## IT'S A HOME BUN

## Having a roommate means more income, less loneliness

## By ELIZABETH KIEFER

AUL Covington purchased the cheery apartment on the second floor of a regal brownstone in Harlem in 1998. Six years after that, he got married, got a tenant for the apartment and moved out. Two years ago, after separating from his wife, he moved back in again.

Now 81, he had begun thinking about ways to supplement his income. Then his son saw a subway ad for a New York Foundation for Senior Citizens (NYFSC) Home Sharing Program, which matches seniors with roommates. Covington was curious and filed an online application with NYFSC.

Meanwhile, James English, 63, had been living on his own in Morris Park but was looking for a change. "People get older and they need a little more compan-

ionship," he says.

English met Covington in person for the first time on a Wednesday morning in early July, chatting outside before ascending the stairs to see the apartment. The men became roommates almost five months ago, an arrangement they

agree has been working out well. Linda Hoffman, founder of NYFSC, pioneered the sharing program in the early 1980s, taking inspiration from similar initiatives elsewhere. In the years since, it has successfully paired upwards of 2,500 roommates, some of whom remain together for decades and who are referred to as "hosts" and "guests."

Matching a guest with a host is handled by licensed social workers every step of the way. Applicants fill out a comprehensive set of questions covering lifestyle, habits and more; they also provide references or undergo a background check.

Prior to meeting in person,
NYFSC arranges a pre-match
meeting via video conference, so
they can decide whether to move
forward. If they do, they'll solidify
the expectations and arrangement
with a signed document.

At the start, the Home Sharing Program was confined to people 60 and up and limited in geo-

James share an apartment and good times thanks to a roommate

graphic scope. Today it's intergenerational and citywide, the only nonprofit, non-sectarian agency that serves NYC's elderly across all five boroughs and every neighborhood, according to Hoffman.

NYFSC is adopting a more datadriven approach and is about to launch a new campaign. The cityand state-funded nonprofit will be sending letters to approximately 36,000 seniors in the city who live in areas that the Department for the Aging has identified as vulnerable to increased foreclosures. These will target people who live alone or in single-family homes, age 60 and up; down the line, Hoffman plans to send people on a

door-to-door campaign.

At a time when the affordable housing landscape is becoming increasingly dire, creative approaches like this can enable older people to remain in their homes longer as well as help renters find economical solutions.

"It used to be that social security, pension, and your assets were expected to get you through the older years and retirement," says Katelyn Andrews, the director of public policy at LiveOn NY, an advocacy organization for the city's seniors. "But now, especially in NYC, not a lot of people have equity in their house, so that leg of the three-legged stool is gone."

Increasingly, savings — whether because of the 2008 financial crisis or lack of opportunities to have grown wealth over a lifetime — aren't there.

"If all you're left with is social security, it's simply not going to be enough," says Andrews. "So while you may never have lived in poverty previously, the cumulative disadvantages you might have experienced are going to add up into hardship eventually."

But the setup is about so much more than the money. A cure for loneliness and isolation figures into the equation, as does the potential for connection.

"People need to feel secure," she says, pointing to the example of a 93-year-old host who lives in a doorman building on the Upper East Side and currently rents a room to an NYU student. The student pays very little but, in exchange, is on-site to watch over the host, make sure he's eaten breakfast and sometimes accompany him to medical appointments.

"Similar interests and values are key, and that's where the social work component comes in," says Hoffman. "When a match occurs, we keep following up, and fortunately they seem to go well. But it's all totally voluntary. They can call us anytime and we'll be there to help."

As the baby-boomer population continues to age in New York City and elsewhere, innovative solutions will be key for caregivers and seniors alike. Caroline Cicero, Ph.D., is the director of the University of Southern California's Age Friendly University Initiative, and says that reaching elderly people to inform them is part of the challenge.

"We expect people to walk into a

"We expect people to walk into a senior center and say, 'I'm old. Please help me,' "Cicero says. "We need to find places that older people gather anyway and reach out to them. Cities and local communities need to really step up and help older people age in place."

For Covington, the supplementary income of a renter helps him stay on top of his mortgage, but the main benefit he sees is hig nicture

main benefit he sees is big picture.

"The notion of sharing for senior citizens, or anyone who is alone, is fantastic," he says. "The way it was done was really smooth and comfortable, and it also helps you meet people you wouldn't normally encounter."

English agrees. "I'm so pleased to have Paul as a friend."