



Tuesday, February 18, 2025

Housing and Federal Grants Division 2024 - 2025 Application for Funding Community Development Block Grant Program

This application is for nonprofit organizations and government entities in Marin County, California who would like to apply for federal Community Development Block Grant program funds for Public Services or Community Infrastructure/Capital Improvements. Please refer to the [Application Guidelines](#) released on January 22, 2024 for detailed information about qualifications and application requirements. Applicants may use this [prep tool](#) for the long-form questions in order to save their responses and copy/paste into this application.

The deadline to apply is **5:00 p.m. Friday, February 16**. Applicants will receive a copy of their submitted application to the email address entered.

Indicate type of project. If your project allows, you may apply under multiple categories. (See Application Guidelines for more information)

Public Services (CDBG)

Organization (Fiscal Sponsor) General Information

Organization (Fiscal Sponsor)/Agency Name

Front Porch Communities

Mailing Address

851 Irwin Street
San Rafael, California, 94901

Website (if applicable)

<https://frontporch.net/live/home-match/>

Organization DUNS#

021780981

Executive Director/CEO

Sean Kelly

Email Address

lashley@frontporch.net

Phone Number

(415) 456-9068

Project General Information

Program/Project Name

Home Match

Program/Project Site Address

851 Irwin Street
San Rafael, California, 94901

CDBG Funding Amount Requested (Minimum request amount: \$15,000)

20000

Application Contact Person

Jesse Baldrige

Title of Contact Person

Community Development Manager

Contact Email Address

jbaldridge@frontporch.net

Contact Phone Number

(510) 459-7227

To determine if your project is located in a Special Flood Hazard Area as indicated by FEMA, visit [FEMA Flood Map Service Center](#). (Save a copy of the Dynamic Map and upload at the end of this application.)

Is this project located in a Special Flood Hazard Area as indicated by FEMA?

No

For CDBG Public Facilities/Improvements applications, if the project is located in a **Regulatory Floodway it is not eligible for funding**. Public Facilities/Improvements projects located in a Special Flood Hazard Area require flood insurance to qualify for funding.

Project Specifics

Planning Areas Served: Indicate what geographic area(s) the requested funding will serve.

Novato San Rafael County Other

Is your organization receiving other County of Marin funding for this project?

Yes

Funding Amount

15000

Date Funding Received

Saturday, June 1, 2024

Organizational Overview: Provide a brief description of your organization including mission,

programs, number of clients served, etc.

Front Porch Communities and Services (Front Porch) is a California non-profit owner/operator of older adult retirement and affordable housing communities, supporting 7,500 residents at 54 sites. Front Porch's mission is to inspire and build community, cultivating meaningful relationships and experiences that respond creatively to changing needs, with a vision to empower individuals to live connected and fulfilled lives through community and innovation. A key component of its social accountability investment is the 20+ year-old Community Services Division which positively impacts the lives of 15,000 people annually. Community Services' six distinct programs address three critical social problems disproportionately affecting older adults: food insecurity, unstable housing, and isolation/loneliness. Program participants are from one or more of the following populations: low-income, socially isolated, living with physical disabilities, people of color, or single female heads of household. Community Services focuses on serving the unmet needs of low-income older adults and people living with disabilities.

The programs are a mix of in-person, virtual, and hybrid, and have been in continuous operation for over 20 years. The newest programs reached their five-year anniversaries in 2024. Home Match, a home sharing program designed to combat housing instability without relying on new construction, has over a decade of experience. Market Day, the longest continuously operating program, is a subsidized farmers market-style pop-up based in areas considered food deserts, and is aimed toward providing seniors healthy options in amounts they choose. Ruth's Table (San Francisco) and Front Porch Gallery (Carlsbad) offer in-person as well as virtual creative aging arts activities and experiences. The Connection Programs; Well Connected, Well Connected Español, and Social Call, are virtual-friendly visitor and education/enrichment programs offered across the United States that addresses social isolation and loneliness. Creative Spark provides creative educational training activities and rubrics for aging services staff, both in person and virtually, guiding staff to avoid burnout and make more meaningful connections with their patients.

Project Description: Provide a detailed scope of work including services to be provided and/or development activities to be engaged. Describe how this project will benefit the community.

Home Match is a home sharing program which enables two or more unrelated people to share housing for their mutual benefit by matching homeowners or master tenants with open rooms or Accessory Dwelling Units, "home providers," with people seeking affordable rent, "home seekers." Providers have their housing status stabilized via new income and companionship, while seekers attain a vetted home near their work or school. Home Match was established in 2012 in Marin County, and now operates in Alameda, Contra Costa, Marin, and San Francisco counties. Home Match has created and helped sustain almost 500 matches, serving nearly 1,000 people; all services are delivered at no cost to participants. The profile of a typical "home provider" is a 71-year-old single household with an average income of \$55,725; 43% live with one or more disability. With funds from Marin County CDBG, Home Match expects to make 20 matches, eliminating housing worries for at least 40 unduplicated individuals.

Home Match carefully vets all prospective participants; makes introductions based on lifestyle preferences, communication style, and personal compatibility; supports the development of comprehensive leases; and provides ongoing support throughout the match. Home Match's unique value in Marin County is its focus on homelessness prevention by administering a supported home sharing program; the majority of housing service providers in Marin County, both publicly and privately funded, work with people who are at imminent risk of homelessness or are already experiencing homelessness. Home Match is a preventative measure, increasing housing stability before someone experiences a housing emergency or becomes unhoused. The program focuses exclusively on evolving and growing supported home sharing as a tool to effectively help solve the severe housing shortage and rapidly growing crisis of older adult homelessness in the San Francisco Bay Area.

Which community priority does your project align with? (See Application Guidelines for

descriptions) (check as many boxes as applicable)

Housing Support Services

Describe how your project aligns with these priorities.

The Harvard Joint Center for Housing Studies reports that over ten million American households headed by people aged 65 or older are cost burdened, paying more than 30% of their income on housing; half of these households pay more than 50%. Older adults who meet the criteria for publicly funded low-income senior housing and/or supportive housing face years-long waiting lists, with demand far outpacing supply. According to the 2013-2017 Comprehensive Housing Affordability Strategy data from HUD, in unincorporated Marin County, 3,623 households are considered extremely low income. 63% of those households are renters, and 73% of those households are experiencing at least one housing problem (overcrowding, cost burden, or inadequate housing). Noting these factors, Front Porch will focus efforts on the areas in Marin County where the most cost-burdened households are, especially in unincorporated Marin County.

The Home Match program is a preventative measure that increases housing stability before someone experiences a housing emergency or becomes unhoused. It is a unique program model that utilizes supported home sharing as a comparatively very inexpensive and efficient tool, as opposed to developing and building more affordable housing, to help solve the region's severe housing shortage and unaffordability crisis. Home Match is considered a "high touch" program, meaning participants are guided along the application process and through any necessary mediation, at a pace and method comfortable to them. Too often, help is piecemeal or obfuscated behind complicated applications or requirements that can be difficult to parse for even the most government- or tech-savvy person. Home Match in particular is designed to assuage all those issues through the human element – face-to-face contact and reassurance that they can improve their living situation, financial stability and, even mental health. Through Home Match and all other programs, Front Porch intends to not just help older adults in Marin County survive, but thrive.

Select HUD National Objective to be achieved with funding. Check all that apply.

Activities benefiting low and moderate-income persons. (LMI)

Activities benefiting low and moderate area. (LMA)

Activities which aid in the prevention or elimination of slums or blight

All projects funded are required to Affirmatively Further Fair Housing (AFFH) which is defined as taking "meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics."

How will this project Affirmatively Further Fair Housing?

The most fundamental tenet of the Home Match program is preserving housing for older adults who are at risk of displacement. Even as rent and interest rates continue to balloon, Front Porch believes that everybody deserves the opportunity to age in place. Home Match creates more affordable housing opportunities without subsidies or expensive real estate development projects. The program is also

intentionally designed to cater to individuals who often fall through the cracks of support services, are currently awaiting HUD housing, or those who do not quite qualify for a housing voucher or other government funded support services. With Home Match, both home providers and home seekers gain housing stability through a thoroughly vetted process, ensuring that home providers can remain safely in their homes, and home seekers will not be priced out of their chosen communities.

Home Match staff engage with potential participants through in-person tabling events at libraries, senior centers, and resource fairs; partnerships with and referrals from local community-based organizations and municipalities; USPS Every Door Direct Mailing; digital social media marketing, as well as traditional media outlets. These outreach efforts are affirmatively focused on the program’s target communities and populations (economically vulnerable older adults), and are designed to educate individuals broadly about the concept of supported home sharing, and more specifically, how Home Match can help meet their housing and supplemental income needs. Across all counties 24% of program participants are solo aging members of the LGBTQIA+ community at risk of displacement/homelessness, 30% are living with at least one disability, and 64% are people of color.

Challenges usually come in the form of unfamiliarity; some home providers can be apprehensive about strong tenant rights in the Bay Area, which staff assuage with mutually beneficial Living Together Agreements, as well as with consistent guidance and mediation if necessary. The largest impediment for seekers in Marin County is lack of knowledge of the program or how it works, especially with demographics that speak English as a second language, or don’t speak it at all. As stated, Home Match mitigates these issues by having all materials available in multiple languages, with specific requests also available, as well as targeting areas in which these populations are concentrated with mailings and other marketing pushes.

All projects funded are required to conduct Affirmative Marketing. For more information about affirmative marketing, visit the [Marin County Federal Grants website](#) and scroll down to the Affirmative Marketing panel.

Refer to the [Current Marin County Income Limits](#) to determine income level for use in the table below.

Approximately how many moderate, low, very low and extremely low-income persons will directly benefit from the program/project? Projects that support low-income persons will be prioritized.

	Number
Moderate Income	6
Low Income	8
Very Low Income	8
Extremely Low Income	8
TOTAL	30

Notes or clarifying information on the unit count:

Orders of magnitude more inquiries will be fielded than staff will be able to successfully match. Those people do not go without help; Home Match makes information requests and referrals to many other local community support groups and assistance programs. There is also no expiration date for an application; staff will attempt to find a compatible match until an individual removes themselves from the program.

How does your organization verify client income? Income verification is required except if the

client is presumed benefit by HUD. Presumed benefit applies to abused children, battered spouses, the elderly, adult persons with serious disabilities, the homeless, illiterate persons, and migrant farm workers.

Upon initial contact with a potential participant, Home Match staff gather basic information such as why and where an individual is looking for affordable housing, and what their ideal living situation looks like. After being given time to peruse the program’s Available Rooms Catalog and ask questions, staff begin to verify income and other details relevant to cohabitation. The most basic piece of information is income verification; Home Match requests bank statements or paystubs for the past three months and any award letters from other needs-based, income-eligible entitlement programs in which the client participates. If participants are unable to provide that much history, job offer letters and other case-by-case situations are considered. Identities are verified through a copy of a legal form of ID, including a driver’s license, a state-issued ID card, or a passport. Misdemeanors and some felonies do not prevent participation in Home Match, but explanations of their history are required in such cases.

Estimate the demographics of moderate, low, very low, and extremely low-income persons who will directly benefit from the program/project. The total number of beneficiaries should equal the total in the previous questions.

	Total Number of Persons	Number Identifying as Hispanic
American Indian or Alaskan Native		
Asian	20	
Black or African American	25	
Native Hawaiian or Other Pacific Islander		
White	70	30
American Indian and White		
Asian and White		
Black and White		
American Indian and Black		
Multi-Racial	15	
TOTAL	130	30

Total Number of Persons (Must equal total identified under income level)

130

Total Number Identifying as Hispanic

30

PROJECT MANAGEMENT & FINANCIAL DATA

If your project or organization was funded previously, list past project(s), goals, and

accomplishments/activities.

- Health and human services
- o AAA ARPA IIIBSupSvc “Housing” ARPA Term: July 2023-September 2024
- ☒ October 2022-December 2023, served 269 unduplicated individuals; 780 service hours billed.
- ☒ January 2024-September 2024, served 265 unduplicated individuals; billed 668 service hours; 100,000 postcards sent.
- o Title IIIB Material Cash Aid Term: September 2024-March 2025
- ☒ \$11,500 to pay utility bills for up to eight people. Home Match paid bills for 12 households; 13 people.
- o Title IIIB Housing Assistance Term: October 2024-June 2025, 570 service hours minimum; estimated 50 unduplicated clients; estimated 600 unduplicated individuals outreach.
- ☒ YTD service hours through January 2025: 472.5 billed; 236.25 service hours.
- CDBG Term: July 2024-June 2025, \$15k to provide Home Match service to 15 extremely low- to moderate-income households.
- o Mid-year report (July-December 2024) 24 outreach activities, including tabling at 17 community events across Marin County. Made 11 matches; 21 households were extremely low- to moderate-income; 29% of matched individuals are extremely low-income, 48% very low- or low-income. Fielded 1,440 inbound program inquiries, enrolled 152 participants (potential home seekers or providers). Also maintained the program’s workforce shallow rent subsidy, which is currently subsidizing PG&E bills for 11 participants.
- Board of Supervisors
- o Term: November 2023-June 2024, 15,000 educational postcards sent to residents of the Canal neighborhood to generate 500 new inquiries, resulting in 150 new applications.
- ☒ Sent 16,053 twice to residential areas in Central San Rafael.
- o Term: November-June 2023, \$5,000 for 10,000 English/Spanish postcards, mailed to Canal District and West Marin.
- County of Marin Community Service Fund
- o Term: May-December 2023, \$5,000 for database updates. Completed.

If your agency has remaining funds previously approved, please describe the timeline for expending the fund balance.

The Home Match program has utilized all previous county funds.

Describe your organization's experience with administering grants and specifically federal grants.

The Home Match Marin team work in conjunction with Front Porch Community Services leadership, the Front Porch Communities Foundation, and the Front Porch finance team to track funding from grants and other sources. Home Match has been receiving grant funding for 15 years and counting. The team has experience billing on a monthly basis, reconciling grant funds, monitoring grant payments through the Foundation and accounting systems, and tracking all service deliverables. In Marin County, Home Match has received county funds dating back to January 2021, and funds from sources such as the Marin Community Foundation (for \$90,000 annually) for over 15 years. In San Francisco, Home Match has received funds from the City and County of San Francisco since 2016 (totaling over \$500,000 annually); in Alameda County, the program began receiving City funds eight years ago. In Alameda County, the Home Match team have also fulfilled a state grant, CalHome (multi-year grant of \$250,000 was awarded).

Describe who will supervise and manage the project and their past experience with project management.

This project will be managed by the Director of Home Match Marin, Joseph Shumake, with support from the Home Match Director of Operations, Lucie Ashley. Prior to his work with Home Match, Joseph worked for five years at Larkin Street Youth Services as Project Manager for the Transitional Living Program for unhoused youth. He led a team to deliver services, managed the budget, and provided monthly reports.

Prior to being promoted to Director of Operations, Lucie worked first as Program Manager, then was promoted to Program Director of Home Match as a result of her exemplary management and leadership skills.

Describe any recent or upcoming leadership transitions.

In February 2025, Lucie Ashley and Luke Barnesmoore were promoted to co-executive directors of the Home Match program in all four counties in which it operates. Shelia Womack continues to function as Senior Director of Home Match, along with her operational responsibilities for the Front Porch Community Services division, which includes six other programs that address problems that disproportionately affect older adults: social isolation and loneliness, food insecurity, and the lack of creative engagement and purpose.

Describe any flexibility regarding your projects start/completion date.

Home Match Marin continues to offer its services year-round; there will be no interruption to deliver the program regardless of if/when funds are received. Funds from the Marin County CDBG will enable Home Match to perform at higher capacity, serving more older adults and Marin County community members that are desperately in need of affordable housing.

Required Attachments:

Attach Project Budget: Complete the project budget template provided and submit along with application. If you have a project budget that provides the information requested in the template, you may submit that in-lieu of the template. Please note: the project budget should reflect the total cost of the project NOT just the CDBG request.



Attach Organization Budget: : Upload your organization or fiscal sponsors annual budget.



Attach Dynamic Flood Map



Submission

Please review your responses above for accuracy.

Name and Title of person completing this application.

Jesse Baldrige

By checking this box

I hereby certify that the information in this application is true and accurate to the best of my

knowledge.

Instructions for completing the project budget template:

- 1 1. After the template is downloaded and saved to your computer, complete all the applicable fields starting at the top with the organization name, project title, and date.
- 2 2. In the income section be sure to include the request for the County NOFA in the top line under 'uncommitted'.
- 3 3. Please include all other income sources, committed and uncommitted, that will specifically support the proposed project (*not* income for the entire organization). There is also a column to list in-kind contributions to the proposed project.
- 4 4. Rows may be added by first clicking on the row number, right click the mouse and select 'Insert' under each subheading. If using a Mac then click 'Table' and select 'Add row above or below'.
- 5 5. The template will sum up the 'Other Sources' and 'In Kind' subtotals and calculate the income grand total automatically.
- 6 6. The expense section of the budget template is broken down by Personnel, Contracted, Direct, and Indirect costs. The template includes examples under each subheading. You may edit line item examples with line items that are specifically related to the proposed project. You can also add line items by clicking on the row number, right click the mouse and select 'Insert'.
- 7 7. The requested funds from the County NOFA should be allocated across expense line items in the column titled "County NOFA Request". All other expenses associated with the project that will not use County NOFA funds, if the grant is awarded, should be detailed in the "Other Funding Sources" column and/or "In-Kind" column.
- 8 8. The template will calculate the Indirect Expense based on your specified percent entered in column A.
- 9 9. The template will calculate the Fiscal Sponsor Fee expense based on your specified percent entered in column A.
- 10 10. The template will sum up the Federal Grants Request, Other Sources and In Kind column subtotals and calculate the expense grand total automatically.
- 11 11. Be sure to save the completed project budget template to your computer and then proceed to send the file as a supplemental document to your completed application.

Project Budget Template

Organization Name: Front Porch Communities Foundation

Project Title: Home Match Marin

Date: 2/13/25

INCOME:	County NOFA Request	Other Funding Sources	In Kind
Committed			
Foundations:		65,000.00	
(Add rows)			
Government:		75,000.00	
(Add rows)			
Corporations:			
(Add rows)			
Individual Contributions: (list total):			
Earned Income:			
(Add rows)			
Other (specify):			
Front Porch		210,650.00	
(Add rows)			
Subtotal, Committed Income		350650	0
Uncommitted			
Other (specify):			
Federal Grants Request	20,000.00		
Other Foundations:		40,000	
(Add rows to list other Foundations)			
Government:		30000	
(Add rows to list other Government agencies)			
Corporations:			
(Add rows to list other corporations)			
Individual Contributions:			
Subtotal, Uncommitted Income	20000	70000	0
Other			
Earned Income:			
(Add rows)			
Subtotal, Earned Income		0	
Grand Total Income	20000	420650	0

EXPENSES (Add rows to list other expenses)	County NOFA Request	Other Funding Sources	In Kind
Personnel Expenses			
Program Director (% FTE: .100)	20000	95000	
Program Manager (% FTE: 100)		81000	
Program Manager (% FTE: .100)		75000	
(Add rows)			
Benefits (@ %: .30)		75300	
Subtotal Salaries and Benefits	20000	326300	0
Contracted Services			
Professional Fees			
Project Consultant			
(Add rows to list other contracted expenses)			
Subtotal Contracted Services	0	0	0
Direct Project Related Expenses			
Rent		31350	
Utilities			
Supplies			
Equipment			
Travel			
Professional Development		20000	
Marketing		25000	
Printing		10000	
Background Screening		5000	
Home Readiness		3000	
(Add rows to list other direct project expenses)			
Subtotal, Direct Project Related Expenses	0	94350	0
General Development			
Electrical			
Plumbing			
Roof Replacement			
Painting			
General Construction Labor			
Materials			
(Add rows to list other specific project expenses)			
Subtotal, Direct Project Related Expenses	0	0	0
Indirect Expense - specify % in column A below (must be HUD approved)			
Fiscal Sponsorship Fee (specify % in column A below)			
Grand Total All Expenses	\$ 20,000.00	\$ 420,650.00	\$ -

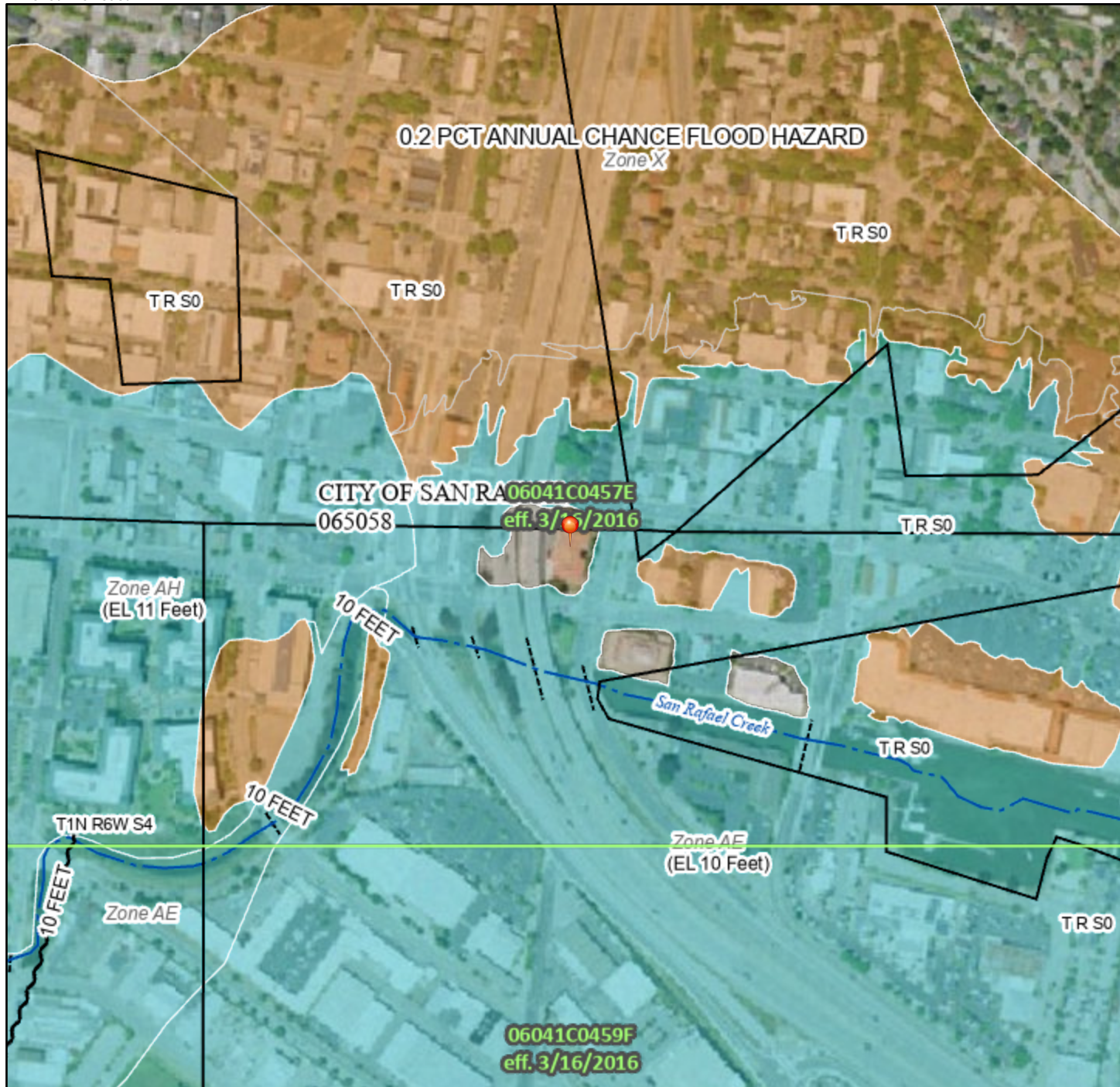
**Consolidated Community Service
FY 25 Budget - Statement of Operations**

	FY25 Budget
REVENUES	
68010 - HCBS Program Income	200,000
Institutional Funding	3,395,987
Individual Donations	85,000
Annual Special Event	150,000
Front Porch Social Accountability Fund	2,300,000
Total Operating Revenues	<u>6,130,987</u>
EXPENSES	
Salaries and Wages	3,771,277
PTO	407,169
Total Salaries Wages and PTO	<u>4,178,446</u>
OTHER BENEFITS	
Payroll Taxes	291,901
SUI	1,201
Insurance - Benefits	316,919
Retirement	127,689
Other Benefits	150
Workers Compensation	13,662
Total Other Benefits	<u>751,523</u>
Total Salaries, Wages, PTO and Benefits	<u><u>4,929,969</u></u>
NON PERSONNEL OPERATING	
Consulting Fees	204,236
Legal Fees	10,000
Supplies	151,100
Outside Services	38,510
Promotional Materials	52,000
Marketing & P/R	98,000
Community Services Outreach	125,000
Data Communications	43,400
Voice Communications	95,580
Equipment Rental/Lease	5,800
Education	48,000
Rent	78,532
Employee Recruitment	41,500
Travel & Entertainment	60,500
Meetings	12,010
Programs	48,000
Miscellaneous	55,500
Subtotal Non-Personnel Operating Expenses	<u>1,167,668</u>
OTHER EXPENSE	
Insurance General	33,350
Subtotal	<u>33,350</u>
Total Non Personnel Expenses	<u>1,201,017</u>
Grand Total	<u>6,130,987</u>

National Flood Hazard Layer FIRMMette



122°31'36"W 37°58'30"N



Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

SPECIAL FLOOD HAZARD AREAS		Without Base Flood Elevation (BFE) Zone A, V, A99
		With BFE or Depth Zone AE, AO, AH, VE, AR
		Regulatory Floodway

OTHER AREAS OF FLOOD HAZARD		0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X
		Future Conditions 1% Annual Chance Flood Hazard Zone X
		Area with Reduced Flood Risk due to Levee. See Notes. Zone X
		Area with Flood Risk due to Levee Zone D

OTHER AREAS		NO SCREEN Area of Minimal Flood Hazard Zone X
		Effective LOMRs
GENERAL STRUCTURES		Area of Undetermined Flood Hazard Zone D
		Channel, Culvert, or Storm Sewer
		Levee, Dike, or Floodwall

OTHER FEATURES		20.2 Cross Sections with 1% Annual Chance Water Surface Elevation
		17.5 Coastal Transect
		Base Flood Elevation Line (BFE)
		Limit of Study
		Jurisdiction Boundary
		Coastal Transect Baseline
		Profile Baseline
		Hydrographic Feature

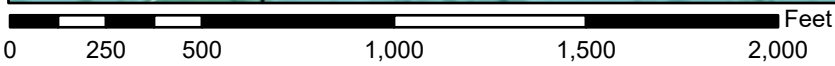
MAP PANELS		Digital Data Available
		No Digital Data Available
		Unmapped

The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 2/18/2025 at 11:38 PM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.



1:6,000

122°30'58"W 37°58'1"N

Basemap Imagery Source: USGS National Map 2023