



Karen Coppock  
Director, Home Match SF

California Health & Human Services Agency  
Attn: Secretary Mark Ghaly

RE: Comments on the Master Plan for Aging

Dear Secretary Mark Ghaly,

We appreciate the opportunity to share our initial comments on The Master Plan for Aging as it takes shape over the coming year. We agree with Governor Newsom's historic Executive Order N-14-19 that "California is the home of many innovators and has tremendous opportunities to design and promote healthy aging policies for older Californians of all incomes." At this time, as the State of California is simultaneously experiencing a budget surplus of \$21B and a ravaging housing crisis, we hope that the Master Plan for Aging promotes one of the great innovative programs for our older adults—home sharing.

Covia (formerly Episcopal Senior Communities) is a provider of both housing communities and services, including Home Match and a portfolio of other Community Services. Home Match is backed by the commitment to serving older adults that Covia has provided for more than half a century—services that positively impact more than 15,000 people annually. The Home Match program is a member of the National Shared Housing Network, made up of 40 nonprofit providers of shared housing programs.

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.

Home Match 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. 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.

By circumventing the need for new construction and leveraging existing housing stock, Home Match produces significant savings. It can typically cost \$765,000 to produce a unit of affordable housing. Home Match offers an immediate and affordable solution to local and state governments seeking to increase housing density, while they work on longer-term policy solutions and new construction. The average renter saves \$700 per month in housing costs by participating in the program. Home providers increase their income by an



average of \$421 and often offset other expenses, such as transportation or home maintenance support.

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 situations. For example, a teacher moves in with a retired nurse with affordable rent in exchange for help with household chores. The renter can afford housing and put savings aside while the homeowner is able to remain independent in her home.

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.

<b>Differences between Nonprofit and For-profit/Online Home Sharing Services</b>		
	<b>Nonprofit</b>	<b>For-profit/Online services</b>
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

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, incurring the displeasure of neighbors and city officials and decreasing housing stock available for local residents and workforce. Home Match, on the other hand, aims to create stable, long-term, affordable housing arrangements for local residents and workforce in which the parties are compatible. A trusted not-for-profit 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. Home Match also accommodates multiple languages and individuals without access to the Internet and other online tools.

As with any nonprofit, providing vital ongoing services is dependent on funding, which is a significant challenge for home sharing programs since there are few suitable sources of



# Home Match

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public funds in California. Currently, Covia operates the Home Match program across four jurisdictions in the Bay Area with limited public funding. Covia and The Covia Foundation provide substantial financial support of staff and program. With a greater focus on public funding from the State of California, home sharing programs can bloom across all viable jurisdictions for this important community service.

We recommend that the Master Plan for Aging address the following important concerns for the ongoing success of the Home Match program.

- 1. The Master Plan should explicitly support nonprofit home sharing as an important program to help older adults age in place and create affordable homes.**
- 2. The Master Plan should identify resources to support existing nonprofits providers of home sharing programs.**
- 3. The Master Plan should commit to growing new and supporting the expansion of existing home share programs in areas starved of this service throughout California.**

Thank you for the opportunity to comment on the Master Plan for Aging. We look forward to ongoing conversations about home sharing as a vital program for older Californians and those seeking affordable homes.

Sincerely,

Karen Coppock

CC: Tracy Powell, VP of Community Affairs, Covia