

Comparison of Funding for Home Matching Programs in Marin County and San Francisco County

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Executive Summary

This paper will look at two counties, Marin and San Francisco, that have created a program using home matching as a strategy to help older adults find housing they can afford and, in the process, reduce social isolation when a home provider is matched with a home seeker.

Both Marin and San Francisco Counties have partnered with the community-based organization Front Porch to run a program called “Home Match” in the two counties. This case study will compare and contrast how these programs are funded in each county, including Marin County’s Aging and Adult program that is specifically for older adults.

Introduction

The Bay Area is one of the most expensive places to live, according to Kiplinger (2026), with San Jose at #3 and San Francisco at #4. Living in the Bay Area is especially difficult for a growing number of older adults, partly due to their fixed incomes and the lack of affordable housing.

This paper will examine two counties, Marin and San Francisco, each using home matching as a strategy to help low-income older adults find housing that they can afford and, in the process, try to help reduce social isolation when a home provider is matched with a home seeker. Some benefits of home matching are shared utility costs as well as companionship. This program matches a home provider with a home seeker. The home provider could be a homeowner, a renter, or a sub-let tenant, and the space to rent can be a room, a suite, or an accessory dwelling unit (ADU).

Both Marin County and San Francisco have partnered with the community-based organization Front Porch to provide this service in the two counties. This case study focuses primarily on Marin County's Aging and Adults program, which is specifically for older adults aged 60+.

Older Adults in Marin and San Francisco Counties

San Francisco County's population size is over three times that of Marin County. There are quite a few differences between the two counties, even controlling for population size, as shown in the table below.

Table 1: Older Adult Demographics of Marin and San Francisco Counties

Demographics	Marin	San Francisco
Total Population	257,969	830,000
Percentage of Older Adults in the Total Population	31%	23%
Number of Older Adults 60 or older	79,970	192,264
Percentage of older adults at 300 % FPL	25%	38%
Number of Older Adults at 300% FPL	19,993	73,060
Percentage of Older Adults in Poverty	7%	13%

Number of Older Adults below the poverty threshold	5,598	25,099
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In Marin County, about 31% of the population is aged 60 or older. Of the 60+ population, 25% are considered low income and live at or below \$47,895, which is 300% of the federal poverty level (FPL). Seven percent are below the poverty level of \$15,965/year for a single adult (U.S. Department of Health and Human Services, 2026; Marin County Aging and Adult Services, 2026).

Comparatively, in San Francisco County, 23% of the population is aged 60 or older. Of the 60+ population, 38% are considered low-income, while 13% live below FPL (San Francisco Human Services Department of Disability and Aging Services, 2026).

Adjusting for population size, a greater percentage of older adults live in Marin County, but in San Francisco County, a greater proportion of older adults live at 300% FPL and live in poverty. The need for affordable housing is a major challenge in both counties, despite these differences.

Housing Challenges

Older adults in both counties have trouble finding affordable housing, and many feel the issue is becoming more challenging. In a survey of Marin County, adults were increasingly concerned about affording housing (20% in 2023 vs 10% in 2019). Women, Black or African Americans, Hispanics, those aged 60-64, and low-income groups have the largest increases in concern. There is also an increase in older adults feeling isolated (32% of the general population) and lonely (39% of the general population) (Davis Research LLC, 2024).

The San Francisco 2022 Aging and Disability Affordable Housing Needs Assessment Report (2022) found similar responses: *“When asked whether affordable housing and support in San Francisco has gotten better or worse over the past three years, 36% said it got worse, 24% said they did not know, 23% said it stayed about the same, and only 17% said it got better. Only a slightly higher share of those currently in affordable housing/receiving subsidies (21%) said it got better over the past three years.”*

There is also a widening gap in both counties between the income needed for older adults to meet their basic needs and to afford average rental prices.

Data obtained from Zillow, the real estate website, as of March 31, 2026, shows the average rent in both counties is over \$3,600 and continues to increase. San Francisco has the greatest year-over-year change of 15.2%, while Marin County is 3.3%.

The Elder Index developed by the University of Massachusetts, Boston, measures various costs, including housing, Health Care, Transportation, Food, and Miscellaneous Essentials. This index helps explain the gap between housing costs and older adults' ability to meet their basic needs and age in place with dignity. Rent expenses in the index are based on either the 40th or 50th percentile of Fair Market Rents (FMR) reported by the US Department of Housing and Urban Development (HUD), which are calculated based on rent for a one-bedroom apartment. According to the index, an older adult in San Francisco County would need 148% of the national average yearly income of \$34,032, which is needed to meet basic needs for older adults, while an older adult in Marin County would need 152% of the average yearly income.

This is in contrast to the average monthly Social Security benefit of \$2,071, which is above the poverty level, but less than what is considered low income. This disparity shows the needs of many older adults to find affordable housing, which is by far the largest share of their monthly income (Social Security Administration, 2026).

Social Isolation & Loneliness

The 2023 Marin County Older Adults Needs Assessment found that social isolation for older adults is a substantial issue. Approximately one-third, 32%, of respondents felt isolated from others, and 39% felt they lacked companionship. Similarly, San Francisco's Dignity Fund Community Needs Assessment FY 2025-26 (2026) found that 29% of respondents felt that they did not have enough social contact. They found that "more than one in 10 respondents to the question, "What do you need MOST right now to improve your quality of life?" named these areas as their "most important area of need." While both counties have many programs in place to help reduce social isolation and loneliness, these do not necessarily address the problems of when an older adult feels alone in their home. This is where home matching can help reduce loneliness and isolation.

Home Matching: How it Works

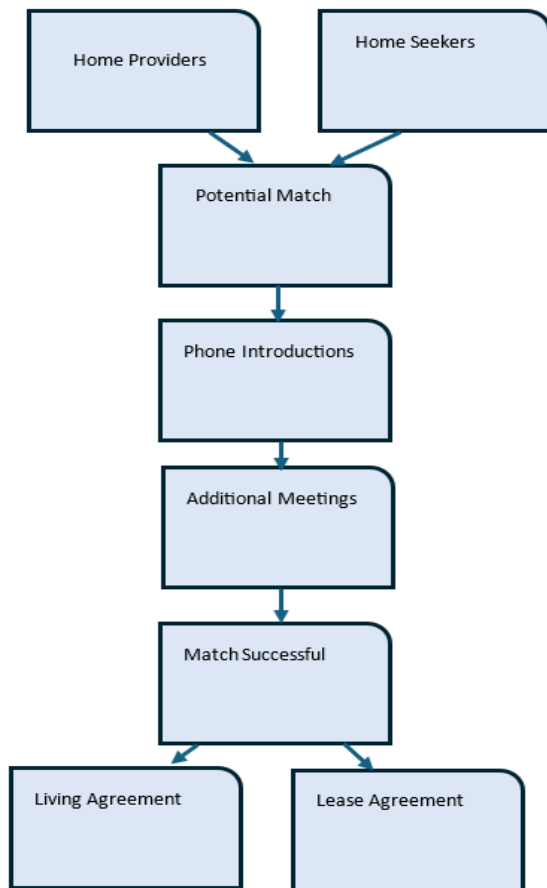
Home matching is one strategy that can address both the economic and social needs of low-income populations and older adults. A 2023-24 Marin Civil Grand Jury report about older adults and homelessness recommended shared housing as a strategy for the county to employ as a prevention method, stating: "One model matches a homeowner or primary tenant who has an available room with a household seeking housing. Shared housing offers a cost-effective option and more efficient use of existing inventory, as well as a viable and effective strategy to increase housing affordability and long-term stability. Shared housing is mutually beneficial to all parties because it defrays costs, provides companionship, and creates community."

Located in the San Francisco Bay Area and across various counties, Front Porch is a non-profit agency that provides an array of housing services targeted to older adults, including home-matching between home providers and seekers. Both Marin and San Francisco contract with Front Porch to provide this home-matching service to their counties' residents.

Front Porch provides the same Home Match program to adults 50+ in all its program locations, including Marin and San Francisco. Front Porch focuses more of their efforts on identifying home providers since they are more difficult to find than home seekers. Home providers typically earn on average \$40K/yr, and very few home providers are under 55. Front Porch advertises extensively in the press, mailings, and online. They also find home providers and home seekers through word of mouth, other community-based organizations, and referrals from government entities (L. Barnesmoore & S. Womack, personal communication, April 14, 2026).

Front Porch does extensive vetting of their home providers through a thorough intake process. This means that the home-matching process does not have a quick turnaround time, but they are able to better match them with home seekers, who also go through the same vetting. The application asks the participant to describe themselves and the ideal housemate. Front Porch staff review the applications and get to know the participants. Front Porch also manages expectations before people move in together through matching providers with seekers, beginning with phone conversations. From there, participants are encouraged to independently communicate to get to know each other. Once a mutually agreeable match is made, both participants complete a living agreement and a lease. The living agreement covers issues of daily living (e.g., cleaning, trash, mail, and overnight guests). The lease agreement covers rental terms and instances of death or transfer to long-term care (S. Womack, personal communication, May 11, 2026). Figure 1 shows the general process of how home matching works.

Figure 1: Home Matching Process Diagram



Front Porch also has ongoing support available to both parties, if needed, after home sharing begins, including mediation and other issues related to the match. On average, 142 hours of ongoing support are provided for the entirety of the match. Front Porch staff will also help the home seeker find a new placement if the living situation is unsuccessful. Matches most commonly end due to: moving out of the county or state for a lower cost of living; a sale of the house; a decline in health; moving in with a caregiver; death; a new job; finding an affordable private unit; life-changing events, etc. The average match lasts 16 months to two years. Front Porch also matches some home providers multiple times (L. Barnsemoore & S. Womack, personal communication, April 14, 2026).

According to Front Porch, 70% of San Francisco home providers in this program are master/primary tenants who may be afraid of losing their housing due to affordability issues and need help staying in their home. In contrast, Marin County home providers seem less eager to participate in the program, even if they are living in functional poverty (L. Barnsemoore & S. Womack, personal communication, April 14, 2026).

According to a 2024 Front Porch survey, 93% of participants were satisfied with the service, 77% reported a more stable housing situation and the ability to age in place and/or live in a desired location, and 67% felt more socially connected.

Funding Differences

One of the main differences between the Home Match program with Front Porch in San Francisco County and Marin County is how the programs are funded.

Front Porch has a non-profit foundation that helps fund the Home Match program and relies on the Front Porch Communities Foundation to fund the majority of the counties it serves. However, it also requires a funding structure in each county where at least half of the funding comes from external sources (S. Womack, personal communication, April 21, 2026).

According to Front Porch, San Francisco County's Department of Homelessness and Supportive Housing (HSH) contracts use more county General Funds to cover the majority of the program's costs through June 2027. This means that the amount needed from the Front Porch Foundation for San Francisco is less than half, freeing up funding for the program in other counties.

In contrast, funding for Marin County's Home Match program comes from grants from individual cities and smaller county grants, including from the Marin County Department of Aging and Adult Services. Unlike San Francisco, Marin County contributes fewer general fund dollars to this program, so the Front Porch Foundation pays more than 50% of the county costs (L. Barnsemoore & S. Womack, personal communication, April 14, 2026).

The contract between Marin County Department of Aging and Adult Services and Front Porch is funded by Federal Older Americans Act (OAA) monies and is specifically targeted at seniors. OAA funding has numerous requirements with 13 different funding streams. This program uses IIIB grant funds for Supportive Services and the service category of "Housing." These funds can only be used to provide "assistance in locating adequate housing through referral or placement" (California Department of Aging, 2025). By utilizing these funds, Marin County partnered with Front Porch to match 25 homeowners with 25 renters each year, provided that one of the parties is an older adult. This allows the funds to be used to help older adults specifically.

Front Porch does not have a contract with the San Francisco Department of Disability and Aging Services (DAS) because its OAA grant funding is spent on other programs, including legal services for older adults, short-term home care and personal home care services, transportation, and information & assistance. In an email from Michael Zaugg, Program Director, Office of Community Partnerships, on April 30, 2026, San Francisco's priorities for OAA funding are decided by a mix of:

- assessing community needs (through a needs assessment process),
- collection and analysis of client data to understand gaps, and
- reviewing existing program performance data to understand the levels of services delivered, demand for those services, and the impact those services are having on program participants.

San Francisco DAS has considered working with Home Match before, but the Mayor's Office of Housing and Community Development (MOHCD) had already contracted with Front Porch to operate a Home Matching program. DAS leaders thus decided to learn from MOHCD's experience, since, given limited funding, seeking a second county Home Match program contract was not a high priority.

Recommendations

San Francisco may benefit from further exploration of the home matching program.

Recommendations for DAS include:

- Consider engaging with DAS staff to reach out to MOHCD and HSH to learn about their experiences with Front Porch's Home Match program. This would require staff time for exploration.
- Consider obtaining empirical data on the efficacy of Front Porch's Home Match program to determine whether this program should be a larger part of San Francisco's housing approach for older adults. Results may assist DAS in determining whether to fund additional home matching programs. This would require staff time for evaluating data.
- If DAS decides to start its own Home Match program, explore a peer-to-peer model, in which both the home provider and the home seeker are older adults. This differs from the Marin County Department of Aging and Adult Services, which requires only one participant to be an older adult. This would require program staff or analyst staff to explore.
- If DAS decides not to participate, explore the efficacy of providing direct services to help older adults in the MOHCD program, such as providing funding for utilities or meals, which could also help defray the high cost of living for older adults in the county.

Conclusion

In conclusion, this case study has explored housing affordability and social isolation challenges facing older adults in both San Francisco and Marin County. Both counties have partnered with the non-profit provider Front Porch to offer a Home Match program as a strategy to help reduce these issues by matching a home provider with a home seeker. According to Front Porch's own survey of participants, 93% reported being satisfied with the Home Match program, and 77% reported having a more stable housing situation and the ability to age in place and/or live in a desired location. The survey also found that 67% reported feeling more socially connected. While the program operations are the same in both counties, the funding and participant requirements are different. The contract with Marin County Aging and Adult Services uses Older Americans Act IIIB funds to run the program, whereas San Francisco covers the majority of the program costs using General Funds through a contract with the Department of Homelessness and Supportive Housing. In Marin County, the target population of the contract with the Department of Aging and Adult Services is older adults.

In San Francisco, the Department of Disability and Aging Services could consider the feasibility of extending or replicating the existing Home Match program operated through MOHCD. This could create more opportunities to specifically provide housing and reduce isolation for more seniors while advancing its mission.

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