



# County of Monterey

Board of Supervisors  
Chambers  
168 W. Alisal St., 1st Floor  
Salinas, CA 93901

## Board Report

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**File #:** 20-164, **Version:** 1

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- a. Consider Board Referral 2020.05 regarding County support of the Covia Home Match Pilot Program; and
- b. Provide direction to staff.

### RECOMMENDATION:

It is recommended that the Board of Supervisors:

- a. Consider Board Referral 2020.05 regarding County support of the Covia Home Match Pilot Program; and
- b. Provide direction to staff.

### SUMMARY:

Pursuant to a board referral on January 28, 2020 by Supervisor Adams (#2020.05), the County of Monterey Board of Supervisors is being asked to discuss partnering with Covia to implement a pilot Home Match program in Monterey County. Covia's Home Match Program is based on a successful national home-sharing model. Home Match increases the availability of affordable housing for low-to-moderate income individuals by utilizing existing housing stock and enabling homeowners (or renters) with empty bedrooms-most often single, older females-to afford to stay in their homes. Home Match connects these home providers with people seeking an affordable place to live. The program conducts outreach, screenings (including criminal background checks), interviews, home visits, compatibility-based matching, Living Together Agreements, and ongoing support. Home Match can provide desperately needed housing options almost immediately upon implementation, without waiting years to build new housing. The program's cost is miniscule compared to building even one new apartment unit. This would help the County meet important goals: empowering aging community members to stay in their chosen homes, combatting social isolation of older adults, creating affordable housing options by leveraging existing housing stock, and increasing housing density in the short-term while working on longer-term solutions of building additional affordable housing. It is recommended that the County support and partially fund implementation of the Covia Home Match Pilot Program in Monterey County. This is a common-sense solution to adding affordable housing options in our County.

### DISCUSSION

In September 2017, the Monterey County Area Agency on Aging (AAA) and the HOME (Housing Options Meaningful to Elders) Collaborative held a Housing and Homelessness Summit seeking solutions to the growing number of evictions, foreclosures, lack of affordable housing options and resulting homelessness of older adults. One in every five Monterey County residents are age 60 or over. Fixed incomes are not able to cover escalating housing costs and many are only one crisis away from not being able to pay rent or a mortgage. One of the solutions proposed at the Summit and the subsequent Community Responses to Eldercare Symposium in 2018 was to implement a shared-housing program in our County.

For the past two years, members of the AAA Council and the HOME Collaborative researched shared-housing models. In the past year, the Covia Home Match program emerged as the best fit for Monterey County. Covia has demonstrated great success with this model in the city/county of San Francisco and Alameda (Fremont area), Marin and Contra Costa Counties, and can bring this expertise to Monterey County. In addition, they are

a well-established non-profit in Monterey County, operating Canterbury Woods, a planned life retirement community in Pacific Grove since the 1960s as well as Market Day, offering fresh produce at wholesale prices at three locations in Monterey County; Well Connected/Well Connected Español, bringing seniors together by phone or on-line for support, creative engagement, and lifelong learning; and Social Call, a friendly visitor program that matches volunteers with isolated seniors for companionship through phone visits.

To be eligible for Home Match, home seekers must live, work, or study in the County and earn a very low to moderate annual gross income, based on area median income. An additional element of Home Match is that Home Match participants can also indicate an interest in a service exchange, wherein a home provider may reduce rent in exchange for help around the home with basic household chores, such as gardening, cleaning, pet care, errands, etc. Home Match often produces matches across the age spectrum, providing affordable housing options for college students and for a workforce that increasingly needs to commute long distances, adding to traffic congestion. Use of Section 8 vouchers is being explored with the Housing Authority. To gauge interest in the program, Home Match has collected interest forms from people with nearly 30 bedrooms to share, collectively. The majority of outreach and interest thus far has been on the Monterey Peninsula; however, the forms collected represent all areas of the County.

Covia would need \$352,155 to implement Home Match county-wide which 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. If the Board is supportive and can provide County General Funds, it would be recommended to have a three-year phased-in approach beginning with a focus on the Monterey Peninsula, expanding to Salinas in year two and then to the entire county by year three. During each year and based on results, Covia is committed to fundraise to enable expansion. Several local foundations, corporate partners, and individual donors have been identified as potential funding sources, along with additional public support by cities. If sufficient funding is secured, the timeline would be accelerated, and the phases compressed.

#### Phase 1: 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 (rooms) secured annually

#### Phase 2: 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 rooms secured annually

#### Phase 3: Full Monterey County coverage

- 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 rooms secured annually

OTHER AGENCY INVOLVEMENT:

The Housing and Economic Development Department participated in the assessment of this referral and board report. The Monterey Bay Economic Partnership is currently reviewing endorsement of the Covia Home Match program and has invited Covia to speak at its 6th Annual Regional Economic Summit on April 29, 2020. Covia has made presentations to the City Councils of Pacific Grove, Greenfield, Del Rey Oaks, Carmel by the Sea and is scheduled to present at the Monterey City Council on March 17, 2020.

FINANCING:

As affordable housing has been identified as a high priority need in the recently completed AAA Needs Assessment, and upon pending Council and Board approval of the new Four-Year Area Plan Update in April, the AAA could provide \$50,000 in funding. The Covia Foundation has also committed to providing \$50,000 annually. The total cost and funding gap for each of the phases is:

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

To launch the first year of the pilot program, County General Fund Contributions would have to be requested through the County's Budget Augmentation process and financed through contingencies or Cannabis Funding to launch the program. Once launched, Covia can continue fundraising with local jurisdictions and private funding for expansion and sustainability for Phase 2 and Phase 3. If the Pilot Program is a success, the funding need in Phase 3 would be ongoing, regardless of the funding source. Offers of in-kind office space would also help reduce rent costs.

BOARD OF SUPERVISORS STRATEGIC INITIATIVES:

The Covia Home Match program correlates to the Health & Human Services Strategic Initiative adopted by the Board of Supervisors by providing affordable housing options to people of all ages, particularly seniors, and by preventing the displacement of both homeowners and renters.

Check the related Board of Supervisors Strategic Initiatives:

- Economic Development
- Administration
- Health & Human Services
- Infrastructure
- Public Safety

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Attachment: Home Match Monterey Proposal

