

# Gray Matters



## Change Brings Renewed Commitment to Our Mission

BY MAGGIE KRAFT, EXECUTIVE DIRECTOR

As Area 1 Agency on Aging kicks off another year of service, we hope you are doing well and that 2026 exceeds your expectations in the best of ways. The staff at A1AA do their best—and often go above and beyond—to support older adults, family caregivers, and people with disabilities who are seeking help. As support becomes harder to find, we may not always have quick answers or easy solutions, but we offer a listening ear and a sincere desire to help problem solve. When someone calls us or walks through our front door, that is the least we can do.

We also care about each other. When times get hectic, we strive to remember that everyone is carrying something. None of us are perfect, and when stress mounts, so should the giving of grace. We are deeply grateful for our supporters, staff, volunteers—including our board of directors and advisory council members—as well as our families and friends who have listened to at least one impassioned speech about ageism, Medicare, preventing elder abuse, or finding a good roommate. It's all grist for our mill, and we thank everyone helping us turn that heavy stone.

As changes come our way, A1AA remains committed to finding new and creative ways to meet the moment. Our donors, volunteers, and staff keep us going—thank you.

At the end of December, three staff members left A1AA—two to retirement and one to spend more time with her growing children. The work these women did to support the agency's fiscal operations is immeasurable. They left our systems in excellent shape, and we are profoundly grateful for their years of service. Claudette, Gail, and Manu, thank you, and we wish you all the best.

The Board of Directors and leadership staff continue A1AA's strategic planning process, begun in October, with Sarah Kerr of Pink Possum Consulting. This work focuses on strengthening core systems and leadership, modernizing technology, improving communication, and managing workload and roles as funding becomes more unpredictable while needs increase. We are recommitting to our north star as we move through 2026—efficient and focused, without losing compassion for each other or those we serve.

Happy 2026 from all of us at Area 1 Agency on Aging. We're sending good vibes your way and hoping this year treats you better than expected.

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A CREATIVE TAKE ON HOUSING & AGING IN PLACE

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A1AA EVENTS



## Looking Back:

# Spreading Holiday Cheer & Clearer Sound for Older Adults

BY SUSAN CLEVERDON, SOCIAL SERVICES MANAGER

This season, Area 1 Agency on Aging had the joy of playing Santa by gifting assistive listening devices to several local agencies that provide services to seniors. These devices are designed to make presentations more accessible and inclusive for older adults who experience hearing loss.

Each set includes a microphone worn by the speaker and individual headsets for audience members, allowing sound to be amplified directly to the listener. For many older adults who have struggled to hear speakers clearly during presentations, these devices can make a meaningful difference—helping them stay engaged, informed, and connected.


The agencies who now have this technology are: Del Norte Senior Center, McKinleyville Senior Center, Tri-County Independent Living, Fortuna Senior Center and Rio Dell Family Resource Center.

Hearing loss can be a common part of aging, but it should never be a barrier to participation. By supporting our partner agencies with these tools, we are helping ensure that people with hearing challenges can fully benefit from the programs and information intended for them.

We are grateful to the organizations that support older adults in our community, and we are proud to play a small role in strengthening access and inclusion. Together, we continue to build a community where every voice can be heard—and every person feels valued. As we begin the new year, we look forward to more opportunities to support our partners and enhance the quality of life for the older adults we serve.



**How's the  
Volunteer Driver  
Program going  
these days?**



**Great! In December, seven of our volunteer driver team members gave a total of 50 roundtrip rides totaling 2165 miles! That's an average of 43.3 miles each trip. The more volunteer drivers we have the more rides we can provide!**

# Honoring Four Years of Volunteer Advocacy

## Thank You, Harry!



BY ANDREA CAMERA, OMBUDSMAN PROGRAM MANAGER

Harry joined the Long-Term Care Ombudsman Program as a volunteer in early 2022, earned his Ombudsman certification that April, and has since served residents at Eureka Rehabilitation & Wellness Center, visiting weekly and sometimes more. As Harry steps away from the role, we reflect on the compassion, integrity, and commitment he brought to residents and the program.

Before becoming an Ombudsman, Harry spent over 40 years in a family-owned customer service business. He shared that “working with the public and problem solving were among the most important roles I filled,” skills that translated seamlessly into his advocacy. After retiring, he sought a meaningful way to give back; his own stepmother’s time in assisted living deepened his understanding of long-term care. “I thought working as an Ombudsman would be a great way to help out others.”

Harry is proud of being able to give the residents a sense they had someone in their corner who cared and worked for them. For many residents, an Ombudsman may be their only consistent advocate. Harry focused on small but significant concerns—food preferences, roommate conflicts, communication with staff, and medications—that greatly affect residents’ quality of life. Whenever the Ombudsman office received a call from a resident of Eureka Rehabilitation, Harry was quick to respond, often on site the same day, building trust and showing residents that their concerns mattered.

He noted that the laws guiding Ombudsman work could sometimes be challenging: “There were times when I felt a bit restricted by the ‘letter of the law,’ especially when it conflicted with how my instincts told me I should proceed.” Even so, he remained committed to ethical advocacy, honoring residents’ consent and ensuring their wishes were heard.

Harry said, “The most important thing residents taught me was to see and treat them as human beings capable of making decisions and having a life well lived.” His role shifted from resident to resident—sometimes listening, sometimes advocating, and sometimes offering a friendly greeting. “The Ombudsman must wear many hats...but always doing our best and being honest with the residents makes a difference.”

Harry says he will miss the residents, families, staff, fellow Ombudsmen, and residents who passed during his time at Eureka Rehabilitation. Moving forward, he plans to continue volunteering as an Election Worker, serving on the Six Rivers Running Club board, supporting youth and community running events, and spending more time with his family.

The Ombudsman Program extends a sincere thanks to Harry for his passion and four years of dedicated service.



THANK YOU!

# Volunteering in 2026

By Maggie Kraft, Executive Director

Imagine you are an older adult with an important doctor's appointment. You no longer drive, and don't have anyone to give you a ride. Public transportation isn't available. What would you do? You could become a client of Area 1 Agency on Aging (A1AA) and schedule a ride through the Volunteer Driver Program.

## **A1AA would be lost without our volunteers. Besides rides to medical appointments, volunteers:**

- help people navigate Medicare through our HICAP program as HICAP Counselors.
- advocate for the rights of residents in long-term care facilities in Humboldt and Del Norte counties as Long-Term Care Ombudsman Advocates.
- Help Northcoast Homeshare program screen and match compatible homeowners/renters and home.
- Teach exercises classes proven to increase strength and reduce the risk of falls, one of the major worries of older adults, as SAIL Instructors (Staying Active and Independent for Life).
- Teach digital literacy to help bridge the digital divide and reduce social isolation as a Senior Planet Instructor.
- Serve as a member of our Advisory Council or Board of Directors.
- Help out around the office as an Office Assistant.
- Serve as a member of our Resource Development committee to help us raise awareness and funds.

## **A1AA volunteers are making a significant impact on the quality of life of older adults in our community...**

- "I'm incredibly grateful for the Volunteer Driver Program. The drivers are punctual and helpful and provide much-needed companionship. My heartfelt thanks to all of you."
- "SAIL has done so much for us all. ... I broke my hip ... without having done SAIL for several years I don't think I would be walking today. Thank you for the program..."

## **Volunteering is also good for you!**

- Barbara Walser, an Ombudsman volunteer: "It makes me feel needed. Some just want to talk and don't have expectations or want anything done. Some have concerns and know I will act on them, as appropriate. Being part of a dedicated group supporting members of our community is a good thing!"
- Robert Ziemer, a volunteer driver since 2019: "I have spare time, appreciate a break from my daily routine to go for a drive, and it's a great opportunity to meet and become friends with a diverse group of interesting people."

With a new year comes new opportunities to make a difference locally. Please consider joining A1AA in doing just that. If you have time and want to make a difference, call **(707) 442-3763**.

Don't have time to commit? Consider making an online donation at <https://a1aa.org/giving/>, or drop by the office at 333 J Street, Eureka, Monday – Friday 9 am to 4 pm.

# How You Can Help A1AA Sustain Services Now and Into the Future

We are grateful for our supporters who have already chosen to include A1AA in their long-term giving plans. Some have planned a bequest through their Wills or Trusts, while others add A1AA to a beneficiary form for a retirement or savings account or a life insurance policy. Some have made a gift now with a transfer of stock. Others have made direct transfers of a Required Minimum Distribution (RWD) from their Individual Retirement Account (IRA) without the withdrawal being treated as taxable income. This is a Qualified Charitable Distribution (QCD).

Please talk to your tax advisor or attorney to find out what the best option might be for your situation. Let us know if you have named us in your will or trust, so we can thank you now. Don't have a will yet? You can find free estate planning tools at FreeWill.com. If you have any questions about how we would put your gift to work, feel free to call Maggie Kraft, Executive Director, at **707-442-3763, ext 201**.



We Appreciate our Donors! Many thanks to all of you who donated to our agency in 2025. Your donations will help fill the gaps in government funding. Please consider making a one time donation, or a monthly pledge, through our website [www.a1aa.org](http://www.a1aa.org). It's easy and it makes a BIG difference. Thank you!



## Let Your Voice Be Heard!

A1AA is seeking residents of Del Norte and Humboldt Counties who are 60 years and older and interested in serving on the **A1AA Advisory Council**. The Advisory Council advises the A1AA Board of Directors on planning and policy which further the agency's mission in developing coordinated community-based services for older adults residing in Humboldt and Del Norte Counties. Primary functions include:

1. Representing the interests of older adults living in the two-county area.
2. Developing the agency's Area Plan of proposed services funded by the Older Americans Act.
3. Conducting annual public hearings to receive input on proposed services.
4. Reviewing and commenting on policies, programs and actions which affect older adults.

Council Meetings are held on Zoom on a quarterly basis. There is currently one opening for a representative from Del Norte County and one opening for a representative from Humboldt County. **Contact Maren Rose at (707) 498-8461** for more information or an application. **To access the 2024-28 Area Plan: <https://a1aa.org/area-plan-and-updates/>**

# A Creative Take on Housing... and Aging in Place!

BY JULIE ANDRE, NORTHCOAST HOMESHARE & HOUSING COORDINATOR

Sometimes the best solutions are the ones we share - literally. Area 1 Agency on Aging's NORTHCOAST HOMESHARE program helps older adults remain living comfortably at home by connecting them with compatible housemates who can offer rent, help around the home, or a combination of both. Mutually beneficial relationships develop naturally in that scenario.

Homesharing is about more than housing: it's about connection. For home providers, it can mean peace of mind, extra income, and a helping hand while continuing to live independently. For home seekers, it creates an affordable housing option and the opportunity to build meaningful community relationships. Many participants report that the companionship is just as valuable as the financial support.

Even if homesharing isn't right for you, chances are you know someone—a neighbor, friend, family member, or client—who could benefit from learning about this option. A spare room can become an opportunity to support aging in place while strengthening our community.

Our program carefully screens all participants, facilitates thoughtful matches, and provides ongoing support to help promote a successful shared living experience for all involved. Please spread the word about our no-cost matching services!

Applications are accepted on an ongoing basis. There is no age requirement, credit check, or waiting list. **707-442-3763, x213** | [homeshare@a1aa.org](mailto:homeshare@a1aa.org) | [www.a1aa.org/homesharing](http://www.a1aa.org/homesharing)



# HOMESHARE



**INFO SESSION**

**707-442-3763**  
[homeshare@a1aa.org](mailto:homeshare@a1aa.org)

**WED. MARCH 4, 2025**  
**2:00-4:30PM**  
**Main Library, Downstairs Room**  
**1313 Third Street, Eureka**

**No need to sign up**

**A chance to discuss all things shared housing!**



# Understanding Medi-Cal Asset Limits in California: What You Need to Know for 2026

California's Medi-Cal program — the state's version of Medicaid — is undergoing a significant policy change that will affect how eligibility is determined for many older adults, people with disabilities, and others who rely on the program for health coverage. Starting January 1, 2026, Medi-Cal will once again consider a person's financial assets when deciding whether they qualify for certain types of coverage. This represents a major shift from recent years and has important implications for enrollees and applicants alike.

## What Are Asset Limits?

An asset limit is the maximum amount of countable assets someone can own and still be eligible for Medi-Cal under specific eligibility categories. Assets include things you own that have financial value — such as cash, savings accounts, investment accounts, second homes, and more. The value of these assets can affect whether someone qualifies for public benefits.

However, not all assets are counted. Exempt assets typically include:

- Your primary home (the place you live)
- One vehicle
- Household goods and personal items
- Certain retirement accounts or income streams under specific conditions

## What's Changing in 2026

Beginning on January 1, 2026, California will reinstate asset limits for certain Medi-Cal eligibility groups after a period in which asset limits were eliminated. These groups are typically those whose eligibility is based not just on income but also on age, disability status, or nursing home care needs.

## 2026 Medi-Cal Asset Limits

For most non-MAGI Medi-Cal programs (eligibility based on age, disability, or special status -not just income), the rules are:

- \$130,000 total countable assets for a single individual
- +\$65,000 for each additional eligible household member
- (up to a maximum of 10 people per household)

This means a couple, for example, would have an asset limit of \$195,000 before countable assets could jeopardize Medi-Cal eligibility.

Continued on next page...

Questions? Contact the Health Insurance Counseling and Advocacy Program (HICAP) at 707-444-3000 or 800-434-0222 to schedule an appointment with a Registered Counselor.



# Understanding Medi-Cal Asset Limits in California: What You Need to Know for 2026

## Who's Affected?

The reinstated asset test primarily affects Medi-Cal applicants and recipients in the following categories starting in 2026:

- Adults 65 and older
- People with disabilities
- Individuals living in or needing nursing home care
- Families whose income is too high to qualify under federal modified adjusted gross income (MAGI) rules
- Notably, MAGI-based Medi-Cal (the type used for most adults under age 65 and many families) does not include an asset test — federal law prohibits it. So, people who qualify under income-based MAGI eligibility generally won't have their assets counted for eligibility.

## What Counts as an Asset?

When assets are counted in eligibility determinations, the following are typically included:

- Bank accounts (checking, savings)
- Cash on hand
- Investment accounts (stocks, bonds, mutual funds)
- Second homes or rental properties
- Additional vehicles beyond the primary car

Exemptions that don't count usually include:

- The home you live in
- One vehicle used for transportation
- Household items and personal effects
- Some retirement funds if payments are already being received

## What This Means for Applicants and Recipients

If you're applying for or renewing Medi-Cal in 2026 and you fall into one of the affected categories, you will likely be asked to provide information about your assets as part of the eligibility process. If your countable assets exceed the applicable limit, you may become ineligible unless you reduce your assets or qualify for exemptions or special protections.

There are also spousal impoverishment protections that may allow higher asset allowances for couples when one spouse needs long-term care — these rules are complex and handled on a case-by-case basis.

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# Area 1 Agency on Aging Events

WE'LL SEE YOU THERE !

## **SAIL Classes**

### **(Staying Active and Independent for Life)**

Mondays, Wednesdays, Fridays

8:30 - 10:30 am Ferndale Community Center

10 - 11 am Zoom

Tuesdays & Thursdays

9 - 10 am McKinleyville Senior Center & Zoom

9:30 - 10:30 am Freshwater Grange

## **Bingocize**

Tuesdays & Thursdays

1:45 - 3:15 pm Del Norte Senior Center

## **Senior Planet - Using Your iPhone**

Mondays and Wednesdays

10:30 - 11:45 am until March 2<sup>nd</sup> A1AA

## **Tai Chi Classes (Class full)**

Tuesdays & Thursdays 1-2pm until March 5th

Del Norte Senior Center

## **Northcoast Homeshare Info Session**

Wednesday, March 4<sup>th</sup> 2:00-4:30 pm

Humboldt County Library

## **A1AA Advisory Council Meeting**

Monday, March 2<sup>nd</sup> 1:00 - 2:30pm

## **A1AA Board Meetings**

Tuesday January 20<sup>th</sup> 2 - 5 pm

Tuesday February 17<sup>th</sup> 2:30 - 4 pm

Tuesday March 17<sup>th</sup> 2:30 - 4 pm

## **A1AA Office Closures**

Thursday, January 1<sup>st</sup> - New Year's Day

Monday, January 19<sup>th</sup> - Martin Luther King Day

Monday, February 16<sup>th</sup> - President's Day

Tuesday, March 31<sup>st</sup> - Cesar Chavez Day

[Check our online events calendar here!](#)

**SUBSCRIBE**



333 J Street

Eureka CA 95501

(707) 442-3763 ~ (800) 408-4636

Monday-Friday 9 am - 4 pm

[www.a1aa.org](http://www.a1aa.org)



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