

Covia Provides a New Sense of Home

The challenge of the high cost of housing for both owners and renters has become the number one threat to financial security for aging adults. Home Match, a program of Covia Community Services, provides a solution to this challenge by connecting seniors who are living in their own homes but may need companionship, assistance, or the additional income from rent with home seekers who need stable and affordable housing in their community.

“We call these homeowners ‘house-rich and cash-poor,’” said Tracy Powell, Vice President of Community Services for Covia. “They have the house or apartment, but their maintenance, taxes, food, and medical costs are all going up. So bringing in a lodger can make the difference between keeping or losing it.”

Home Match at its inception was seen as an immediate and achievable solution to the housing gap for seniors. Covia started the program in Marin County in 2012. A short time later, Covia was asked to apply along with Northern California Presbyterian Homes & Service for a grant funded by the Mayor’s Office of Housing and Community Development to provide the program in San Francisco. Covia worked with HIP Housing, a pioneer in the home-sharing world that matches homeowners with home seekers in San Mateo County, to create its foundational policies, giving our program directors a strong template with which to expand the program.

Home Match has now also been replicated in Contra Costa County and in Fremont, where Covia Community Services recently

took over home matching services from HIP Housing, also supported by the City of Fremont. A new pilot program, funded by the UC Berkeley Office of the Chancellor and in partnership with UCB Retirement Center and Ashby Village, is also launching this summer, matching UC Berkeley students in need of housing with homeowners in the city of Berkeley.

The Home Match journey begins with an application: one for homeowners and one for home seekers. Applicants undergo a complete background screen as well as a tenant screening that looks at financial and eviction history. Once matched, the individuals involved complete a “Living Together Agreement” that looks very much

“I’m really enthusiastic about this approach, because it increases the housing stock without new construction and provides renters an opportunity to live in a family-like situation.”

— Janel Abelson, Home Match participant



Former El Cerrito Mayor Janet Abelson shares her home with Blanca Ornelas (left). They found the opportunity to live together through Covia’s Home Match program. Photo Credit: Michael Macor/San Francisco Chronicle/Polaris.

like a traditional rental agreement but also details how to handle situations of potential conflict before they arise. And, because Home Match checks back regularly with both homeowners and lodgers, it can step in to mediate if their needs change.

“Finding a compatible housemate involves much more than just agreeing on pets, smoking, visitors, and other deal-breakers,” said Max Moy-Borgen, Director of Home Match Contra Costa. “There’s a lot more that comes into play when you are living together with someone than just a standard rental where you’re living on your own,” he said. “But when everything clicks, it means that people are really enjoying the arrangement and it’s a good fit.” The benefits of shared housing are multifold, with the obvious ones being additional income or the exchange of services when a home seeker receives reduced rent in exchange for providing household chores or support. But at their heart, programs like Home Match are much more about companionship, creating a new sense of home and family, and building extended community.

Cash-strapped homeowners might make more money renting through a commercial outfit like Airbnb, but going that route means accepting a steady stream of short-stay visitors, working hard as a host, and shouldering the risk of unknown lodgers. Home Match, on the other hand, aims to create stable, long-term arrangements in which the parties are compatible. Trusted not-for-profit services like Home Match offer the advantage of face-to-face contact with...continued on page 2

Making a Good Match

During 18 years on the El Cerrito City Council, including five terms as mayor, Janet Abelson always made affordable housing a priority. Now she’s bringing that crusade home with the help of Home Match. Since April 1, Abelson — who will admit only to being a “young senior” — has welcomed Blanca Ornelas, 64, into her two-story, five-bedroom house on the El Cerrito-Albany city line.

In exchange for reduced rent, Ornelas helps her landlord with the housework, which comes in handy because Abelson, who lives alone, is in a wheelchair. “I’m really enthusiastic about this approach, because it increases the housing stock without new construction and provides renters an opportunity to live in a family-like situation,” said Abelson, who has championed many publicly funded housing projects during her time in office, including a 63-unit building now going up next to City Hall. “Besides,” she adds, “I like talking to her.” *Continued on page 2*

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applicants, background checks, knowledge of local conditions, and ongoing support.

When Kevin, a 67-year-old San Francisco remodeling contractor, first took in a lodger last year, it was partly to help him take care of his wife, who suffered from dementia. After some months, however, his wife's condition worsened and she had to go into full-time care. So Christine Ness of Home Match sat down with the pair to renegotiate their contract. Now the lodger, 72-year-old Elizabeth, a retired Montessori teacher, pitches in on chores in exchange for her monthly rent in Noe Valley.

"My son from Cambodia came home for a visit recently and said, 'Hey Dad, the house looks great. Make sure you keep Elizabeth,'" Kevin said. Elizabeth, meanwhile, spends about an hour a day on chores ranging from dishes to laundry to clipping flowers from the garden for ikebana floral arrangements. In exchange, she has an affordable room in a city she loves.

As the challenges of our current economic climate continue to grow, Covia sees shared housing as a vital part of the future of our mission to provide housing and services designed to build community, enhance well-being, end isolation, and honor an individual's sense of home. It provides a solution to many of those challenges, including contributing to a senior homeowner's sense of self-worth and value.

"The ultimate goal would be to have Home Match in all of the counties where we provide services."

— Tracy Powell

The biggest challenge that all home-sharing services face — whether online or off — is finding enough homeowners to meet demand.

"When we first started matching people in San Francisco a few years ago, no one had heard of it," said Powell, even though the home-sharing phenomenon has been around nationwide for decades. "But now we're reaching a tipping point, and homeowners are more willing to give it a try."

And while the chief goal remains affordable housing, the Home Match crew is always happiest when its work leads to more.

I tell homeowners that it can turn out to be a wonderful experience to invite someone into your home," said Christine Ness, Director of Home Match Marin. "Even if you're just doing it initially for rental income or service exchange, it can turn into a community of friends."

For information on Home Match services, go to covia.org/services/home-match

This article was adapted from "Affordable housing in the comfort of your own home" by Kevin McKean, featured in the San Francisco Chronicle, May 2018. ▼



Janet Abelson and Blanca Ornelas call their arrangement a "win-win" as they share conversation, household support, and companionship. Photo Credit: Kevin McKean.

Making a Good Match (continued from page 1)

Ornelas echoes that sentiment: "Janet is an amazing lady. She gives me strength, because I can see that nothing stops her. She just goes and goes." For Abelson, who left the El Cerrito mayor's office in December but remains on the City Council, the extra income was less important than finding a companion while doing something personal to ease the housing crisis.

"My son and I tried advertising for a renter online, but with Craigslist, you don't know what you're getting. It's scary," said Abelson, who raised her five now-adult children in the house that is still her home. "But with Home Match, they interview both the homeowner and home seeker beforehand and run a background check. So you go into the situation with a sense of security."

Her son, Daly City Fire Capt. Joel Abelson, 42, said "[The Home Match team] made my mother feel more comfortable, and that gave me comfort, because they were doing things I would not have had the time to do."

Their agreement, drawn up using a Home Match template, requires only about four hours of housecleaning a week, which leaves Ornelas plenty of time for her part-time clerical jobs and to take care of her 86-year-old mother, who lives nearby. And when circumstances require, she helps in other ways. "This past Thursday, Janet had a doctor's appointment, so I took her and stayed with her the whole time. So it's a win-win with Janet and me." ▼

Jennings Court celebrates 10 Years of Community

As Jennings Court, a Covia Affordable Community in Santa Rosa, celebrates its 10th anniversary this summer, its pioneer residents are reflecting on their initial impressions.

"I was one of the first eight people to move in," says Fred Campbell. "And the day I walked into the facility, I fell in love with the structure, the ambiance." Campbell, who had lost his business as a hairdresser in San Francisco during the AIDS crisis, had been cleaning houses in Southern California when he learned that Jennings Court was being built.

Penni Colley had been surprised there was still room in the new building when she received a letter saying there was an apartment available for her. "At my age and being low income, I didn't think I would ever have a new apartment. When I saw how beautiful these were, I just couldn't get over it." ▼



Residents of Jennings Court welcome friends and visitors to the 10th Anniversary party, Friday, July 20.

"I keep telling myself how fortunate I am. Whenever I'm away and think of home, I think of Jennings Court."

— Fred Campbell, Jennings Court Resident



Giving Hope and Second Chances

When residents and staff from Covia Affordable Communities attended LeadingAge California's "Affordable Senior Housing Resident Advocacy Day" in Sacramento, one resident left an impact on his Assemblymember when he introduced himself saying, "My name is Dean and I was homeless for four years before I got a studio in an affordable HUD community." We've asked Dean to share his story.

If you have ever experienced a trauma (and most of us have), you may not want to talk about it. That's the way it was with me, but my friends at Covia convinced me that other people might be helped by my "confession." So, here goes.

The trouble began in early 2012. Having been unemployed for two years (a direct result of the 2008 recession), my money completely ran out, and I was faced with eviction from my Oakland apartment of 16 years. When you can't pay the rent, the sheriff simply changes the locks, and you don't get in.

A friend (let's call him J.R.) saved me from life in the street by offering to let me sleep in his van. This is not an ordeal I would wish

on anyone. Though not too uncomfortable physically (just make sure you have lots of blankets in cold weather), you are constantly in fear of police and hostile "neighbors." After three and a half years in this situation, I returned to the van one afternoon to find that it was no longer there. A policewoman parked nearby informed me that the van had been towed only an hour before. All my possessions (books, CDs, clothing and a guitar) were gone. Although I'd been careful not to park it in front of anyone's house (it had been near an empty lot), I guess the old Dodge Ram was an eyesore to some "upstanding citizens." So I experienced two disasters in less than four years.

At that point, I walked to J.R.'s house and told him what had happened. He

somewhat shamefully admitted that he had neglected to pay some old parking tickets as well as vehicle registration, but then offered to let me sleep in a tent in his backyard.

One afternoon soon after this, I received a phone call from Oak Center Towers. I had applied for residency there over a year before, and they now had a vacant studio apartment. This was the first cheerful note in my life since 2010! Finally, on August 17, 2016, I spent the first night in my new home. Somewhat dazedly, I realized there was a solid, legitimate, leak-proof roof over my head.

So, take it from me: when you've hit rock bottom, the only way is up. Keep a-goin!

Dean, age 66, earned his Master's degree and worked as a paralegal for 20 years before losing his job during the great recession. He now makes his home in a Covia Affordable Community. ▼

LeadingAge EMERGE

Congratulations to Geovan Snaer, Charmaine Verador, Esther Koc, and Lucy Ascalon for graduating from the LeadingAge California EMERGE program!

EMERGE is a year-long growth and development experience for high potential leaders seeking to transform themselves and their organizations within the field of aging services. Each graduate must complete an Action Learning Project, which allows them to bring ideas furthering change and innovation back to their organization. Jerry Brown, Executive Director of Bethany Center, and Mary Linde, Executive Director at St. Paul's Towers, served as coaches for this year's cohort, which hosted staff from a wide variety of organizations. ▼



Lucy, Assistant Director of Health Services & Manager of Assisted Living at San Francisco Towers, developed a project designed to eliminate complaints and improve teamwork among staff.



Esther, Resident Services Coordinator at Bethany Center Senior Housing, created a project aimed to increase wellness across the entire community — residents and staff.



Geovan, Director of Environmental Services at Canterbury Woods, focused his project on reducing workplace injuries.



Charmaine, Director of Resident Health Services at Los Gatos Meadows, focused on improving medication management.

Giving Back to Community Benefits All

When it came to caring for their parents in the later stages of life, Art and Laura Ford both faced intense challenges. Laura's mother was in and out of skilled nursing facilities, and they struggled to find a place that could provide her with adequate care. It was a constant battle, and Laura and Art resolved to ensure that their children wouldn't have the same challenges. When the Fords looked at Spring Lake Village, they knew it was the place for them. Their dream apartment came up quickly, and Art and Laura decided to make the move.

After 18 years, Art and Laura are well-ensconced in the Spring Lake Village community. Laura leads a weekly reading called "Reminisce" where she reads aloud to residents at the Health Care Center. She also helps manage the Village Store and serves on the Outreach Committee.

Prior to their move, the couple lived and worked in San Rafael. They retired in their early 60s and traveled across the country in their RV and around the world with Road Scholar, while also spending plenty of time with Laura's father and their grandkids. Laura was an active volunteer at her church, helping to cook dinners at a local homeless shelter.

"What I love most about life at Spring Lake Village is the security. I can't tell you what it means never to have to worry about where we will go next."

— Laura Ford

"Spring Lake Village will always be our home," says Laura. "Not to mention, the people here are truly wonderful."

Art and Laura recently established a charitable gift annuity with the Covia



Laura and Art Ford, Spring Lake Village residents.

Foundation that will benefit their beloved community. Their gift will ultimately support the Circle of Friends at Spring Lake Village, providing assistance to residents there who outlive their resources. In the meantime, the charitable gift annuity will provide the Fords with income throughout their lifetimes.

"After 20 years, we have made so many friends here," said Laura. "Being able to secure additional income through a charitable gift annuity while also supporting our community was a natural choice." ▾

For information on the benefits of a Charitable Gift Annuity, contact Katharine Miller, Covia Foundation Executive Director, at 925.956.7414 or kmiller@covia.org.

Charitable Gift Annuity: The Gift that Gives Back

A Charitable Gift Annuity is a gift that benefits both you and your community. A Charitable Gift Annuity is a way for you to make a tax-deductible charitable gift to the Covia Foundation and create fixed income for your lifetime. Because the payment rate is fixed based on your age, your income will never change and a portion of your payment could be tax free. (As an example, the rate for someone aged 81 is 7.5%.)

A Charitable Gift Annuity offers other tax planning benefits. Establishing the gift annuity with stock you've held for a number of years allows you to bypass the capital gains tax you would owe if you simply sold the stock.

You can choose to have your gift used where it is most needed or for a specific purpose, such as Covia Community Services for seniors in need, or the *Circle of Friends* Assistance Fund for Life Plan community residents who outlive their resources.

Charitable Gift Annuity Rates

AGE	RATE
90	9.5%
85	8.3%
80	7.3%
75	6.2%

Creating a Legacy of Service

Covia is pleased to announce the promotion of Melody Mitchell and Chris Ichien to the newly created positions of Regional Vice President of Operations. Covia COO Ron Schaefer said, "As Regional Vice Presidents, Chris and Melody will provide senior management support to their designated regions. In this role they will function as a complement to the Chief Operating Officer's support and service to Covia Communities." Both will also continue in their current roles.

Melody Mitchell joined Covia in 2013 as the Executive Director of San Francisco Towers. She started a new position as Executive Director of Spring Lake Village in Santa Rosa in June upon the retirement of predecessor Sharon York.

"I have enjoyed my initial 5+ years and am excited to continue growing in my professional career with Covia. It is an honor to have been given the opportunity to serve in this new role!"

— Melody Mitchell



Chris Ichien is the Executive Director of Los Gatos Meadows in Los Gatos, CA. He joined Covia in 2007 as the Assistant Executive Director of St. Paul's Tower, a Life Plan Community in Oakland, and was promoted to Executive Director in 2008 before taking the role at Los Gatos Meadows at the end of 2014. ▾

"I appreciate Covia's support, dedication to career growth, and continuous trust in my abilities over my 11 years of service. I'm excited for this opportunity and will continue to extend great effort to support Covia's mission."

— Chris Ichien



A Tasteful Affair — A Circle of Friends at Covia Life Plan Communities



Summer is in full swing, and *A Tasteful Affair* once again brought residents from different communities together to make new friends and help neighbors in need by supporting the Covia Foundation *Circle of Friends* Fund. San Francisco Towers, a new venue for this event, graciously welcomed residents from St. Paul's Towers in Oakland and Spring Lake Village in Santa Rosa. Guests enjoyed a summer luncheon and celebrated the diverse cultures that have influenced California cuisine. The event was elegantly catered by the Executive Chefs and their teams from the three communities. We are grateful to Morrison Community Living for their partnership. The event also included a raffle as well as an exciting wine pull where guests won a variety of fine wines.

The third annual *A Tasteful Affair* raised significant funds for the *Circle of Friends* Fund, which provides essential support for residents in Covia Life Plan communities who outlive their resources. Neighbors who are helped through the fund have lived in and contributed to the energy and culture of their communities for 16 years on average. The average age of those served is 90. The *Circle of Friends* Fund directly benefits these residents in their time of need.

The *Circle of Friends* Fund represents the generous spirit of Covia communities — neighbors helping neighbors! ▼



The *Circle of Friends* Fund provides vital support for residents in our life plan communities — neighbors and friends of ours — who have outlived their resources.



Most of the residents who receive assistance are in their 90s.



More than 70% are single, primarily women who have outlived their spouses or partners.



They have lived in our communities an average of 16 years.



Nearly 35% are living in Assisted, Memory, or Skilled Care.



Second Graders Support Market Day

As part of our commitment to aging well, Covia provides Market Day, a gathering space and fresh produce market for seniors at 20 different sites around the Bay Area. Each Market Day provides fresh fruits and vegetables at cost in an easily accessible neighborhood setting, including senior centers, churches, and senior communities. Many markets host coffee, lunch, or a social hour, giving people even more reason to come out and enjoy the day.

The St. Paul's Market Day at St. Paul's Episcopal Church in Oakland is staffed, in part, by second grade students from St. Paul's School located next door. The students are joined by neighborhood volunteers and residents from a Covia Community across the street, St. Paul's Towers, providing a community gathering and an intergenerational learning experience for all involved.

The students help with all aspects of the event, from serving as greeters to calling numbers, weighing the produce and counting change. They even serve as the official event photographers!

Participation in the Market Day program provides an opportunity for the students to experience the value of serving others.

“I volunteer at the St. Paul's Market Day because I love to help elders. I also love the music corner and getting to meet the second graders when they come and help.”

— St. Paul's Market Day volunteer

One volunteer said, “I really like helping provide fruits and veggies to people who can't afford to spend a lot of money on food.”

It sounds like our Market Day volunteers and St. Paul's School second graders had a meaningful experience full of joy, learning, fruits, veggies, and of course, fun! ▼

community
matters Summer 2018

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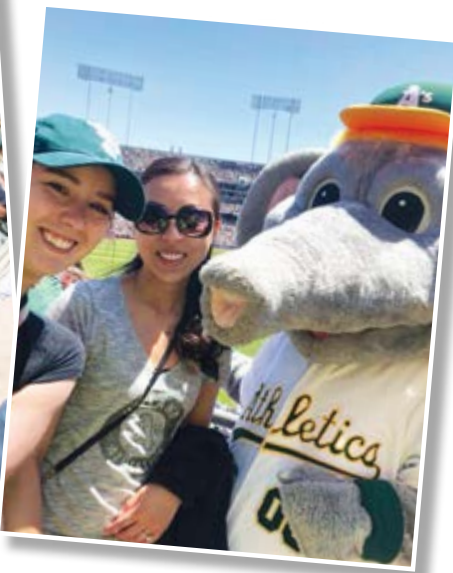


ESC's brand has evolved while our purpose remains grounded in our historic commitment to serving seniors. Covia, our new system name, provides housing and services designed to build community, enhance well being, end isolation, and honor an individual's sense of home. The name is a created word that focuses on the mutual, common services and activities ("co") coming together on the road of life ("via").

Aging is a good thing — let's live it together.

Day at the A's

Covia colleagues and their family and friends gathered at the Oakland-Alameda County Coliseum to take in the "Battle of the Bay" game (A's vs Giants). The A's came out on top in extra innings! ▼



Left Photo: Covia staff, family, and friends enjoy a day at the ballpark.
 Right Photo: Meeting Stomper, the A's mascot.



**Save the Date! April 29, 2019 at
 Diablo Country Club, Diablo, CA**



**The 2018 Celtic Cup raised
 nearly \$240,000. Help us raise
 even more in 2019.**



**Live Well and
 Age Well —
 Anywhere You
 Call Home**

Life Plan Communities

- Canterbury Woods
- Los Gatos Meadows
- San Francisco Towers
- Spring Lake Village
- St. Paul's Towers
- Webster House

Affordable Communities

- Bethany Center
- Jennings Court
- Lytton Gardens
- Oak Center Towers
- Presidio Gate Apartments
- Shires Memorial Center

Community Services

- Home Match
- Market Day
- Rotary Home Team
- Social Call
- Well Connected



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