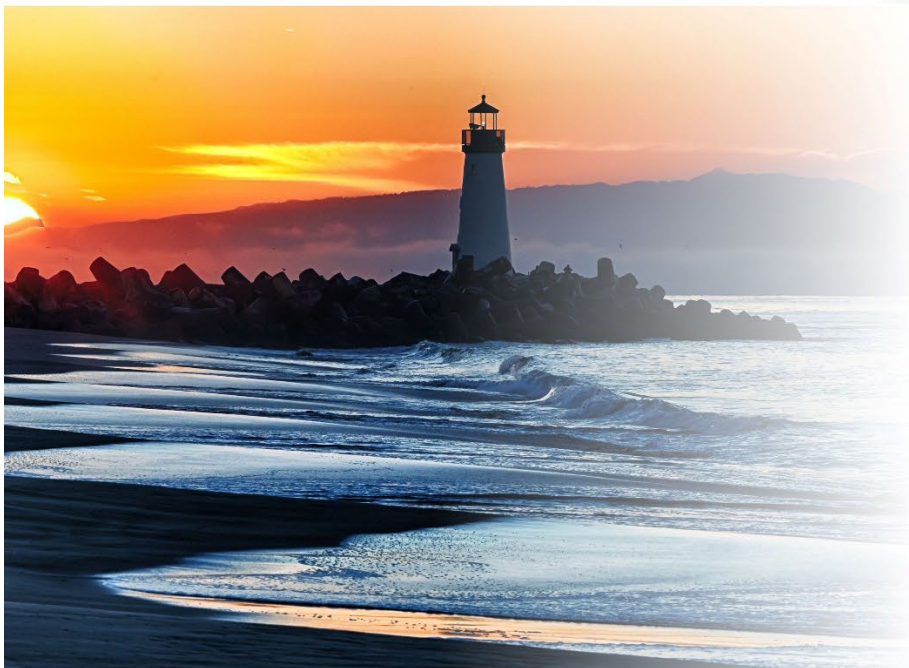


Developing a **MASTER PLAN FOR AGING** in Santa Cruz County



*A local playbook to help
all county residents thrive as we age,
how and where we choose.*

JUNE 2025



To the Santa Cruz County Community,

The Santa Cruz County Master Plan for Aging (MPA) Governance Group has developed this local playbook to serve as a guide for our shared work to enhance the quality of life of county residents as we age. The MPA Governance Group includes the County of Santa Cruz, the Seniors Council of Santa Cruz and San Benito Counties, and the four Cities of Capitola, Santa Cruz, Scotts Valley, and Watsonville, who formed to maximize collective impact and align overlapping efforts to best support our community.

In its role as our local Area Agency on Aging (AAA), the Seniors Council, secured a California Department of Aging (CDA) grant to support bringing together many voices to envision a community where all ages, particularly older adults and people with disabilities, can prosper. The County of Santa Cruz secured a vendor to work in partnership with the Governing Group to conduct a comprehensive needs assessment yielding responses from over 3,200 residents 40 and older.

These two efforts were braided together as part of a collective strategy to better identify needs and gaps that prevent county residents from thriving as they age.

This Playbook is the product of a years-long dedicated collaboration representing a commitment to the state-wide framework of the Governor's "Five Bold Goals," to help Santa Cruz County's aging population flourish. We invite you to engage with this MPA Playbook to better understand and contribute to the work being done in our community. Our goal is to create an age and disability friendly environment that maximizes our opportunities to live with dignity and independence in our interdependent community.

In Partnership,

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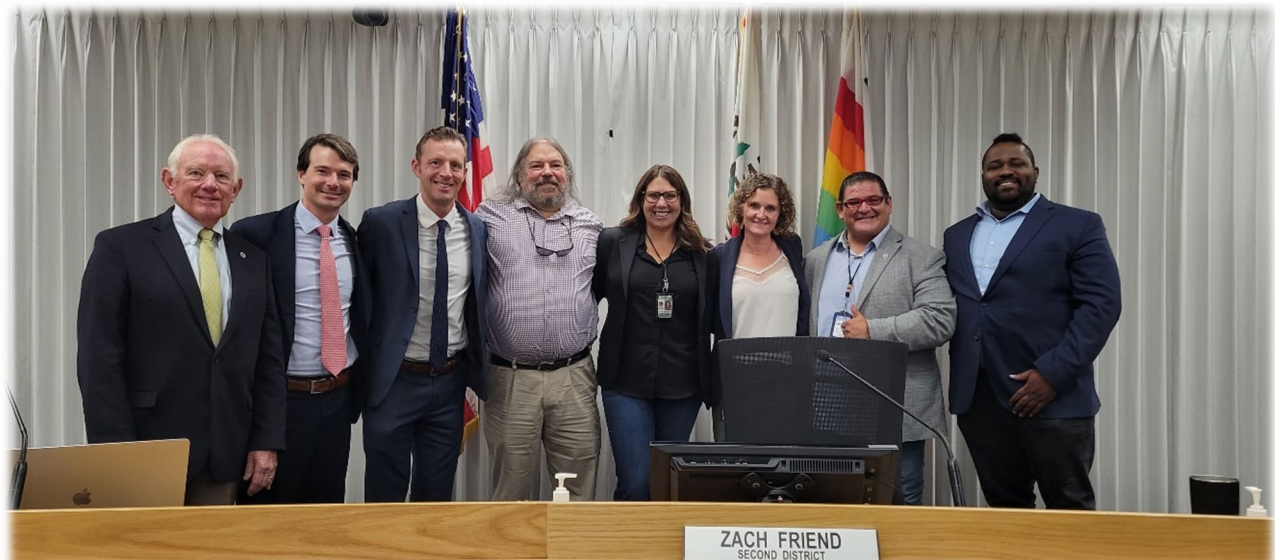
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THANKS AND ACKNOWLEDGEMENTS

Thank you to the following organizations for your invaluable contributions:

Alzheimer's Association	London Nelson Center
Cabrillo College Human Services Program	Long Term Care Ombudsman Program
Cabrillo Stroke and Disability Learning Center	Mid-County Senior Center
Capitola City Council	Mount Hermon Camp & Conference Center
Central Coast Center for Independent Living	Nonprofit Connection Santa Cruz County
Christian Church Homes	Oral Health Access
City of Watsonville Senior Action Committee	Osher Lifelong Learning Institute, UCSC
Clarity Social Research Group	Pajaro Valley Health Care District
CommonSpirit Health	Project SCOUT
Community Bridges Meals on Wheels, Elderday & Lift Line Programs	San Benito County Health & Human Services
Cyber Seniors	Santa Cruz City Council
Community Foundation Santa Cruz County	Santa Cruz METRO
Damians Ladder	Santa Cruz County Board of Supervisors
Del Mar Caregiver Resource Center	Santa Cruz County Public Library System
Dientes Community Dental Care	Santa Cruz County Seniors Commission
Dignity Health Wellness Center, Dominican Hospital	Scotts Valley City Council
Family Service Agency of the Central Coast	Scotts Valley Senior Center
Giving Grace Thru Joy	Senior Citizens Organization of SLV, Inc
GoldenPACE Health	Senior Legal Services
Grey Bears	Senior Network Services
Health Projects Center	Seniors Council Board of Directors
Health Insurance Counseling & Advocacy Program	The Diversity Center
Lifespan Care	Village Santa Cruz
Local Aging & Disability Action Planning Grant	Volunteer Center of Santa Cruz County
	Watsonville City Council



Santa Cruz County Master Plan for Aging Governance Group

Santa Cruz County Board of Supervisors: *Bruce McPherson (ret); Zach Friend (ret)*

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County of Santa Cruz, Human Services Department: Randy Morris, Director; Alicia Morales, Adult & Long-Term Care Division Director; Karina Aragon, Program Manager; Elizabeth Byrd, Senior Analyst

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City of Scott Valley: Mali LaGoe, City Manager

City of Watsonville: Tamara Vides, City Manager; Nick Calubaquib, Deputy City Manager; Katie Nunez, Older Adult Services Supervisor

Seniors Council: Clay Kempf, Executive Director; Zachary Johnson, Administrative Services Officer; Britt Bassoni, Director of Special Projects; Pam Arnsberger, Board of Directors; Wayne Norton, Board of Directors



Age Well Santa Cruz County Steering Committee

Corinne Jones, Senior Network Services Director of Aging Services

Fabian Leonor, Senior Specialist with Community Life Services

Jacques Bertrand, Capitola City Councilmember

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Kelly Mercer-Lebov, City of Santa Cruz Senior Programs Recreation Coordinator

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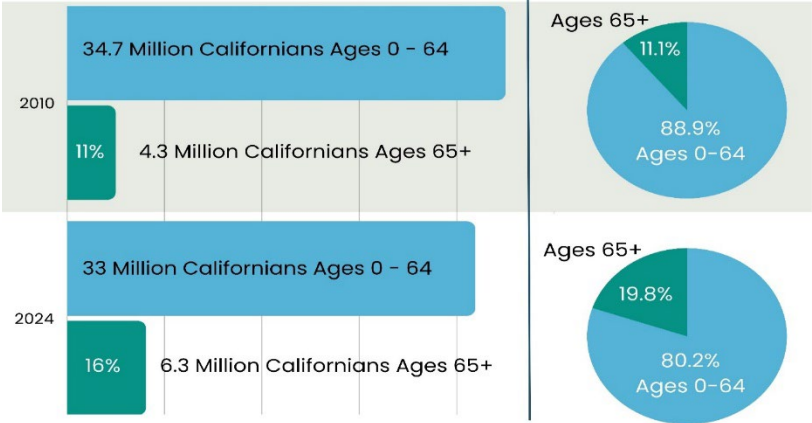
Patricia E. Fohrman, In-Home Support Services Advisory Commissioner

Thank you to the many other community members and leaders who helped make this effort possible; we deeply appreciate your time and insights.

AGING FACT SHEET — AT A GLANCE

Older adults are the fastest growing age group in Santa Cruz County, the state of California, and in the U.S.

Chart 1 ● California: 0-64 ● California: 65+

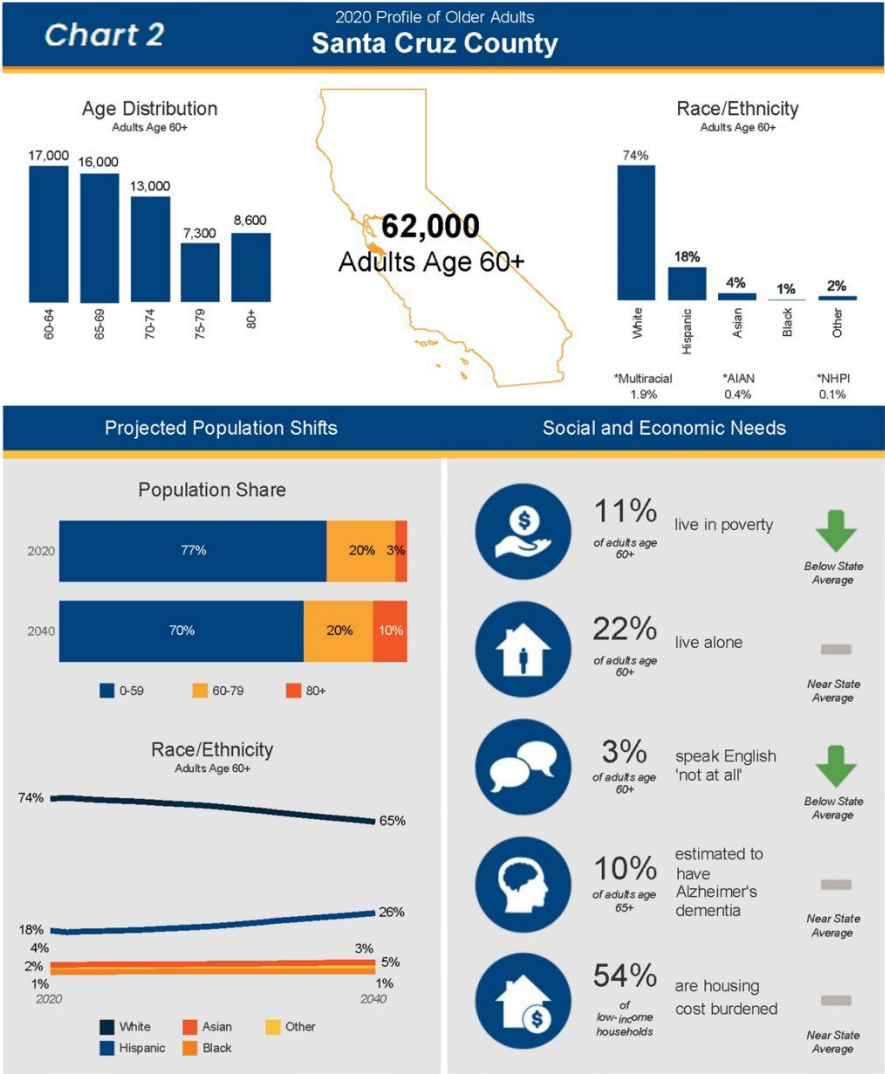


- Nearly 17% seniors aged 65 and older in Santa Cruz County are eligible for Medi-Cal, increasing dramatically over the past decade-plus
- The average cost of a nursing home in California is over \$115,000 annually

Data included in Chart 1 based on the 2020 U.S. Census with estimates for 2024 based on percentages of the total population.

- Loneliness and isolation create added risks for older adults that can lead to increased medical costs, risk of abuse, neglect or death
- There are twice as many people aged 50 and older experiencing homelessness, than those under the age of 25
- Some public funding for non-profit programs supporting seniors has declined, with future federal, state and local funding at risk

Data shown in Chart 2 generated from the CA Department of Aging's [Santa Cruz County Profile](#).



INTRODUCTION

California's Master Plan for Aging

Thirty-five days before the 2018 California gubernatorial election, both candidates publicly committed to addressing the looming senior care crisis and creating a California MPA. One in five older adults live in poverty and the state expects four million more seniors will need help with healthcare and support services by 2028.

As California (CA) faces a rapidly aging population with adults aged 60 and older already making up more than 20% of the state's population, the need for comprehensive and coordinated supports for older adults and people with disabilities has never been greater. The public infrastructure cannot address these needs without better aligning public policy to meet these challenges.

Having bipartisan support in 2018 on developing an MPA from both California gubernatorial candidates was unprecedented. We now had the commitment of the future governor to implement long-term solutions for aging with independence.

Once elected, Governor Newsom made good on his promise, releasing an [Executive Order](#) that established a Stakeholder Advisory Committee (SAC) to help develop components of the MPA and advise the CA Health and Human Services (CHHS) Agency and the Cabinet-level Workgroup on Aging in the development of the MPA.

SAC, comprised of 35 diverse stakeholders with extensive expertise and experience, informed the MPA related work of CHHS and the new Workgroup on Aging. From September 2019 to September 2020, SAC developed formal recommendations to the Administration. Diversity and the inclusion of people living with disabilities was embedded throughout their plan and remains a major theme. SAC shared its final recommendations with the Administration on October 15, 2020.

One key goal of the SAC was to ensure the MPA would not become just another report filed away and forgotten once completed. Building on that goal, SAC called on local communities to engage in their own plans for actions to implement a broad set of the "Five Bold Goals" it had developed. This approach embraced the reality that local communities vary tremendously in available resources, community needs, engaged partners and political will. By creating these local initiatives, the MPA embraced the diversity of California's regional differences. Rather than turning those differences into the barriers created by a one-size-fits-all approach, this model turned regional diversity into a strength. Additionally, the local approach increased the chances of success and continued effort, as each local initiative creates its own momentum to build upon and support the statewide effort.

AARP Livability Index

The AARP Livability Index is a nationwide tool designed to measure how well communities support residents of all ages, with particular attention to the needs of older adults. It evaluates key factors such as housing, transportation, health, neighborhood environment, and social engagement to provide a clear picture of community strengths and areas for improvement. For counties like Santa Cruz, the Livability Index offers a valuable framework to guide local planning efforts and prioritize initiatives that promote accessible, inclusive, and supportive environments. By using this tool, communities can collaborate across sectors to create livable spaces where people of all ages can remain connected, independent, and engaged.

Santa Cruz County's Master Plan for Aging

BACKGROUND ON THE LOCAL MASTER PLAN FOR AGING EFFORT

Santa Cruz County embraced the state challenge with a proactive and collaborative approach to develop its own Local MPA. This effort brought together a broad coalition of committed partners to align resources, share expertise, and engage community voices. Partners include the Seniors Council, the County's Human Services Department, Health Services Agency, and the four cities of Santa Cruz, Watsonville, Capitola, and Scotts Valley. Through inclusive community engagement, data-driven needs assessments, and initiatives such as the Solutions Summit, collaborators are forging a unified path to create supportive systems and services that address the unique needs of older adults, ensuring their well-being, independence, and dignity for years to come.

LEAD COLLABORATORS: WHO WE ARE

The Seniors Council: Since incorporating in 1979, the Seniors Council has provided non-profit services in Santa Cruz, San Benito, Monterey, and Santa Clara Counties that enable older persons to function with independence and dignity in their homes and communities. The Seniors Council is California's designated Area Agency on Aging (AAA) for Santa Cruz & San Benito Counties. As the AAA, the Seniors Council is responsible for delivering the services described under the Older Americans Act and the Older Californians Act, including advocating for the needs of older adults in the two-county planning and service area. Its history of service, collaboration and leadership make the Seniors Council an ideal co-lead in developing the Santa Cruz County MPA.

County of Santa Cruz: The County's Human Services Department (HSD) is the state and federally mandated administrator of social services for Santa Cruz County. HSD's Adult and Long-Term Care (ALTC) Division helps older adults and people with

disabilities maximize self-sufficiency, safety and independence by providing adult protective services, managing the County's In-Home Support Services program, administering the Veterans Services Office and acting as Public Guardian.



DEVELOPMENT PROCESS

Initial steps toward planning for a Local MPA began with efforts to create age-friendly communities throughout the county as described by the World Health Organization and led in the United States by AARP. The Seniors Council led many discussions on the subject, including presentations with a variety of local entities, including the Santa Cruz County Seniors Commission, the Area Agency on Aging Advisory Council, the Community Foundation for Santa Cruz County, and the Santa Cruz County Board of Supervisors (Board). On [June 25, 2019](#), the Board directed the County Executive Office (CEO) and HSD to work collaboratively with the Seniors Council toward earning a county-wide age-friendly designation through the AARP's Network of Age-Friendly Communities. This direction intentionally aligned with California's recent MPA policy initiative and with Santa Cruz County's support of the Seniors Council's Age-Friendly Community Action Plan. The Board also directed the CEO and HSD to continue collaborating with the Seniors Council's efforts to further engage with the four cities within the county's jurisdiction, and with other key partners in delivering services to older adults.

As a result of the COVID-19 pandemic, efforts to implement the plan were initially delayed, in large part due to the barriers created by the pandemic to including as many community partners as possible.

Planning efforts for a Local MPA were rejuvenated when the LADAP grant was awarded. The grant provided new funding and momentum for the Seniors Council in its role as catalyst and co-lead for developing an MPA local playbook for both Santa

Cruz and San Benito Counties, and in incorporating our age and disability-friendly action plans in that document.

Keeping in mind the desire to be as inclusive as possible, several collaborative efforts began taking shape toward the ongoing development of a local MPA, which include:

- Development of the Local MPA Governance Group, February 2022
- City of Watsonville's acceptance into the AARP's Network of Age-Friendly States & Communities, February 2022
- Age Well Santa Cruz County initiative launched, June 2023
- County of Santa Cruz acceptance into the AARP's Network of Age-Friendly States & Communities, June 2023
- Local Aging & Disability Action Planning (LADAP) Grant, July 2023
- California Department of Aging Initiative to conduct a statewide Community Assessment Survey for Older Adults, August 2023
- City of Santa Cruz acceptance into the AARP's Network of Age-Friendly States & Communities, August 2023
- Age Well Needs Assessment survey launched, January 2024
- Age Well Steering Committee preliminary survey review, August 2024
- Santa Cruz Solutions Summit event, September 2024
- Monthly meetings of community workgroups for each of the MPA's Five Bold Goals November 2024– June 2025
- Final Submission of Santa Cruz County Master Plan for Aging Playbook, June 30, 2025
- Final Age Well Needs Assessment report issued, July 2025
- Approval of final Local MPA expected by January 2026

AGE WELL SANTA CRUZ COUNTY

Simultaneously, the Local MPA Governance Committee provided support to HSD to develop the Age Well Santa Cruz County initiative. This Age Well initiative is the vehicle through which the MPA Governance Committee conducts all the necessary and collaborative planning, development and implementation work toward the eventual MPA as a final blueprint. The Age Well initiative helps us ensure we are engaging people across ages and abilities in our county to advise us on what tools, supports, programs and experiences are needed for them to feel engaged and valued. It helps us better understand how we devise and implement equitable opportunities for everyone to thrive as they age, how and where they choose.

AGE WELL COMMUNITY NEEDS ASSESSMENT SURVEY

As part of the Age Well Santa Cruz County initiative and an invaluable aspect of designing our MPA, HSD, in partnership with the Seniors Council and the MPA Governance Committee, issued a county-wide Community Needs Assessment (CNA) Survey in early 2024 to help us collect community feedback focused on aging in the county. A total of 3,230 county residents between the ages of 40 to over 100 participated. The respondents included residents from all four cities, monolingual Spanish speakers, people with disabilities and people experiencing housing insecurity. Preliminary results from the survey are now available at [Community Survey Results](#) with the full, final downloadable set of survey results expected to be released before the end of July 2025.

CLICK HERE

to review the survey's preliminary findings

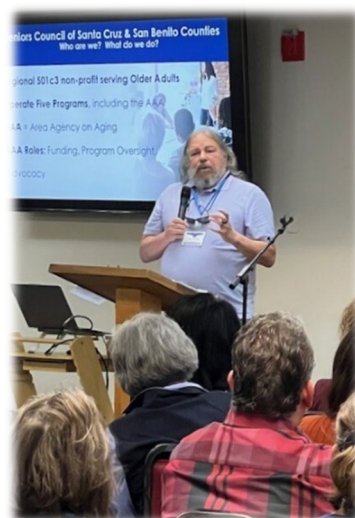
CLICK HERE

for a video slide show about our
survey work to date

SOLUTIONS SUMMIT

The Seniors Council took the lead in developing the "Solutions Summit," leveraging the local network of government and non-governmental partners working in aging services to utilize the network's experience and expertise to develop action plans to address the Five Bold Goals of Governor Newsom's MPA. Preliminary CNA survey results provided metrics in support of addressing the specific concerns of local communities.

The purpose of the Summit, held in September of 2024, was to provide leaders and representatives from the aging services sectors with an opportunity to brainstorm challenges and ideas for solutions within the Five Bold Goals. Presentations on the Master Plan for Aging and the recently completed CNA survey and preliminary results were provided, and ten facilitated breakout sessions were conducted to react to the information and brainstorm initial ideas for the Santa Cruz County community to consider.

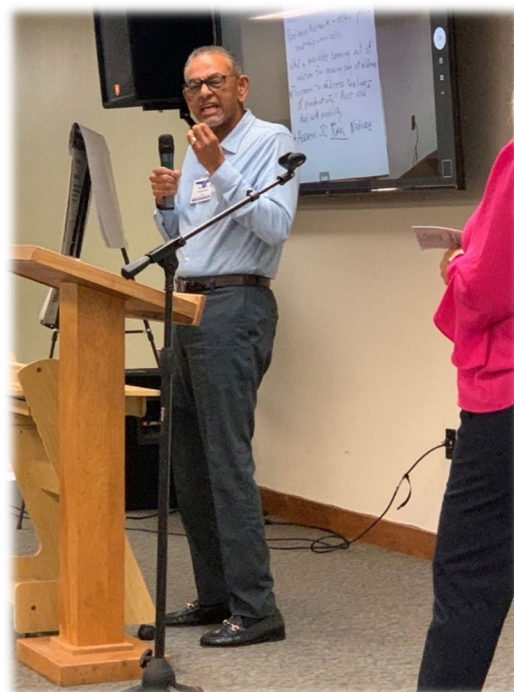
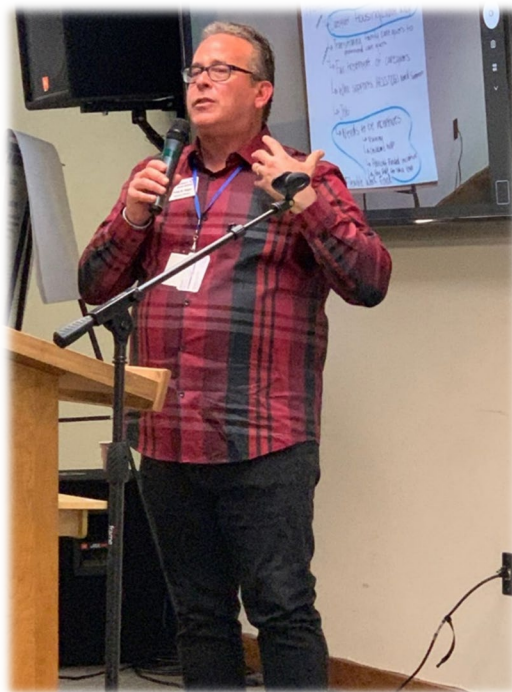


Following the breakout sessions, facilitators shared out on the ideas and recommendations generated, which were then used to focus on developing future issue-area workgroups.



WORKGROUPS AND THE FIVE BOLD GOALS

Following the Solutions Summit, attendees and other community members were invited to participate in ongoing workgroups focused on a specific MPA “Bold Goal”. Seniors Council staff coordinated monthly hybrid sessions for each of the MPA Five Bold Goals in which the ideas generated during the Solutions Summit were translated into practical action steps to be undertaken in the remaining years of the current MPA and beyond. The action steps varied from tasks that could be implemented within the next year, to long-term goals of a more aspirational nature. This mixture of timelines was intentional, as the Action Plan is intended to be a living document and roadmap for both the present year and beyond.



LOCAL MPA GOVERNANCE GROUP



The Local MPA Governance Group is a collaborative effort that brings together diverse partners working to improve the lives of older adults across the county. Coordinated between the Seniors Council and HSD, this group has included representation from the County's CEO, Health Services Agency (HSA), the Seniors Council, the four cities within the county, and the County Board of Supervisors. The MPA Governance Group provides a shared space for communication, alignment, and joint planning to support age-friendly policies and services. Through ongoing collaboration, the MPA Governance Group helps ensure that local efforts are responsive, inclusive, and aligned with the broader goals of California's MPA.

MPA IMPLEMENTATION STRUCTURE

Goal One: Housing for All Stages and Ages

Support services and agencies which provide affordable housing options for older adults and people with disabilities, and help housed seniors maintain favorable living arrangements.

Having access to reliable living environments is fundamental to a stable and inclusive community. In Santa Cruz County, the high cost of living was consistently identified as a major obstacle for our aging population. The county's rural nature leads to a disparity in resources, including housing, between city and non-city areas. There is also high demand for new development of affordable housing that matches senior-specific needs for transportation and accessibility. Finding creative models beyond traditional housing was also a focus of our group. These strategies under Goal One will address some of the areas of greatest need and highlight areas where our resources can be put to use most effectively.

Summary of Sub-Strategies:

- Keep older adults who have housing now in that housing.
- Develop new and alternative modes of housing that accommodate specific needs of older adults
- Encourage development of senior housing near present and future multimodal transit corridors.

Ongoing and Future Strategies	Timeframe	Partners and Champions
1a. Targeted outreach to grow donor pool for Senior Network Services' shared housing program	Current; Mid-term	Senior Network Services (SNS), Community Foundation, Seniors Council
1b. Support agencies that help preserve existing housing arrangements for older adults	Mid-term	Advocacy groups, Seniors Council, County groups
1c. Advocate for new development of affordable and senior-friendly housing units	Long-term	Seniors Council, Advocacy groups, County and City Champions
1d. Emulate alternative housing models, such as intergenerational or co-housing options	Mid-term	County groups, Housing providers, Seniors Council

Key Partners and Champions:

Service agencies currently working on housing maintenance will be critical partners, both for delivery of home maintenance and upkeep and as potential recruiters for the shared housing pool. The Volunteer Center's Helping Hands program and Damians Ladder are already providing these services and are moving to expand to cover more of the county. Seniors who are 'house rich but cash poor' are most likely to encounter those agencies, providing leads on alternative housing options for the community. Extant alternative living centers such as Walnut Commons and Village Santa Cruz provide models to emulate. At the state and city level, elected officials who can serve as housing champions can work with advocacy groups to advance policies that support development of affordable senior housing. Our workgroups identified access to multimodal transit lines as a cornerstone of siting future developments.



Goal Two: Health Reimagined

Ensure provision of services that promote healthy living and assist our aging population in discovering and accessing these services.

Demand for healthcare in Santa Cruz County is growing as our population continues to age. Shifting demographics will further stress the already limited pool of healthcare resources available in Santa Cruz County. High cost of living strains the budgets of older adults and limits their ability to purchase healthy foods. Many health care providers are either leaving the area to find more favorable employment conditions or are simply aging out of the workforce themselves. In Santa Cruz County, 71% of those aged 60 and over report 'good' or 'excellent' physical health via the CNA survey. However, disparities in experiences with healthcare are evident. Those who live alone, speak Spanish, have disabilities, and those with lower incomes all report more challenges in navigating the healthcare system. Regional differences also apply. Residents in the City of Watsonville report greater difficulty, for example, in accessing dental care, while Scotts Valley residents experience greater challenges accessing urgent care facilities. Awareness of these intra-County variations will help inform effective and efficient use of resources.



Reports indicate that Santa Cruz County faces significant challenges in retaining healthcare professionals, partially due to the high cost of living in the area. This constraint further burdens our already limited pool of healthcare resources, affecting access to care for the aging population. According to the CNA, 24% of respondents 60+ report needing to go outside of Santa Cruz County to access healthcare or other needed services.

Summary of Sub-Strategies:

- Expand existing direct service provision and create pathways for services to expand
- Holistically support healthy living by ensuring access to nutritious foods and health-maintenance care

- Provide additional community education about healthy aging strategies and make those strategies affordable

Ongoing and Future Strategies	Timeframe	Partners and Champions
2a. Take advantage of community events to host Senior Days and Health Fairs	Mid- to Long-term	Event Organizers, Health Care Providers, Senior Network Services
2b. Expand direct community health service offerings and increase awareness among eligible senior population	Ongoing, Mid-term	Community Health NGOs, County HSA, Seniors Council
2c. Track and support development of geriatric internship program at Cabrillo College	Ongoing, Long-term	Cabrillo College Stroke Center, Local Healthcare Providers
2d. Connect housing and care facilities with health educators; provide in-facility care to residents	Long-term	Skilled Nursing Facilities, Group Residences, Healthcare Educators
2e. Advocate for Medicare to include dental care as a core benefit	Long-term	Seniors Council, Service Providers, Local Elected Officials
2f. Develop local capacity for low-cost wheelchair repairs	Short- to Mid-term	Health Care Providers, Community Health NGOs, County HSA & HSD
2g. Expand social health programs, drive volunteerism, etc.	Short- to Mid-term	Volunteer Center of Santa Cruz County, Senior Centers, Parks and Rec Departments
2h. Expand in-home inspections (Helping Hands/Fire Marshall)	Ongoing, long term	Volunteer Center of Santa Cruz County, Local Fire Marshalls

Key Partners and Champions:

We are fortunate to have several outstanding agencies already providing service under this Goal. However, the need in our community will continue to expand as the population of Santa Cruz County continues to shift towards a greater concentration of older adults. Providing education and resources to live well earlier in life will help reduce the burden on our health network as the population ages. We must also continue to support our keystone non-profits who, in partnership with public sector funders and program administrators, are all essential parts of the aging services equation.

In addition to providing core health services for the community, partners periodically host senior health fairs and other centralized educational opportunities. Regular events like these promote healthy living in Santa Cruz County by educating people of all ages, bringing information and resources into a single accessible location. This interest can be captured and directed through ongoing daily, weekly, or monthly classes and groups that further promote healthy living habits or address specific health needs of the aging population. Combining programs such as these with a robust network of non-profit and governmental collaborators will help to ensure Santa Cruz community members are able to find the information and services they need to age healthily in place.



Goal Three: Inclusion & Equity, Not Isolation

Foster an environment where older adults and people with disabilities can easily locate and connect with resources, services, and their community at large.

One of Santa Cruz County's defining characteristics is its diversity. While the positive aspect of that diversity is welcome, it can pose challenges. There is a geographical divide between our four cities and the surrounding unincorporated areas. Residents closer to higher population areas are more likely to have access to services than their counterparts in unincorporated areas. There is also a lack of Spanish language focused service provision. On the other hand, Santa Cruz has historically been at the forefront of inclusivity and progressive efforts at the state and national level. Strategies within this Goal attempt to bridge cultural divides while highlighting the universal needs of an aging population.

Summary of Sub-Strategies:

- Create additional opportunities for seniors and people with disabilities to come together in fun, social settings
- Enhance bilingual access across the spectrum of older adult services
- Continue to close the digital divide
- Emphasize transit access as a priority consideration for future senior housing development

Ongoing and Future Strategies	Timeframe	Partners and Champions
3a. Secure additional locations for classes, trainings, and other events	Ongoing, Short-term	London Nelson Center, Community Bridges, SCC Chamber of Commerce, Parks and Rec, Senior Centers, Community Health Centers, Public Libraries
3b. Develop and promote fun-focused senior activities and gatherings	Short- to Mid-Term	Volunteer Center, Diversity Center, Public Libraries, LNC, Senior Centers
3c. Promote multigenerational volunteerism and social events	Long-term	Volunteer Center, Public Libraries, Community Bridges
3d. Host bilingual-inclusive computer training sessions	Ongoing	Public Libraries, Cyber Seniors, Senior Network Services
3e. Support and expand existing opportunities for socialization, such as congregate dining and senior visitation programs	Mid-term	Community Bridges, Local, Government, Senior Companion Program
3f. Expand “Senior Share” model beyond London Nelson Center	Mid-term	Community members, London Nelson Center, Senior Network Services, Senior Centers
3g. Maintenance of existing programs (FGP/SCP)	Ongoing, Long-term	Seniors Council, Elected Officials
3h. Fill Director of Senior Engagement Loneliness & Isolation Czar position (CDA)	Immediate	Seniors Council, Local Nonprofits, Elected Officials
3i. Cultural inclusion	Ongoing	Diversity Center, Senior Network Services, Service Providers

Key Partners and Champions:

Initiatives under this Goal rely heavily on existing networks of adult service providers. However, we must also reach further into the community by directly approaching faith-based organizations where residents access information about services, and which have historically been overlooked. Some existing programs in the community are poised to expand further as well. Senior Centers and other local venues can help by providing meeting spaces and coordination assistance with nonprofit partners interested in hosting events or classes. Senior Network Services, as the primary Information & Assistance provider in our public service area, can also assist by strengthening and expanding the network of service providers codified in the print and online “yellow book” resource directory. Other nonprofit partners can provide logistical support via community outreach and volunteerism drives. Partnerships with local service clubs would also present opportunities to host intergenerational activities and grow our efforts.



Goal Four: Caregiving That Works

Provide older adults and people with disabilities ways to access affordable, high-quality long-term care and support services in their preferred setting.



As the population of older adults increases in Santa Cruz County, so too will the need for the types of caregiving services required. Specialized services are already in high demand and availability of workers in the field is limited by low wages and high costs of living. There are also many people providing the types of services offered by professional caregivers who nonetheless do not consider themselves as caregivers. Wages for professional caregivers, at a \$23.77 average hourly rate in the county, are too low to retain a high-quality workforce, and are yet out of reach for many seniors.

Among caregivers who responded to the recent CNA survey, one third report experiencing stress as a serious consequence of their caregiving. Also, according to the CNA survey results, more than one-third of adults over the age of 60 report providing care for one or more people, and most caregivers over the age of 60 are caring for those in their same age group. Nearly one in three respondents to the CNA survey reported an annual income of less than \$50,000. Among these low-income respondents, 60% report a disability, 57% live alone, and 5% are unstably housed. As we have seen in other areas of our study, needs compound at the lower end of the income scale.

Expanding the range of training and resources available will help alleviate the stress faced by both paid and unpaid caregivers currently working in our community, as well as attract recruits from younger cohorts looking for careers.

Summary of Sub-Strategies:

- Reinforce value of caregiving and enhance structures supporting caregivers, both paid and unpaid
- Improve transportation resources for caregivers and care recipients
- Create pathways and incentives to attract skilled caregiving candidates to Santa Cruz County

Ongoing and Future Strategies	Timeframe	Partners and Champions
4a. Strengthen network of resources available to caregivers and increase awareness of	Short- to Mid-term	Senior Network Services, Caregiving Organizations, Health Projects Center (Del Mar), Alzheimer's Association
4b. Host rapid recruiting events in partnership with In-Home Supportive Services (IHSS)	Long-term	IHSS, County Offices, Recruiting Agencies, Consumers/consumer advocates
4c. Develop pathways to rewarding caregiving careers	Long-term	Local Schools and Colleges, Caregiving Agencies
4d. Implement direct-donation program for critical caregiving material needs	Mid-Term	Local Businesses, HSA, HSD (ALTC, EBSD), Senior Network Services
4e. Explore shared housing arrangements for caregivers	Long-Term	IHSS, Housing Authority, Caregiving Organizations, Senior Network Services
4f. Increase frequency of Caregiver University Conference	Mid- to Long-term	Local funders, Del Mar Caregiver Resource Center, Nonprofits network
4g. Support the IHSS program to help reduce caregiver turnover	Mid- to Long-term	IHSS Advisory Commission, Del Mar Caregiver Resource Center

Key Partners and Champions:

There is already an evidenced shortfall of caregivers in Santa Cruz County. As our population ages the demand will only increase. One way to meet this demand will be to work alongside local institutions of higher education to promote tracks and internships that guide students towards careers that include caregiving for seniors. The local community college has a pilot program in place which will be monitored for progress in the coming years.

We heard from several workgroup participants that IHSS struggles to meet demand for recruiting additional caregivers. While this is an issue statewide, Santa Cruz County has a lower percentage of family IHSS caregivers, requiring the need to be innovative in recruitment and retention strategies. A previous Solutions Summit led to a "rapid recruiting" event for IHSS that produced many leads. Replicating that event would help bolster the pool of available caregivers as well as increasing visibility of the need in our community.

People already working in caregiving need support as well. Local nonprofit agencies can negotiate with local businesses to provide much-needed materials for caregivers. Cleaning supplies, wipes, towels, and other essentials are an easy way for

businesses to donate to meet the needs of the community and increase their positive profile at minimal cost.



Goal Five: Affording Aging

Ensure equitable access to affordable housing, healthcare, and community support for older adults, while promoting independence, inclusion, and dignity.



California residents face considerable challenges when making decisions about how to plan for aging and retirement. Although Santa Cruz County's median income is slightly higher than the statewide average, many older adults and people with disabilities still face challenging financial circumstances. High cost of living and a lack of affordable housing combine to make

aging in Santa Cruz County difficult to afford. According to the CNA survey, 38% of those over the age of 60 report being uncertain they will be able to age in place. Financial predators are also a threat to older adults, with 11% reporting having experienced financial scams, abuse, and/or neglect in the past year—with 7% scammed out of money or valuables. The need to educate our older adults on how to plan and protect themselves from exploitation is clear. We must continue to support the agencies which work to protect the most vulnerable.

Housing is a major cost for many Santa Cruz County residents, and housing prices are only set to increase. Developing alternative living arrangements and new affordable units will help reduce demand on already limited housing supplies. A recent San Francisco Chronicle [article](#) reported that it takes approximately 21 years for a middle-income household to save for a down payment on a typical home in Santa Cruz County, which is tied for the second-longest period of any metropolitan area in the United States. Developing new affordable housing and exploring alternative housing arrangements within the current supply are both essential strategies to meet this challenge.

Reducing some peripheral costs of living will help also alleviate some of the burden on the most vulnerable members of our community. According to the CNA, in the past year, 24% of Santa Cruz County respondents aged 60 and over received free groceries. Providers which run these programs are facing the prospect of moving seniors who currently receive home delivered meals to waitlists due to shifting funding priorities at every level of government. For this reason, strengthening our critical safety net services is essential to supporting the most vulnerable of our aging population, as is educating younger residents on strategies to prepare for their financial future.

Summary of sub-strategies:

- Improve financial literacy across all age groups and provide retirement planning training to younger adults
- Work to reduce the cost of maintaining existing homes and explore alternative living arrangements
- Advocate for development of new affordable housing units
- Strengthen basic social safety net, including nutritious foods and supportive services
- Explore new ways to help older adults retain their housing

Ongoing and Future Strategies	Timeframe	Partners and Champions
5a. Increase the pool of affordable housing available	Ongoing/Long-term	Local government agencies, Private developers, Seniors Council, Housing Authority
5b. Expand financial literacy programs	Mid-term	Project SCOUT, Watsonville Senior Center, Financial Institutions, Public Libraries
5c. Recruit more donors for Senior Network Services' shared housing program	Short- to Mid-term	Local nonprofits, National nonprofits, Regional philanthropy
5d. Develop appliance donation program	Mid- to Long-term	Home Repair Service Providers, Local Businesses, County Offices
5e. Advocate for restoration of funds to essential social safety net programs	Mid- to Long-term	Seniors Council, Service Providers, County Officials
5f. Track pilot Universal Basic Income programs in neighboring regions	Long-term	Seniors Council, Senior Network Services, County of Santa Cruz
5g. Reduce peripheral costs (fire insurance, parcel tax relief advocacy, PG&E Care Program)	Long-term	Local government, Community advocates

Key Partners and Champions:

For many years local nonprofits have been providing tax preparation assistance, CalFresh application guidance, and financial literacy education. We hope to further emphasize financial literacy support through local financial institutions and further utilize public meeting areas such as Public Libraries which are commonly located near accessible transit and already attract community members.

In the longer term, Santa Cruz County requires additional housing development to meet the growing population, especially the increasing percentage of older adults needing affordable housing. Nonprofits and government partners can help drive development in useful ways by establishing standards by which applications can be measured, such as ease of entry, wheelchair accessibility, and proximity to public transit. Applications which satisfy such criteria could be designated “Age Friendly” by City or County officials and given preference.

Keeping residents in their existing housing is also critical to affording aging in Santa Cruz County. Home repair service providers help preserve living arrangements for seniors across the County. Rising costs among an increasingly large population of older adults will require additional support for these critical agencies. Government can help by investigating zoning rules and other regulations which may prevent seniors from accessing affordable living arrangements.



Beyond the Five Bold Goals: Cross-Topic Issues & Strategies

Several workgroup participants chose to enroll in more than one of the Five Bold Goals. As we explored the ideas from the Solutions Summit, it became clear that some themes extended beyond a single Goal. In an effort to capture those ideas and transform them into positive activity we designated a separate category.

The geographic and jurisdictional nature of Santa Cruz County means that few residents are able to conduct their lives without transit of some form. Transportation, therefore, was a topic of discussion in every workgroup within a variety of different contexts and needs.

These strategies are included to serve as reminders of the complex relationships between different service agencies, and to provide opportunity for greater collaboration within the senior-focused community.

Summary of Sub-Strategies:

- Improve effectiveness of senior outreach by partnering with public libraries and other natural community hubs
- Continue to focus on expanding accessible transit options, and target affordable development near areas where these options exist or are planned
- Grow the network of service provides and include faith-based organizations that contact underserved community groups
- Establish regular local conference schedule for leaders in aging
- Improve bilingual outreach across service network
- Embrace opportunities for outreach at established community events such as annual fairs, and develop senior-specific community events for fun and outreach

Ongoing and Future Strategies	Timeframe	Partners and Champions
6a. Partner with Public Library System to enhance service outreach and disability access	Mid-Term	Public libraries, IHSS, Volunteer Center
6b. Improve transportation access and extend availability	Long-term	SC Metro, RTC, City Councils, Community Bridges
6c. Strengthen Ombudsman's office to protect seniors from abuse and neglect	Mid-term	Seniors Council, City and County Government
6d. Develop advocacy 'cheat sheets' to be used by allies during public comment periods	Short-term	Seniors Council, Service Providers

6e. Design future communities with intentionality to promote all aspects of healthy living	Long-term	County Planning Offices, Elected Officials, Seniors Council
6f. Quarterly meetings of senior center directors	Short to Mid-term	Senior Centers, Seniors Council Local Nonprofits, Santa Cruz County Seniors Commission
6g. Collaborative annual Senior Fair to bring together leadership and reinforce progress towards MPA goals and strategies- Align with Good Times or other promotional opportunities	Mid-term	Local publications, Seniors Council, Local Nonprofits, Elected officials, Community members, Seniors Commission
6h. Develop relationships with faith-based organizations for service partnerships and information sharing	Mid to Long-term	Seniors Council, Association of Faith Communities, Seniors Commission
6i. Enhance ability of service providers to meet the needs of Spanish-speaking residents	Mid- to Long-term	Nonprofit organizations, Seniors Council, Seniors Commission

Key Partners and Champions:

The question of “where do we do this?” was a common one during our workplace discussions, and frequently the answer our groups landed on was the public libraries in our County. The library system has already been very accommodating of requests for space and have indicated their willingness to partner on future events. Libraries are also frequented by diverse segments of our population and therefore can serve as a natural dissemination point for information about key services and events in the future. We are already in talks with service providers and library administration to establish permanent information stations at branches where seniors can pick up pamphlets and other useful information.



Transportation within and beyond Santa Cruz County was also a common concern. Improving ride programs was identified as a key focus that impacts all other goals within the local playbook, with emphasis of dependability and affordability. As our population ages, the increased strain on local facilities will likely require additional transportation for people receiving care further from their residence. By expanding transit availability now, we hope to meet that need proactively rather than reactively.

The flip side of improving our transit network is building additional housing in areas where residents will have dependable access to multimodal transit. The Seniors Council is currently developing a set of standards which it will advocate be used for proposed developments to be measured against. We hope development projects which meet these and other recommended criteria will be allowed to use a “senior friendly” designation in their applications, thus highlighting proposals that benefit aging communities.

Advocacy at the City, County, State and Federal levels is also a priority for our local playbook. Many of our strategies require buy-in from elected officials and other non-profit leaders looking to maximize the impact of limited resources. Establishing a cohesive advocacy guide will help the Seniors Council lead these efforts with at-hand facts. On a more individual level, advocating for additional funding for elder justice programs like the Ombudsman’s office, APS and the Public Guardian who protect the most vulnerable individuals in our community is also a top priority.



We also heard repeatedly that increased coordination is required between government agencies, non-profits, other service providers, and volunteers, donors and funders. We propose three levels of coordination to meet this challenge. First, directors of local senior centers should meet regularly.

This will enable conversation about which service needs are or are not being met, as well as coordinating event promotion and other community benefit opportunities. Second, partnering with pre-established social events (such as the County Fair) provides tabling opportunities for senior-focused programs. This approach requires minimal effort from service providers while capturing a broad audience in a positive environment.

Finally, we want to promote a single annual Senior Fair to bring together leadership from all sides and reinforce progress on the Master Plan for Aging and this local playbook. We plan to cooperate extensively with local publications as we accomplish the Strategies laid out in this playbook, and these annual events will be another opportunity to spotlight our successes as well as yet-unmet community needs.

Lastly, we identified two key areas where previous outreach efforts have been insufficient: faith-based communities and monolingual Spanish speakers. This long-term Strategy touches nearly every other Goal within this local playbook and was brought up in every workgroup. Collaborating directly with leadership from both groups will enhance our understanding of their specific needs, as well as providing guidance on how best to structure our approach.



CONCLUSION

Summary of Scope and Rationale

Santa Cruz County's rapidly aging population depends on key services that are currently under-funded and under-resourced. Seniors are the fastest-growing age group in California, and Santa Cruz County's older adult population is growing faster than any other county in the state. Despite this growth, increasing costs of living and limited access to public services are putting immense pressure on the most vulnerable members of our community. According to the AARP Livability Index for Santa Cruz County, there are specific challenges related to affordable housing, transportation options, and access to healthcare that impact older adults' ability to age safely and comfortably in their communities. The Index highlights areas where Santa Cruz is doing well and identifies critical gaps that need attention. This localized insight serves as a valuable guide for measuring our progress and prioritizing improvements. The Age Well initiative, combined with the CNA survey and ongoing outreach efforts, provides a strong foundation for developing targeted implementation strategies. Together, with the support and partnership of dedicated organizations and individuals committed to the cause of aging with dignity, we are well-positioned to meet these challenges head-on.

Summary of Implementation Strategies

The challenges and opportunities identified throughout this planning process underscore the importance of a coordinated and inclusive approach to supporting Santa Cruz County's aging population. From addressing the critical need for affordable and accessible housing to ensuring equitable healthcare and culturally responsive services, each goal reflects the complex realities faced by older adults and people with disabilities in our community.

Existing partnerships are vital to advancing these efforts. Housing maintenance agencies not only assist with home repairs but also serve as important connectors for seniors—especially those who are 'house rich but cash poor'—to alternative housing options. At the state and local levels, elected officials act as champions, working alongside advocacy groups to promote policies that support the development of affordable senior housing. Nonprofits and government agencies collaborate regularly to provide health education, outreach programs, and caregiver support. These efforts are further strengthened by engaging faith-based organizations, community centers, educational institutions, and local businesses to expand access and resources.

The demand for caregiving continues to grow, and partnerships with educational institutions help create pathways for students into caregiving careers. Nonprofits support caregivers with essential supplies, financial literacy programs, and assistance with benefits. In addition, expanding affordable housing options and preserving existing homes through repair services are critical to helping seniors age in place with dignity and independence.

All of the collaborative efforts to date have led us to focus on strategies that closely align with the Five Bold Goals of the MPA. The historic collaboration between the County of Santa Cruz, the Seniors Council and other nonprofit agencies and governmental sectors within the community provide a base of strength for future development and expansion. Consistent themes among our workgroups will help us focus on:

- Improved transportation
- Better inter-agency communication
- Expanded community outreach
- The limitations of public funding
- Advocacy and fundraising efforts

Implementation of elements of each Goal's sub-strategies will be tailored to meet the specific needs of various cultural and geographic communities present within Santa Cruz County.



Moving Forward: From Ideas to Reality

From the outset, the Age-Friendly Communities, the Area Agency on Aging's Area Plan, the Age Well Santa Cruz County Initiative and the Community Needs Assessment survey efforts have all aligned with Santa Cruz County's Strategic Plan and other local strategic plans and community efforts. This MPA local playbook has been established as a way to help connect the many parts of this active and living strategic plan. With collaborative agreement from public systems, nonprofit stakeholders and community advocates, we're building a coalition united in a common objective—ensuring a future where we can all age with dignity where and how we choose.

Partner engagement will feed directly into action as specific sub-strategies are aligned to particular skillsets and resource pools. Workgroups will continue to meet to assess progress and evaluate shifting priorities. We anticipate continued collaboration in this effort with elected officials, government agencies, for-profit businesses, faith-based organizations, nonprofit partners and community stakeholders working effectively toward positive change in our community.

