



Home Match
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Home Match Monterey Proposal

February 2020

California's housing crisis and ever-rising rents are forcing people out. Home Match, an innovative nonprofit program, offers a solution.

Across the state, communities are facing a crisis: the ever-rising cost of housing. Housing costs consume an overwhelming portion of most residents' incomes, forcing them to make impossible choices between paying for rent, healthcare, childcare and groceries. People of all backgrounds struggle to afford rising rents—an average of \$2,200 for a 1-bedroom apartment in the Monterey Peninsula area.¹ An adult working full time at a minimum wage job at \$12/hour earns \$2,076 per month. In most cities in California, that amount barely covers rent, let alone food, transportation, or other basic necessities. Average Social Security benefits equate to about half of a minimum wage job. Thus, the high cost of housing leaves many older adults on fixed incomes struggling to make ends meet in order to stay in the communities where they've spent their lives.

Subsidized affordable housing is scarce. Most affordable housing complexes have closed their waitlists and, if funding became available, it would cost tens of millions of dollars and take three to seven years to build new affordable housing units. There is a shortfall of hundreds of thousands of affordable rental homes across the Central Coast. In today's tight housing market, some people end up sleeping in their cars, or in friends' living rooms, or on the streets.

Since 2016, our Home Match shared-housing program has placed 201 home seekers in affordable shared housing arrangements and stabilized 201 home providers for a total impact of 402 people. With a fully funded Home Match Monterey program, Covia **will create up to 50-60 affordable housing matches per year** throughout the county. For half the cost of one new unit of affordable housing, we will house the equivalent of an entire new apartment building and save tens of millions of dollars annually. Especially with costs in mind, Home Match is an ideal rapid response housing tool to address our deepening housing and homelessness crisis.

Home Match: An easily implemented solution

Home Match, created by Covia Community Services, helps to alleviate the housing crisis by matching low-to-moderate income individuals who need a place to live with those who have a home or apartment with extra room. Home providers (homeowners and renters) are generally older adults who would like companionship or may need help to stay in their homes, either with additional income or with help around the house.



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Home Match, a home-sharing program based on a successful national model, helps communities meet **three** important goals:

- Empowering aging community members to stay in their chosen homes.
- Creating affordable places to live.
- Building community engagement that combats isolation.

By circumventing the need for new construction and leveraging existing housing stock, Home Match produces significant savings and helps to stabilize renters and owners at risk of displacement.

Many people who decide to share their homes are responding to the realities of aging today. A retired person living alone, for example, may no longer be able to manage home maintenance and running errands on her own. In Monterey County, approximately 33% of the older adult population live alone and 22% can't afford the food they need.² An older adult living alone may also be seeking simply to bring a friendly presence into the home. Numerous studies show that social isolation is associated with detrimental health effects.³

Other home providers may be motivated by financial goals – for example, financing assisted living care for a spouse. For older adults on a fixed income, it may be a monthly struggle to meet housing payments as well as basic living costs. In Monterey County, 33% of seniors are struggling to meet basic needs, but many of them are above the poverty level and are ineligible for many assistance programs.⁴

Home Match: An Innovative, Effective Solution

Home Match was piloted as an immediate and achievable solution to the housing gap for older adults. Home Match is a program of Covia (formerly Episcopal Senior Communities), a trusted nonprofit organization operating across the Bay Area. Covia is a provider of both housing communities and services, including Home Match and a portfolio of other Community Services. For more than 50 years, Covia has been committed to helping older adults live well and age well anywhere they call home.

Home Match fills needs that Covia's Community Services team was increasingly hearing about: high housing costs forcing difficult budget choices, challenges in keeping up with home maintenance, a growing sense of loneliness and isolation, and lack of transportation. Home Match brings together people across the age spectrum in win-win, home-sharing situations. For example, a teacher moves in with a retired nurse, and in exchange for an affordable rent helps with household chores. The renter can afford housing and put savings aside, while the homeowner is able to remain independent in her home. Both have increased socialization opportunities.

Governments save as much as \$765,000 per affordable home created by Home Match.⁵ Home Match offers an immediate solution to local and state governments seeking to increase housing density while they work on longer-term policy solutions and new construction. The average



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renter in Monterey would save around \$1,479 per month in housing costs by participating in Home Match.⁶ In the Bay Area, home providers increase their income by an average of \$728 and often offset other expenses, such as transportation or home maintenance support.

As national attention is focused on the benefits and successes of home sharing, there are new business innovations joining the field of shared housing. There are important distinctions for why personalized, nonprofit organizations demonstrate long-term success. As a trusted nonprofit service, Home Match offers the advantages of face-to-face contact with participants, knowledge of local conditions, and ongoing support — and the service is offered free of charge to participants.

Differences between Nonprofit and For-profit/Online Home Sharing Services		
	Nonprofit	For-profit/Online services
Measure success by:	Social Impact	Profit
Rental focus:	Affordable housing	Market-rate housing
Language access:	Multi-lingual	English
Technology literacy:	Not required	Required
Service model:	Personalized	100% self-service
Starting costs:	Free	Fee-based services
Ongoing support:	Free	Fee-based services
Housing information/referrals:	Provide individualized information/referrals	Not provided

Home Match: History

Covia’s Community Services division started the Home Match program in 2012 in Marin County, a county with a significant number of older adults and few affordable housing options. Covia worked with HIP Housing, a San Mateo-based nonprofit pioneer in the home-sharing world, to create Home Match’s foundational policies and processes, giving the program a reliable framework and an effective template from which to expand.

In 2015, the San Francisco Mayor’s Office of Housing & Community Development selected Covia and Sequoia Living (formerly Northern California Presbyterian Homes & Services) for a grant to provide the Home Match program in San Francisco to older adults as well as students and working people who could no longer afford to live in the city. Home Match has now grown to four locations: Marin County, San Francisco City & County, Contra Costa County (starting in 2017 with services focused on Concord), and the City of Fremont (adopted from HIP Housing in 2018). Home Match is a member of the National Shared Housing Network, made up of 40 nonprofit providers of shared housing programs.



Home Match: How it Works

The Home Match process begins with understanding each participant’s housing circumstance and preferences, by way of an extensive application as well as in-person meeting with staff. To be eligible for Home Match, home seekers must live, work, or study in the city or county to which they are applying and earn a very low to moderate annual gross income, based on the area median income. All participants must be 18 or older.

Home seekers are met in-person at the Home Match office or via video conference, while home providers are met directly at their homes, so that staff may assess the home’s features and condition. For both home seekers and home providers, the application includes a housing & lifestyle questionnaire, declaration of non-criminal history, references form, program waiver, and background screening disclosure and authorization. Participants can also indicate their interest in a service exchange – an optional feature of the program, wherein a home provider may reduce the rent in exchange for help with basic household chores from the home seeker, such as cleaning, running errands, and pet care. Home Match does not arrange any hands-on, personal, or medical care.

Home Match staff also provide budget, housing, and other resource counseling. For a home seeker, this might include a conversation about determining an affordable rent, referrals to local housing resources, or referrals to other resources relevant to their needs. For a home provider, counseling might involve a discussion of their financial goals and therefore what rent they may charge, or referrals to home-readiness organizations that may help with home repairs or removing clutter. Home Match is sometimes able to offer small incentives to help home providers prepare the room for rent.

Once matched, the matched individuals complete a “Living Together Agreement” that is akin to a traditional rental agreement but also details how to handle situations of potential conflict before they arise. Home Match staff then provide ongoing support after a match is made, checking in with both parties on move-in day, at the end of the first month, then bimonthly as needed. Matches are also encouraged to reach out to Home Match staff should any questions or conflicts occur, for which staff provide mediation services, including visiting the home to revise the LTA if needed.

From start to finish, the matching process for a home provider can take between two weeks and two months, depending on the timelines of the participants involved. Because matches are based on compatibility rather than a lottery or waitlist, home seekers can either be matched very quickly (within a week), or it can take months for the right fit to come along.

Finding a compatible housemate involves much more than just agreeing on pets, smoking, visitors and other deal-breakers. Home Match success hinges on the intangibles that come into play when people are living together. Home Match program staff serve as matchmakers and coaches to place people in win-win situations.



Home Match: Building on a Template

Covia currently operates Home Match with a lean team and considerable support from its corporate offices. Because Home Match runs across multiple Bay Area counties, it is possible to centralize certain activities to defray costs and increase efficiencies. Covia is continually determining which tasks to centralize and how best to consolidate this work as the program grows.

Currently, a total of seven full-time staff members directly operate the program, with approximately one and a half staff members (Program Director and Program Coordinator) located in each county. In addition to direct staff members, Home Match benefits from managerial, administrative, and other critical support from Covia's corporate office. The program also pools experience from Covia's other Community Services staff, as well as from Covia's Affordable Housing staff, which together serve more than 15,000 people annually.

The costs of Home Match programs vary by geography, depending on the objectives (e.g., number of housing matches made per year, how many people receive housing and resource counseling), the program design (e.g., the target population defined by area median income or other demographic variables, any specific ordinances or policies that would increase the complexity of the program), and the geographic reach of the program (e.g., one city or an entire county).

Home Match is a high-touch program. As such, program staff is the largest cost component. As mentioned, Covia has operated the Home Match program with a lean staff but is committed to extending program resources over time to facilitate program scale and impact.

Outreach is also a significant cost component and is essential for participant recruitment. Other costs include rent, office supplies, technology, and travel (i.e., staff visits to home providers in their homes). Covia's corporate office provides overall management and administrative support of the program and staff, as well as the database and tools development.

Some Home Match costs can be covered by in-kind contributions. For example, the City of Concord provides complimentary space for the Home Match program at a local senior center, and the City of Fremont provides office space for Home Match in its city offices. Not only do these in-kind contributions defray costs, but they also provide for enhanced visibility and credibility within that community.

Support from Covia, the Covia Foundation, municipal and institutional funders, and donors allows Home Match to be offered to participants as a completely free service.

Home Match: The Power of a Trusted Partner

Home Match Program Directors are widely networked within their local service areas and spread the word about the program through partnerships with other organizations, agencies, churches,



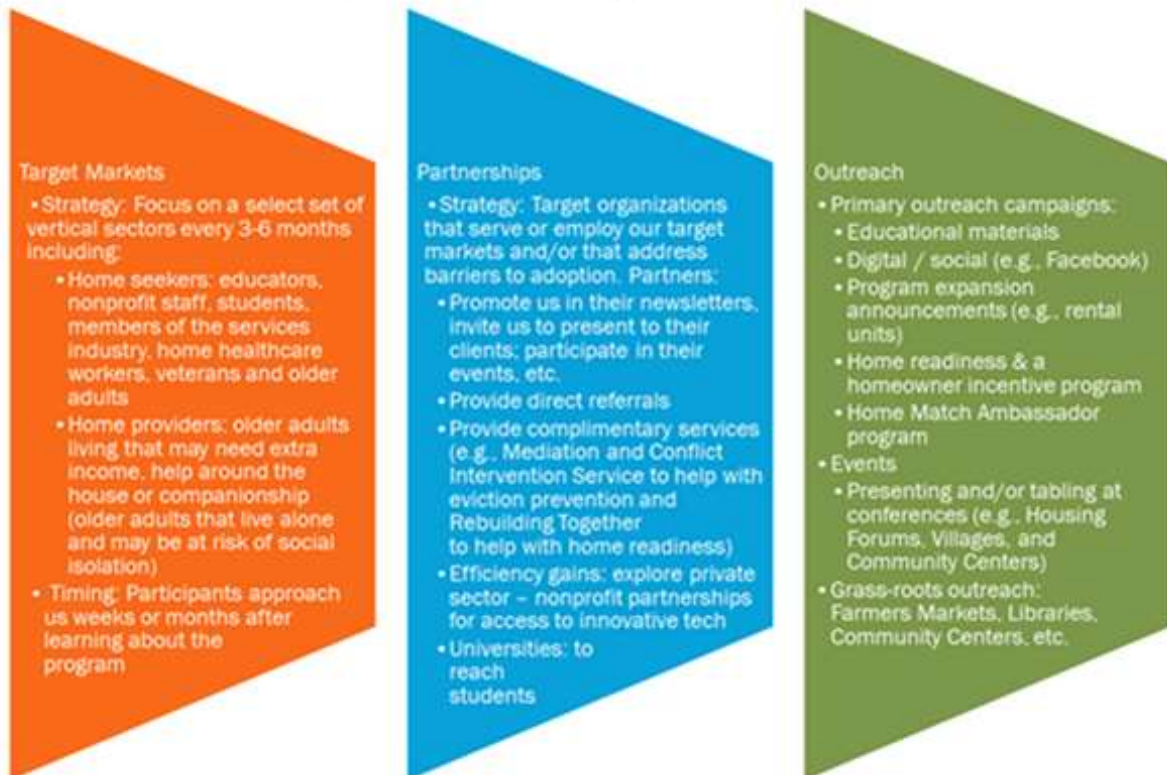
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schools and business associations. Home Match is increasing its use of social media and online marketing to enable older adults and their grown children to discover the program online as well. Home Match has established a partnership with the Bar Association’s Conflict Intervention Service to address homeowner concerns.

One of the first questions many home providers ask is, “What do I do if we aren’t getting along well or they aren’t adhering to the expectations we set out?” This concern can be a significant barrier to entry for home providers. The goal is to equip home providers with the information they need to make better informed decisions (rather than fear-based decisions) regarding home sharing and provide them with a resource to turn to if they experience challenges with their matches so more people feel comfortable taking advantage of the multiple benefits of home sharing.

Home Match Community Outreach Strategy at a Glance



Home Match has developed a home readiness incentive program to better enable home providers to prepare for a renter. For example, Home Match in San Francisco recently partnered with Rebuilding Together to help a home provider declutter and make ready an extra bedroom for a match.



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Home Match serves a neutral role in a contentious housing market; both tenant rights organizations and landlord associations have termed it a great solution and appreciate the fact that the program is run by a nonprofit. The approach of “meeting people where they are” gives participants confidence and builds trust. The program maintains local staff in each county to provide a personal intake and matching process. Home Match staff often provide participants with additional resources, and there is no waitlist or age discrimination in the intake process (both common barriers to housing cited by participants).

Home Match: Why it Works

The benefits of shared housing are many, the obvious ones being the mutual exchange of services: a home seeker receives reduced rent in exchange for providing household chores or companionship. A home provider receives rental income and possible assistance with everyday tasks. But at its heart, Home Match is much more about creating a new sense of home and family, forging friendships, and building extended community.

Cash-strapped home providers might turn to commercial outfits like Airbnb but going that route means accepting a steady stream of short-stay visitors, working hard as a host, shouldering the risk of unknown lodgers and incurring the displeasure of neighbors and city officials. Home Match, on the other hand, aims to create stable, long-term arrangements in which the parties are compatible. A trusted nonprofit home-sharing service like Home Match offers the advantage of face-to-face contact with applicants, background checks, knowledge of local conditions, and ongoing support — and the service is free. Because Home Match checks back regularly with both home providers and lodgers, program staff can step in to mediate if their needs change.

Local and state governments are doing what they can to support efforts to alleviate the housing crisis. Many city governments are introducing proposals to increase housing density. In San Francisco, Marin County, Santa Cruz, and San Jose/Santa Clara County, there is a focused effort to increase the numbers of Accessory Dwelling Units (ADUs) to leverage existing infrastructure to provide more housing. Covia is working with United Way Monterey County to advance how ADUs and Home Match can be mutually beneficial throughout the county. In the meantime, Home Match is an immediate solution to put people in homes and improve quality of life for community members.

The program receives funding from several local governments of the communities being served, including Marin County, San Francisco County and the City of Fremont. Covia has pledged substantial operating support to the Home Match program, augmented with charitable fundraising by the Covia Foundation, which is committed to raising awareness and support for the program.



Home Match: Stability in Sharing

Being women of a similar age, both raised in San Francisco by immigrant parents and educated in local Catholic schools, homeowner Joyce and homemate Christina “never run out of things to talk about,” Christina says. The pair have shared Joyce’s San Francisco home for a year, now, and not just for the friendship, but for their livelihoods.



Joyce has lived in her home for more than 50 years, yet continuing to remain there is not a given. “For people like myself—a homeowner—but with no Social Security income,” supplemental income is a financial necessity, says Joyce. She charges \$800 in rent for her quiet second bedroom, which overlooks the garden: enough to ease her expenses, but also lower than market-rate, as affordable housing is one of Joyce’s passions. She was also interested in the added benefits of no longer living alone: “If something happens to you, there’s someone there.”

For Christina, her struggle to find affordable local housing, thus far, had left her homeless – a stress and shock to the part-time school teacher, who planned to retire at the end of the year. “I was determined to go back to work,” she says, but faced either couch-surfing with friends or commuting from San Rafael, which promised to burn through her earnings. If she was unable to find a stable home in San Francisco, she would need to leave her job and community altogether.

Home Match staff matched Joyce and Christina just in time – one week before Christina’s school year was about to start. After the stress of her housing search, Christina was thrilled to find that “the match is near perfect.” In addition to their shared backgrounds, Christina admires that Joyce is “very involved in her social causes” and a “very feisty lady.” Joyce, too, felt that with the screenings and matching process offered by Home Match, “I could trust the person.” Joyce also likes hearing about Christina’s many travels: “She’s gone all over the world, and even in San Francisco she’s traveled to more places than I have.” Most importantly, Joyce knows, “she loves chocolate cake and coffee!”

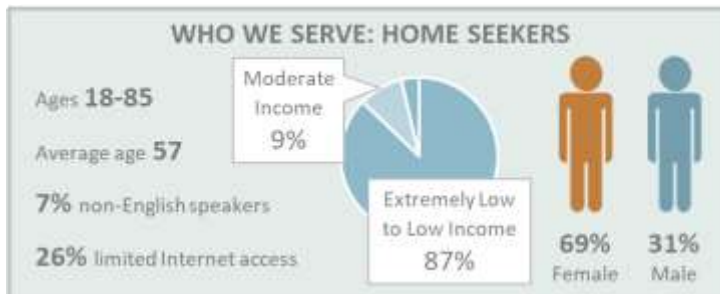
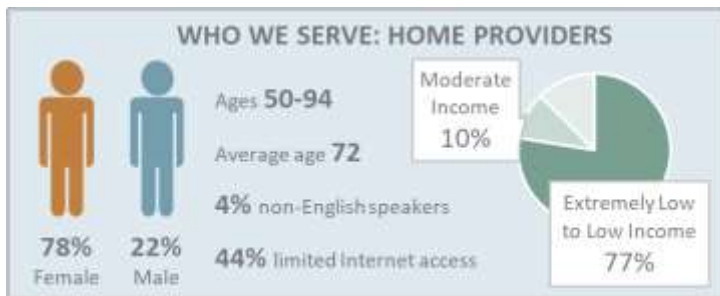
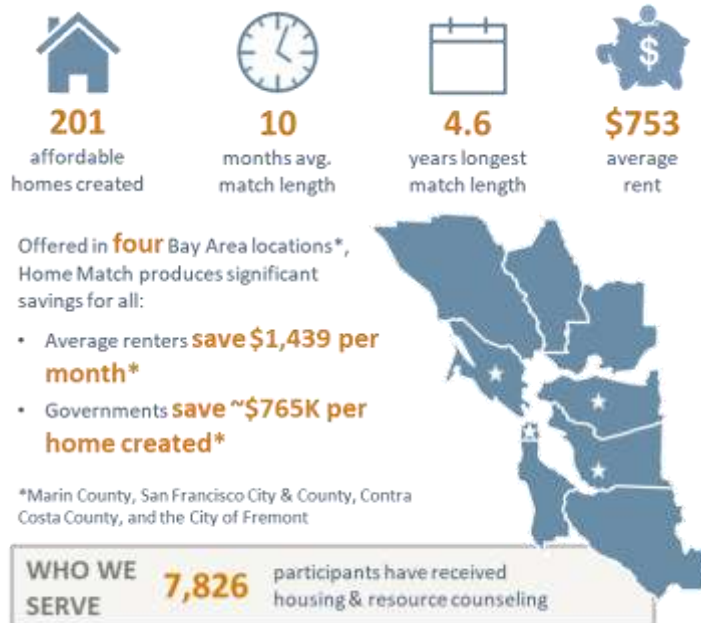


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Home Match: Impact

As of February 2020, Home Match has helped more than 400 home providers and seekers—creating affordable homes for renters, as well as additional income, work exchange and companionship for providers. In HMSF’s 2019 survey of matched participants, 100% of respondents reported high overall program satisfaction and would recommend HMSF to a friend or relative. 64% reported safer and more secure housing due to their match. Home Match has also helped thousands of people with housing and resource counseling. Here are some of our regional highlights.





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What's Next: Expanding Home Match to Monterey County

Based on Covia's experience with starting countywide programs, as well as best practices from our regional and national partners, we are requesting a total of \$352,155 annually by year three to launch and support this Home Match Monterey pilot across the county. With this funding, Covia will hire 3.5 full-time employees. This would fully fund a full-time Program Director, Program Manager, Outreach Coordinator, and a half-time Intake Coordinator or Screener (other costs shared regionally) as well as the costs of background checks, additional office rents (unless offset with additional in-kind donations from jurisdictions), outreach materials, and staff travel. With a fully funded Home Match Monterey program, Covia **will create up to 50-60 affordable housing matches per year** throughout the county. Home Match, therefore, is an ideal rapid response housing tool to address our deepening housing and homelessness crisis.

Covia plans for a phased launch approach beginning with the Monterey Peninsula in the first phase during year 1, expanding to the city of Salinas in the second phase in year 2 and finally covering the entire county in the final phase in year 3. Costs and number of affordable housing solutions created in each phase are: Phase 1: \$209,110 and 25-30 matches, Phase 2: \$251,005 and 35-40 matches and Phase 3: \$352,155 and 50-60 matches.

Covia has already gathered an incredible list of committed home providers and seekers that could be the first cohort of potential matches once Home Match launches in Monterey. So far, we have generated a list of nearly 30 available rooms. Additionally, more than 30 home seekers are interested in home sharing as a way to find an affordable and stable place to live on the Monterey Peninsula. Interested providers and seekers are spread across the Monterey Peninsula with a concentration in the City of Monterey. This initial commitment is a very strong sign of the local demand for the program. Over the next few months, we will continue to generate interest throughout the county to increase our first cohort of potential matches.



Proposed Program Objectives and Metrics

Phase 1 Objectives/Metrics: Initial launch on the Monterey Peninsula in year one

- Funding goal: \$209,110
- Use of funds: 2 staff members, background checks, technology and operational costs, outreach and events
- Targeted number of matches: 25-30 affordable housing units secured annually

Primary Activities

- Q1&Q2:
 - Hire staff and secure office space (ideally in-kind)
 - Engage committed home seekers and providers to be the first matches (nearly 30 rooms committed so far) and begin formal outreach
 - Conduct educational forums and other early launch outreach to secure additional home providers/seekers
 - Revise Living Together Agreement based on legal review of Monterey jurisdictions
 - Begin to connect prospective matches
 - Provide housing and critical resource counseling to all applicants
- Q3 & Q4
 - Complete first matches, if not sooner; accelerate new matches
 - Accelerate outreach and program advertising
 - Secure ongoing referrals, conduct grassroots outreach, invest in advertising and pursue earned news media
 - Secure additional funding to enable program expansion and longer-term sustainability

Phase 2 Objectives/Metrics: Expansion to the city of Salinas in year two

- Funding goal: \$251,005
- Use of funds: 2.5 staff members, background checks, technology and operational costs, office space, outreach and events
- Targeted number of matches: 35-40 affordable housing units secured annually

Primary Activities

- Hire staff and secure office space (ideally in-kind) in Salinas
- Increase database of potential seekers and providers – including participants in Salinas
- Create new partners for referrals and program success
- Secure additional funding to enable program expansion and longer-term sustainability



Phase 3 Objectives: Full Monterey County coverage by year 3

- Funding goal: \$352,155
- Use of funds: 3.5 staff members, background checks, technology and operational costs, office space, outreach and events
- Targeted number of matches: 50-60 affordable housing units secured annually
- Confirm long-term funding agreement for program sustainability
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Home Match Monterey Metrics				
Deliverables	Year 1	Year 2	Year 3	Pilot Totals
Inbound Inquiries	600-650	700-750	800-850	2100-2250
Housing and Critical Resource Counseling*	100-150	150-200	200-250	960-1020
Outbound Client Communications	400-450	450-500	550-600	900-960
Outreach activities**	60-65	80-90	90-100	200-215
Matches	25-30	35-40	50+	110+

*housing & budget counseling - individuals will receive housing and/or resource counseling: a tailored conversation/dialog about their particular need, with staff providing housing, financial and critical resource counseling and referrals. This generally occurs during intake meetings.
 **tabling, presentations, mentions in partner newsletters and resource guides, distribution of materials at high-traffic partner sites.



The following estimated annual budget for a fully funded Home Match Monterey would be supported with funding from Monterey County, local jurisdictions throughout the county, and all remaining costs would be covered by the Covia Foundation and other private partners.

Covia Home Match Monterey - Estimated annual budget			
	Phase 1	Phase 2	Phase 3
Staff: fully loaded salary for Program Director, Program Manager, Outreach Coordinator, and 50% of an Intake Coordinator or Screener	\$ 175,500	\$ 208,000	\$ 291,785
Office rent: \$600 per month for one office in 2 in Phase 2 and 3*	\$ -	\$ 7,200	\$ 7,200
Tech and office supplies, initial laptop purchases, monthly mobile phone service and office supplies	\$ 7,800	\$ 6,700	\$ 8,300
Outreach: Creation and printing of outreach materials (e.g., hand-outs, banners, table cloth) and tabling fees for events	\$ 7,750	\$ 9,450	\$ 12,450
Digital marketing and print advertising: Google Adwords, Facebook Ads, local newspaper ads	\$ 2,300	\$ 4,450	\$ 6,040
Local travel expenses for staff: transportation to perform outreach, matches, and ongoing support	\$ 2,700	\$ 3,375	\$ 4,050
Background checks (\$54 each)	\$ 7,560	\$ 8,330	\$ 16,830
Home Readiness Assistance: Cash grant of up to \$250 for home providers to help prepare their rooms for rent (e.g., light decluttering, house cleaning, basic repairs)	\$ 2,500	\$ 3,500	\$ 5,500
One-time legal review fees	\$ 3,000	\$ -	\$ -
Total	\$ 209,110	\$ 251,005	\$ 352,155
Overhead, approximately 15% of total costs, includes IT (Home Match database and customer relationship tracking tool, helpdesk), HR, on-going legal support, managerial and additional community services staff oversight, & accounting.			

*office rent can be reduced with an in-kind donation of office space



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Endnotes

¹ <https://www.rentcafe.com/average-rent-market-trends/us/ca/pacific-grove/>
<https://www.rentcafe.com/average-rent-market-trends/us/ca/monterey/>

² Census.gov; **Monterey County Area Agency on Aging:**
<https://www.co.monterey.ca.us/home/showdocument?id=77152>

³ AARP, “The Danger of Social Isolation” 2018.

⁴ **Monterey County Area Agency on Aging:** <https://www.co.monterey.ca.us/home/showdocument?id=77152>

⁵ San Francisco Housing Action Coalition estimates a cost of \$765K per affordable housing unit, Rent Jungle estimates average rent of approximately \$3,700 month for a 1-bedroom apartment in SF and \$2605 in San Rafael, the average Home Match rent paid is \$690.

⁶ Based on Monterey rent average (\$2,200) minus the average rent for all Home Match participants (\$728).