



community matters

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Creating a Legacy, Supporting Community



One of the things that Mia enjoys most about Spring Lake Village is the easy access to enjoy the outdoors.

When Mia Lang first started looking at Life Plan Communities, she knew it was just exploration, and she wasn't ready to make a transition. After all, she had a full life with friends and social activities and still worked part time as a hemodialysis nurse at UCSF at age 78 after retiring from a full time nursing career at the UCSF Medical Center at age 60. And then she looked at Spring Lake Village.

"As soon as I visited Spring Lake Village, I knew that was it," she said. "I could not have chosen a better place to spend this chapter of my life. Living here is fulfilling, it's community, there is nothing lacking. We all go through whatever we're facing together; there's so much support."

Mia's life was not always so settled. **Legacy** continues on page 2

"I've loved living at Spring Lake Village. I want to leave my estate to the Covia Foundation to benefit this wonderful community."

— Mia Lang, Spring Lake Village resident

Covia Foundation Heritage Society

The Covia Foundation Honor Roll of Giving at each Life Plan Community celebrates those who support Covia communities and programs with charitable gifts. The Heritage Society section of the Honor Roll celebrates those who plan a legacy gift by including the Foundation in their planned gifts, estate plans or wills.

If you have made such a provision, please let us know so that we may add your name to the Heritage Society of the Covia Foundation Honor Roll. Contact Julie Hoerl, Covia Foundation Development Manager, at jhoerl@covia.org or 925.956.7393. ▼

Caring is the Essence of Community

Holiday Gratitude from the Covia Foundation

This year has been unimaginable in so many ways, yet all around us we can be heartened by the spirit of generosity, caring, and community throughout Covia, its communities and programs, and its people. It's clear to me that communities that care for one another survive and thrive. Now more than ever, I am reminded that we do indeed all get by "with a little help from our friends."

In that spirit, I want to thank every single one of our Covia family and friends for the incredible ways you have cared for one another through the pandemic, sociopolitical upheaval, firestorms, and the seemingly unending challenges of daily life in the year 2020. That caring has also been demonstrated through charitable gifts to the Covia Foundation.

The word philanthropy is derived from the root words "love of humanity." Never have I been so inspired by the love and caring shown for one another throughout this year, and through those gifts made to the Covia Foundation to help others. The generosity and caring demonstrated by so many is inspiring:

- ♦ Gifts to the Circle of Friends fund to help Life Plan neighbors who have outlived their resources.
- ♦ Sponsorships for the Celtic Cup golf tournament that couldn't be held, generously provided anyway to help seniors in need through Covia Community Services programs.
- ♦ Donations from staff and residents to support the Employee Emergency Fund to help Covia team members facing a crisis.
- ♦ Gifts made to improve a beloved community or support a treasured program.



♦ Generous gifts made to be used where the need is greatest throughout the organization.

It's clear that this community of caring, generous people will indeed get through this year together, continuing to care about and support one another. Thank you all for being a part of the Covia Foundation family and the tradition of caring for others. My best wishes to you and yours as we look to 2021.

Katharine Miller

Katharine Miller
Executive Director, Covia Foundation

Circle of Friends: A Commitment to Community, A Celebration of Caring



Roberta and David Pressman enjoy a personalized dinner from the San Francisco Towers Executive Chef as part of their raffle prize. The menu included broccoli scallion soup, vegan pot pie, and vegan panna cotta.

Residents from St. Paul's Towers, San Francisco Towers, and Spring Lake Village gathered with the Covia Foundation in August via Zoom to celebrate and raise awareness for the *Circle of Friends* Resident Assistance Fund. With hors d'oeuvres and special beverages sponsored by Morrison Community Living, friends and neighbors raised a glass to their vibrant communities and the supporters of this important cause. Mary Sharman, a resident at St. Paul's Towers, says, "The party and delicious treats were an uplifting event. I'm pleased so many residents could join our party and learn about this important fund. I am grateful that our community supports this cause."

Those being helped by the *Circle of Friends* fund have an average age of over 90 years, with 40% living with a higher level of care. They have been part of their communities on average for more than 16 years.

"The *Circle of Friends* is so close to the hearts of our residents," said Covia Foundation Executive Director Katharine Miller. "We are so grateful for the support of this fund that provides assistance for those in our Life Plan Communities who outlive their resources."

Covia Foundation rounded out the day's celebration with a prize drawing. Prizes included personalized dinners from the Executive Chefs, themed gift baskets, and a Google Nest Max Hub, a video smart speaker.

The event immediately showed the effect of its success, with our prize winners reaching out with excitement and gratitude, and many residents making donations online or reaching out to the Foundation with questions about planned gifts and estate gifts. Said one supporter: "This is a great cause for us to get behind because this could happen to any of us." ▼

For information about supporting the *Circle of Friends*, contact Katharine Miller at kmiller@covia.org or 925.956.7414

Pictured right: Residents enjoy delicious hors d'oeuvres prepared by the dining staff as part of the *Circle of Friends* Celebration in August.



Legacy from page 1

Her childhood was marked by the war years on the border between the former Czechoslovakia and Austria. After fleeing to a refugee camp in Austria, her family moved to Germany as the war ended. She went into nursing because "you chose something that was practical that you could make a living at" and set out to travel the world. She worked as a nurse in Germany, Switzerland, England, and, eventually, the United States.

An interesting community with a wide variety of people has always been of interest to her. "When I first came to New York, I found an apartment in what was then Spanish Harlem," she said. "It was only \$60 a month but I loved the variety of cultures. I was so curious because I came from a background where everyone was the same."

She was eventually drawn to the Bay Area because of her love of San Francisco, its variety of cultures, and its proximity to nature. The natural surroundings of Sonoma County and the regional parks were part of what drew her to Spring Lake Village.

"The people at Spring Lake Village are a real community," she says. "My friends

from the Bay Area who visit are very impressed and envy me for the quality of my life here. There are pockets of friendship here for so many different interests and activities — and people are warm and welcoming."

It is that sense of community that was at the heart of Mia's recent decision to update her estate plan and leave a gift to the Covia Foundation. "My nieces and nephews are all doing fine, and I've loved living at Spring Lake Village," she reflected. "I want to leave my estate to the Covia Foundation to benefit this wonderful community."

So after a lifetime of caring for others in nursing, Mia's legacy gift will be able to continue caring for the community of people that makes Spring Lake Village such a special place. ▼

For information on making a legacy gift in your will or estate plans, contact Katharine Miller, Covia Foundation Executive Director, at kmiller@covia.org or 925.956.7414



Affiliation Update

The affiliation process between Covia and Front Porch is proceeding well and is on track to be completed by April 1, 2021. As a reminder for our donors, even as we join forces with a new organization, gifts made to Covia Foundation will always be used for their intended purpose. ▼

Enriching Community Through Shared Experiences

As Covia communities and programs navigate the rapidly changing conditions and restrictions this year we are grateful that we have resilient residents, participants, staff, and leadership that keep our communities moving forward. Challenging circumstances have brought people from across the organization together in new ways, encouraging teamwork and a sense that we truly are all in this together.

The Life Enrichment Directors across Covia Communities have been meeting monthly to share their upcoming plans and find ways to collaborate and share their virtual activities with residents of other communities. Alex Gerasimov, Covia's Project Manager for resident experience, says, "In this time, our Life Enrichment teams united to support one another and to learn about each other's best practices on keeping residents and staff engaged and involved in meaningful programs that enhance their health and wellness."

Residents of Canterbury Woods and Webster House meet together on Zoom for weekly lectures and discussion groups on current events and world travel. Ania Spiering, Life Enrichment Director at Webster House, shares, "Both programs engage residents in conversation, which keeps it lively and interesting. It is wonderful to see people coming together and utilizing the possibilities that technology provides." The two communities also share musical programs with each other. Every week, a Canterbury Woods resident shares a recorded concert, and in return, Lily Godsoe, the Webster House chaplain, offers a flute and meditation session.

Other communities have taken advantage of the virtual space to invite residents from



Spring Lake Village residents enjoy an outdoor socially-distanced exercise class.

all communities to join their ongoing events, creating more enrichment opportunities. St. Paul's Towers invited residents of the other Covia communities to join its sponsored webinar about water issues facing Northern California, offered as part of the UC Retiree Learning Series. San Francisco Towers is also opening up its weekly lecture series to all communities. In September, the guest lecturer was Dr. Tammy Duong on dealing with loneliness and depression during the isolation of the pandemic. Spring Lake Village, known for its award-winning active wellness and fitness programs, shared all of its fitness videos with the other Covia communities so all residents can stay active in the comfort of their homes. ▼

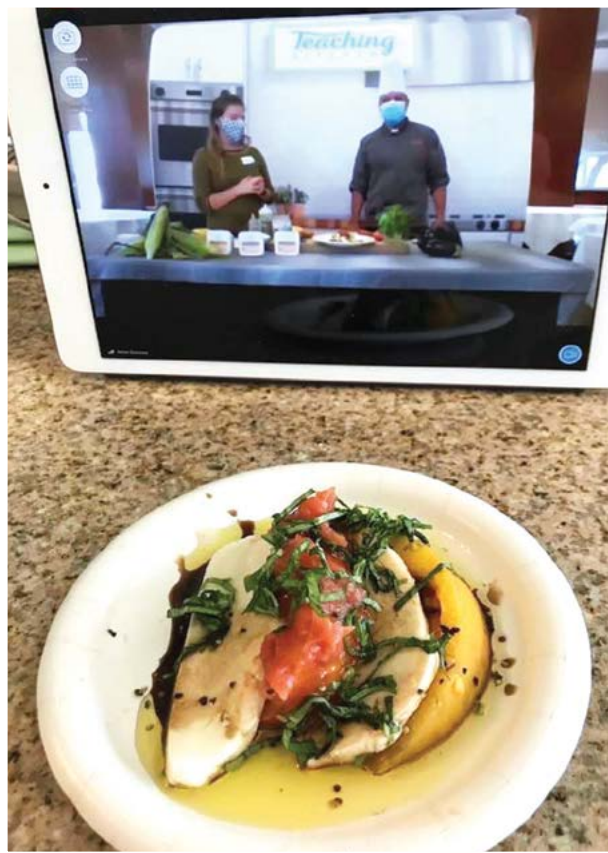
"This experience of sharing activities across communities has really highlighted the shared experiences of our residents, no matter which community they come from. It has made Covia feel like one big community."

— Adrian Quinones, St. Paul's Towers Program Director

Community Shelter-in-Place Activities



Assisted Living residents at St. Paul's Towers enjoy hallway hockey, a new pandemic activity.



Chef Mario Martinez offered a Zoom cooking class to residents at St. Paul's Towers.



Canterbury Woods resident Michael Sanders performs a recital broadcast on Zoom.

Home Match: Building Community, Increasing Housing Affordability

Doris, a Monterey County resident, recently lost her husband after a long struggle with cancer. She had put her job on hold to care for him and depleted their savings for his treatments. Doris was left alone with only Social Security income and a “mountain of debt.” When she learned about Covia’s Home Match program, she was eager to sign up as part of a pilot in Monterey. “If it wasn’t for home sharing, I would have lost my home,” she says. For Doris, life has changed for the better since being matched with a homemate. “I am glad to have someone living here...my housemate has been so helpful in doing all the grocery shopping and planting a vegetable garden.”

Home Match helps homeowners with extra rooms connect with home seekers who need an affordable place to live, creating a win-win situation. Home Match staff interview prospective homeowners and home seekers to check backgrounds and ensure compatibility, then connect people by researching personal preferences, house types, and interests. In some cases, accommodation can be provided in exchange for services, such as driving to the grocery store or lending a hand around the house. With this kind of arrangement, senior homeowners can often continue to be successful in their own home, while homeseekers have access to affordable housing so they can remain in the area and continue to work. Finding a home sharing arrangement through Home Match provides more peace of mind than more traditional routes like using Craigslist. The Home Match team seeks social compatibility in matches, which helps build strong community. Doris agrees that the social connection with her housemate is an unexpected plus: “we enjoy sitting together and watching comedy movies to take the stress off. And it’s great to have someone to laugh with and talk to.”

Despite ongoing shelter-in-place orders, Home Match has continued to create affordable housing opportunities for vulnerable or isolated older adults like Doris and her homemate Betty across the Bay Area, including expanding services to Monterey County and Mill Valley.

“If it wasn’t for Home Match, I would have lost my home.”
— Doris, Home Match participant

While Home Match has been operating as a pilot program in Monterey since early 2020, Home Match Monterey officially launched in September with funding from the Community Foundation of Monterey County, Monterey Peninsula Foundation, and Monterey County Area Agency on Aging. The program had more than 70 applications from home providers and home seekers when it opened its doors.

Covia’s Home Match program was initially piloted in Marin County in 2012 and slowly expanded as the team received feedback

from participants and fine-tuned the program. Interest in the program in Marin County has really taken off over the past three years, with a total of 87 matches, helping 175 people create sustainable affording housing solutions.

The City of Mill Valley recently provided funding for Home Match to focus on making home matches out of concern that vital contributors to their community, like firefighters, service workers, and teachers, could no longer afford to live there. In 2017, the council hosted an affordable housing summit and backed an affordable housing ordinance that includes a 1% City fee to be applied to all new housing projects and remodeling projects of \$100,000 or more. Home Match is one way the city chose to deploy the funding.

Home sharing can be intimidating, especially during uncertain times like a global pandemic; Home Match has taken extra steps to ensure participants are safe during the county shelter-in-place orders. For ongoing matches, Home Match staff have been facilitating conversations around safely sharing a home during the pandemic.

“We put together a questionnaire to guide productive conversations around maintaining health and safety in a shared-home, and for proactively planning for the event that a homemate becomes ill,” says Tori Shepard, Home Match Program Manager in San Francisco. “We also mediated a number of

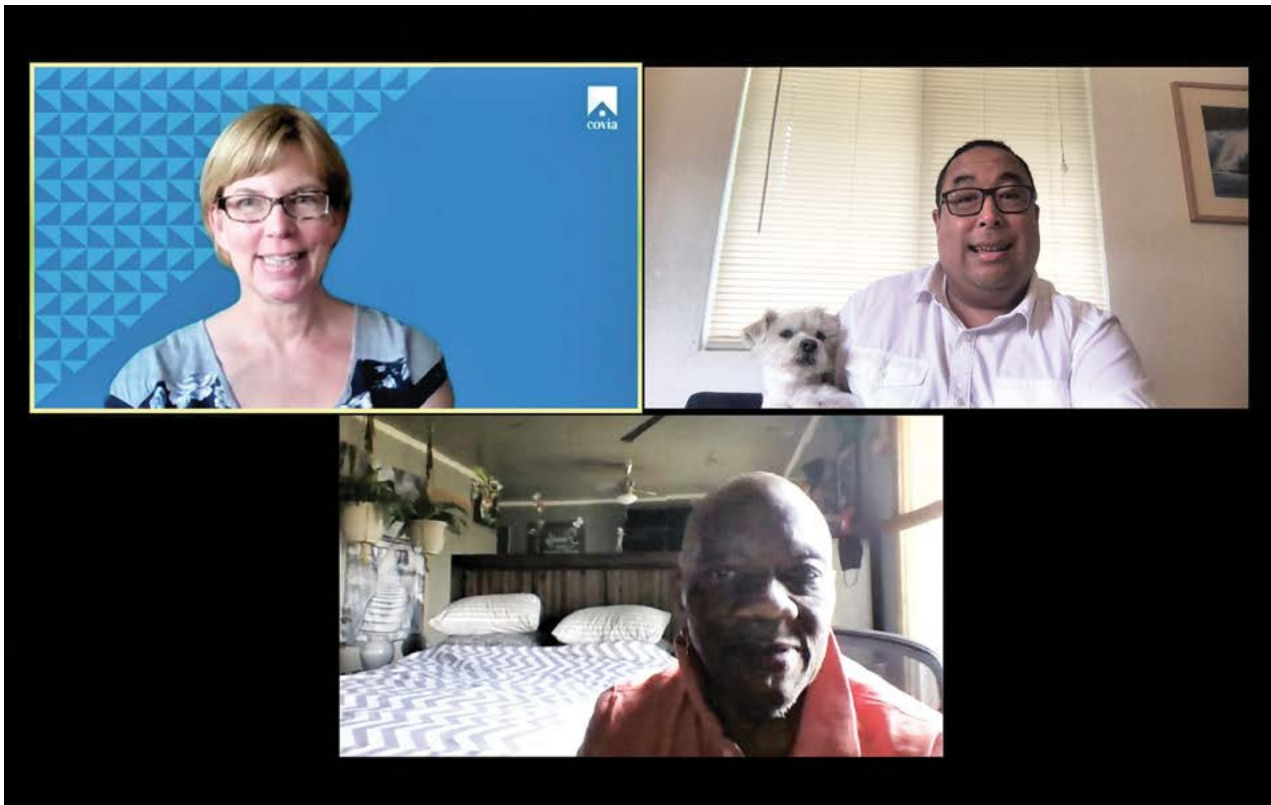


Doris and her homemate Betty enjoy spending time together at her home in Monterey.

these conversations virtually, which received very positive feedback, particularly in homes where some homemates are at higher risk of severe illness.”

The Home Match team also helped participants cope with sheltering in place by sending staff-curated care packages. These Happiness Packages consisted of fun activities that matches can participate in together as well as self-care items for relaxing while staying at home. Items included pancake mix, green tea, Rubik’s cubes, homemade soap, and puzzle books. “We’ve received back a lot of gratitude from matches,” says Shepard. One participant wrote to say “We were truly delighted after receiving our package. In this new normal, for a couple of minutes, we felt the love of our friends and family.”

Following guidelines from local health orders and the Centers for Disease Control, Home Match has adapted overall program
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Karen Coppock, Senior Director of Home Match, moderates a discussion between two potential homemates via Zoom.

Creating Lifetime Income While Helping Others

A 3rd generation San Franciscan, Carol DeVincenzi (pictured right) was hoping to stay in her home for as long as possible, but knew that when the time came for her next move, she would choose a non-profit Life Plan Community in the city that she had called home for most of her life. When she started looking and found San Francisco Towers, she knew it was the place for her. “It has the most amenities like air conditioning and ample elevators, and has such beautifully designed apartments,” Carol says.

Carol had friends who had set up charitable gift annuities, and they were very pleased with both the income and the impact of the tax deduction. She says, “With the current rates, I thought this would be a good source of income and an opportunity to support the *Circle of Friends* Resident Assistance Fund.” Carol had always felt the call to help those in need, especially older people who could no longer support themselves. She remembers, “When my mother was in an Assisted Living community near the end of her life, I remember other residents that had to leave because they had run out of money. I remember feeling so terrible about it and wishing there was something I could do to help. Donating to the *Circle of Friends* gives me a chance to help.” ▼



“A Charitable Gift Annuity is an opportunity for me to support the *Circle of Friends* and generate a reliable source of income.”
— Carol DeVincenzi, San Francisco Towers resident

Charitable Gift Annuity: The Gift That Gives Back

A Charitable Gift Annuity can provide stable income in unstable times — and provide a legacy of support for your community or favorite program. It’s a gift that pays you back.

You can establish a Charitable Gift Annuity (CGA) with the Covia Foundation with cash or stock and create fixed, stable income for your lifetime. Because the payment rate is fixed based on your age, your income never changes. As an example, the payment rate for someone aged 81 is 6.7%. Plus, a portion of your income payment could be tax free. If you establish a gift annuity with stock you’ve held for a number of years, you can bypass the capital gains tax you would owe if you simply sold the stock. Ultimately, the remainder in your CGA will benefit the community or program you designate.

For information or assistance on establishing a CGA, contact Katharine Miller, Covia Foundation Executive Director, at 925.956.7414 or kmiller@covia.org. ▼

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operations to safely support participants and new matches while taking in the reality of the current situation. “We’ve transitioned to 100% virtual operations and developed new safety procedures, in adherence with shelter-in-place orders,” notes Shepard. All Home Match participant interactions — including appointments, home visits, outreach activities, and Living Together Agreements — are now offered by phone or video call.

“Operating remotely has also created an opportunity to focus on the program’s online tools and presence,” says Shepard, while noting that “we are taking extra care to still reach those who do not have a computer or internet access.”

Despite the challenges presented by sheltering in place and social distancing, interest in the program has remained strong, and the Home Match teams across the Bay Area have kept busy, receiving nearly 1,000 inquiries, and building community through affordable and safe housing without hammering a single nail. ▼

For more information about Home Match, please visit: www.covia.org/services/home-match

Double Your Shopping Joy

You can support the work of the Covia Foundation every time you shop, at no cost to you! When you shop at smile.amazon.com, Amazon will donate a portion of the purchase price to the Covia Foundation. Your gifts will support Covia’s life-changing services to seniors.



Here’s how:

1. Go to smile.amazon.com and login to your account.
2. Select the Covia Foundation to receive donations from your eligible purchases.

Shop at smile.amazon.com — and smile with the joy of making a difference. ▼



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It Takes a Village!

Adding to the challenges of 2020, in early October, the residents of Spring Lake Village had to be evacuated as the Boysen-Glass fire came perilously close to the Santa Rosa campus. The resilience of our residents, the generosity of friends and neighbors who took them in, and the unfailing support and tireless efforts of the staff to care for our residents were on full display during this trying time. Covia is ever grateful for this strong community which came together to support each other once again. ▼



Celtic Cup: Driving Funds for Seniors in Need

The Covia Foundation extends a huge thank-you to the Celtic Cup 2020 sponsors and participants who pledged their support for low-income and isolated seniors despite the event being canceled due to the pandemic. The support of our sponsors and participants enabled Covia Foundation to provide Covia Community Services programs with \$175,000 to directly help vulnerable and isolated seniors during these difficult times.

We are planning to return to Berkeley Country Club for the 10th Annual Celtic Cup in August 2021 — and are hopeful that 2021 will allow us all to return to more social times. Plans are being made for a safe and socially distanced golf tournament. While we have all learned that events may look different because of the pandemic, we are grateful for the good cheer, camaraderie, and generosity for seniors that remains strong in our community of supporters. ▼

 covia

Live Well and
Age Well —
Anywhere You
Call Home

- Life Plan Communities
- Canterbury Woods
- San Francisco Towers
- Spring Lake Village
- St. Paul’s Towers
- Webster House

- Affordable Communities
- Bethany Center
- Friendship Manor
- Jennings Court
- Lytton Gardens
- Oak Center Towers
- Presidio Gate Apartments
- Shires Memorial Center

- Community Services
- Creative Spark
- Home Match
- Market Day
- Social Call
- Well Connected