



Creative affordable housing solutions in
San Mateo County, CA
since 1972



Housing 1400 People Annually

- Home Sharing
- Self Sufficiency
- Property Development

700 (half) are in Home Sharing



- Why Home Sharing in San Mateo County
- What it is Home Sharing
- HIP Housing's Program Outline
- Housing Elements, RHNA, HUD/CDBG
- Keys to Success
- Discussion Points

A Constrained Environment



Limited Buildable Land:

- Bordered by water on both side
- Protected Land and Green Space

Building and Acquisition

A Perfect Storm

- Expensive and takes a long time
- Loss RDA's and Palmer Decision
- Hammering Federal Funding Cuts to HOME/CDBG
- Skyrocketing Land Values
- Acquisition in a surging market

heart
america

As a result, we have to
use what already
have more efficiently



HOME SHARING



Matching those who have space in their homes with those who need an affordable place to live



Long term living arrangement

Two or more unrelated people sharing a home

Shared common areas

Own bedroom space

Rent and Service Exchanges



- Only Home Sharing Program in the County
- One of only 70 programs in the US
- 60 Int'l programs
- Currently working with the cities of San Francisco, Napa, Fremont, Sonoma, Morro Bay, San Ramon, Oakland
- Counties of Santa Clara and Solano



Home Sharing Program

- Began in 1979 (37 Years)
- Recognized in all 21 SMCo. Housing Elements
- As an important strategy for providing fair housing choice



Home Sharing Program

- 700 people housed each year
- 1,600 applications/year
- Average rent \$763
- 2.5 months

Applicant Screening



- Everyone Interviewed
- Background Checks
- Income verification
- Character References (3)
- Assignment to Counselor
- Safe and Supported

Matching



- Database
- Interviewing resources
- Empower clients to make their own decision
- Living Together Agreement

Match follow-up



- Telephone check-in
- Mediation
- Annual Questionnaire



What People Fear



What the Media Thinks



What they think

Home Sharing vs. “Hosting”

- ❖ HS Intended to be long-term living arrangement
- ❖ Not a short term vacation rental
- ❖ Airbnb/VRBO/Homekey- are “Hosting” Websites--
not a Home Sharing Program with supportive services



Sharing Economy

1. Capitalizes on a underutilized resource
2. Earns income from and existing resource
3. Built on a foundation on trust

Keys to Success

- ❖ Funding
- ❖ Providers
- ❖ Outreach
- ❖ Municipality and
Community Partnerships



Sustainable Sources

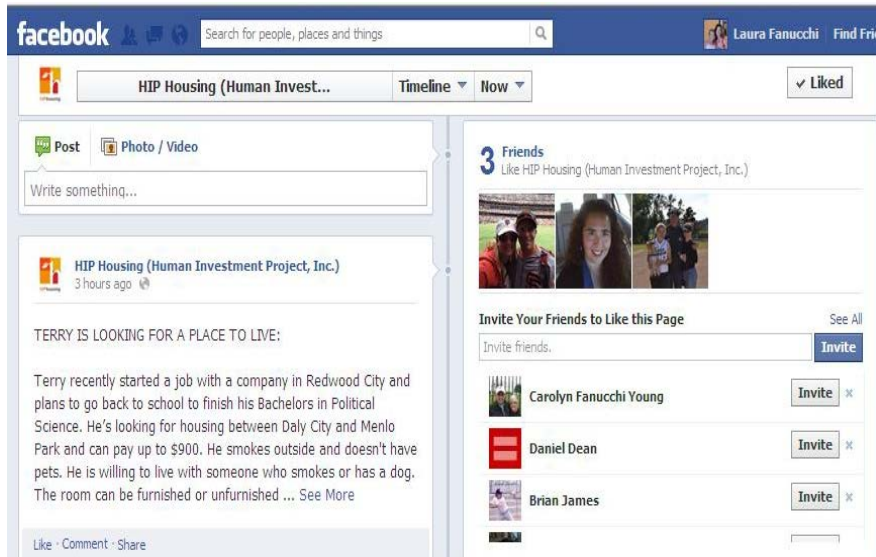
- Social Service - Diversified Funding Base
Individual Donors (11%), Foundations (20%), Event (7%)
- Local Government
20 municipalities (28%), Housing Elements
- Earned Income –
Housing Development (33%)

Providers



- Program success is directly tied to the # of providers
- Critical need for Providers
- 50% of providers are seniors – house rich/cash poor

Outreach



<https://www.facebook.com/HIPHousing>



www.smchousingsearch.org

Presentations



- Religious Institutions
- Churches and Synagogues
- City Council
- Senior Advisory Committees
- Homeowner Associations
- Service Clubs
- Nonprofits
- Hospital Discharge Planners
- Widow and Widowers Groups
- Nonprofits
- School Districts
- Libraries
- City Clerks
- Housing Departments
- Senior Centers
- Community Centers
- Street and Health Fairs

Home Sharing

Meeting Your Housing Needs

HIP Housing's Main Office
364 South Railroad Avenue
San Mateo, CA 94401
Tel: 650-348-6660
Fax: 650-348-0284
www.hiphousing.org

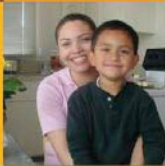


How would you like a housing solution that reduces your living expenses?

Home Sharing is a living arrangement in which two or more unrelated people share a home or apartment. And with today's economic challenges, Home Sharing can provide a means to meet the housing needs of people from all walks of life.



"Having a housemate has helped me with companionship, security and financial stability."



"I'm getting my financial situation turned around little by little by not having a big housing expense."

Why Home Share?

There are a variety of reasons for pursuing a home sharing arrangement. By alleviating the pressures often associated with housing expenses, both parties reap numerous benefits:

- Save money
- Added security
- Increase independence
- Reduce financial worry
- Share utility costs
- Provide mutual assistance

How Does Home Sharing Work?

A home provider has an extra room(s) or separate unit available to a home seeker who is looking for a place to live. HIP Housing can facilitate two types of home sharing arrangements: the majority of which are Rent Exchanges:

Rent Exchange: A home provider matches with a home seeker who pays rent

Service Exchange: A home provider matches with a home seeker who exchanges services in lieu of or for reduced rent

Why Use HIP Housing?

HIP Housing is a nonprofit organization that has, since 1972, provided free home sharing services in San Mateo County. We personally and professionally dedicate our time, tools, expertise and bilingual services to helping people find alternative housing solutions.

Contact us today to make an appointment with one of our housing coordinators.

We're here to help! Call 650-348-6660

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Mailings

Senior Centers
Community Centers
Libraries
City Clerks
Title Companies
Banks
Homeowner Assoc.
Former Clients
Health Care Groups

Measure A

Marketing Campaign



Outreach Specialist



Provider Incentives





Municipality Partnership

- 100% Support - Credibility
- Housing Elements
- Fair Housing Choice
- CBDG/HUD Reporting



County of San Mateo 2014-2022 Draft Housing Element



JANUARY 2015

Timeframe: 2016-2018; templates created by March 2017, incorporated in ordinance by September 2017, for Board review by June 2018.

Policy HE 33 Encourage Self-Help Housing Developments. Continue to encourage and support self-help housing.

HE 33.1 Continue to support self-help groups such as Habitat for Humanity that use "sweat equity" to make housing more affordable to lower income residents.
Lead: Housing Department
Timeframe: Ongoing

Policy HE 34 Promote Shared Housing. Encourage shared housing as a way to use existing housing stock to fit diverse housing needs and help both existing homeowners and residents needing affordable housing.

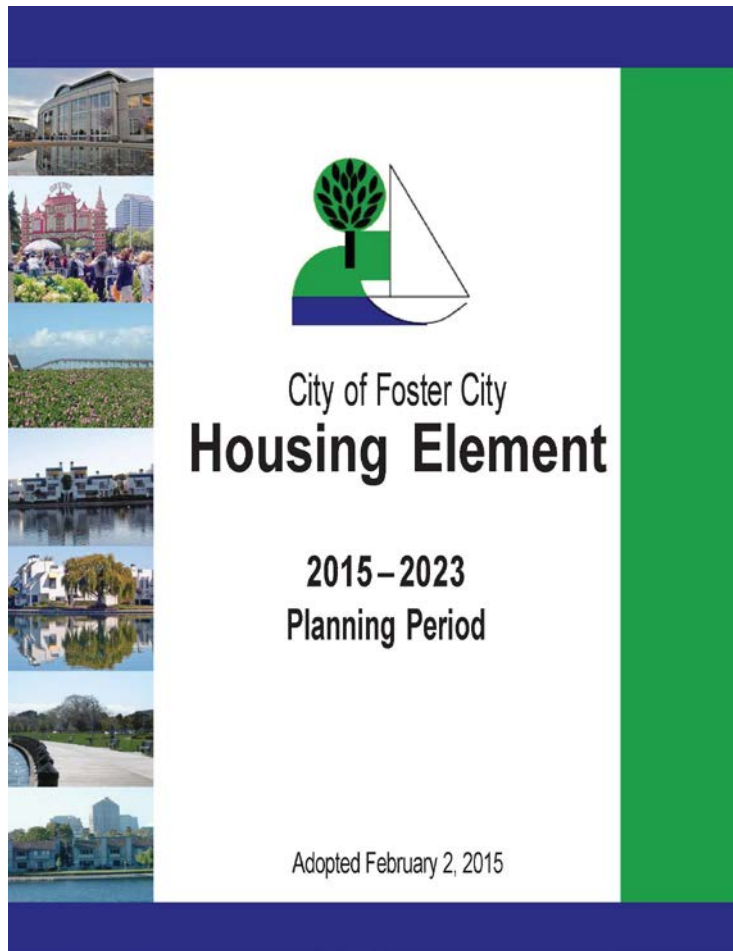
HE 34.1 Continue to Support HIP Housing's Home Sharing Program
Lead: Planning and Building Department
Implementation Target: Continue to provide financial support to HIP Housing at levels comparable to current support
Timeframe: Ongoing

Reduce Constraints to New Housing Development

Policy HE 35 Promote Community Awareness and Involvement in Meeting Housing Needs. Continue to increase public awareness of housing needs and reduce opposition to affordable housing development by promoting civic engagement and other community education and involvement efforts.

HE 35.1 Engage in and support public awareness and education, civic engagement activities, and other community education and involvement efforts. Also continue to promote coordination and cooperation between developers, residents, property owners, and other stakeholders through the use of the Planning Department's Pre-Application Workshop process.
Lead: Housing Department/Planning and Building Department
Timeframe: Ongoing

HE 35.2 Continue to provide support, including funding if feasible, to community nonprofits engaged in civic engagement and community education activities, such as Threshold 2009 and the Housing Leadership Council of San Mateo County.
Lead: Housing Department
Timeframe: Ongoing



housing sites or other means. Target: 2018. Responsible Agency: Community Development Department.

H-E-5-e Affordable Housing Preference for Displaced Residents. Consider an amendment of the affordable housing preferences adopted by City Resolution 2000-123 to include tenants displaced by termination of affordability restrictions. Target: 2018. Responsible Agency: Community Development Department

H-E-6 House Sharing. Encourage and facilitate house sharing in appropriate locations where it would provide housing for low and moderate income residents and not significantly impact the neighborhood (parking, access, etc.).

H-E-6-a Homeshare Program. Continue to work with HIP Housing to expand the existing outreach program for the Homeshare Program for both rental and ownership housing, including outreach to extremely low and very low income persons. Target: 15 new matches per year. Responsible Agency: Community Development Department, HIP Housing.

H-E-7 Housing for New Employees and their Families. Given the amount of commercial and retail development expected through build-out of the City, encourage an adequate supply and variety of rental and ownership housing that meets the needs of new employees and their families.

H-E-8 BMR Eligibility Priorities. In order to meet a portion of the City's local housing need, consistent with Association of Bay Area Governments (ABAG) Housing Need Determinations, and as a traffic mitigation measure, the City will, to the extent consistent with applicable policy, offer a portion of the BMR units in a project for City employees and people working in the City of Foster City.

H-E-8-a BMR Eligibility Guidelines. Implement BMR selection guidelines based on the BMR Eligibility Priorities in Policies H-E-6 and H-E-8, including City Resolution 2000-123 that give priority to people who live and work in the community, teachers and local government and public safety employees. Target: Ongoing. Responsible Agency: Community Development Department.

H-E-9 Room Additions. The City will continue to allow room additions to smaller homes that are compatible with the neighborhood, subject to the requirements of the Architectural and Solar Guidelines. These room additions provide affordable housing opportunities by allowing families to more economically meet their needs than by moving and purchasing a new home.



Fair Housing Choice HUD & CDBG Reporting Requirements

91% Low-income
20% *Low (80% AMI)*
25% *Very low (50% AMI)*
46% *Extremely low (30% AMI)*
61% Female head of households

53% Seniors
38% Disabled
58% At Risk of Homelessness
8% Homelessness

Good for Individuals & Families

- Reduced housing costs for both parties
- Prevents homelessness & foreclosures
- Promotes financial independence & stability
- Age in place – reduced isolation
- Provides young workers an chance to stay local



Good for Communities

- Increases affordable housing supply
- Maximizes existing housing stock
- More timely and cost effective than building new
- Helps people from all walks of life
- Builds a sense of community
- More Housing choice for all income levels



Key Considerations

- Regulatory Barriers

RHNA

- Incentives for Implementation

Provider Cash Incentives & 100% Support

- Planning Tools/Policies

Housing Elements

- Infrastructure Impacts & Community Concerns

Parking and overcrowding



HIPhousing



Innovative & Replicable