



Florida Housing Coalition Hurricane Member Update Webinar

April 9, 2021
Sponsored by Fannie Mae

AGENDA

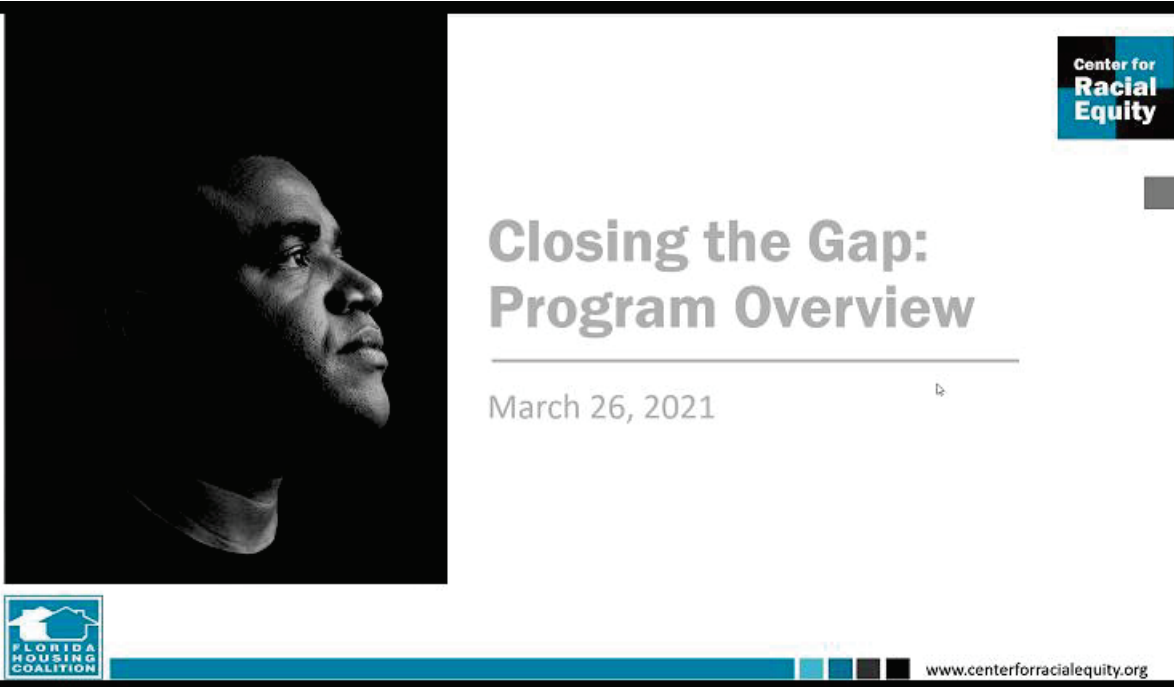
- Announcements
- Silvernest Homesharing Platform
- <https://events.blackbirdsvp.com/hurricane-sally-housing-recovery-workshop-series?invitation=32bd546e-3913-4ed4-b52c-ad65de8cdcdb>



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The Florida Housing Coalition's Center for Racial Equity has launched this competitive grant program.

- March 26 announcement of the Closing the Gap Homeownership Initiative: <https://vimeo.com/532335806>
- Respond to one question survey <https://www.surveymonkey.com/r/MSSJ7JP>

Hurricane Michael Financial Relief

- \$27 Million in Financial Relief to Communities Impacted by Hurricane Michael
- [http://www.floridajobs.org/news-center/DEO-Press/2021/04/07/governor-ron-desantis-announces-\\$27-million-in-financial-relief-to-communities-impacted-by-hurricane-michael](http://www.floridajobs.org/news-center/DEO-Press/2021/04/07/governor-ron-desantis-announces-$27-million-in-financial-relief-to-communities-impacted-by-hurricane-michael)
- \$22 million: Disaster recovery cost-share waivers for eligible local governments
- \$4.7 million: Rebuild Florida Workforce Recovery Training Program to train Floridians in construction trades necessary to support disaster recovery efforts

Hurricane Sally Housing Recovery Workshop Series



FEMA



WORKSHOP #1 Hurricane Sally Housing Recovery Successful Grant Writing

April 22, 2021 03:00 PM Eastern Time

WORKSHOP #2 Hurricane Sally Housing Recovery: Successfully Finding and Securing Funding

April 29, 2021 03:00 PM Eastern Time

WORKSHOP #3 Hurricane Sally Housing Recovery Problem Solving Clinic

May 6, 2021 03:00 PM Eastern Time

<https://events.blackbirdsvp.com/hurricane-sally-housing-recovery-workshop-series?invitation=32bd546e-3913-4ed4-b52c-ad65de8cdcdb>

April Showers Bring May... Hurricane Art



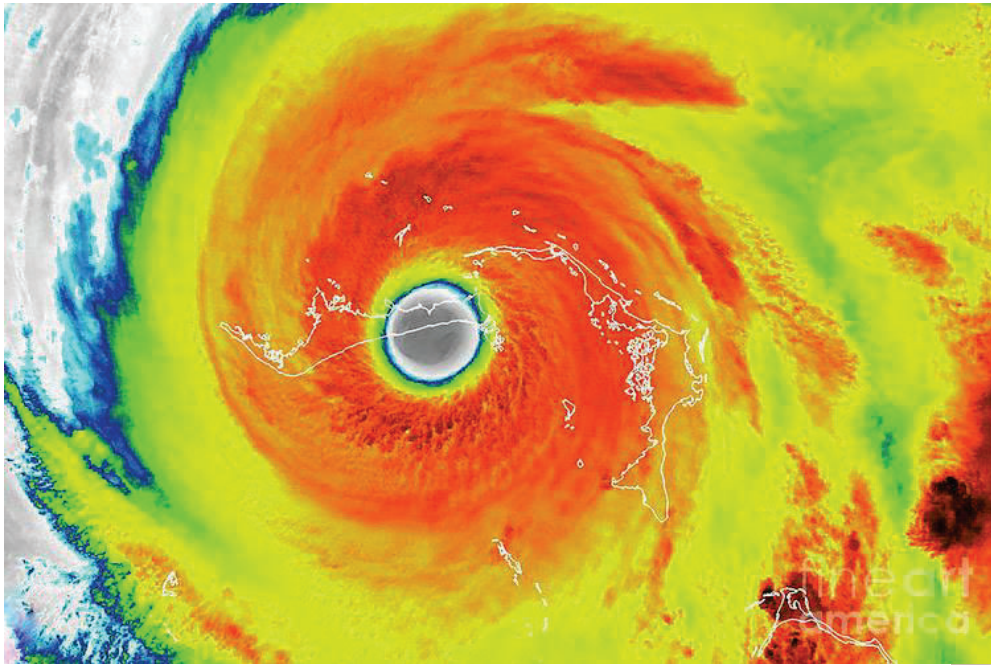
Please contribute one or more pieces of “Hurricane Art” or weather-inspired art for the ‘last page of the webinar’



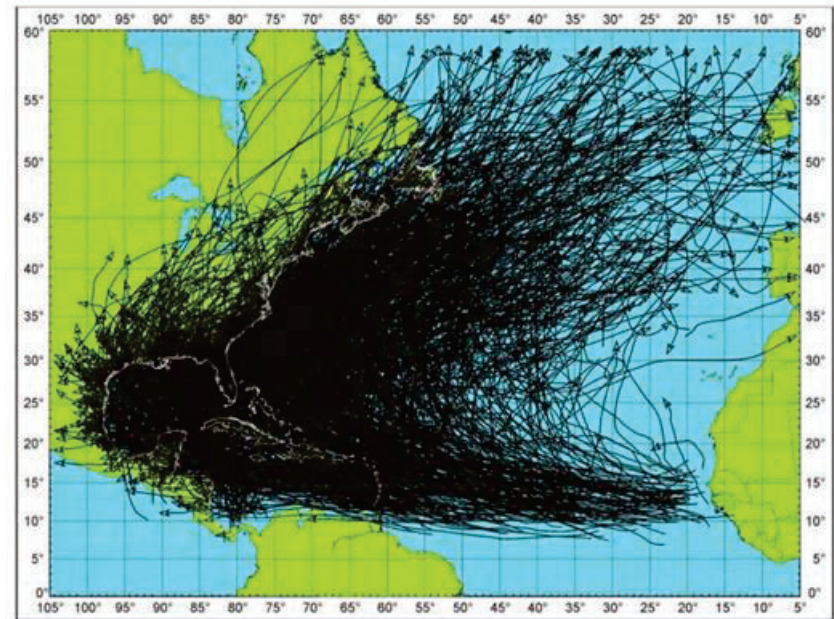
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SilverNest Shared Housing

Jennifer Hammer, Director
of Strategic Partnerships

jennifer@silvernest.com

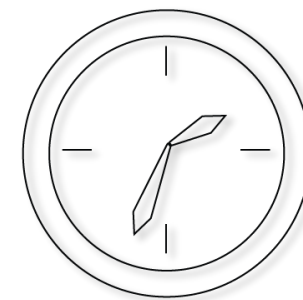
Amy Ford, VP of Strategic
Partnerships and Business
Development

amy@silvernest.com



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Introducing Silvernest

Home Sweet Shared Home®



What is Homesharing?

1. Homeowner (or person with space to share) lists space in their home for rent to live together with a housemate.
2. Housemate pays monthly rent, which may be reduced in exchange for help around the house.
3. Homesharing often results in unexpected companionship and other social benefits.



Housemates Denise and Marnie

Who Homesharing Helps



Older adults and
empty nesters



Undergrad and
graduate students



Teachers, volunteers and
other front-line workers



People displaced by
natural disasters

Homesharing translates into real impact

More resilient,
connected and
prepared communities

More secure than
Craigslist or word-
of-mouth and based
on compatibility

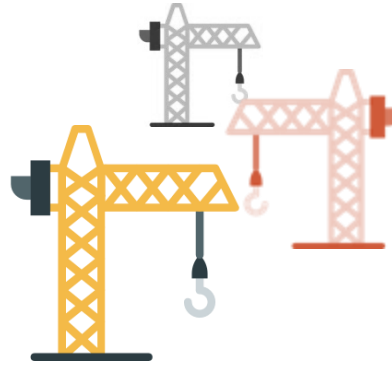
Provides flexible
options for both
evacuees and first
responders

Comparison: Housing Solutions



Inaction

- ✓ Creates or increases societal burden
- ✓ Expensive



New Construction

- ✓ Expensive
- ✓ Time-intensive
- ✓ Not scalable



Homesharing

- ✓ Affordable
- ✓ Immediate & Flexible
- ✓ Scalable

A Simple Solution

Q: How can we address these housing, financial, aging and other challenges - such as disaster recovery efforts - at the same time?

A: It's as easy as something most of us have done: **having a roommate.**



...But with Gaps

Sharing a home is personal, with potential for risk or conflict.

Gaps in traditional homesharing include:

- Matching: the ability to screen potential roommates for compatibility
- Communication: help preventing and resolving misunderstandings
- Protection: for the homesharing arrangement and each person's belongings



Where Silvernest Comes In

Silvernest is...



Secure

- ✓ ID verification (no bots or scammers)
- ✓ In-app background screens
- ✓ Private in-app messaging



Streamlined

- ✓ All-in-one online platform
- ✓ Hub for roommate matching, lease builder, rent payments, insurance and more



Scalable

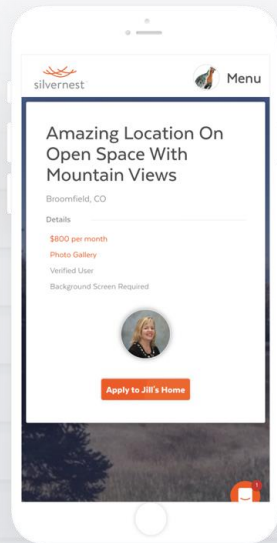
- ✓ Uses technology to pair homeowners and renters at scale
- ✓ Available nationwide



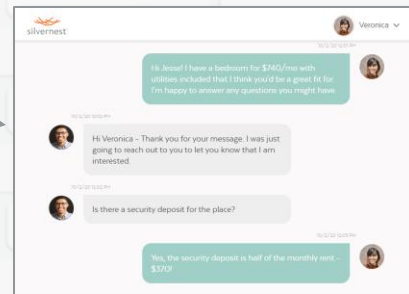
Savvy

- ✓ Built to support the homesharing journey
- ✓ Helps users think through what they don't know to ask and communicate

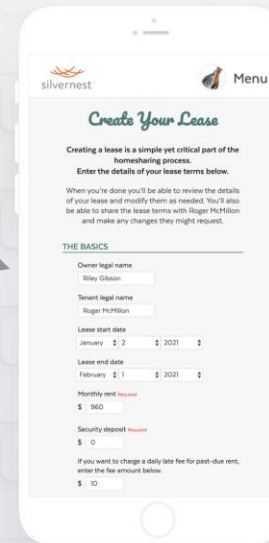
How Silvernest Works



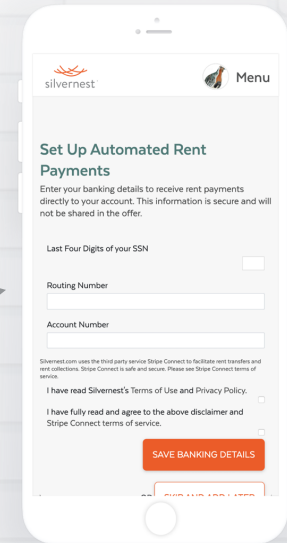
**Post a profile
or listing**



**Match, message
and screen to find “the
one”**



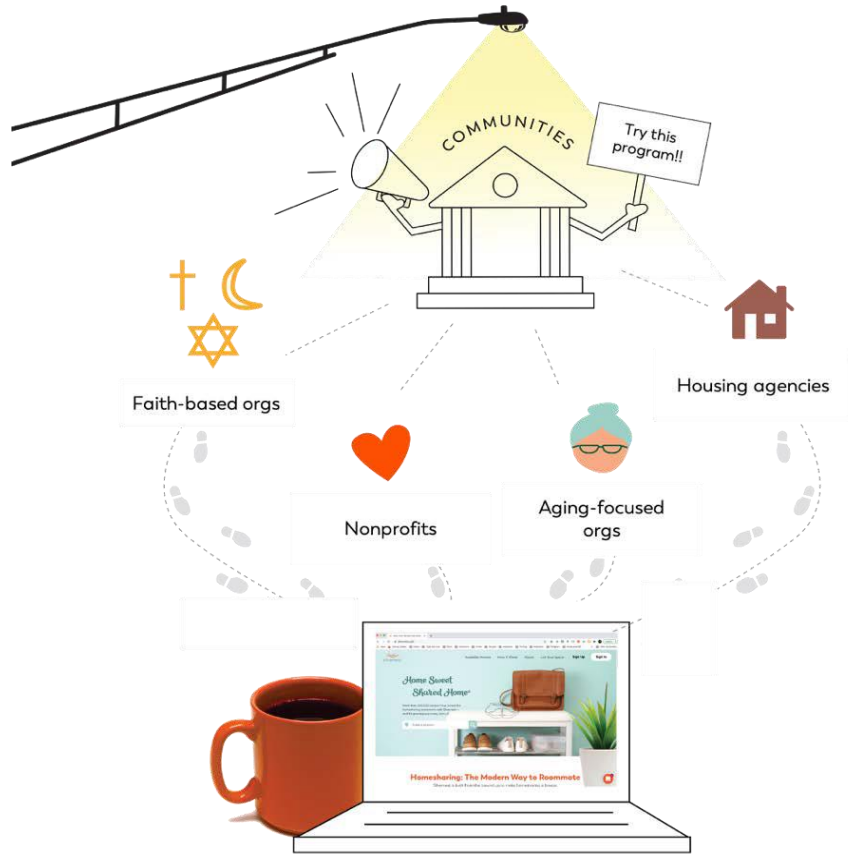
**Protect with a lease
and house rules**



**Nest Easy™ with rent
auto-payment
and insurance**

Silvernest fee (calculated at 5% of monthly rent amount) is **deducted seamlessly**
when rent payments are processed each month

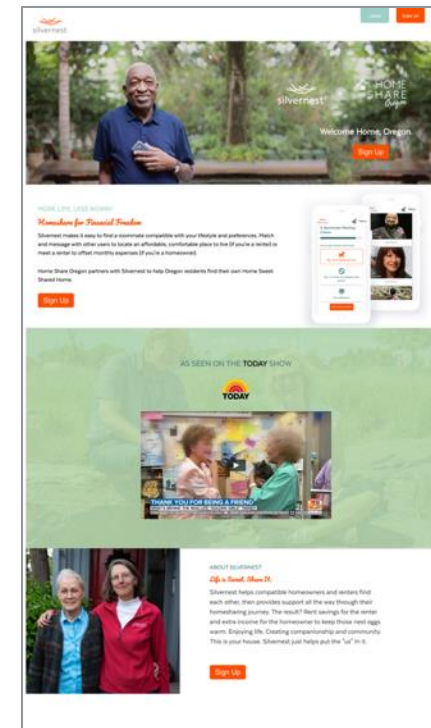
Partnerships for Impact



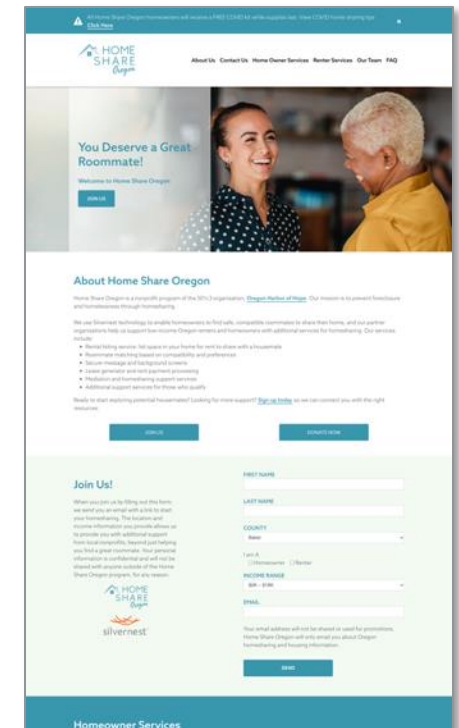
Example: Home Share Oregon

A collaboration to address Portland's housing crisis and those displaced by the 2020 wildfires:

- Silvernest provides technology platform and homesharing expertise
- Local agencies and nonprofits create awareness of program
- Local support agencies provide additional services and resources



User intake landing page on Silvernest website

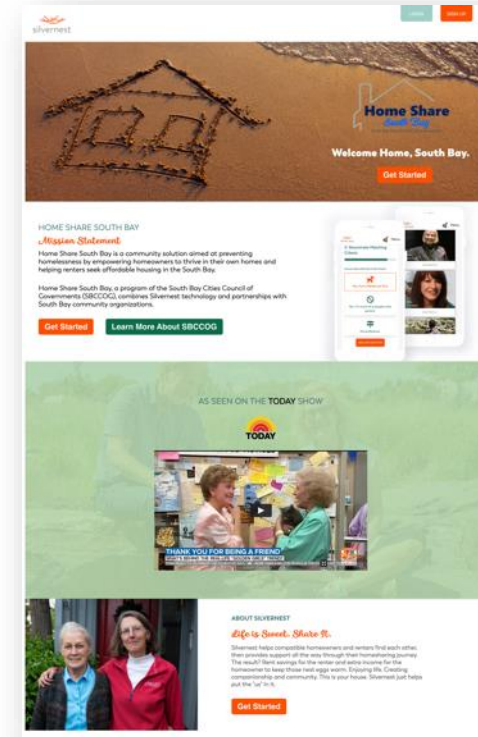


Home Share Oregon main website

Example: Home Share South Bay

A collaboration to prevent homelessness:

- Silvernest provides technology platform and homesharing expertise
- Local agency (Council of Governments) creates awareness of program



User intake landing
page on Silvernest
website

Example: Montgomery County Home Sharing

A collaboration to reduce social isolation, create monthly income for homeowners, and generate new affordable housing options:

- Silvernest provides technology platform and homesharing expertise
- Local housing counseling agency
- Launched Jan. 2021



Montgomery County's
Program Page

Funding and Resources

There are many ways to fund a homesharing program. Silvernest partners have resourced their programs in the following ways:

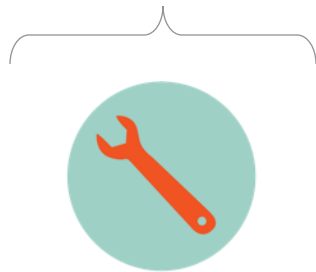
- Innovation grants
- Private donors
- County/city resources via RFP
- Dollars allocated for affordable housing preservation or foreclosure prevention



What's in a Partner Program Launch?

All Silvernest partnerships come with customized support for launching a homesharing program and making it successful.

Memberships and Background Screens



Technology

Partner Services



Marketing



Operations



Customer Support

Who Could Benefit from Homesharing?

- Natural disaster evacuees and those assisting with recovery who need a place to live
- Homeowners with ADUs
- AAAs/ADRCs who are focused on helping their clients age in place
- Nonprofits who serve homeowners/renters avoid foreclosure and eviction
- Governments who aim to build more workforce housing, and decrease displacement and gentrification
- Healthcare companies or foundations who want to reduce isolation and improve health outcomes, and help older adults access more in home care
- Cities who want to increase access to more affordable housing stock
- Financial wellness entities who want to improve their clients' income or financial stability
- And more!

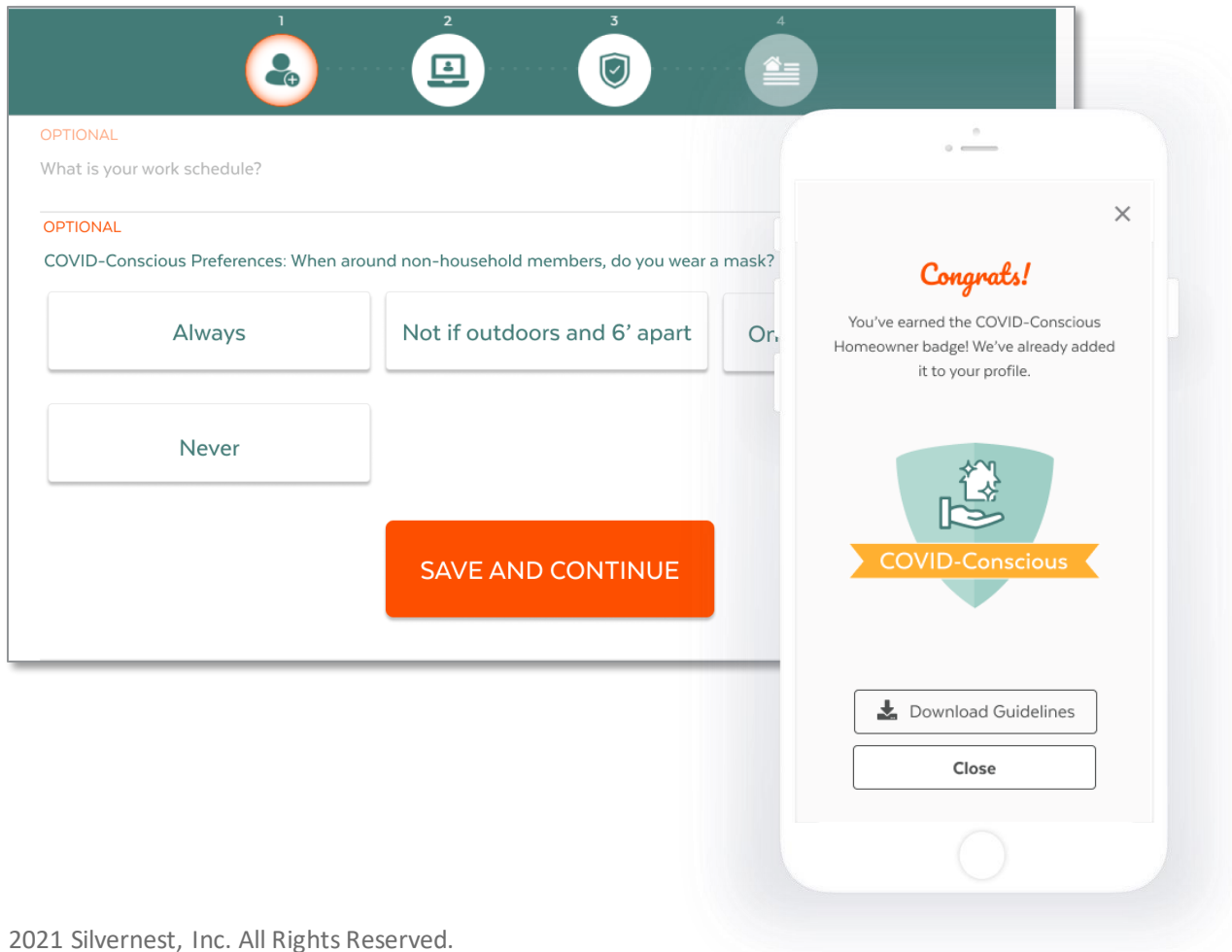


Thank You.



Appendix

New: COVID-Conscious Features



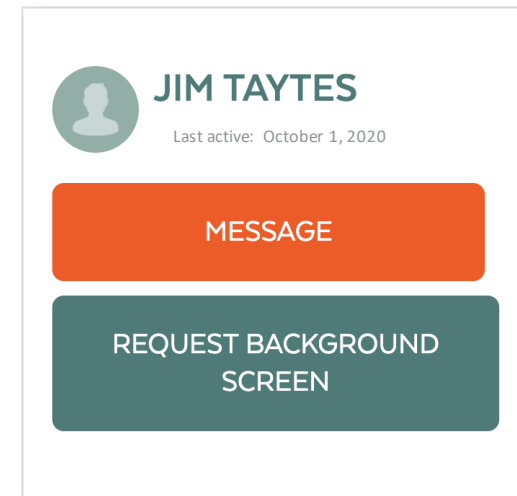
Communication is key

- New onboarding questions let users indicate preferences and safety practices
- COVID-Conscious listing badge lets users communicate safety protocol and identify others who are like-minded

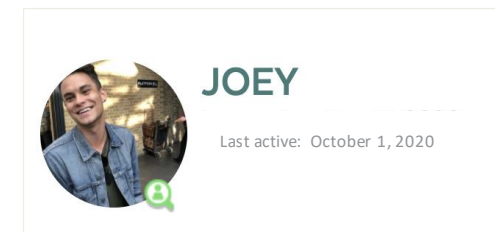
Background Screens

About background screens:

- Can be completed proactively or at the request of another user
- One-time fee of \$29.99
- Results are good for 90 days and unlimited listings
- Screen covers:
 - National and county criminal search
 - Sex offender registry search
 - Eviction history and civil search
 - Social Security number verification
 - Global watch list search



Button to
request a
background
screen



User with
badge
indicating
background
screen
complete

Homesharing-Ready Insurance

Coverage includes:*

- Up to \$100,000 in protection for the home against damage a housemate might cause
- Up to \$10,000 in protection for the housemate's property from accidental damage
- No deductible, no separate application process
- Coverage kicks in when first rent payment is processed through Silvernest



Rent Calculator

No guesswork required


- Onboarding wizard provides rent recommendation based on location, size and amenities
- Homeowners have option to increase monthly rent to incorporate 5% Silvernest fee


Monthly Rent

HELPFUL HINT:
Based on your location, square footage and available amenities, we recommend you charge **\$740/month** to rent out your space.

Monthly rent amount

\$740

 The monthly rent amount includes the Silvernest service fee. [Learn more](#)

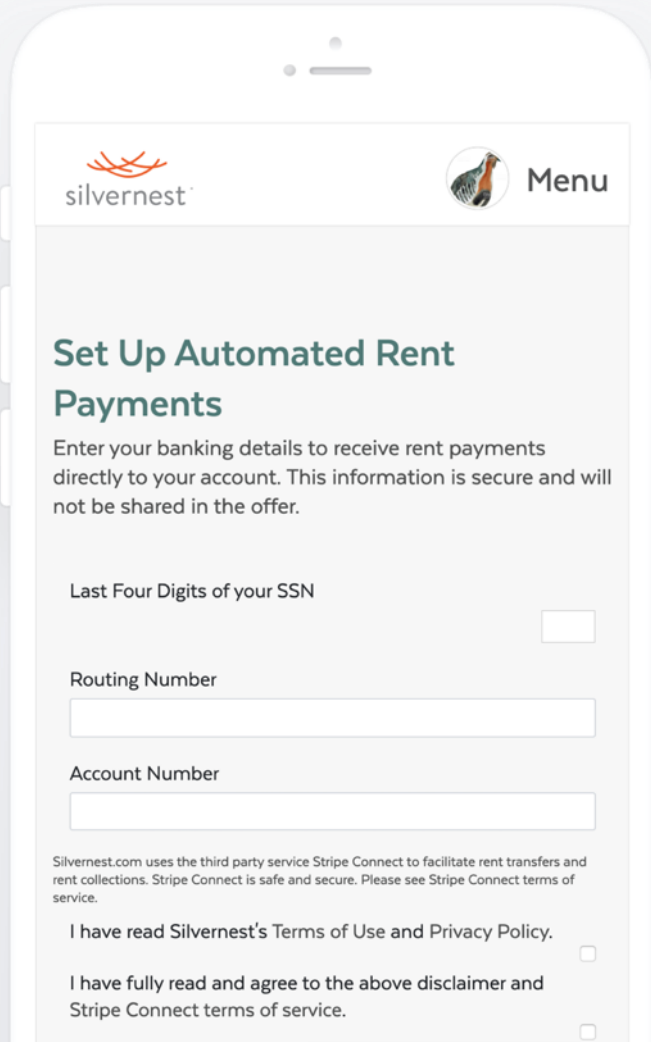
 We noticed you are a HIP Homes client. That means you will not pay the 5% service fee for the first 2 months.

SAVE AND CONTINUE

Rent Auto-Payments

Streamline rent payment and collection

- Link an account to send or receive payment in a few clicks
- Select the rent payment processing date



The image shows a smartphone screen displaying the Silvernest app. At the top, the Silvernest logo is on the left and a 'Menu' button with a bird icon is on the right. The main heading is 'Set Up Automated Rent Payments'. Below this, a paragraph states: 'Enter your banking details to receive rent payments directly to your account. This information is secure and will not be shared in the offer.' There are three input fields: 'Last Four Digits of your SSN' (a small box), 'Routing Number' (a long box), and 'Account Number' (a long box). At the bottom, there are two lines of text with checkboxes: 'I have read Silvernest's Terms of Use and Privacy Policy.' and 'I have fully read and agree to the above disclaimer and Stripe Connect terms of service.'

Upcoming Training

**April 16, 2021 1:30 pm
Rural Studio
at Auburn University**

<https://attendee.gotowebinar.com/register/3796189651527749899>



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Technical Assistance is Available

Available Daily: 1 (800) 677-4548

Options for Further Assistance Include:

Phone and Email consultation

Site Visits

Register at www.flhousing.org for:

Workshops

Webinars



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Thank you!



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