

Cumberland County Community Development Program
2012 CDBG General Program Application
Regional Cover Page

Project Title Homeshare Outreach & Education

Regional Applicant Cumberland County Commissioners

Non-Profit Entity _____

Contact Information Name Elizabeth Trice

Address County Executive Office, 205 Newbury St, Portland, ME 04101

Email trice@cumberlandcounty.org Tel 207-871-8380

Program Category

Public Infrastructure/Facility N/A Downtown Revitalization N/A

Public Service X Housing Economic Development N/A

CDBG "National Objective"

Low/Moderate Income: Area-Wide Limited Clientele

Direct Benefit: Presumed Group Seniors, Disabled & Low/Mod X (Identify Group)

Slum/Blight: Area-Wide N/A Spot Basis N/A

Amount of CDBG Funds Requested \$16,298

Total Estimated Project Cost \$17,683

Name of Authorized Official Peter Crichton

Signature of Authorized Official _____

2012 General Application Questions

1. Provide a **brief summary** (400 words maximum) of the proposed project.
- 10 Points.

This project received about \$9,800 in 2011 CDBG planning grant funds. The planning grant was to study the feasibility of creating a homesharing program based on programs in Vermont and other states that match up people with room in their homes with people looking for affordable housing. The group has decided to pursue an outreach and education strategy to empower people to set up homeshares for themselves and family members, and this request is primarily to hire a part-time outreach and education coordinator.

Since August 2011, an advisory group made up of representatives from Opportunity Alliance, Pine Tree Legal, Avesta Housing, Southern Maine Agency on Aging, municipalities and other interested parties met 6 times and accomplished the following:

1. Hired a project assistant who developed a summary of homesharing program budget and services in other states
2. Collected surveys from over 80 homeowners
3. Conducted focus groups with an elderly group in South Portland and a state-wide group of housing foreclosure counselors
4. Decided to pursue an outreach and education strategy rather than a create a new agency or service
5. Plans to use the majority of the remaining planning funds to pay Pine Tree Legal to create advisory and how-to documents that will be hosted on Pine Tree's website.

In general, the advisory group was not optimistic about raising the \$300,000/year necessary to create homeshare agencies to do direct matches like they do in Vermont. Models in other states were slightly less expensive, but were usually part of a larger agency. While we found agencies in this area that were interested in homesharing as a concept, we did not find one interested in actually providing the service due to already pressed budgets. Also, with the availability of tools like Craigslist and online background checks, the group thought that good results could be had through providing good how-to and legal information and spreading that information through social and professional networks.

With the newly requested public service grant funds, Cumberland County will hire a Homeshare outreach and education coordinator that will share the materials created by Pine Tree Legal through community groups, adult education programs, and professional groups throughout the county. Target groups served will be persons living in low-moderate income households and elderly.

2. *Provide a response to the four questions below defining and justifying the **need for the activity.** - 20 points*

a. *Convey the magnitude and severity of the issue to be addressed.*

As of the 2000 census, over 30,000 people lived alone in Cumberland County, making up about 30% of all households. In comparison, there are only about 20,000 housing units with one bedroom, causing a mismatch that contributes to the lack of affordable housing in Cumberland County.

When we first started investigating this issue, we imagined that homesharing services would be particularly useful for elderly people, but through our research of other programs we found that the majority of people who end up providing homes for others are single or divorced women between the ages of 45-65 working at least part-time. The renter/homeseeker is often younger and of either gender. We suspect that by making homesharing a viable option while a person is still confident to make choices that added income and new relationships may continue to be of service later in life when more vulnerabilities are present.

While younger people are able to find housemates on Craigslist, older people, particular those who have lived in their homes a long time, have a harder time negotiating housemate relationships, particularly across larger age gaps and cultural differences. Our goal is to provide a low-cost program, common sense way for people to learn about this option and take reasonable precautions when exploring this option. Since the average rent for a one bedroom apartment is \$700-\$800 and the average roommate share price is closer to \$400-\$500, a good match provides substantial economic benefit for both parties.

b. *Identify the total number of people affected by the issue.*

In a survey completed in 2010, we found that 20% of women living alone surveyed said they would be interested in sharing a home with a compatible person. If this is applied to the larger population, it's possible that there are potentially 6,000 people who would be willing to combine households. In addition, 26,000 people in Cumberland County currently live with persons unrelated by blood or marriage, and our project would provide resources to those persons as well.

c. *Out of the total number of people affected, identify the number of people from low/moderate income households.*

While we don't know the exact number of people living alone who are from low-moderate income households, we do know that 14% of those living alone are in poverty. The low-mod income limits for 2012 for a person living alone is \$41,000 for urban areas and \$37,000 for rural areas. In comparison, a job that pays

\$12/hour pays less than \$25,000/year. Clearly, most people living alone with an entry-level job in Cumberland County would be below the income limits.

- d. *Describe to what extent the project makes in the long-term measurable difference in the economic and social health of the region.*

A local study showed that for women living alone, having good relationships with housemates and/or neighbors is one of the most important factors in safety and housing satisfaction (My Own Place 2010). A survey done by HomeShare Vermont found that 82% of home providers who have been matched with housemates said they feel safer in their home, 77% feel less lonely, 82% feel happier, 68% enjoy their home more, 36% worry less about money, 50% sleep better, and 55% feel healthier.

Primarily we will be giving individuals and communities another tool, which increases the choices available. For individuals sharing a home, the increased income (typically \$300-\$500/month) can make all the difference between living comfortably and living on the edge, and prevent foreclosure. For those individuals looking for a safe, affordable place to live, having more options spread throughout the county could mean avoiding short-term homelessness or accumulation of debt. In addition, the relationships that develop from these arrangements have the potential to knit communities closer together and prevent isolation.

3. *Provide a response to the three questions concerning **management of the proposed activity** – 10 points*

- a. *Define who will manage the grant funded project and how they will manage it.*

Elizabeth Trice at Cumberland County will be the program director, and a part-time coordinator will be hired to do the education and outreach. There is also an Advisory board that will continue to meet at least quarterly to oversee activities:

- b. *Explain the experience of the applicant in undertaking projects of similar complexity.*

Cumberland County currently has other similar activities. For example, Elizabeth Trice currently is the program director for a 5-year Drug-Free Communities grant for the towns north of Portland that has a full-time Coordinator and a half-time project assistant. That project, called Casco Bay CAN, operates out of the Freeport community center and has a coalition board representing schools, law enforcement, parents, and youth organizations.

- c. *Demonstrate that an ongoing commitment exists to continue the maintenance and operation of the activity or facility.*

By the end of our project, we will have educated well over 200 people, including potential homesharers and professionals who have regular contact with people who are potential homesharers. Since all education and outreach information will be available online, we hope that others will continue to access and pass on the information. In addition, we hope to cultivate some individuals who will want to take the initiative to use and adapt our curriculum adult education courses after the program ends. Last, we have included in the budget a line item for creating a meetup.com group for homesharers for fellowship and mutual support that could continue long after the grant is completed. Pine Tree Legal will continue to host the documents on their website, and if there are any documents that Pine Tree decides they don't want to host, we can host them on the County's website.

4. ***Demonstrate that the project is ready to proceed – 10 points***

- *Describe the steps that have been completed or must be completed to initiate the project.*
- *Describe any existing and/or potential impediments to project initiation*

Steps already completed:

Created advisory board and six times
Working with Pine Tree Legal to arrange for creation of online documents
Obtained sample documents from other homeshare programs
Compiled list of adult ed programs and submittal deadlines
Created draft brochure

Steps remaining:

Draft and schedule adult ed course descriptions for Fall 2012
Advertise and hire outreach and education coordinator
Create curriculum and post online
Compile list of organizations who can host trainings
Compile list of organizations that may want to host brochures
Coordinator contact community groups and partner agencies
Finalize, print and distribute brochures
Make presentations to community groups and partner agencies
Teach Adult Ed courses
Initiate Meetup group for mutual support of interested parties

5. ***Implementation schedule for project: Fill in the attached schedule form (Appendix III). - 10 points***

6. ***Budget for project. Fill in the attached budget form and provide the basis for determination of budget amounts (Appendix IV). - 10 points***
- County sponsored projects are not required to have matching funds.*

7. ***Economic Development/Job Creation Related Projects Only – 10 points***

8. *Provide a response to the four questions demonstrating the **need for CDBG program funds**. - 15 points*

- a. *Why are CDBG funds critical for the commencement and ultimate success of the project?*

We see this project as a common-sense economical approach to a county-wide issue that is very close to the central mission of the County CDBG program.

- b. *Have you, or will you, seek funds from other sources? If so, what are those funding sources?*

We do not plan to seek other funds except for the portion the county is contributing in staff time.

- c. *What is the impact on the project if CDBG funds are not received or if only partial CDBG funds are received?*

It would be possible to cut back on the scope of the program if full funding was not received. If no funding were received, we would finish the planning grant activity of getting the basic information on Pine Tree Legal's website, do a press release about the information's available, and perhaps be able to a partial round of mini-brochures. Since part of the issue is trying to create a small culture shift, we think we will be most successful if we are able to saturate the region with the message that homesharing is a viable option, and educate enough individuals so that there is a pervasive network of people who have the same information.

9. **Distress Score**

*County sponsored projects serving region-wide initiatives will receive a distress score of **6 points**.*

Activity	Q #1 J - S 2012	Q #2 O - D 2012	Q #3 J - M 2013	Q #4 A - J 2013	Q #5 J - S 2013	Q #6 O - D 2013	Q #7 J - M 2014
Advisory Group Meets	X	X	X	X	X	X	X
Hire Coordinator, create curriculum	X						
Teach Adult Ed Courses		X	X	X	X	X	
Outreach to community Groups and partner agencies	X	X	X	X	X	X	
Press releases	X	X	X	X	X	X	
Start meetup group			X	X	X	X	
Project Completed:							X

Appendix IV: Budget

Cost Category	CDBG Funds	County Funds	Total
Part-Time Educator Salary (256 hours x \$35/hour)	\$8,960	0	\$8,960
Homeshare consultant (\$60/hour x 3)	\$180	0	\$180
Project Management (\$35/hour x 18 months x 4 hours/month x 50% (county covers 50%))	\$1,260	\$1,260	\$2,520
Printing (1000 brochures @ .25 + Curriculum text (30 pages x 150 x .05))	\$125	\$125	\$250
Direct Service (Cover 50% of cost of Adult Ed for Low/Mod income and elderly persons 8 programs x 3 semesters x 6 persons x \$25)	\$3,600	0	\$3,600
Refreshments (for community events, \$25x 8 events)	\$200	0	\$200
Travel (3 semesters x 8 programs x 4 classes for adult ed classes + 60 group events +12 meetups x 20miles x \$.55/mile)	\$1,848	0	\$1,848
Total Costs	\$16,298	\$1,385	\$17,683

Educator Time Detail

	Hours
Develop curriculum from Pine Tree documents	20
Develop network of brochure locations, volunteers, and professionals through contact with community organizations, and professional groups (contact 60 groups (1hour/group)	60
Distribute brochures	20
Do presentations to groups (2.5hrsx 12 groups)	30
Prep adult ed classes (3 semesters x 8 programs x 4 sessions x .5 hour)	48
Start a meetup group for people interested in homesharing 4 hours/month * 12 months	48
Class promotion/ public relations/press releases	30
Total	256

What is Homesharing?

Homesharing is when two people who are not family decide to share a home. Most often it's a homeowner or leaseholder who takes in a roommate, renter or a private bedroom and shares the kitchen, bathroom and living area, and contributes a combination of rent and/or services in exchange for the room.

Sharing a home is often far more economical than two people each having small apartments.



Who might want to live in my home?

- A recently widowed or divorced person
- A working or retired person
- A student over the age of 18
- A single parent
- An adult new to the area
- A young couple saving money to buy a home

What if there's a problem?

The more screening you do up front, the less likely there is to be a problem. Bring up the problem with your tenant at your regular meeting, or talk to another person you know and trust. Ask for help from a counselor or attorney if you need it.

Get more information at

www.ptla.org/homeshare

- Sample interview questions
- Sample rental agreement
- How Landlord/Tenant Law in Maine applies to homesharers.
- Tips on how to use Craigslist.org
- Information on how to express your preferences without using discriminatory language.
- How to avoid common mistakes
- How to do a background check
- How to know how much to charge
- Where to find a Homeshare training



HOMESHARING IN MAINE

Do you have extra room in your home?

Would you like help around the house?

Could you use extra income ?

Did you know that people living alone make up over 30% of households in southern Maine? Living alone can be expensive, and sometimes stressful. A solution for many homeowners in New England has been to rent a room to someone that can cover some of the costs and/or tasks of maintaining a home. When the match is right, both parties benefit financially and have the comfort and security of not living alone.

This brochure explains how you or someone you love could find companionship and additional income through sharing their home.



How do I find a good match?

Like doing anything else for the first time, there is a learning curve, but many people have found good matches, and so can you.

We've provided a few tips here; you can also go to www.homesharemaine.org for more information, and for links to people who can help.

Know Yourself.

Make a list of characteristics that matter to you, including your tolerance for noise, pets, guests, alcohol use, messiness, and how short or long a period you would want someone there for. How much money would you hope to get? How much room do you have for the person's furniture or belongings? Would you want any help around the house?

Ask a trusted friend to help.

Share your list and plan with a trusted friend, family member or counselor. Ask them to be with you at any step of the way when you feel uncertain.

Advertise!

- Write up a description of what you are offering and what you will or won't tolerate.
- Ask people you already know and trust if they know anyone that is looking for a place to live that might be compatible with you.
- Read postings on Craigslist.org to figure out what might be a reasonable rent to offer.
- Place an ad in a publication that goes out to a community you are part of. This could be a church bulletin, neighborhood associa-

tion, or local coffee shop.

- Use Craigslist.com. If you're not computer-savvy, get someone you know and trust to help you.

Don't use discriminatory language.

You have complete control deciding who gets to live in your home, but it's illegal to use any language in ads that implies discrimination based on race or color, national origin, religion, sex, familial status, handicap / disability, sexual orientation, or source of income. See mainehomeshare.org for examples of language that is OK to use.



Check References

Once someone expresses interest, ask questions in writing or on the phone about all the things that matter to you.

If the person seems compatible, ask for references and check them. Calling the person's employer and looking up the person on the internet using Google, Facebook, or LinkedIn can help to see if their story checks out. The best thing is to find someone you know and trust who also knows that person.

Tips:

- Don't consider anyone who is moving from another country and wants to wire you money; that's likely to be a scam.
- It's OK to ask to see evidence of their income or bank account balance.
- If you feel good about meeting the person, invite him or her to visit your home or in a public place. Invite another person you know and trust if it makes you feel better.
- If you wish, you can do a background check by using a service such as <http://www.goodtenants.net/>

Try it on for size.

Once you feel comfortable with the person, consider inviting them to do another activity with you: taking a walk, shopping, sharing a coffee break. Get to meet one or more of their friends, and introduce them to your friends or family members. You can also try having your match stay with you as a guest for a one or two-week trial period so there's no pressure and everyone can be sure.

Download the match agreement from the www.homesharemaine.org website and modify as mutually agreeable or ask a family attorney to help. Your arrangement may be for money, household services, or a combination

It's a Match!

Once you're living together, set up weekly or monthly meeting to discuss how things are going and resolve any issues before they become problems. Ask for outside help when you need it.