

Tuolumne County Commission on Aging

Agenda for Meeting on Monday, June 14, 2021, 1:30 pm

Join by Computer: <https://us02web.zoom.us/j/81099996494>

Join by Phone: +1 (669) 900-6833

Meeting ID: 810 9999 6494

1. **Call to Order.**
2. **Introductions.**
3. **Public Comment:** Non-Commissioners are welcome to speak about senior-related issues NOT listed on this agenda (2 minutes maximum per speaker) – no discussion, please.
4. **Minutes:** Approval of Minutes of the May 10, 2021 meeting.
5. **Chair's Report:** Rex Whisnand
6. **Treasurer's Report:** Cathie Peacock
7. **Corresponding Secretary's Report:** Kristi Conforti
8. **County Report:** Supervisor David Goldemberg, District 1/Jason Terry, CAO's Office
9. **Committee Reports on 2021 Goals:**

Transportation Committee:

1. Report unmet needs in Senior Transportation to SSTAC (Social Services Transportation Advisory Council) and County.
2. Review a program of driver assistance to Seniors utilizing taxi and public transportation services.

Community Relations Committee:

3. Continue to review viability of Senior Volunteer Event.
4. Continue to review viability of Centenarian Luncheon.
5. Have a Commissioner attend BOS (Board of Supervisors) meetings as needed and speak on Senior topics during Public Comment or on Agenda.
6. Attend Senior community meetings & events and publicize COA (Commission on Aging). Report back to COA as part of regular Agenda item.

7. Investigate establishment of County-wide network to provide services to seniors via phone, online, newspapers, etc.

Legislative Committee:

8. Continue to monitor State and Federal Legislation as it impacts Seniors, and report to BOS as needed.
9. Report periodically on the status of Senior Legislature proposals, and highlight items which will directly impact the County.
10. Study California Master Plan for Aging and make recommendations to BOS and other agencies.

Governance Committee:

11. Continue to recruit new members to fill openings and maintain a “bench strength”.
12. Develop an ongoing succession process for the COA.
13. Review COA ByLaws and present recommended changes to COA.

Education Committee:

14. Review information from applicable organizations and agencies on Senior homelessness, and report concerns to BOS.
15. Investigate impact of Homeowners Insurance situation on Senior homeowners and renters.
16. Review current County plans for emergency evacuation of Seniors and make recommendations as appropriate.
17. Develop list of relevant speakers for March – November meetings, to include all Supervisors.
18. Monitor and report on Covid-19 vaccination situation in County as it applies to Seniors.

Senior Expo Task Force:

19. Investigate putting on 10th Senior Expo later in year.

10. Guest Speaker: Supervisor Jaron Brandon, District 5.

11. Unfinished Business:

Current Status of Commission membership.

Meeting Attendance.

12. New Business:

In-Person Meetings – when and where.
Groveland Meeting – September.
Nominating Committee formation.

13. Public Comment.

14. Adjournment.

**Next COA Meeting:
July 12, 2021, 1:30 PM
Location: By Zoom**

**COA Executive Committee Meeting:
TUESDAY, July 6, 2021, 2:00 PM
Location: By Zoom**

In accordance with Government Section 54954.3(a), the public may comment on any item on the agenda. In accordance with the Americans with Disabilities Act, if you need special assistance (i.e. auxiliary aids or services) in order to participate in this public meeting, please contact the Commission on Aging Chair, Rex Whisnand (209) 743-3787. Notification 48 hours prior to the start of the meeting will enable staff to make reasonable accommodations to ensure accessibility to this public meeting. Agenda packet materials are available for public inspection at the office of the Tuolumne County Administrator, 2 S. Green St., Sonora CA 95370.

As Disasters Worsen, California Looks at Curbing Construction in Risky Areas

The state's insurance regulator endorsed proposals that could reshape the real estate market, the latest sign of climate shocks hitting the economy.

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By [Christopher Flavelle](#)

June 4, 2021

At the start of wildfire season, California's insurance regulator has backed [sweeping changes](#) to discourage home building in fire-prone areas, including looking at cutting off new construction in those regions from what is often their only source of insurance — the state's high-risk pool.

The proposals, many of which would require approval by the State Legislature, could remake the real estate market in parts of California and are the latest sign of how climate change is beginning to wreak havoc with parts of the American economy.

On Friday, the insurance commissioner, Ricardo Lara, endorsed proposals that include halting state funding for infrastructure in certain areas prone to fire, leaving vacant lots undeveloped and the expansion of more stringent building codes.

“These ideas are going to be challenging,” Mr. Lara said at the beginning of a meeting of the Climate Insurance Working Group, which he established and which recommended the changes. “We are really going into uncharted territory.”

Climate Fwd: A new administration, an ongoing climate emergency — and a ton of news. Our newsletter will help you stay on top of it.

The building industry quickly pushed back against the recommendations. Dan Dunmoyer, president of the California Building Industry Association, said it wasn't necessary to limit development because building standards are already strong enough to protect homes in high-risk areas.

“If you build to the minimum code requirements, you are building a fire-safe home,” Mr. Dunmoyer said. He added that if the state wanted to keep insurance available in those areas, it should allow insurers to raise their rates.

The new proposals mark the latest chapter in California's struggle to cope with years of record-breaking wildfires starting in 2017. Those fires led to insurance claims from homeowners that were unmatched in number and size, which in turn caused huge losses for insurers, wiping out decades' worth of profits.

In response, insurers have begun [pulling out of fire-prone areas](#), threatening people's ability to buy and sell homes, which depends on access to affordable insurance. That's because banks generally require insurance as a condition of issuing a mortgage.

The state has taken a series of increasingly aggressive [steps](#), including [temporarily banning companies](#) from dropping some customers after wildfires. But those steps were meant to be a stopgap as state officials searched for more lasting changes that would allow the insurance industry to keep doing business in high-hazard areas.

California's experience could become a model for the rest of the United States, which has staggered through a series of devastating [wildfires](#), hurricanes, floods and other disasters.

In addition to the human toll, those disasters have put growing pressure on the financial sector, prompting large investors to warn of a "[systemic threat](#)" to the economy. President Biden last month told federal officials to [prepare for financial shocks](#) from climate change, including disruption in the insurance market.

The proposals endorsed by Mr. Lara offer a window into the scale of changes that may be necessary to prepare for those shocks.

The recommendations include changes to the insurance industry itself, such as making it easier for insurance companies to charge higher premiums based on the losses they expect to suffer from future disasters. Currently, they can only seek higher rate requests based on past losses.

But other proposed changes reflect the growing consensus among experts that accelerating climate risk is fast becoming uninsurable — and if governments want insurance to remain affordable, it will mean finding new ways to limit people's exposure to that risk.

In California, like most other states, local officials have significant control over where homes are built. Those officials face [powerful incentives](#) to permit the construction in fire-prone areas: New houses mean more jobs and more residences, which translate into more tax revenue.

But expanding development into fire-prone areas also carries costs, such as the need to fight wildfires, evacuate people and repair damage afterward. A significant share of those costs are borne by the state and by insurance companies, who have little influence over the decision to build there in the first place.

The recommendations call on the state to put pressure on local officials to be more selective about where new homes can be built, even if that means cutting off state support. The state should determine the areas where climate risk "is too high for state dollars to be used to support new development and infrastructure," according to the working group.

If local officials still want to build in high-risk areas, the recommendations call for an expansion of tough building standards. California already has one of the most exacting building codes for areas exposed to wildfires, but those codes only apply to the most dangerous areas.

And if local officials insist on building in places exposed to wildfires, the recommendations call for preventing those homes from getting insurance through the state's FAIR Plan. That state-mandated plan is California's insurer of last resort; it offers coverage to homeowners who have been denied traditional coverage. Without access to the FAIR Plan, homeowners would run the risk of having no insurance at all.

"When insurance availability is guaranteed to all new developments, then homes may be built in areas where no private insurer may be willing to write insurance," the report says.

The Personal Insurance Federation of California, which represents the industry and was represented on the working group, said it supported the recommendations.

State Senator Bill Dodd, a Democrat whose district includes Napa, Sonoma and other areas hit hard by recent wildfires, said he was open to many of the recommendations, including stopping access to the FAIR Plan for new homes in high-risk areas, halting infrastructure spending and expanding building codes. "We've got to rethink how we are developing" in those places, he said.

He said he thought those ideas could find backing from other lawmakers in Sacramento, too. "A lot of my colleagues are having the same problems with their constituents not being able to get insurance," Mr. Dodd said. "They're open to listening."

In an interview, Mr. Lara said the state was hurting homeowners by allowing construction to continue in those places.

"Owning a home that loses value because it's uninsurable is really not affordable — it is a false promise that we're making to future homeowners," Mr. Lara said. "We need to have an honest conversation before we build into more of these sensitive areas: Do we truly recognize the risk? Or will these communities just exacerbate the problems that we're already living under?"

Christopher Flavelle focuses on how people, governments and industries try to cope with the effects of global warming. He received a 2018 National Press Foundation award for coverage of the federal government's struggles to deal with flooding. [@cflav](#)