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## Home Match a win-win solution for companionship and affordable housing

By Pippa Fisher



It's a simple enough idea - match a senior homeowner who has a bedroom to spare with someone struggling with high Bay Area rent costs, who is prepared to help out around the home. The result? Companionship and extra income for the senior and affordable, stable housing for the home-seeker.

This is the objective of a program called Home Match being offered by the nonprofit company Covia (formerly Episcopal Senior Communities), founded in 1965.

Senior Director of Community Services Sheila Womack and Director of Home Match Contra Costa Max Moy-Borgen gave a presentation to a small group July 31, arranged by Lafayette Senior Services Coordinator Maureen Neumann.

Home Match pairs seniors with those seeking affordable housing. Photo provided

Moy-Borgen explained that the Home Match program, which started nine years ago in Marin County, began in

Contra Costa County just one year ago, focusing initially on Concord. Additionally they worked with homeowners in Walnut Creek, El Cerrito and Martinez.

The company matches homeowners aged 55 and older who have extra space in their home with people aged 18 and older who have low to moderate incomes and who are looking for affordable housing.

Home Match inspects potential homes, does all background checks on home-seekers, determines compatibility, advises and draws up a legal, individually tailored, month-to-month "living together agreement" and follows up with support and monitoring. In this way, much of the risk is taken out of the home sharing.

Covia home sharing prices run between \$600 to \$1,000 per month, but in many instances an arrangement may be made to exchange some household services for further cost reduction, bringing prices down in some cases to around \$500 per month. Service exchanges for reduced rent might include gardening, cooking, cleaning, running errands, and dog-walking or pet sitting. Womack was clear that such services did not include care giving.

While the benefits of offering much-needed affordable housing are clear for the home seeker, there are many benefits to the homeowner as well, including companionship and extra income.

For Lamorinda Village Vice President Don Jenkins, this is a very exciting program. He notes that for a senior homeowner on a fixed income having another monthly income supplement could make a big difference.

"The homeowner is avoiding the devastating impact of 'home alone, isolation.' This new relationship may help forestall the negative health issues of living alone. It may help delay the time when the homeowner must move out of their home for an assisted living residence," says Jenkins.

And often a friendship develops between the two parties. Womack explained that several of their existing matches have been long-term, three years or more.

Former El Cerrito mayor and current City Council Member Janet Abelson started using the program in April this year.

"It's a great program," Abelson says. "It really increases the volume of affordable housing and is a great use of the scarce resources of living space. There is a significant problem with lack of affordable housing and so people are doing creative things. This is a win-win situation and can be done relatively easily."

Abelson notes that the support and matching that Moy-Borgen provides is the important ingredient for what makes it work.

Covia is optimistic that they can find homes in the Lamorinda area, although right now in Contra Costa County they only have five available homes and around 70 people looking for accommodation.

"Covia seeks to partner with other senior agencies and is excited to work with the Lamorinda Village to

expand Home Match to meet the needs of older adults," says Moy-Borgen. "Sometimes all someone needs is a little support. Home Match can provide extra income as well as alleviate loneliness, and the home seeker benefits from an affordable place to live as well as becoming part of a community."

Jenkins notes that Lamorinda has many seniors who are living in the family home with space to spare.

"Lafayette is working on becoming a more age-friendly city," points out Jenkins. "As a 78-year-old and 48-year resident of this wonderful community, I want to live in my home as long as it is safe for my wife and me to do so."

Jenkins, who was instrumental in helping create the Lamorinda Village with the express purpose of helping Lamorinda residents live in their homes, continues, "I believe that the Covia Home Match program has now extended our options to remain in our home for more years than we might have considered possible."

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