



Santa Cruz County Commission on Disabilities

701 Ocean Street, Room 510, Santa Cruz, CA 95060
P: (831) 454-2772 F: (831) 454-2411 TTY/TDD 711
commissions@santacruzcountyca.gov
www.scccod.net

Notice of Public Meeting and Agenda

DATE: Thursday, June 11, 2026
TIME: 12:30 PM to 2:00 PM
LOCATION: Santa Cruz County Building, Coastlines Conference Room
701 Ocean Street, Santa Cruz, CA 95060

****As a courtesy to those who are affected, kindly attend the meeting *scent-free* and *smoke-free*.****

AGENDA

1. Call to Order/Roll Call
2. Agenda Review
3. Approve *May 14, 2026 Minutes*
4. Public Comment: *Any person may address the Commission for a period not to exceed three minutes on any issue within the jurisdiction of the Commission.*
5. New/Continuing Business/Action Items:
 - 5.1. Presentation: Housing and the Disabilities Community - Robert Ratner (*Director of Housing for Health*)
 - 5.2. Consider Community Life Art Wall Exhibit Proposal – Commissioner Liddy Hayford
 - 5.3. Consider Medi-Cal Asset Limit Advocacy Letter
 - 5.4. CalABLE Savings Program Overview – Co-Chair Gutierrez-Baez
6. Commission Priority Reports
 - 6.1. Accessibility Awareness Report
 - 6.2. Accessible Recreation Report
 - 6.3. Affordable Accessible Housing Report
 - 6.4. Affordable Accessible Transportation Report
7. Ad Hoc Subcommittee Reports
 - 7.1. Legislative Priorities Ad Hoc Subcommittee Report
8. Correspondence
9. Staff Report
10. Announcements/Emerging Matters
11. Adjournment

Next Regular Meeting: Thursday, August 13, 2026, from 12:30 – 2:00 PM

The County of Santa Cruz does not discriminate on the basis of disability, and no person shall, by reason of a disability, be denied the benefits of its services, programs, or activities. If you have a disability and require assistance to participate, please contact 454-2772 or TDD/711 at least 72 hours in advance to make arrangements.



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Meeting Minutes

DATE: Thursday, May 14, 2026
TIME: 12:30 PM to 2:00 PM
LOCATION: Santa Cruz County Building, Fifth Floor – Coastlines Conference Room
701 Ocean Street, Santa Cruz, CA 95060
PRESENT: John Daugherty (1st District), Leigh Kearns (2nd District), Tymothie Hale (2nd District), Becky Taylor (3rd District), Richard Gubash (3rd District), Jessica Liddy Hayford (4th District), David Molina (5th District Co-Chair), Mitali Weiglein (5th District)
EXCUSED: Brenda Gutierrez Baeza (4th District Co-Chair)
ABSENT: None
STAFF: Kaite McGrew (Commissions Manager)
GUESTS: Bertha Paredez (IHSS Advisory Commission Staff Liaison) was present. No members of the public were present.

1. Call to Order/Roll Call

Meeting convened at 12:36PM.

Commission welcomed new 1st District Commissioner Leigh Kearns.

2. Agenda Review

3. Approve April 9, 2026 Minutes

Motion to approve minutes as written

Motion/Second: Daugherty/Hale

Ayes: Daugherty, Kearns, Hale, Taylor, Gubash, Liddy Hayford, Molina

Abstentions: Weiglein

Motion passed.

4. Public Comment

5. New/Continuing Business/Action Items:

5.1. CalABLE Savings Program Overview

In Gutierrez Baeza's absence, this item was pended to a future meeting.

Liddy-Hayford arrived.

5.2. Community Life Services & County Employment Partnership Update

Liddy Hayford provided an update on the partnership between Community Life Services (CLS) and the County. She met with staff from the County Executive Office and was informed that additional funding for support services is not currently available. However, CLS can offer paid internships funded through the Department of Developmental Services and they identified potential placements. CLS submitted five resumes from clients seeking full-time employment opportunities, including a paralegal student. The Commission will continue to monitor developments and receive updates as available.

5.3. Master Plan for Aging Local Playbook Workshop Report

Molina summarized his experience participating in a recent Master Plan for Aging Local Playbook Workshop. The workshop focused on affordable housing solutions for seniors. Commission will continue to monitor implementation efforts.

5.4. Consider IHSS Advisory Commission Joint Task Force Participation

Commission discussed the possibility of participating in the IHSS Advisory Commission's proposed Joint Task Force to collaborate on issues impacting the disabilities, seniors and IHSS program participant communities. No action will be taken until the IHSS Advisory Commission establishes a more specific scope.

6. Commission Priority Reports:

6.1. Accessibility Awareness Report

6.2. Accessible Recreation Report

Molina reported meeting with Parks staff regarding several recreation-related matters, including strategies to revitalize the swim program despite funding constraints and address ongoing staff turnover. Discussions also included the status of potential negotiations with Siltanen Pool to allow County Parks to offer low-stimulation swim hours for children with disabilities in the San Lorenzo Valley, though questions remain regarding appropriate lifeguard staffing. Additionally, they discussed opportunities to incorporate more disability-neutral and disability-positive programming into summer recreation offerings. Molina also reported being in communication with Supervisor Martinez regarding these issues.

6.3. Affordable Accessible Housing Report:

Staff reported that Housing for Health Director Robert Ratner is scheduled to speak at the June meeting on housing and the disabilities community.

6.4. Affordable Accessible Transportation Report:

Daugherty summarized Paracruz eligibility renewal challenges including no "trip-by-trip" eligibility screening. METRO has indefinitely postponed presentations to both the Commission on Disabilities and the Seniors Commission. Daugherty will contact METRO's disability outreach coordinator to request a walkthrough of their accessibility training process.

Gubash left.

7. Ad Hoc Legislative Priorities Subcommittee Report: No Report

8. Correspondence: None

9. Staff Report: None

10. Announcements/Emerging Matters

Kearns shared her background as a former intellectual disabilities case worker and her interest in safety, accessibility, and recreation. Taylor announced a donation opportunity for an almost-new motorized wheelchair, noted an upcoming voter education meeting hosted by Supervisor Martinez, and reported that the Treasure Cove grand opening has been rescheduled. Commissioners will consider art wall exhibit proposals at the June meeting.

11. Adjournment

Meeting adjourned at 1:42 PM.

Respectfully submitted by:

Kaite McGrew, *Commissions Manager*

RR1

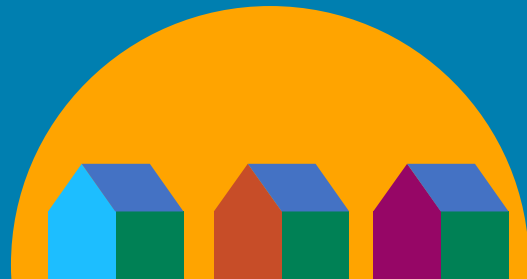


HOUSING FOR A HEALTHY SANTA CRUZ

Strong collaborative action to ensure all residents within the County have stable, safe, and healthy places to live.

Housing and Disabilities

Housing for Health Partnership (CoC)
Commission on Disabilities
June 11, 2026



1

How Change Will Happen

1

Build a Coalition

Develop a strong and informed action-oriented partnership with leaders and key community partners.

2

Prevent Homelessness

Use targeted prevention and early intervention housing problem solving to help people and families keep or return to housing as quickly as possible.

3

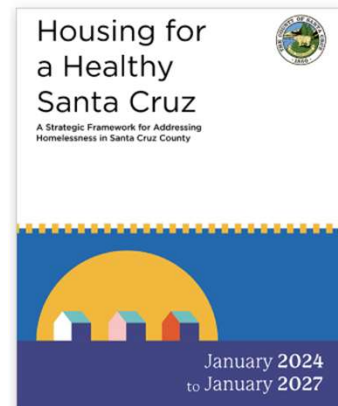
Increase Connections

Expand and improve "front door" programs and services including outreach, temporary housing, and supportive services.

4

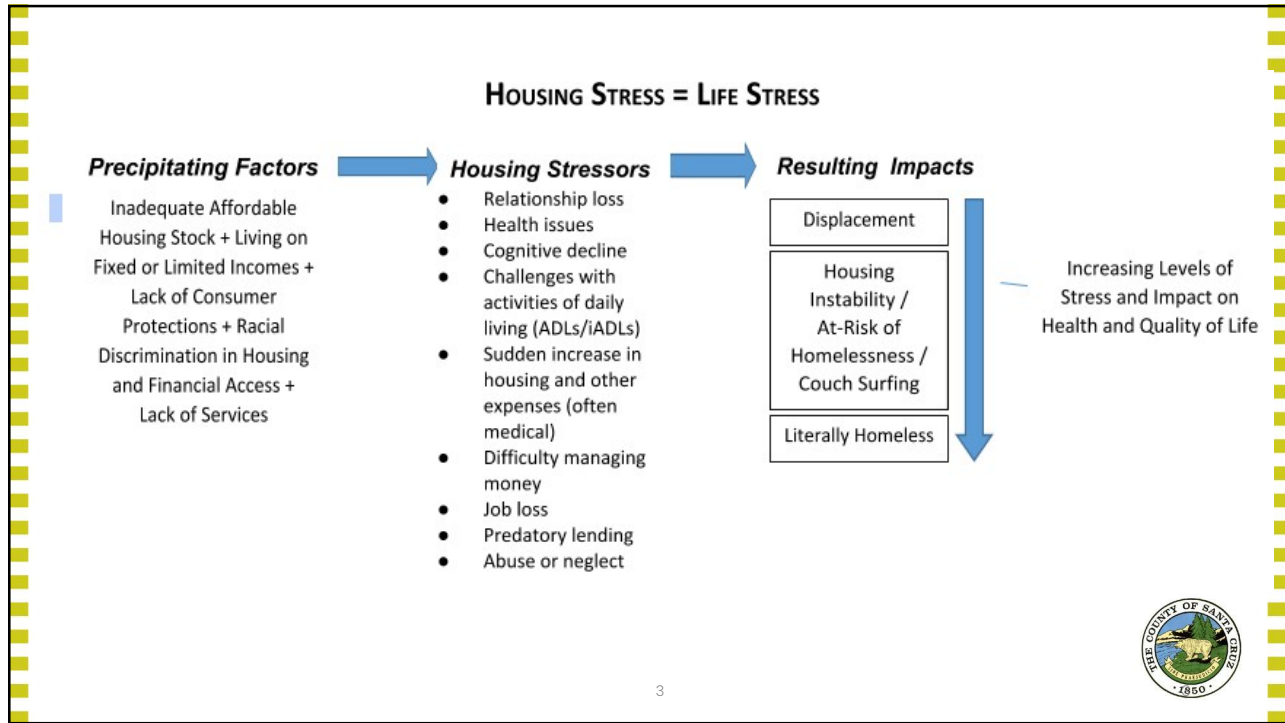
Increase Housing Affordability

Increase permanent housing and income growth resources and opportunities to become housed.



2

2



3

Housing Challenges for People with Disabilities

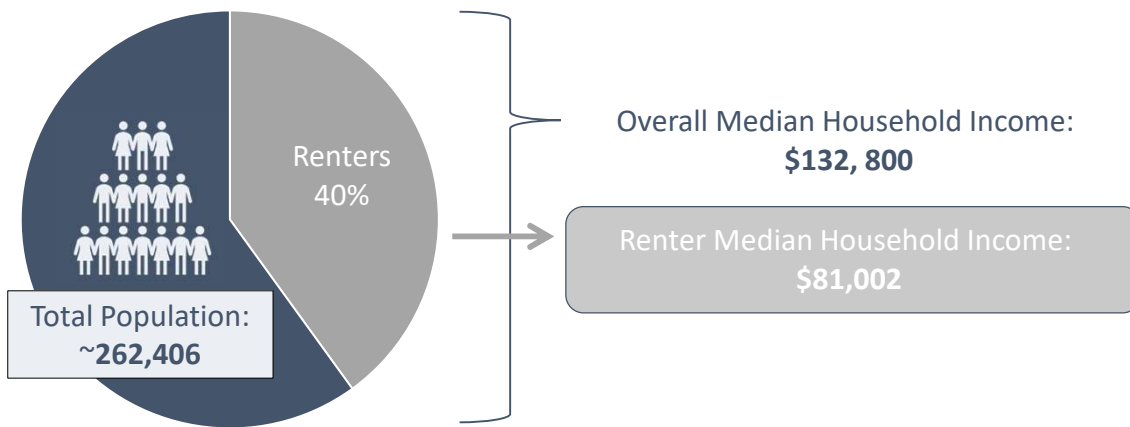
- **Economics**
- **Accessibility/Modifications**
- **Housing Maintenance**
- **ADLs/iADLs (health)**
- **Caregiver and Healthcare Access**
- **Isolation**
- **Stigma/Discrimination**



4

4

Overall County Landscape



5

Housing Affordability for Renters



Renter Median Household Income: \$81,002

2.1x Fair Market Rate (FMR) for a 1-bedroom unit in Santa Cruz County

The median renter household in Santa Cruz County would spend ~48% of their income on rent alone for a 1-bedroom unit, not inclusive of other housing costs such as utilities.

HUD considers spending 50% or more of gross household income on housing costs (including utilities) **severely cost burdened**.

6

Housing Costs for Social Security Income Recipients



The average rent for a 1-bedroom unit in Santa Cruz County is **over 5x** the average amount received in monthly SSI payments (\$1,207).



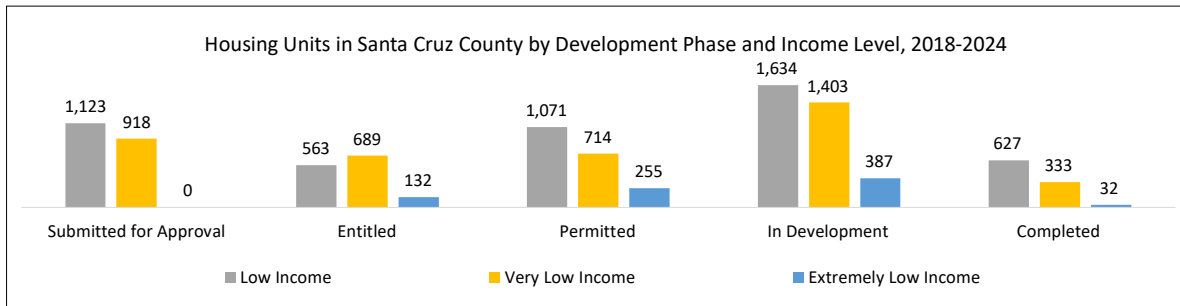
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Affordable Housing Creation



~**16,000** households in Santa Cruz County (16%) are *extremely low income*.

Only 32 (1%) of housing units completed between 2018 and 2024 in the Santa Cruz County were for *extremely low-income* households.



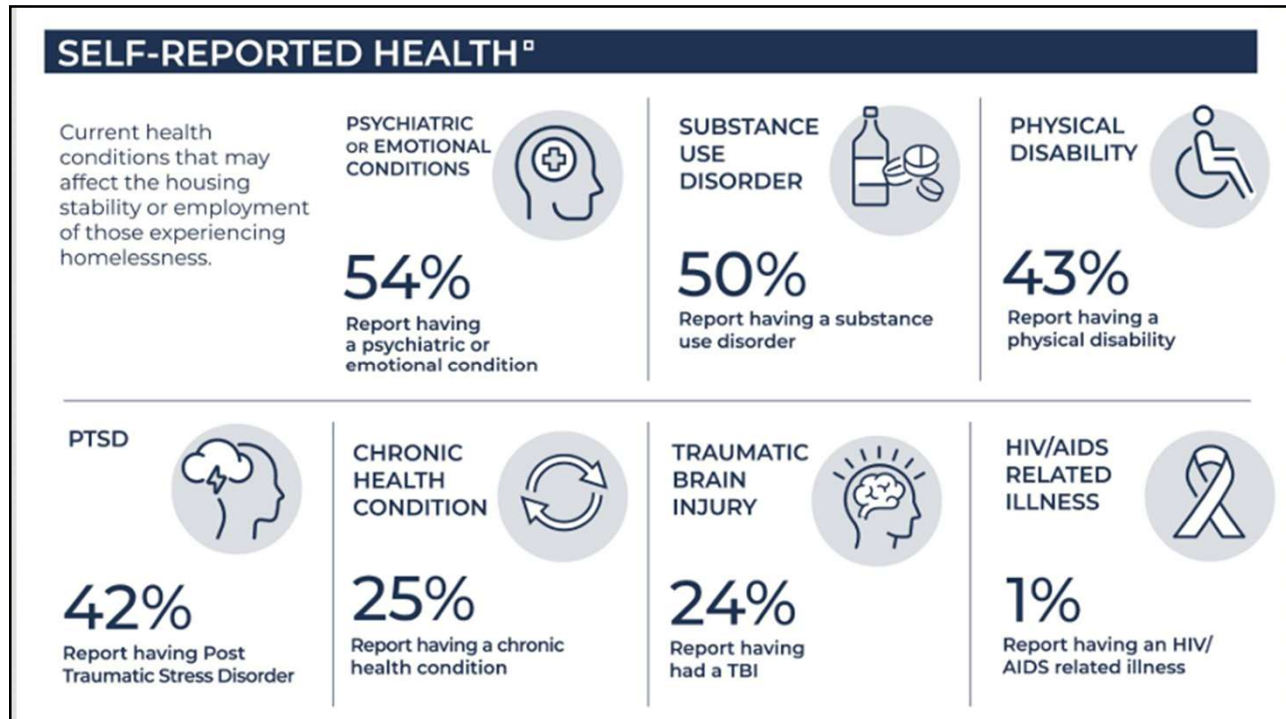
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Figure 6: Percent of Unhoused People with Disabilities in HMIS by Year

	2017	2018	2019	2020	2021	2022	2023	2024
Alameda	56%	58%	59%	57%	60%	64%	69%	70%
Contra Costa	50%	56%	52%	60%	67%	68%	67%	63%
Marin	58%	64%	58%	58%	54%	60%	57%	55%
Monterey	36%	44%	44%	48%	50%	51%	50%	47%
Napa	64%	71%	76%	46%	65%	66%	70%	68%
San Francisco	31%	43%	51%	56%	59%	63%	62%	61%
San Mateo	35%	43%	44%	48%	53%	50%	46%	49%
Santa Clara	47%	50%	51%	52%	51%	53%	53%	53%
Santa Cruz	51%	52%	53%	48%	53%	53%	52%	58%
Solano	47%	50%	54%	58%	59%	66%	70%	73%
Sonoma	57%	59%	56%	57%	61%	63%	60%	60%

Data from [Homelessness \[Data set\] by California Interagency Council on Homelessness, November 2025](#). The percentages in this Figure were obtained by dividing the counts of people with disabilities presented in Figure 5 by the total number of people in HMIS presented in Figure 3.

9



10



Examples of Potential Action Areas

- Expand range of affordable housing options and models
- Community-wide accessible unit mapping and marketing
- Site-based in-home supportive services partnerships
- Public benefits advocacy
- Housing as part of health assessment
- More integrated health services
- Universal design parameters



Community Wall Display Proposal

Accessibility Awareness Month – July 2026

Submitted by: Community Life Services

Project Title: Celebrating Accessibility, Inclusion, and Creative Expression

Proposal Summary

Community Life Services proposes to create a community art display for the County Building Community Wall in recognition of Accessibility Awareness Month during July. The exhibit will celebrate accessibility, inclusion, self-expression, and the talents of individuals with intellectual and developmental disabilities who participate in our programs. Through artwork created by the people we support, the display will highlight the importance of ensuring that all individuals have opportunities to contribute, create, and participate fully in community life.

If there is interest from clients' families and the broader community, Community Life Services and the Santa Cruz County Commission on Disabilities may coordinate an opening-day reception for the community display. This event would provide an opportunity for participating artists, families, community members, and supporters to come together to celebrate the artwork, promote inclusion, and recognize the contributions and creative expression of individuals with disabilities.

The proposed exhibit will include:

- Original artwork created by individuals supported by Community Life Services
- A disability rights and ADA historical timeline
- Educational materials promoting accessibility and inclusion
- Information about Community Life Services programs and services
- Uniform artist recognition cards accompanying each artwork piece to acknowledge participating artists and create a cohesive presentation

No client photographs will be used in the display.

Through this exhibit, Community Life Services hopes to:

- Increase public awareness of accessibility and disability rights
- Celebrate the creativity, talents, and contributions of people with disabilities
- Promote inclusion and community participation
- Educate visitors about the history and ongoing importance of disability advocacy
- Highlight resources and opportunities available to individuals with disabilities and their families in Santa Cruz County



Santa Cruz County Seniors Commission

701 Ocean Street, Room 510, Santa Cruz, CA 95060

P: (831) 454-2772 F: (831) 454-2411 TTY/TDD 711

commissions@santacruzcountyca.gov

www.sccseniors.org

June 11, 2026

Santa Cruz County Board of Supervisors

701 Ocean Street Room 505

Santa Cruz, CA 95060

Re: Opposition to Proposed Dramatic Reduction in Medi-Cal Asset Limits for People with Disabilities and Older Adults

Dear Chair Martinez and Members of the Board:

On behalf of the Santa Cruz County Commission on Disabilities, we respectfully request that the Board of Supervisors advocate with the Governor and the County's state legislative delegation to oppose proposals that would reinstate a severely restrictive Medi-Cal asset limit for older adults and people with disabilities.

California recently eliminated the Medi-Cal asset test and then reinstated it at a significantly higher threshold—up to approximately \$130,000 in countable assets for a single individual under current policy. Current state budget proposals would dramatically reduce this limit to the federal Supplemental Security Income (SSI) standard of \$2,000 for an individual and \$3,000 for a couple. This represents a precipitous and destabilizing reduction in allowable savings.

The Commission on Disabilities is deeply concerned about the impact this change would have not only on people with disabilities, but also on older adults who rely on Medi-Cal under Non-MAGI eligibility rules. Both populations depend on the ability to retain modest savings for emergencies, housing stability, transportation, caregiving needs, and out-of-pocket medical expenses. Reducing the asset threshold from approximately \$130,000 to \$2,000 would effectively require individuals to remain at or near poverty-level savings in order to maintain access to essential health care coverage.

In a county with an extremely high cost of living, even modest savings are critical to maintaining independence and avoiding crisis situations. Policies that penalize saving undermine financial stability and run counter to the goal of supporting aging with dignity in the community.

The Commission on Disabilities respectfully requests that the Board communicate to state leadership that Santa Cruz County opposes this dramatic reduction in Medi-Cal asset limits and

supports maintaining eligibility rules that allow older adults and people with disabilities to retain reasonable savings while accessing essential health care services.

Thank you for your consideration and continued commitment to the well-being of people with disabilities and older adults in Santa Cruz County.

Thank you for your leadership and consideration.

Respectfully,

Brenda Gutierrez Baeza
Commission on Disabilities Co-Chair

David Molina
Commission on Disabilities Co-Chair

cc: Santa Cruz County Seniors Commission
Santa Cruz County IHSS Advisory Commission

DEPARTMENT OF HEALTH CARE SERVICES PROPOSED TRAILER BILL LEGISLATION

Reinstate Medi-Cal Asset Limit FACT SHEET

Issue Title: Reinstatement of the Medi-Cal Asset Limit. The Department of Health Care Services (DHCS) proposes, effective no sooner than January 1, 2027, to reinstitute the Medi-Cal Asset Limit to federal resource levels, when determining Medi-Cal eligibility for applicants or members whose eligibility is not based on modified adjusted gross income (MAGI) financial methods.

Background: The Medi-Cal program's asset limits have historically aligned with those of the federal Supplemental Security Income (SSI) program. However, as part of the Budget Act of 2021, the health omnibus trailer bill, Assembly Bill (AB) 133 (Chapter 143, Statutes of 2021), modified these limits through a two-phased approach: Phase I increased the asset limits, and Phase II eliminated them entirely.

To implement these changes, DHCS sought federal approval to disregard up to \$130,000 in nonexempt property for a single-member household, and an additional \$65,000 for each additional household member, up to a maximum of ten members, effective July 1, 2022. Beginning January 1, 2024, all assets were fully disregarded in determining Medi-Cal eligibility.

As part of the Budget Act of 2025, the health omnibus trailer bill, AB 116 (Chapter 21, Statutes of 2025), reinstated Medi-Cal Asset Limit to consider resources beginning January 1, 2026, at the 2022 Phase I increased level, when determining Medi-Cal eligibility for applicants or members whose eligibility is not based on MAGI financial methods.

Justification for the Change: DHCS proposes, effective no sooner than January 1, 2027, to align the Medi-Cal Asset Limit to the federal SSI program, when determining Medi-Cal eligibility for applicants or members whose eligibility is not based on MAGI financial methods. The proposal is needed to address the state's budget deficit.

DHCS will seek federal approval to implement updated asset limits for applicants or beneficiaries whose eligibility is not determined using the MAGI-based financial methods no sooner than January 1, 2027.

Specifically, this proposal would:

- Make the existing section of law which partially restores the Asset Test, enacted in the Budget Act of 2025, inoperative on January 1, 2027, and sunset the section on January 1, 2028 (Welfare & Institutions Code (WIC) Section 14005.62).
- Recast the section of law to fully restore the Asset Test, which would:
 - Require DHCS to seek federal approval to restore alignment with federal resource limits, as specified (proposed WIC Section 14005.62(a)(1)).
 - Make implementation contingent upon the DHCS Director notifying the Department of Finance that systems have been programmed according to the new resource limits, no sooner than January 1, 2027 (proposed WIC Section 14005.62(a)(2)).
 - Apply the new resource limits beginning with the beneficiary's first annual redetermination, after the section becomes operative (proposed WIC Section 14005.62(b)).
 - Make this section of law operative on January 1, 2027 (proposed WIC Section 14005.62(f)).
- Repeal the former section of law that eliminates the Asset Test, enacted in the Budget Act of 2021, on July 1, 2026, rather than January 1, 2027 (WIC Section 14005.11, as amended by Section 53 of Chapter 21 of the Statutes of 2025).
- Amend the existing section of law that implemented the partial restoration of the Asset Test, enacted in the Budget Act of 2025, to make it inoperative on January 1, 2027, and to repeal the section effective January 1, 2028 (WIC Section 14005.11, as amended by Section 52 of Chapter 21 of the Statutes of 2025).
- Recast the section of the law to fully restore the Asset Test which would:
 - Restore alignment with federal SSI resource limits, as specified (proposed WIC Section 14005.11(a)).
 - Apply the new resource limits beginning with the beneficiary's first annual redetermination, after the section becomes operative (proposed WIC Section 14005.11(b)).
 - Make this section operative on January 1, 2027 (proposed WIC Section 14005.11(i)).

Summary of Arguments in support:

- The proposal will help to address California's budget deficit and achieve a balanced budget.

BCP or Estimate Issue # and Title: 4260-338-ECP-2026-MR, Reinstate Medi-Cal Asset Limit Test

CalABLE supports Financial Security and Independence for People with Disabilities



What is CalABLE?

CalABLE is California's tax-advantaged savings and investment plan for people with disabilities. CalABLE allows beneficiaries to save up to \$20,000 a year in eight professionally managed portfolios, and investment earnings spent on qualified expenses are tax free. Additionally, beneficiaries who receive Supplemental Security Income (SSI) can save up to \$100,000 while maintaining SSI benefits. Accounts can be opened and managed by the person with the disability or by their representative. With a CalABLE account, you can save for the future and prepare for a lifetime of financial independence.



CalABLE lets anyone contribute

Account owners can create a gifting page so family and friends can contribute easily online.



CalABLE empowers

Individuals with disabilities and their loved ones can plan, save, invest, and spend with confidence. The ABLÉ Visa® Prepaid Card allows account holders to spend funds anywhere Visa is accepted, as well as manage expenses, and set allowances.



CalABLE is flexible

Funds can be accessed at any time, and can be used for healthcare, education, housing, travel, technology, and other qualified expenses.



CalABLE protects SSI

SSI recipients can typically save only \$2,000 without affecting benefits. However, federal law allows SSI recipients to save up to \$100,000 in CalABLE accounts while maintaining eligibility.

Who is eligible for CalABLE?

Eligible individuals:

- Have a blindness or disability that began prior to age 46 (but the account can be opened at any age)
- Have a social security number or tax identification number (US citizenship is not a requirement)
- Have a US permanent address that is not a PO box

How eligibility is determined:

- The beneficiary is eligible for SSI (Supplemental Security Income) or SSDI (Social Security Disability Insurance) based on blindness or disability

OR

- The beneficiary has a disability included in the Social Security Administration's Listing of Impairments or list of Compassionate Allowances Conditions

Account holders can open an account on their own if they have legal capacity, or someone can open one for them as an Authorized Legal Representative (ALR). For more information about ALRs, please visit our ALR page at CalABLE.ca.gov/alr-info.

How much does it cost to open an account?

There is no fee to open an account – accounts can be opened with an initial contribution of at least \$25.

How can I learn more about CalABLE?

More information about CalABLE can be found at CalABLE.ca.gov, including information about fees and expenses. Please note that the CalABLE website and program disclosure statement are currently available only in English and in Spanish, and the online account portal is available only in English.

CalABLE can help you plan for tomorrow with flexibility today!



California Achieving a Better Life Experience (CalABLE) is a savings and investment plan offered by the state of California to individuals who developed a disability by age 46. **For the tax year 2026** eligible individuals, family, friends, and employers can contribute up to \$20,000 per year, and up to \$100,000 total, without affecting eligibility for public disability benefits. CalABLE account owners who work may contribute even more to their accounts. Best of all, earnings on qualified withdrawals are federal and California state tax-free when used for qualified expenses.

Maximizing your CalABLE Account

Contribute

- Link a bank account and set up recurring contributions
- Mail a check
- Direct deposit social security benefits or payroll checks
- Rollover a 529 college savings plan

E-Gifting

- Set up a gifting page, and anyone who has the link can contribute towards your goal
- Third party contributions are not considered income
- Promote your gifting page on social media

ABLE to Work

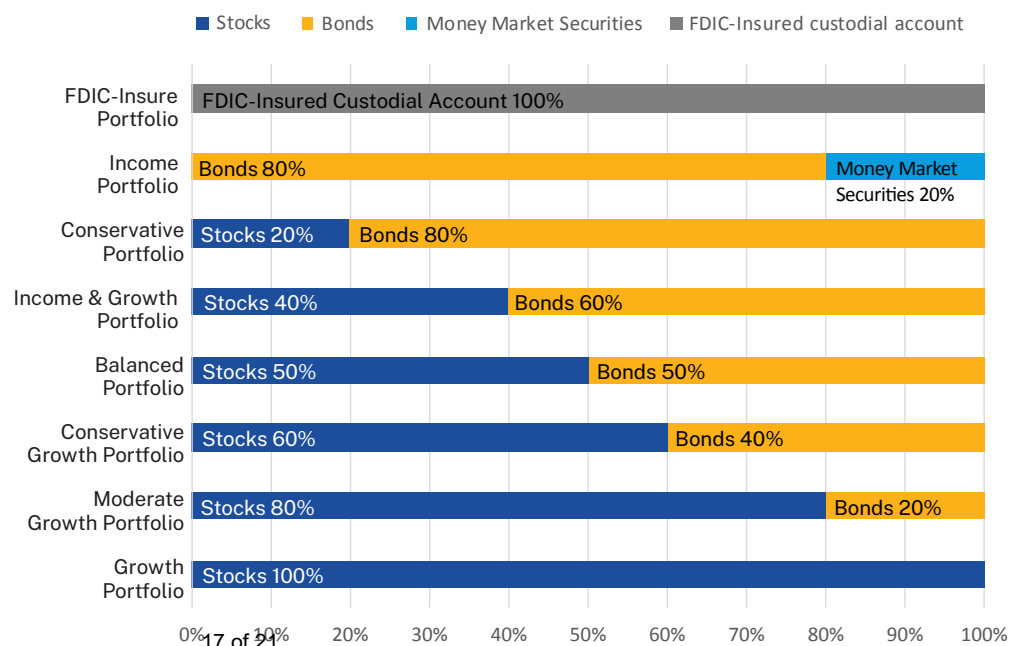
- Contribute above the \$20,000 annual contribution limit, if you or your employer are not contributing to a retirement plan that calendar year
- Contribute up to an additional \$15,650 from your annual salary

Prepaid Card

- Load funds onto your prepaid debit card
- Pay for qualified disability expenses everywhere Visa debit cards are accepted
- Easily track your expenses
- No monthly fees

Saving and Investing with CalABLE

CalABLE has eight saving and investment portfolios that are weighted by risk. Account holders can choose one or a combination of the eight options and change allocations twice per year.



Top Benefits of CalABLE

- Save without risk of benefits suspension due to excess resources
- Invest with CalABLE in professionally managed investment portfolios and have the opportunity to grow your money tax free
- Spend your money at any time on qualified disability expenses without taxes or penalties



Qualified Disability Expenses Include:

- Education
- Health, Prevention, & Wellness
- Transportation
- Housing
- Assistive Technology
- And much more!
- Employment Support

CalABLE in Action

“[For my birthday] I asked folks...this is my ABLE account, you can make a donation. And I ended up getting enough money to put down a downpayment for a two-bedroom, two-bathroom mobile home.”



Hector Ramirez
CalABLE Ambassador

Here's What You'll Need To Open a CalABLE Account

- Social Security Number (SSN), date of birth and verifiable address for beneficiary and authorized legal representative
- Bank account information
- \$25 minimum initial deposit

CalABLE
Disclosure

Open an
account in
15 minutes!

Neither Vestwell nor CalABLE Board are investment or tax advisors and do not provide tax, legal, financial, or other investment advice. You should consult appropriate professional advice or consultation if you have questions related to taxes or investments. Consider the investment objectives, risks, charges and expenses before investing in the CalABLE program.



For more info:
Visit **calable.ca.gov**
or call **833-CAL-ABLE**



Give your child a brighter financial future with **CaABLE**



CaABLE is a tax-advantaged savings and investment tool for people with disabilities. With a CaABLE account, you can save for the future and prepare your child for a lifetime of financial independence.

CaABLE empowers parents to plan, save, invest, and spend to help their children thrive. Anyone with a disability that starts before the age of 46 is already eligible for CaABLE, even if they do not receive public benefits. Funds can be accessed at any age, anytime. As long as savings are used for eligible expenses like education, healthcare, housing, recreation, or other things to improve your child's quality of life, the earnings are free from state or federal taxes! When your child becomes an adult, they can continue to use CaABLE and **save up to \$100,000 without risking SSI and other important benefits.**

Your child and your savings should grow together, and CaABLE can help. Build for tomorrow, today. Open a CaABLE account and set your child up for financial success.

Parent to Parent



Thomas Martin
Executive Director, CaABLE

Hi, I'm Thomas Martin, and I'm the Executive Director of CaABLE. I have autism, and I am the parent of two children with autism. As a CaABLE account holder, I understand the importance of this program for individuals with disabilities.

When my sons enter adulthood, I want them to have the tools they'll need to maximize their independence and self-advocacy. With CaABLE accounts, I can save for their future while providing them a resource they can use throughout their lives. They can use the money for college, an apartment, transportation, food, and many other expenses, big or small.

Best of all, I can save for them without impacting benefits they will receive when they become adults.

CaABLE accounts are critical tools for helping children transition to adulthood, and for allowing adults to thrive. It only takes minutes to set up an account and you can start saving right away. I hope you join me and the thousands of other parents saving for their children by creating a CaABLE account today.

Why open a **CaABLE** account?

- **Afford the things your child needs and dreams of**, such as education, transportation, assistive technology, vacations, and more!
- **Save and invest tax-free** using an investment portfolio that meets your needs.
- **Contribute and withdraw money easily at any age.** You can even use the funds before your child turns 18.
- **Support your child's transition to adulthood.** Adults receiving public benefits like SSI are normally limited to having as little as \$2,000 at a time, but with CaABLE, they can save up to \$100,000!
- **Share a custom gifting page** with friends and family so anyone can contribute!

CalABLE is a lifelong partner in your child's financial wellbeing.
No matter how old your child is, it's important to activate their account today!

Childhood

- Your child is diagnosed with a disability.
- You open a CalABLE account for your child.
- During their school years, accounts can accrue money - through regular contributions, e-gifting on birthdays and holidays, summer jobs, and more.
- You don't have to wait to spend money on your child until they reach a certain age. You can save for the future, while also paying for their current needs.



Transition to adulthood and **financial independence**

- Your child can manage their own account or someone can help manage it for them - whatever is best to meet their needs.
- As your child grows older, you can get them a separate ABLÉ Visa® Prepaid Card to help them learn to manage their expenses.
- You can rollover a 529 college savings account into CalABLE.
- Your child can use their account to help pay for college or training, a first car or home, rent, adaptive technology, hobbies, recreation, their own business, and more.



Adulthood

- Your child will never have to worry about the \$2,000 limit for SSI eligibility - they can have up to \$100,000 without risking benefits, or up to \$529,000 if they do not receive public benefits.
- They can have their paychecks deposited directly into their CalABLE account, and can access their money easily by using our ABLÉ Visa® Prepaid Card.
- They can continue to receive contributions to their account from friends and family throughout their lives.



Help your child join the thousands of people with CalABLE accounts who can save more than the standard \$2,000 limit for SSI and other public benefits.



Learn more about **CalABLE**:

Visit **calable.ca.gov**

or call **833-CAL-ABLE** (833-225-2253) 20 of 21

Neither Vestwell nor CalABLE Board are investment or tax advisors and do not provide tax, legal, financial, or other investment advice. You should consult appropriate professional advice or consultation if you have questions related to taxes or investments. Consider the investment objectives, risks, charges and expenses before investing in the CalABLE program.



Santa Cruz County Commission on Disabilities

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commissions@santacruzcountyca.gov

www.scccod.net

Scheduled Meetings

Unless otherwise specified below, regularly scheduled Commission on Disability meetings are generally held as follows:

DAY: Second (2nd) Thursday*
MONTH: Every month except July and December
TIME: 12:30 PM – 2:00 PM
LOCATION: Santa Cruz County Building, Fifth Floor – Board Chambers or Redwood Room*
701 Ocean Street, Santa Cruz, CA 95060

***Meetings will be held in either of these rooms unless noted otherwise below**

Changes to the schedule, including special meetings, changes of location, or meeting cancellations, will be listed on the website at www.scccod.net as soon as information becomes available.

2026 MEETING DATES		
DATE	TIME	LOCATION
January 8, 2026	12:30 – 2:00 PM	Coastlines Room
February 12, 2026	12:30 – 2:00 PM	Coastlines Room
March 12, 2026	12:30 – 2:00 PM	Coastlines Room
April 9, 2026	12:30 – 2:00 PM	Coastlines Room
May 14, 2026	12:30 – 2:00 PM	Coastlines Room
June 11, 2026	12:30 – 2:00 PM	Coastlines Room
August 13, 2026	12:30 – 2:00 PM	Coastlines Room
September 10, 2026	12:30 – 2:00 PM	Coastlines Room
October 8, 2026	12:30 – 2:00 PM	Coastlines Room
November 12, 2026	12:30 – 2:00 PM	Coastlines Room

Public Participation

- Please check the meeting agenda to learn details about how to participate in the commission meeting.
- If you need special accommodations, please call 454-2935 or TDD: 711 (California Relay Service) at least 48 hours before the meeting.