

HomeShare St. Croix a privately supported non-profit Match Up Agency

How it was founded - a narrative by Bob Fritts for first World Homeshare Congress, Paris, France – July 2009

History

HomeShare St. Croix, a non-profit organization, facilitates to match homeowners in need of non-medical support to stay in their home with homeseekers who are willing to exchange services for an affordable housing opportunity. HomeShare St. Croix's office in Stillwater, Minnesota is located in the St. Croix Valley and serves Washington and Ramsey counties in Minnesota and Polk, Pierce and St. Croix counties in Wisconsin. HomeShare St. Croix was founded in late 2004 by Bob Fritts and Judy Sullivan. Matches began in 2006.

The homesharing model originated back in the 1980's in the United States and gradually expanded into today's 100 match-up agencies in the United States, Austria, Germany, Spain, Czech Republic and United Kingdom. Most of these match-up organizations were initiated by social service agencies funded by county and state agencies to serve individuals who needed financial support and alternative housing arrangements.

The National Shared Housing Resource Center had seven match-up agencies listed in Minnesota in 2003. HSI, Human Services Incorporated was the only agency serving the Metro area. Kathy Miggins was the Match Coordinator of the homesharing program.

Bob Fritts tells his match story as the Homeowner

In 1984, Peggy and I built our retirement home in Stillwater to live near friends and were blessed with many who knew Peggy as their duplicate bridge instructor, golf partner, 4H swim and life saving instructor and my many 3M companions who joined us frequently on vacation trips to the Rockies and Caribbean.

By 1999, Peggy's Alzheimer's was causing her great confusion. She began withdrawing from social events, became less able to cope with daily tasks and was forced to give up driving. I wished to stay in our beloved home and care for Peggy but realized that additional support was needed. In 2002, a friend urged me to take action and contact HSI about their homeshare program. I was in denial and thought I could handle all of the responsibilities of homeownership and care giving at the same time. I was quickly burning out. That October, I stopped by HSI and applied as a homeowner. Kathy sent a number of potential homeseeker's applications that did not appeal. After further thought on who would be compatible with Peggy and me, I wrote a note requesting someone with a college degree.

The Homeseeker

In February 2003, our future homeseeker, Judy, was also referred to HSI. She was seeking an alternate housing opportunity in an effort to save money following a difficult divorce. She was a college instructor and business trainer with a Master's Degree in Leadership.

Kathy contacted me saying she had found a homeseeker who met my preference. Information was shared about one another and a meeting was scheduled to take place later that week. Within 3 hours of our initial meeting we learned enough about each other to schedule an additional meeting with Peggy and to view our home. Peggy entered the meeting in tears as her understanding of this need was unclear to her, "Why do I need this?". The meeting ended with smiles and joy all around! We had a match and we all knew that this would work!

Our match

Our match began in March 2003, as it took Judy two weeks to arrange her move, giving us time to also prepare for our homeshare match. Animals were also present with our match, Judy had a cat and we a dog. A fence placed in the hallway kept our springer spaniel from eating her cat's food. They too seemed to get along. It was the beginning of a perfect homeshare match-up for all concerned and Judy became a loving friend to Peggy.

Joyous homesharing



Matched February 2003



Birthday flowers 2003



Our happy Stillwater home

During our homeshare match, Judy continued to teach courses at the local college, while providing companionship, cooking and a helping hand at home. Singing and story telling between Judy and Peggy filled our evenings together as we grew into an extended family. We learned first hand, and fast, the enormous value of homesharing.

Our decision to rebuild homesharing

Kathy Miggins advised us in a letter late June that HSI would cease its homesharing program June 30, 2003. Judy and I discussed our disappointment in losing the program because it was such a value to us that we decided to explore what it would take to re-open the program.

We had the enthusiasm to consider such actions because we had experience in starting new programs in our prior businesses and we had a wonderful match ourselves. Judy had creative–experience as a newspaper editor as well as leadership positions in civic and academic organizations, preparing her for grant writing to foundations and marketing presentations. Bob built several new business entities at 3M Company giving him experience in assembling teams to reach into new areas.

We lacked financial resources to fund what we wanted to do and knew very little about non-profit procedures. To learn about non-profits, we enlisted MAP for Non-Profits to serve our needs, beginning with a handbook for starting a new non-profit agency. We postponed the act of incorporation until we had a clear picture of where we were going. We began by creating a power point presentation to tell and share our homeshare story to every one who would listen.

We visited several churches seeking their interest and financial support. Although interest and wanting to help was present, financial support was not an option. Then we approached two existing non-profits to see what interest might be raised; one agreed, if we could guarantee to provide five years of operating funds – which was not available at the time. Another had management interest but the Board of Directors said no.

Start-up challenges

We entered 2004 realizing that our task required us to raise the operating funds - ourselves, build a stand alone non-profit organization and survive in the process! We began by applying to Minnesota's Secretary of State to register as a non-profit "HomeShare St. Croix". Next, we formed our Board of Directors; a retired doctor, business man, school principal, realtor and 3M employee. We also gained a lawyer and a parish nurse. Then we persuaded

Kathy Miggins to join us as Match Coordinator and Judy as Director, once we had the funds to pay individual salaries.

Next we addressed fundraising. We had to apply for a 501©3 status from the IRS to get donations tax deductible. Quickly we arranged for the St. Croix Valley Community Foundation to be our Fiscal Sponsor until we obtained our 501©3 status.

In September 2004, we started our fund raising campaign. Our Board of Directors solicited family and friends to join in our fundraising goals. We surprised ourselves by raising almost \$40,000, enough we thought to start business operations January 1, 2005. Judy added \$30,000 to our start-up funds with a grant from the Otto Bremer Foundation. Despite the funds on hand, our Fiscal Sponsor's board prohibited our matchmaking for their liability concerns. They had no experience with the rigorous screening we use to assure long term secure matches in our applicants.

We spent the summer developing excellent publicity stories in local media about our homeshare activities. We were gifted an excellent video documentary of our match right in our home. It can be seen today on our website www.homesharestcroix.org.

Despite our strong efforts, we still did not have our 501©3 by July 2005. We had, by then, received several other grants as well as having grants on hold pending our 501c3 designation. Judy contacted our fiscal sponsor suggesting that we freeze operations temporarily, so that we would not be spending money while we waited. Our Board agreed. Our staff, Judy and Kathy felt constrained to seek other means of employment as the months passed waiting for the 501c3.. I also had to realize that I needed to move my beloved wife to an Alzheimer's unit for continuous care. Our Stillwater home had to be sold to pay for Peggy's care, ending our homeshare match of 30 months.

In November 2005, we finally received our 501©3 and could refocus on how to build HomeShare St. Croix again. The Board of Directors continued to meet monthly and work on a solid plan to start again. Our starting staff had found other employment and was not available.

HomeShare St. Croix's rebirth in 2006

With our 501©3 status now in hand, three foundation grants became available and ready to use. The first order of business was to recruit an Executive Director. Jenny West joined us as the Executive Director in June 2006. She came with experience in homesharing as she lived with an 80+ year old widow while in college.

The first week of her job sent her to Burlington Vermont to attend the 2006 NSHRC conference where she received masses of great information. What an excellent way to have orientation. While she was away, a board member secured an office space at a local family orientated bank free of rent, which has helped our budget tremendously for the past three years.

The Counties we serve

Minnesota

Ramsey (large city)

Washington (suburban)

Wisconsin

Polk (rural)

St. Croix (small cities)

Pierce (rural)



HomeShare St. Croix Office
in Lake Elmo Bank



www.homesharestcroix.org

Jenny wasted no time in picking up the pieces and determining what needed to be completed to manage a nonprofit. She quickly introduced herself and our agency to all County and State agencies who work with individuals that are looking for affordable housing. These agencies provided us with a majority of our referrals. She attended several leadership courses through the Minnesota Council of Nonprofits and established Quick Books accounting methods for our business budget. She continues to attend various meetings that relate to seniors, housing, marketing and local nonprofit agencies. She continues to obtain strong assistance and cooperation from her Board of Directors.

While organizing our procedures and policies, she began her matching activities, creating strong matches, six of which have extended a year or more giving us the means to compute a very positive cost benefit result for what we do. This will be discussed further in a later section.

Strategic planning

Winter 2008 was a time to become more sophisticated in planning for growth with a grant from St. Croix Valley Community Foundation.

The strategic plan concluded that our greatest need beyond securing operational funds, **was getting the home owners in our area aware of our services.**

Elder homeowners, in need of assistance to remain at home often are in denial that they can't manage caregiving at home without help. An attached page illustrates the advertising programs we are undertaking to reach them. We also are developing an e-mail advertisement that Church Parish Nurses can send to membership they judge to be in need of our services. Parish Nurses have access to church members' e-mail where they can send messages at no cost to us.

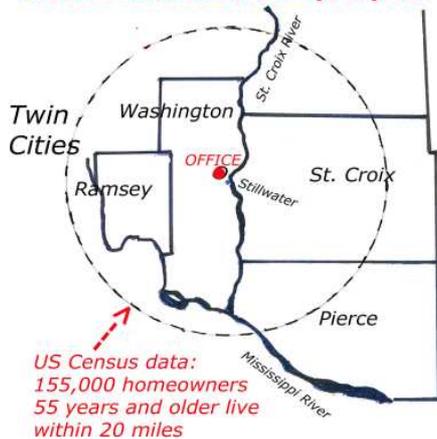
Our pending June 2009 advertising called for in HomeShare St. Croix's strategic plan - to reach many of the senior home owners who are unaware of our services



- or their children or friends to urge them to view our website

Qtr page full color ad in major newspaper

"Pioneer Press" newspaper will deliver 20,000 copies of this HomeShare St. Croix ad to the circled area 6/26/09



"We love our home and HomeShare enabled us to stay 30 months more!"



Bob & Peggy at home, 2003-2005

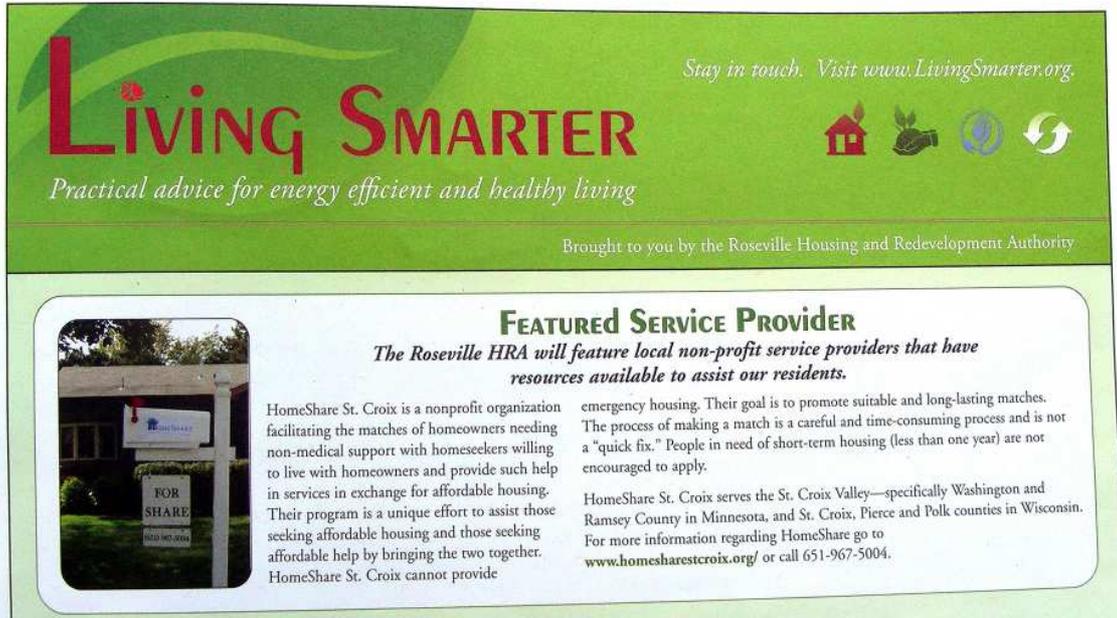
HomeShare St. Croix matches caring homeseekers with homeowners to:

- * Help with non-medical tasks
- * Provide companionship
- * Increase home security
- * Save on living expenses

Call (651) 967-5004
or visit us at

www.homesharestcroix.org

Other current advertising we use to link home owners to our website



LIVING SMARTER
Practical advice for energy efficient and healthy living

Stay in touch. Visit www.LivingSmarter.org.

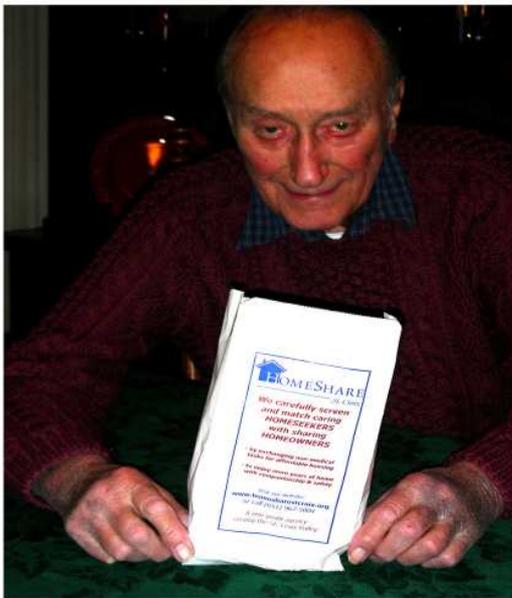
Brought to you by the Roseville Housing and Redevelopment Authority

FEATURED SERVICE PROVIDER
The Roseville HRA will feature local non-profit service providers that have resources available to assist our residents.

 HomeShare St. Croix is a nonprofit organization facilitating the matches of homeowners needing non-medical support with homeseekers willing to live with homeowners and provide such help in services in exchange for affordable housing. Their program is a unique effort to assist those seeking affordable housing and those seeking affordable help by bringing the two together. HomeShare St. Croix cannot provide emergency housing. Their goal is to promote suitable and long-lasting matches. The process of making a match is a careful and time-consuming process and is not a "quick fix." People in need of short-term housing (less than one year) are not encouraged to apply.

HomeShare St. Croix serves the St. Croix Valley—specifically Washington and Ramsey County in Minnesota, and St. Croix, Pierce and Polk counties in Wisconsin. For more information regarding HomeShare go to www.homesharestcroix.org/ or call 651-967-5004.

Full page width ad in July/August issue of Roseville City News delivered to 8000 homes



Bob Fritts holding our current Drug Bag Ad given to 6 pharmacies in the St. Croix Valley -48,000 bags printed last fall

Such advertising appears to double our website hits

www.homesharestcroix.org

2009 Homeshare cost benefit analysis

In 1998, a Minnesota report published the homesharing statistics of 372 matches made in the state in 1997 and 1998. One of its conclusions was that:

“140 people avoided nursing home or assisted living placements, with a potential savings of \$20,000 to \$30,000 annually per individual”.

No record of how such calculations were made could be found so we looked at our own data of Jenny’s matches thus far. Her calculations are attached as appendix pages; they show a very similar trend! They project an **average annual savings of \$22,058 per match!** Bob Fritts did the same calculation on his own homeshare experience to find his **annualized savings to be \$26,800.**

Three separate studies lead to similar conclusions – annual savings to home owners who share their homes exceed \$20,000 for professional services they avoid by simply opening their homes to qualified care giving individuals.

the cost estimate that the homeseeker provided these non-medical services at 10 hours each week up to the current date (6-1-09), **the homeowner has saved over \$21,600 by using HomeShare St. Croix's services.**

MATCH #3 2.25 years Annual savings: \$18,720
(\$18/hr x 20hr/week x 117 weeks = \$42,120)

Match #3 is still matched to this date. They started their match on 02/24/2007 with the homeseeker providing companionship, cleaning the house, hobby farm work with the animals and meal preparation each week. Base the cost estimate that the homeseeker provided these non-medical services at 20 hours each week up to the current date (6-1-09), **the homeowner has saved over \$42,120 by using HomeShare St. Croix's services.**

MATCH #4 1.77 years Annual savings: \$11,227
(\$18/hr x 12hr/week x 92 weeks = \$19,872)

Match #4 is still matched to this date. They started their match on 08/01/07 with the homeseeker providing lawn care, security to the home when the homeowner is traveling and to also take care of the family pets. Base the cost estimate that the homeseeker provided these non-medical services at 20 hours each week up to the current date (6-1-09), **the homeowner has saved over \$19,872 by using HomeShare St. Croix's services.**

MATCH #5 1 year Annual savings: \$14,040
(\$18/hr x 15hr/week x 52 weeks = \$14,040)

Match #5 lasted for one year and was based on having companionship in the home and transportation in winter months. Base the cost estimate of having the homeseeker provided these non-medical services at 15 hours each week with the rate being \$18/hour, **the homeowner saved over \$14,040 by using HomeShare St. Croix's services.**

MATCH #7 2.73 years Annual savings: \$10,749
(\$64/adult day expense x 4days/wk x 64 weeks = \$16,384)
(\$18/hr x 40hr/month x 18 months = 12,960)

Match #7 is still matched to the date. They started their match on 03/07/2008 with the homeseekers providing transportation and the daily routine of the homeowner 4x/week plus the companionship, meal preparation, security and activities when the homeowner wife is traveling (1 weekend/mo – estimate 40/hours each month). Base the cost estimate that the homeseeker provided these non-medical services at 10 hours each week for eight months, **the homeowner has saved over \$29,344 by using HomeShare St. Croix's services.**

Average annual savings, all six Matches: \$22,229

An old report found in an Illinois Homeshare handbook...

How the experts viewed Minnesota HomeShare results in 1998

A "Homeshare Planning Manual for Organizations" is available from the Center of Applied Gerontology. This 100 page handbook is endorsed by the NSHRC, the National Shared Housing Resource Center. The information below is excerpted from Page 4 of this manual and printed with permission of Center of Applied Gerontology.

This reports an analysis of a 1997/1998 study of 372 Minnesota homeshare matches to determine benefits and savings.

Outcomes for Minnesota's Homesharing Participants

Home Providers

- ◆ 38% delayed nursing home or assisted-living placement
- ◆ 30% received help from the home seeker with two or more Functional Activities of Daily Living, including essential everyday tasks such as shopping, finances, meal preparation, transportation, or other activities that are necessary to live independently
- ◆ 30% reduced expenses for outside services
- ◆ 46% received \$100 or more per month toward household expenses
- ◆ 56% expressed a greater sense of security or well being

Home Seekers

- ◆ 87% sought homesharing because of a need for affordable housing
- ◆ 82% paid \$200 or less per month for rent
- ◆ 26% began their education and met daily expenses
- ◆ 31% were better able to meet their daily expenses
- ◆ 10% avoided homelessness

State of Minnesota

- ◆ 188 new housing units were created
- ◆ Maintenance of homes by home seekers kept property values up
- ◆ 44 families avoided homelessness or reliance on public aid
- ◆ 140 people avoided nursing home or assisted living placements, with a potential savings of \$20,000 to \$30,000 annually per individual

The observations most pertinent to our proposal herein are:

38% delayed nursing home or assisted living placement
and
the State of Minnesota saved \$20,000 to \$30,000 annually per individual

A 2004 AARP survey of senior citizens reveals that 83% prefer programs enabling them to stay at home – avoiding Institutionalization.

***Homeshare pleases those matched...AND
...provides substantial savings to the State!***

Giving credit where credit is due!

This manuscript has been prepared by the Founders of HomeShare St. Croix explaining how we began six years ago. We Founders gratefully acknowledge the dedication and hard work put forth by our Executive Director, Jenny West and our current Board of Directors, to expand the concept we visualized, organize the program to maturity, and continue matchmaking with long term success!

Our best wishes for rapid growth with this wonderful program!



Proud Founders: Judith Sullivan & Bob Fritts
June 2009