Berkeley Home Match

Year 1 Report



Berkeley
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Retirement Center

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Executive Summary

The high cost of living in Berkeley is a crisis for the whole community – from UC students struggling to find affordable housing to campus departments hoping to recruit top scholars to local retirees hoping in age in place. Berkeley Home Match helps address these challenges by connecting UC Berkeley students with local UC retirees with spare room in their homes. Our goal is to create a community where students and retirees thrive together in affordable housing and generations work together to solve pressing challenges.

With a small seed investment, Berkeley Home Match, in seven months, has created 10 affordable home matches between students and retirees. Students paid about 45% below the average for a room in a Berkeley home, while homeowners passively earned almost $1,000 per month on average.

Berkeley Home Match's goal, with more robust funding, is to provide 100 affordable housing units annually to UC Berkeley graduate students, postdoctoral scholars, and visiting scholars while supporting UC retirees who want to age in place. The program's efficient use of resources to meet a critical campus need warrants this additional funding consideration. With additional investment, we would be able to:

- Bolster the educational components of the program with additional workshops and a peer-support network
- Streamline program administration with an efficient database
- Expand our partner network
- Increase our capacity to facilitate the home sharing process
- Generate a replicable model for other UC campuses to follow

The following report summarizes the need for Berkeley Home Match, shares findings from the one-year pilot, and recommends next steps for scaling up the program.



"I remember how it was when I was in school – money was tight – and I feel so good being able to share what I have with a very deserving student."

- Homeowner

The Challenge

Ten percent of UC Berkeley undergraduate students, graduate students and postdoctoral scholars who were surveyed (2017) reported that they have experienced homelessness while attending the university[1]. Graduate students report higher rates (15%), as do postdoctoral scholars (20%). Students report couch surfing, using short-term rentals like motels or AirBnB, sleeping in their vehicle and even, in rare cases, on the street or in a park.

A key challenge is the cost of housing. PBS NewsHour recently reported that between 1989 and 2017, the cost of rooms on and off campus rose by more than 82 percent at four-year universities across the country[2]. UC Berkeley provides fewer beds per student than any other UC campus and charges more than any other public university in California: $17,549 a year for room and board, on average. Meanwhile, average costs in the off-campus rental market range from $2,300 a month for a one-bedroom apartment to $1,240 for a room in a shared apartment[4]. Of the 11,655 graduate students enrolled, 10,000 are left searching for housing off campus due to long waiting lists for University-provided housing.

At the same time there is a rapidly growing aging population in Berkeley. Most adults age 60+ desire to age in their home and community. But, a recent community survey in Berkeley revealed concerns about housing affordability, the ability to stay in their home, home maintenance, and having enough income[5]. Financial stability is a key factor in older people's ability to continue living at home.

Initial results from our pilot reveal promising evidence that connecting students with retirees rapidly opens affordable housing units while also meaningfully increasing retirees' income. Students paid about 45% below the average cost for a room in a Berkeley home, while homeowners passively earned almost $1,000 per month on average. Additionally, the program's built-in reciprocity fostered the development of intergenerational relationships. Participants in the pilot indicated a strong interest in supporting each other. When asked what influenced them to apply, participants rated wanting to "help" at the same rate, or nearly the same rate, as "income" and "rent prices."

For homeowners, Berkeley Home Match can transform an extra bedroom into a financial asset and offer a valuable way for retirees to give back to their UC Berkeley community. For students, especially those new to the area, living with a retiree can be an excellent opportunity to learn about and become more deeply connected with the City of Berkeley community.

Berkeley Home Match Program Outline

The goal of the Berkeley Home Match program is to provide 100 affordable housing units annually to UCB graduate students, postdoctoral scholars, and visiting scholars while supporting UC retirees who are planning to age in place. Key components of the Berkeley Home Match model include an education program with group and one-on-one information sessions, background checks, a resource packet, and regular check-ins.



"[I]t's been a pleasure getting the chance to know each other as well as a real benefit to me in having an incredibly knowledgeable first-hand resource when it comes to exploring and getting to know Berkeley and the Bay Area."

- Home Seeker

Education Program

Our group and one-on-one information sessions help homeowners learn about home sharing and the matching process. Resources include interview tips, tools to explore lifestyle compatibility, a lease template, and more. Participants are provided with resources for addressing conflicts and with a referral to SEEDS Community Resolution Center, if necessary.

Facilitated Process

As facilitators, the Berkeley Home Match team connects homeowners and home seekers with potential matches while encouraging affordable rent. We make this process as easy as possible for applicants by coordinating background checks, creating and sharing profiles of UC Berkeley students and retirees with relevant information such as the home location, photos, and participant bios. Additionally, students are provided with renter's insurance.



"The most important thing in the home share program is to really understand the type of person you want to have in your home. [He] picked us out, but we picked him as well. It is a perfect match."

- Homeowner

Support Network

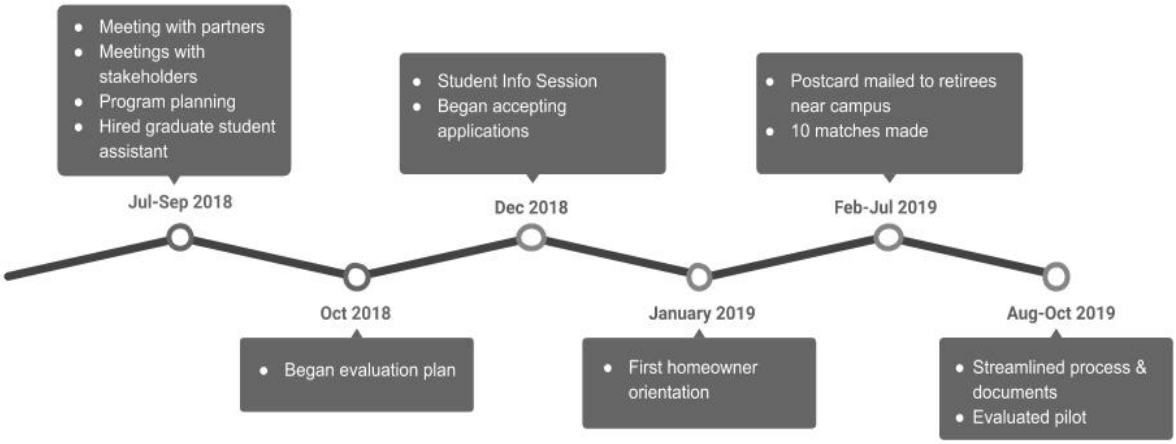
A Berkeley Home Match team member meets one-on-one with homeowners and checks in with matched participants regularly to make sure the arrangement is working out. Potential and current participants attend info sessions to share best practices.

How We Got Here

Funding

In July 2018, the UCB Retirement Center and Ashby Village received a small seed grant from the Chancellor's Community Partnership Fund with matching funds from Covia.

Timeline



Partnerships

Community partners provided consultation related to their expertise:

- Covia provided their home sharing program documentation
- Ashby Village serves as fiscal sponsor and opened the program to their members
- Age-Friendly Berkeley Initiatives provided connections to their network
- SEEDS Community Resolution Center developed an interview and conflict resolution guide
- The Transition Network (TTN) HOME designed and led workshops for homeowners
- The City of Berkeley Rent Stabilization Board and Rental Housing Safety Department staff explained local rental laws
- UC Berkeley Campus Counsel and Office of Risk Management provided guidance and consultation on the agreements, along with templates to assess risk
- The Cal Housing Assignment Office shared housing data
- Legal Assistance for Seniors reviewed processes and documents to assess risk
- See page 14 for a full list of partners.



"Just getting to know [him] was such a good experience. I looked at him as I would one of my grandsons. He was as diligent, hard-working, earnest, and straight-forward a person as I could imagine."

- Homeowner

Pilot Findings

As the first home matching program of its kind on campus, we started with a small goal of six matches, but we exceeded this by making 10. Matched homes tended to be close to campus with the average just over two miles away. Home seekers are paying an average of $990 per month, which is approximately 45% below market rate for a room in a shared home in Berkeley[4]. With that average rental price, homeowners have the potential to earn an average of $11,880 per year, which supports their effort to age in place.

During the first-year pilot, we received 135 applications and hundreds of inquiries. Graduate students, postdoctoral scholars, and visiting scholars applied from 30 different departments, indicating the wide appeal of the program.

Applicants of the pilot were asked to rate several factors that influenced their decision to participate using a 7-point scale (1="Not Influential", 7="Very Influential"). On average, homeowners rated "helping a student" 5.2, "income" 5.2, and "companionship" 3.6, while home seekers rated "helping an older adult" 5.03, "rent price" 6.1, and "companionship" 4.76. Additionally, when homeowners who attended an orientation event were asked to list their hopes for participating, the most common category identified was "Companionship/Friendship." These results indicate that there is not only interest in home sharing among Berkeley students and retirees, but this interest is motivated by more than financial need alone.

Further research is needed to understand how this program can support the development of intergenerational relationships. However, the data above and anecdotal feedback from several matches indicates there is some potential. Matches who were interested in spending time with one another from the beginning have reported eating meals together regularly, attending neighborhood events or religious services, watching sports, and discussing shared professional interests.

Managing this home sharing program was an extremely efficient use of resources when compared to other means of adding affordable housing units to the market. We provided affordable housing for 23 participants (homeowners, home seekers, and their partners), while it can cost hundreds of thousands of dollars to build one affordable apartment unit.

Pilot Findings

A large pool of interested participants is needed to make successful matches, demonstrating the importance of the Retirement Center's pre-existing network and the need for investment in marketing.

Email exchanges

2,217

Program Applications

24
Homeowners

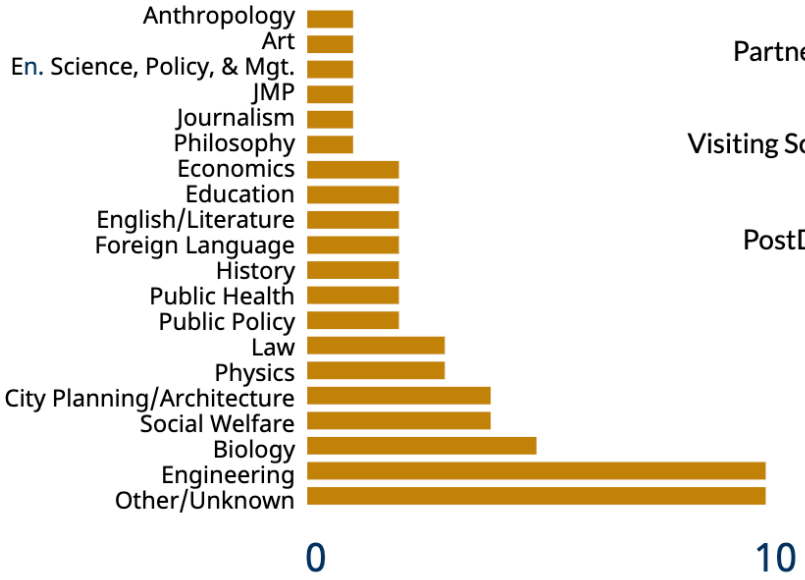
62
Home Seekers

Matches

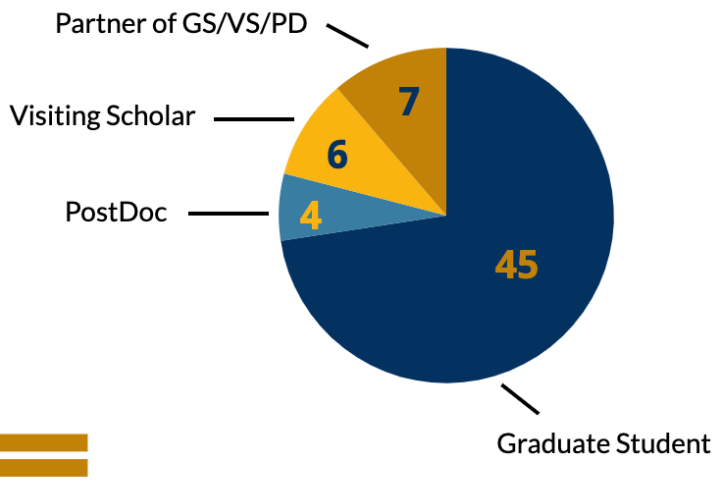
10

Graduate students, postdocs, and visiting scholars from 30 departments applied to the program during the pilot, showing the wide appeal and need for home sharing.

Departments



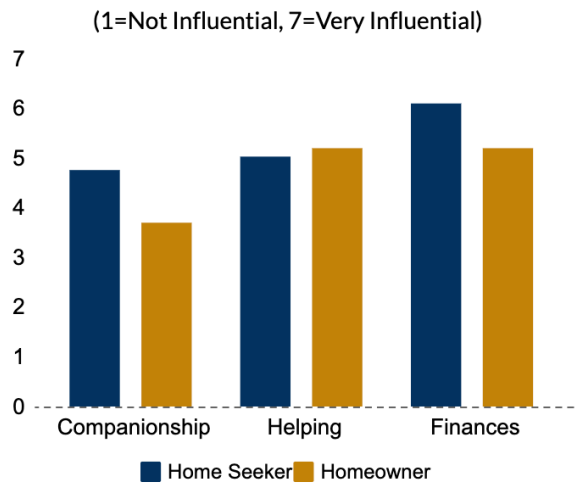
Affiliation



Pilot Findings

Program applicants are looking for more than financial gain, but both parties do gain financially from home sharing. This mutually beneficial exchange can be the basis for the development of meaningful intergenerational relationships.

Influencing Factors on Decision to Apply to BHM



Average Rent in Berkeley*

*Based on data collected by the UCB Housing Office

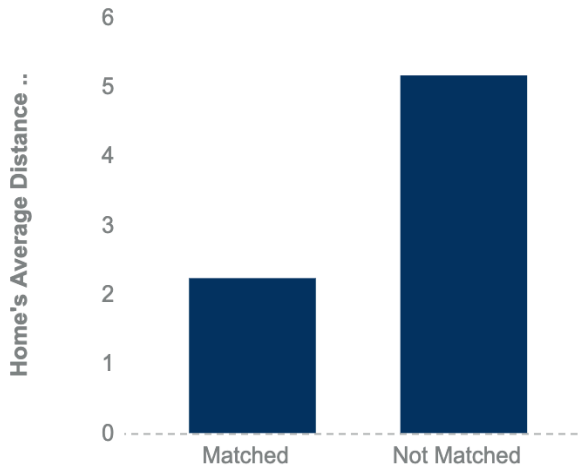
$2,332	1BR apartment
$1,769	Room in 2BR house
$1,241	Room in apartment
$990	Berkeley Home Match

Potential Homeowner Income

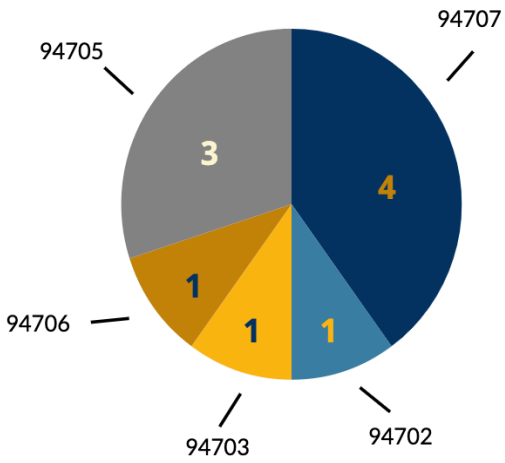
$990 x 12 = $11,880

Location turned out to be a critical factor for home seekers and homes that were further away from campus often were not selected because of concerns for commuting convenience.

Distance From Campus for Matched Homes vs. Unmatched



Matched Homes' Zip Codes





"Everything is going really well. We did a good job of going through the [Compatibility Discussion Guide] which gave us a chance to ask each other lots of questions and imagine what it would be like to live with someone that isn't a family member."

- Home Seeker

Why Berkeley Home Match Is Unique

The strengths of Berkeley Home Match is the program's ability to:

- Open affordable housing units very quickly and efficiently while supporting university retirees' incomes
- Connect to a pre-existing network of local homeowners through the UC Berkeley Retirement Center
- Provide an outlet for UC Berkeley retirees who want to help students or do something about the housing shortage
- Educate, support, and create a community for retirees interested in renting space in their home

Berkeley Home Match brings generations together to support one another with a mutually beneficial housing solution that has the additional benefit of fostering intergenerational relationships.

While it is critical that the City of Berkeley and the university expand their affordable housing options, that process will take a significant amount of time and money. However, with a tiny fraction of the funding and time needed to build new housing, Berkeley Home Match can open affordable housing units by simply educating homeowners and facilitating matches.

While it is possible to find a home share using Cal Rentals or Craigslist, it requires homeowners to do their own background check, develop their own lease, and learn about rental best practices on their own. Additionally, students would need to pay for their own renter's insurance, navigate interviews on their own, and likely struggle to find anything that is below market rate.

Berkeley Home Match lowers the barriers to home sharing and increases the likelihood that participants will have a positive experience.

Next Steps: Pilot To Full Scale Program

Bolstering educational components

Our information sessions are key to recruiting new homeowners. We currently offer one homeowner information session each year, but we would like to have these more frequently. We would also like to recruit more retiree volunteer coaches to explain the process and act as a resource for homeowners throughout the application process. Ideally, some of these volunteers could be past program participants. For students, we want to create a more robust guide on rental housing safety and best practices so students are informed as they navigate all of their options. Even if they don't choose to participate in our program, we hope to be a resource for students during their housing search.

Streamlining administration

As our program grows, it will become more difficult and more important to manage participant data efficiently. We hope to find funding that will help us build better infrastructure for tracking participants. The Retirement Center uses a Salesforce database to manage events and operations, so building on that system makes the most sense.

Expanding our partnership network

The development of this program was only possible because of our many organizational partners. As we move forward, we would like to strengthen these partnerships and find other organizations on campus or in the community that we can work with to continue to improve our program. For example, there are several other organizations running or developing home sharing programs around the Bay Area.

Adding affordable housing units in Berkeley

We aim to provide 100 affordable housing units in Berkeley annually. This will mean educating more retirees about the benefits of home sharing, including how it can fit into the continuum of long-term care planning options, cultivating new relationships with homeowners, and demonstrating the value of our program. This goal will also require additional marketing and work with the media.

Expanding to the rest of the UC system

After another year of piloting, we plan to fine tune our home sharing model so it can be expanded to the entire UC system. Other UC campuses have Retirement Centers, so there is a ready network for expansion. Some UC campuses, such as UCLA, UCSF, and UC Santa Cruz have expensive housing markets like Berkeley that could benefit from a home sharing option.

Acknowledgements

A special thanks to the Chancellor's Community Partnership Fund and Covia for funding this pilot, Ashby Village for serving as our primary community partner and fiscal sponsor, and to our partners for their support:

- Age-Friendly Berkeley Initiatives
- At Home With Growing Older
- Berkeley Student Cooperative
- Cal Housing Assignment Office
- City of Berkeley Health, Housing & Community Services Department
- Legal Assistance for Seniors
- The Berkeley Accessory Dwelling Unit (ADU) Task Force
- The Transition Network (TTN) HOME
- UC Berkeley Division of Student Affairs
- SEEDS Community Resolution Center
- The City of Berkeley Rent Stabilization Board
- The City of Berkeley Rental Housing Safety Department
- UC Berkeley Campus Counsel
- UC Berkeley Office of Risk Management

Berkeley Home Match pilot team:

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Andy Gaines, Ashby Village, Executive Director
Rachel Bell, UC Berkeley Retirement Center, Program Manager
Melissa Beidler, UC Berkeley Retirement Center & Ashby Village, Volunteer

Report designed by Rachel Bell

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