



Home Match
A COVIA COMMUNITY SERVICE

“With Home Match, I feel like we both benefit — Stella drives me to the grocery store and I cook. We enjoy sharing a meal together!”



Karen Coppock, Director, Covia Home Match SF

March 10, 2020

Covia: 55+ years of history in Monterey County



Canterbury Woods



Market Day



Well Connected – English/Español



Emergency Funds

Doris's Story



\$15

Minimum wage

85%

income

= rent



Age in place

Older Adults in Monterey County:



~33% Struggle to meet basic needs

32% have 1+ disability

33% live alone

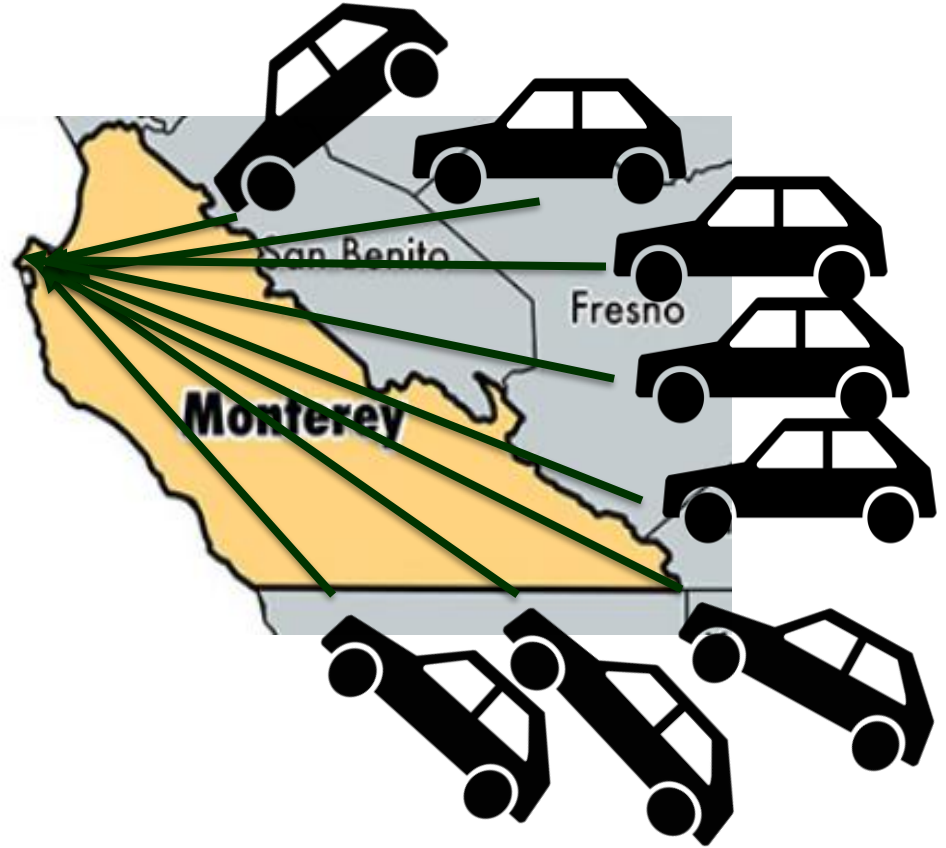
Live where you work...

85%

of Monterey Peninsula
workers live elsewhere

26%

commute > 50 miles!



Personalized, free, home sharing service:

- ✓ **Screen all candidates**
- ✓ **Match: Compatibility**
- ✓ **Living Together Agreement – house rules**
- ✓ **On-going support**

Program Eligibility

Home Provider (owner/renter)

Photo ID & SSN

3 References

Pass a background check

Evidence of home ownership or
ability to rent

Home Seeker

Photo ID & SSN

3 References

Pass a background check

Live, work or study in the county
in which you apply

Earn < 90-120% AMI

Home Match: A community-based approach to affordable housing



202

affordable homes created



10

months avg. match length



4.8

years longest match length



\$764

average rent

Offered in **four** Bay Area locations*, Home Match produces significant impact for all:

- **100%** expressed **program satisfaction**, and would recommend Home Match to a friend or relative.
- **73%** participants feel **less worried** about money
- **63%** feel they have **safer & more secure housing**
- **62%** **save \$500 or more** a month



WHO WE SERVE



73%
Female



27%
Male

Moderate Income
12%



Extremely Low to Low Income
81%

Ages **18-94**

~7% non-English speakers

Average age **63**

~30% limited Internet access

WHO WE SERVE

7,826

participants have received housing & resource counseling

*San Francisco, Contra Costa, Marin and Alameda (Fremont)

Community Engagement



~60 Monterey County residents pre-signed up...

31



Rooms initially
committed

26



Residents seeking
rooms

15



Want additional
information

Home Match in Monterey County: A Phased Approach

Phase I: Peninsula
2 staff members



25-30

affordable homes
created



100-150

housing & resource
counseling

50-60 in more stable housing

Phase 2: Salinas
2.5 staff members



35-40

affordable homes
created



150-200

housing & resource
counseling

70-80 in more stable housing

Phase 3: Full County
3.5 staff members



50-60

affordable homes
created



200-250

housing & resource
counseling

100-110 in more stable housing

Sustainability: Your support for the Funding Gap will enable an immediate Home Match launch

Phase	Total Cost	AAA Funding	Covia Funding	Funding Gap*
Phase 1: Monterey	\$209,110	\$50,000	\$50,000	\$109,110
Phase 2: Expand to Salinas	\$251,005	\$50,000	\$50,000	\$151,005
Phase 3: Expand to Entire County	\$352,155	\$50,000	\$50,000	\$252,155

*Covia is actively seeking funding from local jurisdictions, community and corporate foundations, and private donors and has several grant proposals pending decision.

FOR MORE INFORMATION

Must live, work, or go to school in the county being contacted:

925-451-9890 Contra Costa

510-574-2173 Fremont

415-456-9068 Marin

415-351-1000 San Francisco

www.covia.org/services/home-match

www.homematchsf.org



Appendix: Endorsements



February 6, 2020

Ms. Tracy Powell, Vice President of Community Services
C/O Covia
2185 North California Blvd., Suite 215
Walnut Creek, CA 94596

Dear Ms. Powell,

The Monterey County Area Agency on Aging (AAA) Advisory Council is pleased and excited to endorse and support development and implementation of the Covia Home Match program in Monterey County! The AAA is part of a nationwide network of services designed to assist low-income residents as they age. The mission of the Monterey County AAA is to provide leadership in addressing issues that relate to older Monterey County residents; to develop community-based systems of care that provide services which support independence, and which protect the quality of life of older persons and persons with functional impairments; and to promote citizen involvement in the planning and delivery of services.

Every local AAA determines the priorities in their area and affordable housing has been identified as a high priority in our County. In September 2017, the AAA and the HOME (Housing Options Meaningful to Elders) Collaborative jointly hosted its first Housing and Homelessness Summit focusing on the needs of older adults and persons with disabilities. One of the solutions proposed at the Summit was to implement a shared housing program. In September 2018, the AAA and community partners held a Community Response to Eldercare Symposium. Again, implementation of a shared housing program was one of the most promising Symposium recommendations to increase affordable housing options.

For the past two years, members of the AAA and the HOME Collaborative have been researching shared housing models. In the past year, the Covia Home Match program emerged to be the best match for Monterey County. Covia has demonstrated great success with this model in the city of San Francisco, Alameda, Marin and Contra Costa Counties and can bring this expertise to Monterey County. In addition, they are also a well-established non-profit in Monterey County, operating Canterbury Woods, a planned life retirement community, in Pacific Grove since the 1960s.

The Home Match program offers affordable housing without waiting years to build new housing stock. It would allow homeowners, most often single older females to afford to stay in their homes, while providing affordable housing to home seekers. An additional benefit is the prevention of social isolation of these older adults. This is a common-sense solution to adding additional affordable housing in our County.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Richard Kuehn', written over a white background.

Richard Kuehn, Chair
Monterey County Area Agency on Aging Advisory Council

**1000 South Main Street, Suite 211-A
Salinas, California 93901 831-755-4466**



Ms. Tracy Powell, Vice President of Community Services
C/O Covia
2185 North California Blvd., Suite 215
Walnut Creek, CA 94596

February 5, 2020

Ms. Powell,

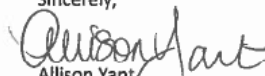
The Housing Options Meaningful to Elders (HOME) Collaborative was created in September 2016. Its mission is to educate, advocate and collaborate on housing issues affecting older adult and disability communities. The HOME Collaborative Steering Committee involves individuals from the for-profit sector, as well as local government and County based agencies such as the Area Agency on Aging and the Aging and Adult Services Branch of Monterey County's Department of Social Services. The larger HOME Collaborative consists of interested members of the community, as well as those involved in local housing efforts, social services and other supportive agencies.

In 2017, the HOME Collaborative hosted its first Housing and Homelessness Summit. As a result of the Summit, several workgroups were generated to begin efforts to develop programs and perform advocacy around issues impacting housing stability in our community.

For the past two years, the HOME Collaborative Policy Workgroup has been researching shared housing models and has had presentations from five different programs. In the past year, the Covia Home Match program appears to be the best match for Monterey County. Covia has demonstrated great success with this model in the city of San Francisco, Alameda, Marin and Contra Costa Counties. The HOME Collaborative sees this as an excellent opportunity for homeowners to remain in their own home while providing affordable housing for others so that they, too, can thrive within the community of their own choosing.

The HOME Collaborative fully supports the continued development and implementation of Covia Home Match and is excited to see such a valuable option for our community members.

Sincerely,


Allison Yant
Chair, HOME Collaborative