OFFICE ON AGING
ORANGE COUNTY

A G E N D A

Orange County Older Adults Advisory Commission
EXECUTIVE COMMITTEE

Friday, September 18, 2026
9:30 A.M.

Location:
Office on Aging
1300 S. Grand Ave., Bldg. B, (entrance level conference room)
Santa Ana, CA 92705

www.officeonaging.ocgov.com

****In compliance with the Americans with Disabilities Act, those requiring accommodation for this meeting should notify the Orange County Community Service office 72 hours prior to the meeting at (714) 480-6450****

The Orange County Older Adults Advisory Executive Committee shall not hold a meeting unless the number of members participating constitutes a quorum of the Committee.

This agenda contains a brief description of each item to be considered. Except as provided by law, no action shall be taken on any item not appearing in the agenda. Members of the public who wish to speak on an item(s) may complete a Speaker Request Form(s) identifying the items prior to the beginning of the meeting. To speak on a matter not appearing on the agenda, but under the jurisdiction of this Committee, you may do so during Public Comments. Committee members may not discuss or take action on issues raised during public comment unless the issue is listed in this agenda. Speaker request forms must be completed prior to the beginning of the meeting, the reading of the individual agenda items and/or the beginning of Public Comments. When addressing the Committee, please state your name and place of residence for the record prior to providing your comments. Address the Commission as a whole, through the Chair. Comments to individual Members or staff are not permitted. Speakers are limited to three (3) minutes.

Materials/handouts can be accessed up to 72 hours in advance of the meeting by visiting http://www.occommunityservices.org/. or calling (714) 480-6450.

1. CALL TO ORDER: Chair, Rachel Owens

2. ROLL CALL: Secretary, Ken Higman

3. PLEDGE OF ALLEGIANCE: Commissioner, Howard Hart

4. PUBLIC COMMENT:
   At this time, members of the public may address the Committee regarding any item(s) within the subject jurisdiction, provided that no action is taken on off-agenda items unless authorized by law. (Comments shall be limited to three (3) minutes, unless the Chair pre-identifies a different time at the start of meeting for all public speakers).

5. DISCUSSION ITEMS:
   A. Real Estate Fraud Discussion-District Attorney's Office
   B. OAAC Metrics Ad-Hoc Committee Updates

6. ACTION ITEM:
   A. OC MAGIC-Home Share Framework
   Recommendation: Review, discuss, and approve to represent the OC MAGIC-Home Share Framework with recommended edits to the OAAC General Commission.

7. CHAIR REPORT: Chair, Rachel Owens

8. COMMISSION MEMBER ANNOUNCEMENTS:

9. ADJOURNMENT:

NEXT OAAC Full Commission Meeting
October 9, 2026 – 9:30 a.m.
County Operations Data Center
Main Conference Room
1400 S. Grand Ave.
Santa Ana, CA 92705

NEXT OAAC Executive Committee Meeting
October 23, 2026 – 9:30 a.m.

DISCLAIMER: No member of OAAC shall sign a letter or make a statement purported to represent the position of OAAC as a body. Letters or verbal statements of support or opposition on any issue shall only be made or signed by the Chair of OAAC and shall be submitted to the Commission for pre-approval. The policy of the Board of Supervisors does not allow OAAC or its Chair to sign a letter of position on any matters pertaining to legislation. OAAC members may write personal letters or speak as individuals stating personal positions but may not do so as representing the position or opinion of OAAC or the County of Orange.

Project OC MAGIC

Managed Arrangements for Guided Intergenerational Connection

A County-Directed HomeShare Framework for Orange County

To:	Orange County Master Plan for Aging (MPA) Committee
From:	Orange County Older Adults Advisory Commission (OAAC)
Prepared by:	Orange County Older Adults Advisory Commission, Ad-Hoc Committee on Housing Security, Chaired by William Wong
Date:	September 9, 2026
Subject:	Proposal for a County-Directed **HomeShare** Pilot to Support Aging in Place

Executive Summary

Project **OC MAGIC** pairs older homeowners who have a spare bedroom with carefully screened renters through a program the County directs and a licensed nonprofit operates. It responds to a simple but hard trend: property taxes, insurance, and everyday costs keep rising, while the income many older homeowners live on, mostly Social Security and small pensions, does not.

More than 450,000 Orange County residents are 65 or older, 14.3 percent of the county's population, and nearly three in four of them own their home. Many are not poor by government definitions, since they own valuable property, but their monthly income has not kept pace with the cost of staying in that home. **OC MAGIC** gives these homeowners a structured, supported way to rent out a spare room, generating $800 to $1,200 a month, without displacing anyone and without building anything new. For local universities and hospitals struggling to house students and staff, each match also functions as housing created at no construction cost.

This proposal asks the OC MPA Committee to endorse **OC MAGIC** as a county-directed pilot, place it within the OC CARES Master Plan for Aging, and authorize the Committee to begin the request-for-proposals process for a nonprofit operator and a technology platform vendor.

The Problem: Living Costs Have Outrun Fixed Incomes

Orange County's older residents are living decades longer than the systems built to support them ever anticipated. Sixty-five once meant a few remaining years. Today it often means twenty-five to thirty-five. Housing policy, retirement programs, and public benefits were largely designed for the shorter version of that story, a mismatch sociologist Matilda White Riley called **Structural Lag**: the tendency for institutions to fall behind the pace of demographic change. **OC MAGIC** is built for the reality Orange County's older residents actually face, not the one those older programs assumed.

Most older homeowners in the county are not poor by any conventional measure. They own their homes, often outright. But the income they live on, typically Social Security, a modest pension, or a fixed annuity, barely moves from year to year, while the cost of staying in that home keeps climbing. In 2026, Social Security benefits rose 2.8 percent; California homeowners' insurance premiums are projected to rise roughly 16 percent the same year. This gap is what we call **Fixed-Income Poverty**: a slow financial squeeze that traditional safety-net programs are not built to see. These homeowners own their property, so the government counts them as housed. Their income sits above the poverty line, so the government counts them as stable. In practice, many are neither. They do not qualify for most assistance programs, and many have never been told that help exists. Quietly, they defer home repairs, skip doctor visits, and begin weighing options they never expected to face.

Shared housing is one of the few interventions that can close this gap without public subsidy at scale, new land, or new construction. A properly vetted second bedroom can generate $800 to $1,200 a month for a homeowner, while giving a screened renter housing they likely could not otherwise afford near their job, school, or caregiving responsibilities. The idea itself is not new or complicated. What has been missing is the infrastructure: screening, matching, legal support, and a way to resolve conflict when it arises. Without that infrastructure, informal home sharing creates legal and safety risks for older homeowners. **OC MAGIC** is that infrastructure, built at the county level.

How OC MAGIC Fits County Priorities

The Board of Supervisors adopted the OC CARES Master Plan for Aging in August 2025, setting three countywide priorities. **OC MAGIC** was designed around the first, Housing Security, and contributes to the other two as well. It also aligns with two goals in California's statewide Master Plan for Aging: keeping older adults in their homes and communities and reducing isolation through inclusion and connection. The table below shows how.

OC MPA Priority Initiative	OC MPA Intent	How OC MAGIC Responds
Priority Initiative 1: Housing Security	Expand affordable, supportive, and accessible housing options; address financial instability; explore innovative housing models.	Converts an underused bedroom into a vetted, structured arrangement generating $800–$1,200 a month for a fixed-income homeowner, while expanding housing access for workers, students, and older renters. No construction required.
Priority Initiative 2: Public Information and Resource Campaign	Connect older adults and caregivers with programs they may not know exist.	Institutional pipelines through senior centers, universities, and healthcare employers reach fixed-income homeowners who are invisible to standard outreach and often do not know this option exists.

OC MPA Priority Initiative	OC MPA Intent	How OC MAGIC Responds
Priority Initiative 3: Enhanced Care Coordination	Strengthen whole-person care through data integration, fewer service barriers, and coordinated referrals.	Case managers document and route any need outside **HomeShare** matters to the Orange County Office on Aging, making **OC MAGIC** a structured feeder into the county's broader care coordination network.

Two design features deserve specific mention. The Senior-to-Senior Peer track also functions as homelessness prevention: older renters priced out of the local market, or facing long waits for subsidized housing, gain access to a pre-vetted, affordable room within their own community, an upstream alternative that costs less than responding to homelessness after it happens. And under Priority Initiative 3, **OC MAGIC** case managers are scoped to **HomeShare** matters only. Any need outside that scope is documented and referred to the Orange County Office on Aging or the appropriate county department, keeping **OC MAGIC** focused while still feeding participants into the county's broader care coordination system.

How the Program Works

A Closed, County-Governed Program, Not a Marketplace

OC MAGIC is not a listing service where anyone can respond to anyone. Open marketplaces expose older homeowners to unvetted strangers, create fair housing risk, and provide no follow-up on whether a match is safe or working. California's most credible shared-housing programs all reject that model in favor of structured intake, two-way screening, and ongoing support after a match is made. **OC MAGIC** follows the same approach.

Two Layers of Screening

Every participant passes through two layers of vetting before **OC MAGIC** confirms a match.

The first layer is institutional. Every housing seeker enters **OC MAGIC** through an approved partner, a university, hospital, or healthcare system, senior center, or community organization operating under an agreement with the County. These institutions already screen the people they admit, employ, or serve: a graduate student has been through university admissions, a hospital employee has passed HR screening, a senior center client is known to staff. That is not a guarantee of suitability, but it is a meaningful baseline that a stranger answering a classified ad does not have.

The second layer is independent, and it applies to every applicant regardless of how they were referred. The contracted operator engages credentialed vendors to run criminal background checks, sex offender registry searches, identity verification, and credit and rental history reviews. This layer is not optional, and institutional sponsorship does not substitute for it. An older adult opening their home deserves to know exactly who is coming through the door, and no referral, however trusted, replaces a verified criminal background check.

Two Referral Pipelines

Housing seekers enter through one of two pipelines, depending on their circumstances.

The Workforce and Intergenerational pipeline serves students, young professionals, and healthcare and education workers referred through partners such as UC Irvine, Cal State Fullerton, Chapman University, Saddleback College, CHOC, Hoag, and MemorialCare. More than 40 percent of UC Irvine students report difficulty finding off-campus housing, and Hoag announced a $30 million workforce housing initiative in February 2026 to address its own staffing shortage. **OC MAGIC** can absorb some of that demand without building anything: each match functions as a dormitory bed or staff unit created at no construction cost.

The Peer Senior-to-Senior pipeline serves older renters referred through senior centers, aging-services nonprofits, faith communities, and other community organizations, matching them with homeowners in their own communities.

Both pipelines require a sponsoring institution. Walk-in applicants are not accepted. That is not exclusion for its own sake; it is the first layer of the vetting model described above, and it is what lets **OC MAGIC** handle a higher volume of matches at a lower screening cost than open-intake programs.

Reaching Homeowners

Recruiting renters and recruiting homeowners require different approaches. A student or hospital employee will hear about **OC MAGIC** through their institution. A homeowner quietly managing a financial shortfall is unlikely to seek out the program and unlikely to respond to a government announcement, even if she sees one. The contracted operator is expected to build relationships with senior centers, faith communities, and the Orange County Office on Aging specifically to reach homeowners, and to enlist participants from early matches as ambassadors who can speak to their own experience in those same rooms. The County should track and report outreach activity to the Office on Aging at least twice a year.

Who Is Responsible for What

County authority and day-to-day operation are kept separate, as shown below.

County of Orange Retains	Contracted Nonprofit Operator Executes
Eligibility rules and standards	Intake processing and referral review
Screening and safety requirements	Background check workflow and verification
Referral source approval	Automated compatibility matching via platform algorithm
Program suspension or modification authority	**Living Together Agreement** generation and support
Performance and compliance reporting	Conflict mediation and escalation handling

County of Orange Retains	Contracted Nonprofit Operator Executes
RFP, contract, and renewal authority	Participant metrics reporting to County

This separation keeps policy authority with the County and execution with a nonprofit built for it, creating clear accountability: the County sets the standard, and the operator is measured against it under contract. The County is not a party to the **Living Together Agreement** between a homeowner and a housing seeker; that is a private agreement the operator facilitates and documents. The County's legal relationship is with the operator, through the program contract, not with individual participants.

Keeping Participants Safe and Legally Protected

Two people sharing a home carries real legal and personal risk, especially for older adults who may be dealing with cognitive or physical decline and may not fully understand their rights as a landlord. The safeguards below are requirements, not optional extras. Manual home-sharing programs elsewhere in California pay a high staff cost to manage this risk and still cannot review cases quickly. The two-layer screening described above is designed to deliver the same or better safety assurance at a fraction of that cost.

- Government-issued photo ID verification for every participant
- Criminal background screening by a credentialed vendor, covering state and national records and sex offender registries, for every applicant without exception
- Credit and rental history review for housing seekers
- Reference checks from institutional referral partners
- A housing compatibility review covering accessibility, physical layout, and daily routines
- A **Living Together Agreement** prepared by the operator's legal resources, compliant with California law
- Dispute resolution with a clear escalation path
- A review of the homeowner's insurance and liability coverage before a match is confirmed
- Defined exit procedures compliant with California landlord-tenant law

HUD guidance on home sharing treats screening, written agreements, and mediation as foundational, not optional. California landlord-tenant law applies to these arrangements, and every homeowner receives a plain-language legal orientation before signing anything. The County retains the right to review the program's legal framework for fair housing and landlord-tenant compliance; the contracted operator is responsible for the legal documents participants actually sign.

Matching for Compatibility, Not Discrimination

A home share is a household relationship, not just a rental transaction, and it tends to succeed or fail over things a background check cannot see; schedules, noise tolerance, food, religious practice, and how people feel about guests. **OC MAGIC** includes a structured compatibility assessment for both homeowners and seekers to account for this. This is matching, not discrimination, the same approach used by well-run shared-housing programs statewide, and the program screens for compatibility, not protected characteristics. Where both parties want to be matched by shared language or cultural background, doing so improves stability and reduces early move-outs; the program's intake process is designed to keep that distinction clear and documented.

The Living Together Agreement

Every match requires a signed **Living Together Agreement** before anyone moves in. It is not a standard lease. It sets the rent and payment schedule, use of shared spaces, household rules, privacy, cultural and dietary needs, religious observance, guests, quiet hours, and how disagreements get resolved, along with the notice period and steps required to end the arrangement lawfully. It also makes clear that the arrangement is not a caregiving relationship: neither party has to provide personal care or medical assistance to the other. If either person's needs change in a way that affects the arrangement, the program handles it through its check-in and exit process, not by asking the other party to take on a caregiving role.

The contracted operator's legal counsel prepares the agreement and is responsible for keeping it compliant with California law and county standards. The platform generates a customized version for each match, and both parties sign digitally. This is included in the operator's program budget at no additional per-match cost.

Every homeowner is strongly encouraged to have an independent attorney review the agreement before signing; the program represents the match process, not either party individually. For homeowners who cannot afford private counsel, the operator maintains a referral list of low-cost and free legal resources in Orange County, including:

- **Community Legal Aid SoCal (CLA SoCal):** Provides free civil legal advice, housing counseling, and eviction defense to low-income residents and older adults throughout Orange County.
- **Public Law Center (PLC):** Orange County's pro bono law firm, providing free legal representation and housing advocacy to low-income seniors and vulnerable residents.
- **Community Counsel (formerly ELDR Center):** Offers free and low-cost legal services to seniors, individuals with disabilities, and homeowners facing property title or housing stability issues across Orange County.
- **Orange County Bar Association Lawyer Referral & Information Service (LRIS):** Connects residents with qualified local attorneys for a reduced-fee initial consultation.
- **Bet Tzedek Legal Services:** Provides free civil legal assistance and elder protection services to low-income older adults across Southern California.

- **OC Law Library Self-Help Center & California Tenant-Landlord Resources:** Offers legal research materials, self-help guides, and statutory rights overviews for participants seeking to understand landlord-tenant laws.

Program Fees

OC MAGIC charges no enrollment fee. The only cost is a one-time match confirmation fee of $150 to $250, split evenly between the homeowner and housing seeker and collected automatically through the platform when the **Living Together Agreement** is signed. There is no monthly charge, no renewal fee, and no charge for anyone who goes through intake but is not matched, and the fee is non-refundable once collected, even if the arrangement later changes or ends. A flat, one-time fee is simpler to explain and cheaper to administer than a monthly or percentage-based charge: both parties know the cost upfront, the platform collects it in a single transaction, and the operator has no financial incentive to keep a struggling arrangement going just to keep collecting. At 150 confirmed matches a year, the fee generates $22,500 to $37,500 annually, a meaningful contribution to the program's cost without creating a barrier to participation.

Fee	Amount	Who Pays	When Collected
Enrollment Fee	None	N/A	N/A
Match Confirmation Fee	$150–$250 (flat)	Split equally: $75–$125 per party	Automatically, when the **Living Together Agreement** is signed

How California Tenancy Law Applies

Once rent changes hands, California landlord-tenant law governs the arrangement, regardless of the program's intentions. Under Civil Code Section 1946.1, a homeowner ending an arrangement must give the housing seeker 30 days' written notice if they have lived there less than a year, and 60 days if a year or more. A homeowner cannot simply ask someone to leave and change the locks; doing so creates real legal exposure. Most OC MAGIC arrangements, however, qualify for an exemption under AB 1482 (Civil Code §1946.2(e)(4)): where the homeowner lives in the property as their primary residence and shares a kitchen or bathroom with the renter, the arrangement is exempt from AB 1482's just-cause eviction protections, giving the homeowner more flexibility to end it when necessary. Every homeowner receives a plain-language legal orientation, delivered by the operator's case managers and documented in the participant file, covering both notice periods and whether the AB 1482 exemption applies to their property.

Resolving Conflicts

Two people sharing a home will disagree sometimes; that is not a sign the program is failing; it is a predictable feature of shared housing. What matters is having a documented process before disagreements become emergencies. OC MAGIC uses three tiers, moving from a facilitated conversation to formal mediation, to a managed exit when the arrangement cannot continue.

Tier	Trigger	Process	Who Handles / Pays
Tier 1: Facilitated Conversation	Any concern raised by either participant or flagged by the platform's early-warning system.	A case manager contacts both parties within 48 hours to identify the issue and agree on a resolution. The outcome is documented in the participant file.	Operator case management staff, included in the operating budget.
Tier 2: Formal Mediation	Tier 1 fails to resolve the issue, or either party requests mediation.	A neutral third-party mediator holds a structured session with both parties; a written outcome agreement is signed by both.	Operator contracts with a mediator, estimated \$150–\$300 per session, budgeted as an operating expense.
Tier 3: Managed Exit	The relationship cannot continue and the arrangement must end.	The operator gives the homeowner a step-by-step guide to lawful termination under Civil Code §1946.1. The case manager supports the homeowner through the notice process and connects the housing seeker to alternative housing resources.	Operator staff time is a program expense; independent legal counsel is the homeowner's cost, offset by legal aid referrals. A documented process significantly reduces the County's liability exposure.

Protecting Homeowners with Cognitive Decline

A homeowner who was fully capable when matched can become vulnerable months later, not because a bad actor slipped past a background check, but because a relationship can shift gradually in ways no screening catches. Without ongoing monitoring, the program has no way to know. Four protections address this directly.

- Periodic check-ins: case managers contact every homeowner directly at 30, 60, and 90 days after a match is confirmed, and every six months after that, watching for housing instability or signs of cognitive or financial pressure.
- Trusted contact: every homeowner designates a trusted contact, a family member, friend, or professional, whom the case manager can reach if there is concern about the homeowner's well-being, updated annually.
- Financial exploitation protocol: if a case manager sees signs of exploitation, a housing seeker who stops paying rent, a homeowner who appears to be transferring money under pressure, or unexplained changes to the agreement, the operator must report it to Adult Protective Services or law enforcement immediately, with written confirmation within two working days, as required under Welfare and Institutions Code Section 15630. APS investigates at no cost to the program.

- Mandatory reporter training: every case manager is trained as a mandatory elder abuse reporter under the same statute, with training renewed annually and its cost absorbed into the operating budget.

A program-facilitated match that results in documented elder financial abuse, with no monitoring protocol in place or followed, creates real legal exposure for the County. A program w with a protocol that exists, is documented, and is followed is defensible. These are not optional enhancements; they separate a responsible aging-services program from a liability.

Technology and the Role of Artificial Intelligence

California's existing home-sharing programs are stuck at a low volume, not for lack of demand, but because manual case management does not scale. Staff processing paper applications and coordinating background checks by phone will always hit a ceiling; for the most established multi-county program in the state, that ceiling is roughly 35 matches a year on an operating budget above $750,000, or about $21,000 per match. **OC MAGIC** treats the digital platform as core program infrastructure, not an add-on, automating the high-volume, rules-based work of intake, screening, matching, and agreement generation so that paid staff can focus on what technology cannot do: assessing relationships, mediating conflict, and supporting participants. The target is 150 or more matches a year on a budget of $250,000 to $300,000, cutting the cost per match to roughly $1,700.

Metric	Legacy Manual Model	OC MAGIC Digital Framework
Annual budget (steady state)	$750,000	$250,000–$300,000
Matches per year	About 35	150+ (target)
Cost per match	About $21,000	About $1,700 (target)
Vetting source	Public platforms, largely self-reported	Institutional pipelines plus vendor screening
Identity verification	Staff-verified or self-reported	Automated government-ID and photo verification
Background checks	Manually initiated	Vendor-conducted 50-state checks, required for all applicants
Intake speed	Weeks to months	Days
Matching logic	Staff judgment; does not scale	AI-assisted matching that improves with data
Sustainability model	Fully grant and charity dependent	County contract anchor, transitioning to partial fee recovery

What the Platform Must Do

No specific platform is named or preferred; the RFP will evaluate vendors on the functional requirements below, encouraging competition on quality and cost.

Platform Capability	Functional Requirement
Automated identity verification	Real-time government-issued ID verification and photo matching for all participants; not self-reported or staff-verified.
Background screening integration	Real-time integration with credentialed vendors to run 50-state criminal history and sex offender registry checks on every applicant, regardless of referral source.
Institutional pipeline integration	Secure connections to approved referral sources, such as university, healthcare, and senior center systems, enabling referral intake without manual re-entry.
Algorithmic compatibility matching	Multi-variable matching on lifestyle, space and privacy preferences, dietary and religious needs, schedule, and language, while maintaining fair housing compliance.
Digital **Living Together Agreement**	Automated generation from the contractor's legally prepared templates, customized per match, with e-signature and secure storage.
Secure payment processing	Collection of the one-time match confirmation fee at signing. Rent remains a private arrangement between the homeowner and housing seeker and is not processed through the platform.
Case manager dashboard	Real-time visibility into match status, participant flags, conflict escalations, and performance metrics.
Reporting and compliance output	Automated county-required performance reports: match volume, 6- and 12-month retention, cost per match, and demographic data.

Where AI Fits

Applied well, AI supports three functions a lean staff could not otherwise manage at this scale.

Matching. A case manager reading intake forms one at a time cannot compare hundreds of candidates consistently and is subject to fatigue and individual bias. AI-driven matching applies the same logic across the full pool, surfacing strong pairs a reviewer might miss and flagging weak ones for closer review. It does not replace human judgment on complex or sensitive cases; it directs human attention to where it is needed.

Early warning. Not every problem gets reported voluntarily. A homeowner who is uncomfortable may not want to make trouble; a struggling renter may avoid the subject. **OC MAGIC** layers three checks so problems surface before they become emergencies.

Layer	Method	Who Acts
Layer 1: Automated Monthly Survey	A structured digital check-in sent to both parties every 30 days, beginning in Month 4, covering rent received as agreed, household rules, safety concerns, and requests for follow-up. Non-response after 5 days triggers case manager outreach.	Platform automatically; flagged responses routed to a case manager within 24 hours.
Layer 2: Case Manager Check-In	Direct contact with the homeowner at 30, 60, and 90 days after a match, then every six months, covering **HomeShare**-specific concerns: housing stability, relationship quality, and signs of cognitive or financial pressure. This is the mandatory-reporter checkpoint.	Operator case management staff; documented in the participant file after every contact.
Layer 3: AI Pattern Analysis	The platform analyzes survey engagement, response sentiment, and payment timing over time to surface early warning signals before they escalate, improving as the program accumulates outcome data.	Platform flags patterns automatically; a case manager reviews each alert and decides on action.

Automation catches willing disclosures and obvious flags cheaply and consistently. It cannot replace a case manager who notices a homeowner sounds confused or reluctant to talk freely, even while insisting everything is fine; that is why direct check-ins with older homeowners are required, not optional, and where the mandatory-reporter duty is actually exercised.

Continuous improvement. As the program accumulates data on which matches stay stable at six and twelve months, and which do not, the matching logic can improve over time, an advantage manual programs cannot replicate since their institutional knowledge lives in individual staff rather than in the system.

Guarding Against Algorithmic Bias

HUD’s 2023 guidance is clear that automated systems used in housing decisions, including matching, can violate the Fair Housing Act if they produce a disparate impact on a protected class, even without any intent to discriminate. The RFP will require vendors to explain how their matching logic is trained and audited, and will require, before deployment, an independent third-party analysis of the algorithm’s disparate impact, an annual fair housing audit of its outputs reported to the County, and a documented human override available to any participant who contests a match. A vendor unable to meet all three should not be selected, regardless of other strengths.

Selecting a Qualified Operator

OC MAGIC does not name a preferred operator; the RFP process should select one. This proposal defines what a qualified operator looks like, because California's existing home-sharing field offers caution more than a model. At least one well-funded multi-county operator produces roughly 35 matches a year on a budget above $750,000, close to $21,000 per match, a cost structure the County should not replicate, and its heavy reliance on private donations rather than government-contract discipline tends to come with weaker reporting and accountability than a county program requires. The RFP should evaluate candidates on six dimensions.

Dimension	What the RFP Should Require
Organizational structure	A 501(c)(3) with a mission aligned to aging, housing, or social services, organizationally independent from the County to avoid conflict of interest.
Operational track record	Demonstrated experience running a case-managed housing or social-services matching program, with the capacity to scale toward this proposal's targets.
Cost structure and efficiency	A transparent, auditable cost structure capable of approaching this proposal's cost-per-match targets, with a funding model that does not rely primarily on private charitable giving.
Staffing model	Dedicated, paid case managers with the language capacity and training appropriate to Orange County's older adult population, scoped exclusively to **HomeShare** matters.
Government contract experience	Demonstrated experience meeting public-sector compliance, data security, and reporting requirements.
Technology platform capability	Access to a digital platform, proprietary or third-party, meeting the functional requirements described above.

Cost per match should be an explicit performance requirement in the RFP, not a general preference, with a credible path toward the target described in the technology section above, achieved through institutional referral efficiency, automated intake, and paid professional staff. The operator's contract must also include an independent contractor designation confirming the operator is not a county agent, a full indemnification and hold-harmless clause protecting the County from liability arising from the operator's acts or negligence, and minimum insurance of $1,000,000 per occurrence in commercial general liability coverage plus appropriate errors-and-omissions coverage. County Counsel must confirm these protections before signing any contract.

Budget and the Path to Self-Sufficiency

The budget separates two components: program operations and case management, and technology platform licensing. Separating them lets the County evaluate costs clearly and adjust once the RFP process shows whether the selected operator brings its own platform, which would eliminate licensing costs, or needs a third-party solution. At $250,000 to $300,000 in Year 1, the proposed budget is roughly one-third of what California's existing legacy model spends to produce 35 matches a year, while **OC MAGIC** targets 50 to 100 matches in its first year alone.

Cost Category	Estimated Range	Notes
Year 1: Platform Setup and Pilot	$250,000–$300,000	Operations and case management (2 Full-time Employee FTE, $160,000–$200,000); platform licensing if applicable ($30,000–$50,000, or $0 with a proprietary operator platform); MOU execution, legal review, and onboarding ($20,000–$30,000). Target: 50–100 initial matches.
Year 2: Scaling	$180,000–$220,000	Operations and case management at scale; platform operating costs; expanded institutional integrations. Target: 150–250 matches.
Year 3: Sustainability Transition	$0–$100,000 (county share)	Match confirmation fees cover an increasing share of operating costs as volume grows. At 250+ matches a year, fee revenue covers operating costs and county support reduces to contingency and oversight.
Legal and Conflict Operations (ongoing)	$10,000–$20,000/yr	Mediator retainer for Tier 2 conflict resolution, legal aid partnership maintenance, and homeowner legal orientation delivered by case management staff.
Cognitive Vulnerability and Monitoring (ongoing)	Included in staffing	Periodic homeowner check-ins, trusted contact management, and mandatory reporter training, absorbed into the case management staffing budget.

The program is designed to fund its own operations eventually, without ongoing county appropriations. The flat match confirmation fee, $150 to $250 split evenly between both parties, generates $37,500 to $62,500 a year at 250 matches, the Year 3 target, enough to cover steady-state operating costs. At that point the County's role shrinks to contingency funding and oversight, with no recurring subsidy and no reliance on charitable giving.

Reaching that point requires bridge funding in Years 1 and 2. Year 1 covers platform setup, operator onboarding, and partnership agreements with institutions, building toward 50 to 100 matches. Year 2 scales toward 150 to 250 matches, where cost per match drops and fee revenue becomes meaningful. The combined bridge is estimated at $430,000 to $520,000 across both years, less than what OC health systems currently spend to recruit and onboard 25 nurses.

The OAAC recommends that the OC MPA Committee open funding discussions with County HHSA, the Orange County Office on Aging, and County Counsel as it develops the RFP. Possible sources include a County General Fund appropriation, Community Development Block Grant funding once HUD income-eligibility is formally confirmed, and Older Americans Act Title III-B funding through the Office on Aging. Philanthropic contributions from partner institutions, structured as restricted grants to the operator, can supplement this funding but should not be its foundation. Funding commitments should be in place before an operator is selected.

The Economic Case for the County

OC MAGIC is a housing program, but its returns extend across several county systems. Housing 25 nurses through the program avoids more than $1.5 million in turnover costs for OC health systems, based on the 2026 NSI National Health Care Retention and RN Staffing Report's $60,090 average cost to replace one bedside RN, more than twice the program's steady-state annual budget. Keeping one older adult out of a skilled nursing facility for a year saves $108,000 to $144,000. Neither outcome requires new construction, new land, or new bureaucracy, just a well-run matching program.

Beneficiary	Basis	Estimated Value
Healthcare systems (nurse retention)	Average cost to replace one bedside RN (2026): $60,090.	$1.5M+ avoided per 25 nurses housed
Older adult homeowners (independence)	Avoiding premature placement in a skilled nursing facility, roughly $9,000–$12,000 a month in Orange County.	$108,000–$144,000 per year avoided per placement prevented
Universities and students (zero-construction housing)	Over 40% of UCI students report difficulty finding off-campus housing; each match functions as a dorm bed with no construction timeline.	Zero capital cost per bed
County workforce (essential worker stability)	Teachers, healthcare workers, and other professionals housed near their employers, reducing turnover and commute burden.	Indirect savings across healthcare, education, and public-sector employers

What Other California Programs Show

California's shared-housing field offers both models to learn from and warnings not to repeat. The programs reviewed here share features that work: public-sector sponsorship, a specialized nonprofit operator, two-way screening, and ongoing support after a match. But the field also shows the persistent cost problem discussed above, one **OC MAGIC** is designed specifically not to repeat, replacing expensive manual sourcing with closed referral pipelines, institutional partnerships, and technology.

Program / Location	County Support	Cost-Efficiency Assessment
San Mateo County (long-standing program)	$300K+ county award (2-yr expansion)	Match volume and cost per match are not publicly disclosed in enough detail for direct comparison; its county contract structure is the most transferable element. Per its FY 2024–25 impact report, the operating nonprofit housed over 1,200 people across all its housing programs that year.
Multi-county operator (Northern California)	County-linked; reliant on private charitable giving	Approximately 35 matches a year on a budget above $750,000, about $21,000 per match, with high charitable dependency and low volume relative to cost.
Los Angeles City	City regulatory framework only	A registration and zoning framework, not an operational analog; no matching or case management function.

The most transferable lesson is not any single program's operating model; it is the governance principle behind the successful ones: county authority sets standards and a performance floor, a specialized nonprofit operator executes within those standards under contract, and performance is measured by match volume, match stability, and cost per match against a defined benchmark. The RFP should adopt all three as mandatory reporting requirements from Year 1.

Implementation Timeline

Year	Milestones
Year 1	Issue the RFP for a qualified operator and platform vendor (which may be one entity or two). License and configure the platform, with integration testing among pilot institutional partners. Execute MOUs with at least 5 institutional referral partners. Finalize county eligibility standards, screening protocols, and the **Living Together Agreement** template. Launch a pilot targeting 50–100 matched households. Produce the first semi-annual performance report to the Office on Aging.
Year 2	Expand to 10 or more active institutional referral partners across both pipelines. Broaden geographic coverage across all five OC supervisorial districts. Refine AI matching logic using Year 1 data, targeting 150–250 active matches. Activate the automated monthly survey and AI early-warning protocols, and measure the

Year	Milestones
	reduction in match dissolution against the Year 1 baseline. Assess a fee-structure transition for Year 3 and model the self-funding threshold.
Year 3	Conduct an independent program evaluation against Year 1 and Year 2 baselines. Transition to the self-sustaining fee model and assess the actual self-sufficiency path. Determine whether the program warrants a standalone county ordinance or integration into the OC CARES MPA as a standing program. Report findings and recommendations to the Board of Supervisors.

What We Are Asking the Committee to Do

The OAAC recommends the following for the OC MPA Committee's consideration and transmittal to the Board of Supervisors:

- Formally endorse **OC MAGIC** as a county-directed pilot aligned with OC CARES Master Plan for Aging Priority Initiative 1, Housing Security.
- Authorize the OC MPA Committee to direct HHSA to begin RFP development for a qualified nonprofit operator and technology platform vendor, with OAAC serving in an advisory role throughout selection.
- Direct County Counsel to review the program design and governance structure for fair housing, liability, and legal compliance before Board submission. Preparation of participant-facing legal documents remains the contractor's responsibility, not the County's.
- Schedule **OC MAGIC** for presentation to the full Board of Supervisors no later than the first quarter of 2027, contingent on OC MPA Committee endorsement.

Glossary of Key Terms

Structural Lag: the gap between social institutions, such as housing programs, income-support systems, and benefit eligibility rules, and the demographic reality of an aging population. The term comes from sociologist Matilda White Riley and refers to institutions failing to keep pace with longer life expectancies.

Fixed-Income Poverty: a situation in which a household's income, usually Social Security, a pension, or a fixed retirement benefit, stays roughly flat from year to year, while the cost of staying in their home keeps rising. Most assistance programs do not reach this group, since owning a home disqualifies them as low-income on paper, even as they face a real and growing financial squeeze.

Living Together Agreement: a written agreement between a homeowner and a housing seeker covering rent, shared-space rules, household responsibilities, privacy, guests, and exit and dispute procedures. Standard in well-run home-sharing programs and legally significant for both parties under California landlord-tenant law.

HomeShare / Home Sharing: an arrangement in which a homeowner provides a private bedroom and access to shared living space to a vetted renter, typically for rent, distinguished from ordinary room rental by its emphasis on screening, compatibility, and ongoing program support.

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