

**City of Burlington Housing Trust Fund (HTF)
FY 22 Capacity Grant Application**

APPLICANT ORGANIZATION HomeShare Vermont
CONTACT NAME Kirby Dunn, Executive Director
DAYTIME PHONE & E-MAIL Phone: 802-863-5625 E-Mail: Kirby@homesharevermont.org
NAME OF PROJECT HomeShare Vermont
AMOUNT REQUESTED \$ 7,500
ESTIMATED CONSTRUCTION START DATE (FOR FEASIBILITY/PREDEVELOPMENT GRANTS)
ESTIMATED COMPLETION DATE 6/30/2022
TOTAL ESTIMATED PROJECT COST \$536,000

Is the applicant a 501(c)(3) tax-exempt, nonprofit corporation organized and operated for the purpose of creating or preserving housing for very low, low and moderate income households?

- Yes
 No

Would the requested grant support the staffing, training, planning, fundraising or on-going operations of a nonprofit corporation, thereby increasing that corporation's capacity to create or preserve housing for very low, low and moderate income households?

- Yes
 No

Is the applicant a corporation, partnership or individual who is delinquent, at the time of application, in the payment of property taxes or impact fees to the City of Burlington, who have been convicted of arson, who have been convicted of discrimination in the sale or lease of housing under article IV of this chapter or under the fair housing laws of the State of Vermont, or who have pending violations of current city electrical, plumbing, building or housing codes or zoning ordinances?

- Yes
 No

Project Narrative

Funding priority goes to projects which respond to requirements of the Housing Trust Fund and the City of Burlington's affordable housing priorities. The Housing Trust Fund Administrative Committee (HTFAC) uses the attached criteria to score projects. Scores are tallied and ranked high to low. The HTFAC funds projects at its discretion.

Please provide the information below in the space provided. It is important to complete all fields. If you need additional space, attach separate pages to your application and title them as indicated below.

Project description (Please briefly describe your project. Specifically describe how Housing Trust Funds would: a) support your organization's ongoing operation and/or b) support the assessment of structural and financial feasibility of new affordable housing.):

HomeShare Vermont provides a comprehensive recruitment, screening and matching service to bring together those who have a home to share (homeshare Hosts) with those looking for an affordable place to live (homeshare Guests). Very often homeshare hosts are seniors or persons with disabilities who offer a private bedroom and shared common space in exchange for rent, help around the home or a combination of the two. In FY 2021 the **average rent of all our matches was only \$323/month**, with no security deposits.

Funding from the Burlington Housing Trust Fund would go directly to staffing the program, to create and support homesharing matches in Burlington.

With the pandemic, we are seeing many challenges to creating new homesharing matches. Our highest concern is the health and safety of our program participants. We have added substantial changes to our process and our screening to make sure potential hosts and guests have similar lifestyles particularly around health and safety issues as they affect living in a shared space.

Please describe how the organization is currently involved in the construction of new affordable housing:

While we do not construct housing, we do create new affordable housing by working with hosts who have an extra bedroom and make that available to someone who needs a place to live. Most hosts in our program would not share their home without the screening, matching and ongoing support which we provide. We provide a client driven process to assure we find the best match possible for both hosts and guests. For the past three years we have also been working to promote accessory dwelling units (ADU's) as a way for people to age in place or live closer to extended family.

Please describe how the application supports one or more of the priorities listed in the City's Housing Action Plan:

The City's Housing Action Plan, *Item # 6, Continued Assistance for Home-Sharing* discusses continued support and possible incentives to encourage more homesharing opportunities in the City to expand affordable housing. It specifically suggests exploring mechanisms to incentivize expansion of the homesharing model through tax incentives, **capacity grants** or CDBG funds. In addition, CEDO developed a comprehensive evaluation of our services in a white paper they released in January 2018. The report states, "Home sharing continues to be a very low-cost way of creating affordable and senior housing, while also enhancing clients' quality of life in a variety of ways outlined throughout this report."

Please describe how the application supports one or more of the priorities listed in the City's Consolidated Plan:

Affordable housing is the highest priority in the City's Consolidated Plan, both creating new housing and preserving existing housing. Homesharing preserves affordable housing for the host, while creating new affordable housing for the guest. We do this at a fraction of the cost of building new housing, renovating or providing rent subsidies. It costs us only \$2,500 per person to match a client to find an affordable place to live or to help someone else maintain the housing they have. In addition, HomeShare Vermont is specifically discussed in the Consolidated Plan as a program which provides Special Needs Housing for Seniors and Persons with Disabilities. The majority of our homeshare hosts are seniors or persons with disabilities. The Plan goes on to note that "support for affordable housing allows elders to remain in the homes and neighborhoods they know".

Please describe the financial need of the requested activity (include a project budget with all sources and uses):

The City of Burlington has been a long-time supporter of HomeShare Vermont. However, this past year we did not received CDBG funding and saw a cut in our BHTF grant. Similarly, we have seen decreases in other funding sources that we rely on such as United Way and city and town funding. Homesharing Programs are few and far between around the country and we are fortunate to have such a strong program here. Our project budget is our organizational budget, which we have attached. The Burlington Housing Trust Funds are included under municipal grants. As you can see from the budget we have developed a diverse funding base. However, we must raise nearly a quarter of our operating funds from fundraising and donations. Funding from the City of Burlington HTF is a crucial piece of our revenue.

Please describe the negative impact to the community if the request is not funded:

HomeShare Vermont is a highly cost-effective program. To be able to house people or to help them maintain their housing at a cost of only \$2,500/year/person is probably one of the most cost-effective types of housing program around. If not funded, we will likely have to spend more of our time trying to raise funds. For example, if we don't receive this capacity grant we would need to find 150 new donors to donate our average gift of \$50.

Please describe how the proposed project supports an underserved and vulnerable population:

Attached is our most recent newsletter story about a match between two people who had lost their spouses, one of whom ended up homeless and the other who was at risk of losing her home. By sharing a home, they were able to help each other while improving their quality of life. Most hosts that we match are low-income (71%), elderly (85%) or disabled (30%), and living alone. We know from our outcomes data that 46% of our homeshare hosts told us they would not have been able to live at home safely without a homeshare guest. 81% told us they feel safer in their home, 83% less lonely and 83% were happier just by having someone living with them. This program changes people's lives.

Most guests who find housing in our program are low or very low-income individuals (89%). Homeshare guests were asked about their personal experience looking for housing prior to being matched by HomeShare Vermont and what challenges they might have faced. 91% reported difficulty finding something they could afford, 28% said security deposits were a barrier and 36% said substandard housing was a problem. Now that they are sharing a home, 98% report saving money on housing costs.

Signature Page

Please check each box that applies:

- Good Standing:** I certify that I am in "good standing" with respect to, or in full compliance with a plan to pay any and all taxes due to the City of Burlington.
- Certification:** Under penalties of perjury, I declare that the information I have provided, to the best of my knowledge and belief, is true, correct, and complete.

Print Name

Applicant Signature

Date

HomeShare Vermont FY 21 Report to the Burlington Housing Trust Fund

We are very grateful for the grant from the Burlington Housing Trust Fund during this year. This has been one of the most difficult years for HomeShare Vermont due to COVID-19. Sharing housing during a pandemic is not something that most people want to consider. Outreach for new candidates, both Hosts and Guests, was much harder with COVID. Posters at coffee shops, blurbs in church bulletins, flyers in local offices, lunch time talks were all off the table. We had to rely on more paid advertising including classifieds, display ads, radio ads and Front Porch Forum posts. We continued to accept applications, do background and reference checks but had a hold on all new matchmaking including introductions. All of our in-person activities (interviews, home visits) had stopped and moved to phone or Zoom. We put our energies into supporting our existing matched clients, making sure they had what they needed to be safe in their homes.

The first quarter of the FY 21 was a “reopening” quarter after our program had stopped making new matches due to COVID. We were again making new matches which was very exciting. However, we found that many potential HomeShare Hosts were reluctant about sharing their home. Many new hosts were only willing to consider people who work from home and who would rarely interact with people outside of the home. We also found that when we would have the “what if you or your homesharer gets sick” conversation, people reconsidered if they wanted to take the next step and often folks chose to wait until after the first of the 2021. We didn’t expect new matches to increase substantially until there was a vaccine.

The second quarter improved despite the resurgence of COVID and the holidays, both of which continued to hurt our ability to make new matches. There was still a great deal of reluctance on the part of Hosts. Hosts were still looking for “homebodies”, but we were finding more of these folks. Working against us were media and word of mouth stories about the eviction moratorium. HomeShare Hosts expressed reluctance around this new issue and many people were just not willing to take the risk of potentially “being stuck” with someone in their home if they decided it wasn’t working out.

In the third quarter, vaccinations were being made available but only to older Vermonters. Our typically younger Guests were not yet eligible. We started inquiring about vaccination status during interviews including if they have preferences regarding this in the home along with the myriad of our usual questions related to lifestyle and health precautions. With the vaccines well under way, vaccination became a priority for most Hosts. Most Hosts were only willing to consider persons who were completely vaccinated.

In the fourth quarter we are seeing many more Hosts actively considering potential Guests and willing to meet them, but they are much more selective. In the back of many Hosts minds seems to be the question, if we go to a lockdown again, do I want to have this person around 24/7? We are optimistic about FY 22 and now we expect to see slow gradual and consistent growth in matches instead of a floodgate opening, as we had hoped.

A few words about ADU's

HomeShare Vermont decided to work on ADU's as a way to help people "age in place", especially for those whose homes might not be a good fit for sharing, or for people who may not want to share a kitchen or bathroom! As you may know, during this year we continued to work on promoting ADU's in the City of Burlington. We have focused our efforts on education and information to Burlington homeowners. We have offered free webinars, sample detached home plans, a comprehensive ADU Guidebook and free site visits from a local architect.

Unfortunately, we have not yet seen a major increase in numbers of units created or even permitted. This is due in part to the difficulty of COVID. Finding contractors, high costs of construction and the continued difficulty of the permitting process have all added to the challenges of getting projects moving forward. We are hopeful that with new leadership at CEDO we will see more of a focus on ADU's and look forward to working with CEDO to find ways to make it easier and most cost effective for homeowners to consider adding ADU's to their homes.

Persons Served in Homesharing

Below are the numbers of Burlington residents we assisted this year. We served a total of 82 Burlington residents, of which 40 were in a homesharing match.

The average rent of all Burlington matches was only \$313/month.

Matched Burlington Hosts received nearly 3,400 hours of service from their homeshare Guests and over \$55,000 of rental income to help make ends meet.

Our annual outcomes surveys are underway, and we will submit a copy of those results to the City later in the summer.

FY21 Burlington Housing Trust Report - July 1, 2020 thru May 31, 2021			
	Hosts	Guests	Total
New Applications	6	30	36
Interviews	7	18	25
Persons in a Match	18	22	40
Unduplicated Burlington Persons Served	32	50	82
Total Number of Service Hours Provided		3,381	
Average Rent of all Burlington Matches		\$313	
% Burlington Matches \$0 Rent		21%	
Total Rent Paid to All Burlington Hosts		\$55,343	

HomeShare Vermont
FY 22 Approved Budget

Acct. Code	Revenue	
5311	In Kind Donations (Volunteer hours)	12,000
5410	Interest-operations	500
5918-20	Match Fees	9,000
	GRANTS	
5993-10	-State Grants	280,000
5993-20	-Municipal Grants	7,500
5993-50	-Foundations	95,000
5993-60	-VHCB ADU Project	-
5995	Donations	50,000
5996	United Way	12,000
	FUNDRAISING	
5997-10	-Raffle	5,000
5997-30	-Annual Appeal	25,000
5997-50	-Event	40,000
	Total Revenue	536,000

	Expenses	
6142	In-Kind Donated Services (volunteers)	12,000
6143	Donation expense (credit card,event etc)	2,000
6143-10	Event Expense-40th anniversary	15,000
6203	Trainings/Meetings-Int Cofenrence	8,000
6210	Advertising/Outreach	25,000
6211	Occupancy	20,000
6214	Travel/Mileage	5,000
6310-10	Salaries	280,800
6311-10	Postage	3,500
6311-20	Printing/photos/design	25,000
6311-30	Technology (copier, databases)	10,000
6311-40	Supplies	2,000
6340	Legal & Consultants (Strat Planning)	7,000
6350	Audit	7,000
6351	Accounting/Bookkeeping (payroll fees)	1,500
6360	Telephone/Internet	7,000
6711	Payroll Taxes (8% salary)	22,400
6720	Insurance General (Liability, D&O)	6,000
6722	Workers Comp Insurance	1,500
6723	Health & Dental Insurance	55,000
6795-10	Client Services Fund	2,500
6795-30	Volunteer recognition	1,200
6795-40	Miscellaneous	2,000
6795-50	Background Checks	3,000
6795-51	VHCB ADU expenses	5,000
6795-70	Video	6,600
	Total Expenses	536,000



Coming Together In a Time of Need

With the sudden deaths of their spouses, Jeri and Dan both had their housing situations thrown into flux recently. Jeri didn't want to sell the Milton home she has lived in since 1976 and give up the peaceful sanctuary she and her husband created in their backyard. Without his wife's income, Dan could no longer afford their apartment and eventually became homeless, temporarily staying in a room at his church while he searched for more permanent housing.

Amidst heartbreak, they both needed help in order to stabilize their housing situation, so they turned to HomeShare Vermont. When HomeShare staff introduced them in December 2020, it felt meant to be. "I really feel like a higher power brought us together with HomeShare Vermont acting as an intermediary. We both needed somebody but without the added commitment of a relationship," Dan said.

The stress of being homeless during a pandemic caused Dan's blood pressure to rise, leading to a trip to the ER. Now he is able to relax in Jeri's backyard amongst the gardens and fruit trees and calming wind chimes. He returns this blessing by paying an affordable rent that helps Jeri make ends meet, cooking for Jeri on the weekends, helping her in the vast vegetable and flower gardens, and shoveling snow in the winter. Without his help, Jeri knows she'd likely end up in senior housing without her gardens and flowers.

While the extra rental income helps Jeri remain in her home, she also hoped for some companionship. She enjoys her private time while Dan is at work during the day. But when the two are together, they'll occasionally go out for dinner or creemees, and Dan also joins Jeri for garage sale excursions.

You'll never hear a cross word between the two of them except when an UNO game gets playfully competitive. The two claim to be evenly matched and have already gone through two decks of UNO cards since Dan moved in. Dan, a Navy veteran, said they look out for each other, and he likes helping Jeri whenever he can. He even calls Jeri when he's on his way home from work so they can plan dinner. But it's the little notes he leaves Jeri before he leaves for work that she especially appreciates. "It just brings my spirits right up," Jeri said.

Jeri, who wears a necklace with some of her husband's ashes so he's always near her heart, still mourns her husband. Last year, Jeri didn't get out much beyond the occasional trip to the store. But this year, she's decided to live her life and is planning trips to Maine and Florida. Because she knows Dan is there to care for her elderly dog, Juliette, and rescue cat, Precious, she's not worried about going away. "I think of Dan as family. But before you can be family, you have to be friends, and he's like one of my best friends now," Jeri said.



Jeri, Dan and Juliette

Photo by Karen Pike