



Kent Attainable Housing

Overview



Kent Attainable Housing is a nonprofit working to create home ownership opportunities for local families in need of safe, decent and affordable housing.

Why are we doing this work?

Habitat for Humanity reports that “Housing instability — including frequent moves, overcrowding, and the threat of eviction or foreclosure — creates stress, depression and hopelessness for far too many families.”

Children in particular suffer when their housing is not secure.

When households spend too much of their income on rent, they have to make impossible choices about which other necessity they cannot afford.



Why are
we doing
this work?

What does
the Data
show?

The NEED is great for creating more affordable housing in Kent County.

Over 59.8% of KCPS elementary students qualified for free and reduced lunches in 2017.

KCPS reported 113 homeless students in May 1, 2018.

40% of the households earn less than the ALICE survival budget threshold.

82% of single female-headed families lived below the ALICE threshold in 2016.

Maryland ranks 5th highest in percentage of households paying a high percentage of income (well over 30%) to rent.

WHO IS ALICE?



ASSET LIMITED

ALICE has no safety net for emergencies



INCOME CONSTRAINED

ALICE's income falls short of basic necessities

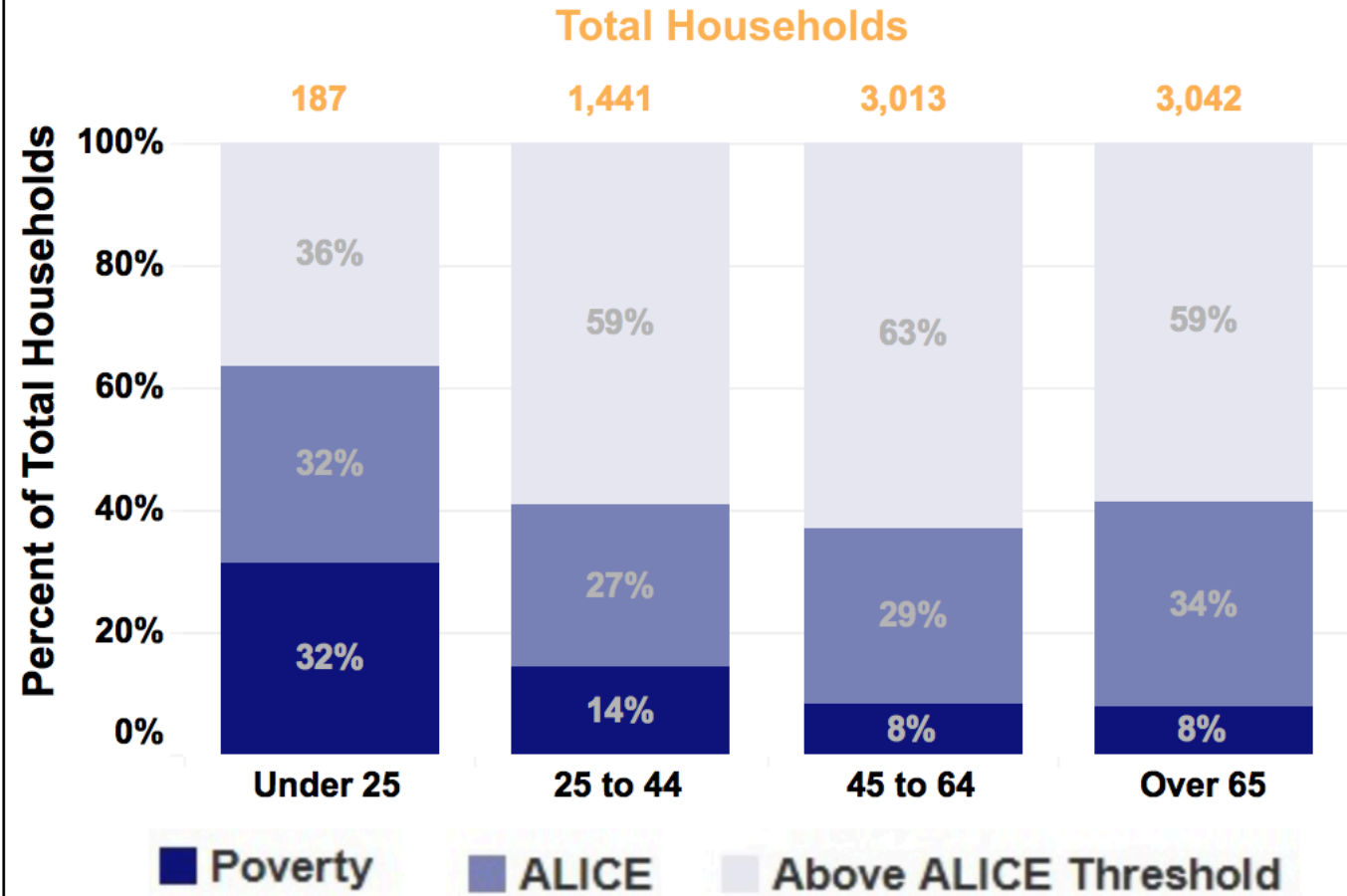


EMPLOYED

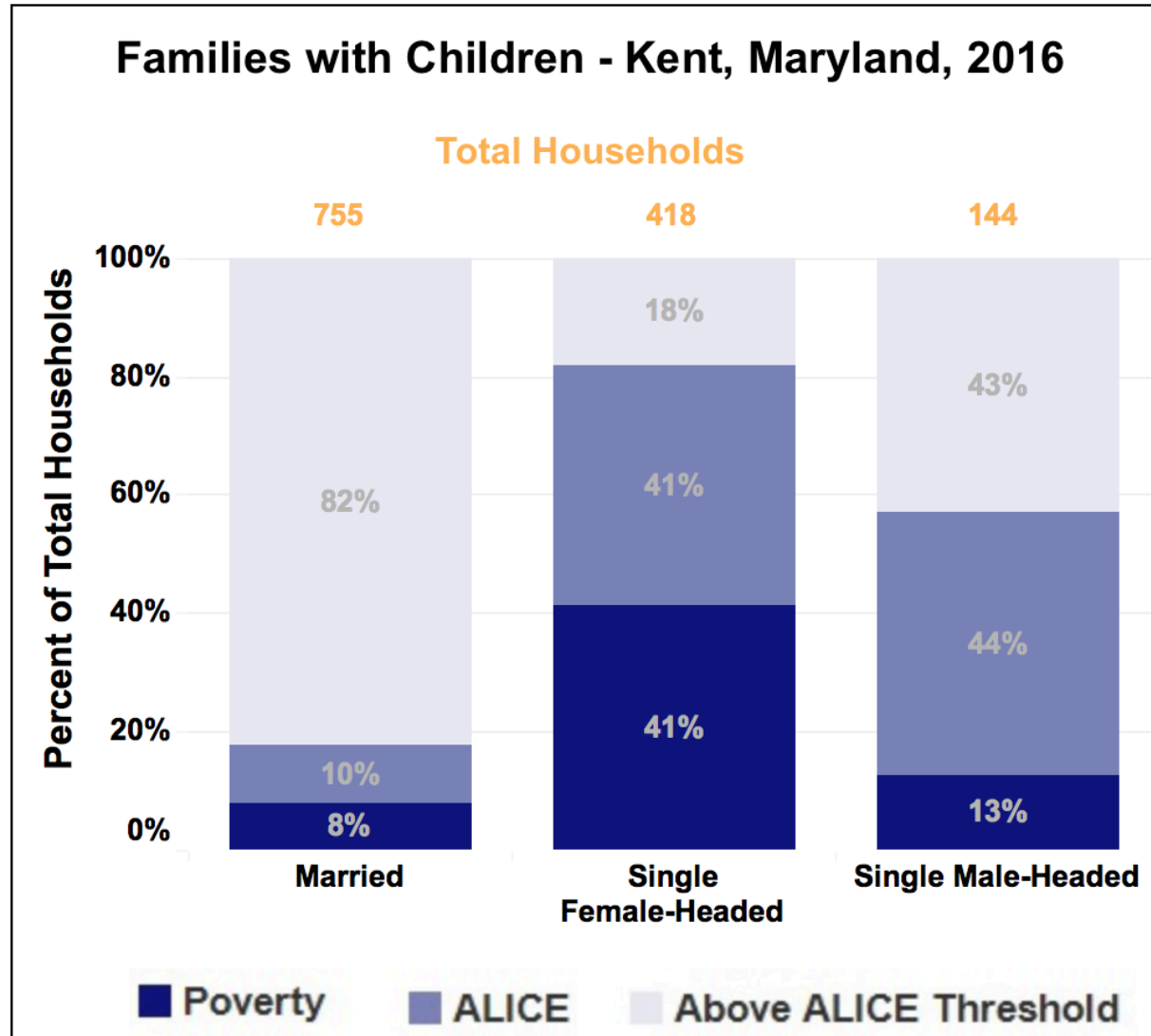
ALICE is working, but can't afford the cost of living

ALICE represents our hardworking neighbors in need. ALICE holds positions such as cashiers, administrative and nursing assistants, waiters/waitresses, laborers and security guards and jobs in the retail and food industries. Vital to our state's future economic well-being, they face barriers beyond their control that limit their ability to become financially stable and self-sufficient.

Households by Age - Kent, Maryland, 2016

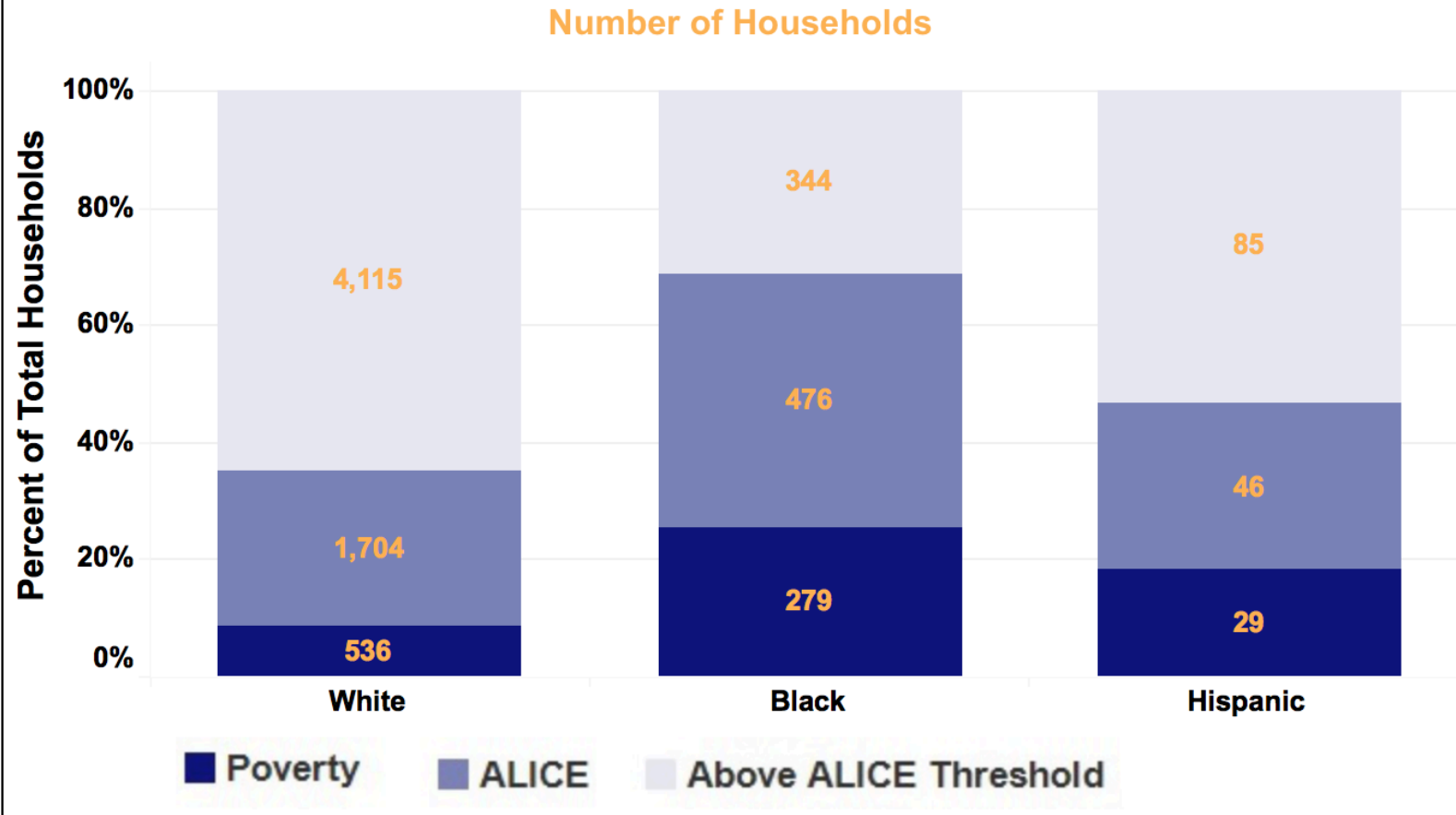


Source: American Community Survey, 2016, and the ALICE Threshold, 2016.



Source: American Community Survey, 2016, and the ALICE Threshold, 2016.

Households by Race/Ethnicity - Kent, Maryland, 2016



Source: American Community Survey, 2016, and the ALICE Threshold, 2016.

Note: Data in all categories except Two or More Races is for one race alone. Because race and ethnicity are overlapping categories, the totals for each income category do not add to 100 percent exactly.

Kent County Public School Data

Students Receiving Free and Reduced Meals By School Level

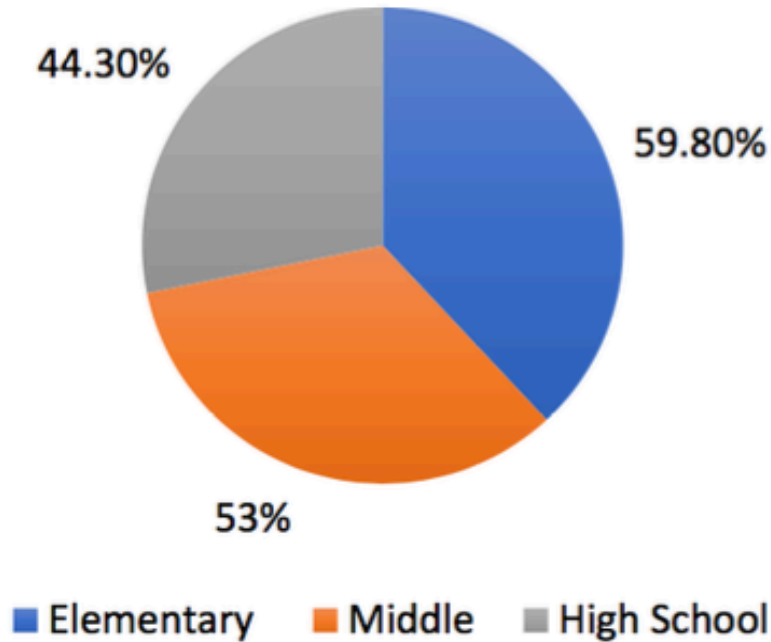


Figure 4 2017 Maryland Report Card – Maryland State Department of Education

After interviewing over 50 local, regional and state community leaders, we found no one in Kent County charged with this mission.

Though Kent County used to have a housing office, they abolished it over 10 years ago. Since there is no county government entity charged with this mission, the county government is not applying for state and federal funds that Kent County is eligible.

There is also no nonprofit taking on this need.

Though there are folks involved in providing support to families in poverty, there are none charged with expanding affordable housing for low income families.

Why Us?

Why Not a Habitat for Humanity?

There is no Habitat for Humanity currently operating in Kent County.

We gave consideration to forming a Habitat for Humanity and talked to several prominent Habitat leaders to understand better what it would take.

We chose to form Kent Attainable Housing rather than Kent Habitat for the following reasons.

- It would take about a quarter of a million dollars to establish a Habitat here.
- Even if we could raise that money, it would take us a long time.
- We could afford to get started right away expanding affordable housing if we became a nonprofit, raised \$20,000 to buy the land, got a construction loan for a modular home and used volunteers to help construct a porch and deck and landscape the property.



What do we hope to accomplish?

When we build homes for families in need, we build foundations for healthier, happier and more productive families and a stronger community.

When families can live in a decent and affordable home, they don't have the stress of worrying about where they are going to be next month.

Since most mortgages for a Kent Attainable home will be far less than renters pay, they have a chance to begin saving and invest in their or their children's education.

They can create all those memories of home that so many of us have from our growing up experiences in safe homes.

What do we do to meet our mission?

- Buy property.
- Prepare the property for a home.
- Design and construct a home or install a modular home on the property.
- Landscape the grounds with volunteers.
- Add a deck or porch with volunteers.
- Select a low income applicant to buy the home.





Our First Project

What We've Done To Date

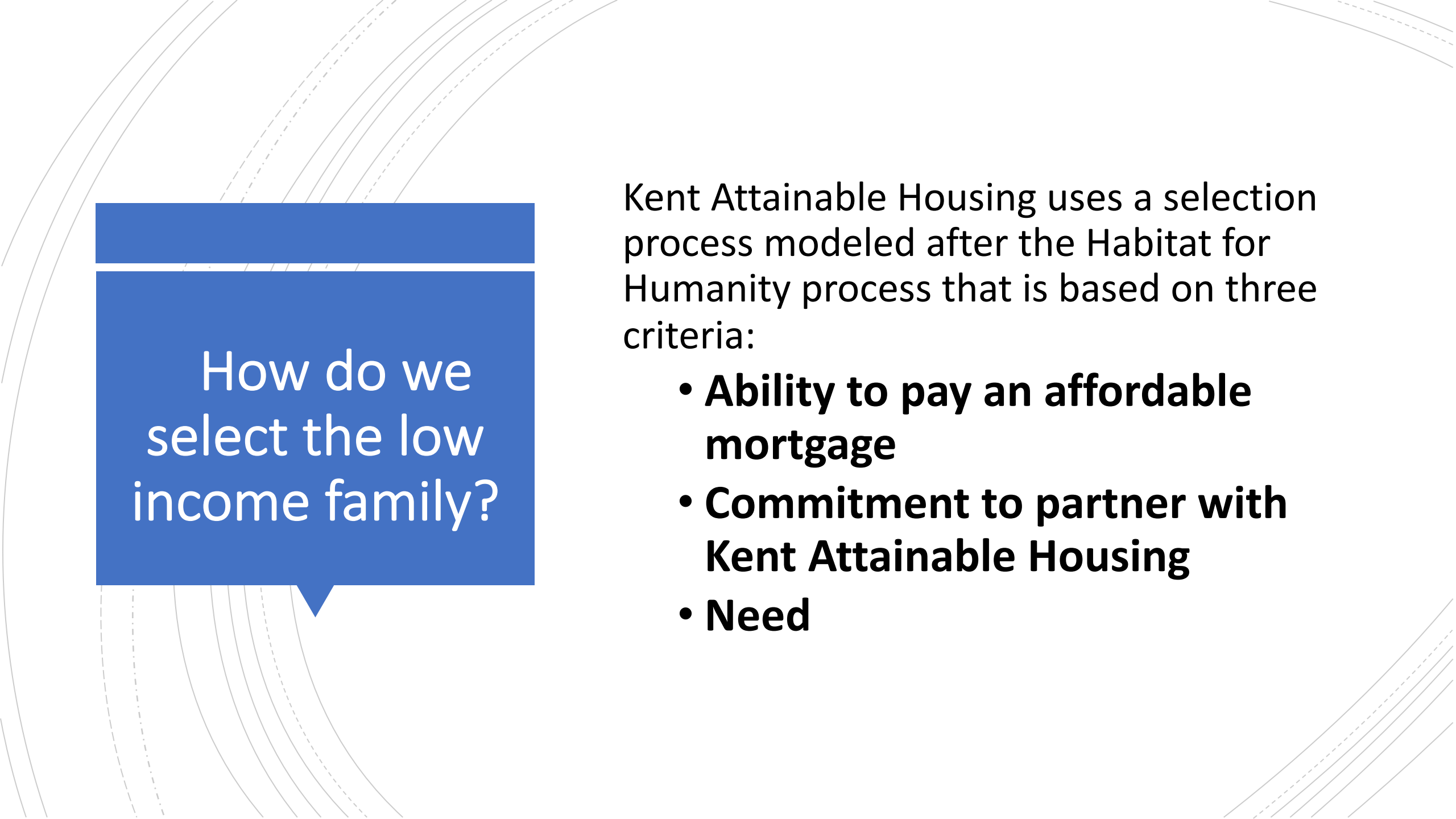
- Bought property zoned for single family on College Avenue across from Garnet ES and Bethel Church
- Negotiated with a modular home company for a two story, three bedroom, 1.5 bathroom modular home
- Worked with construction team to site the home on the property
- Held three orientation meetings for potential applicants.



Who are our partners?

^{jk}
We are creating new partners each month.

- Maryland Rural Development Corporation
- Mid-Shore Community Foundation
- Rebuilding Together
- Rasin, Wootton and Hurd Law Firm
- Beracah Homes
- John Scott, Surveyor

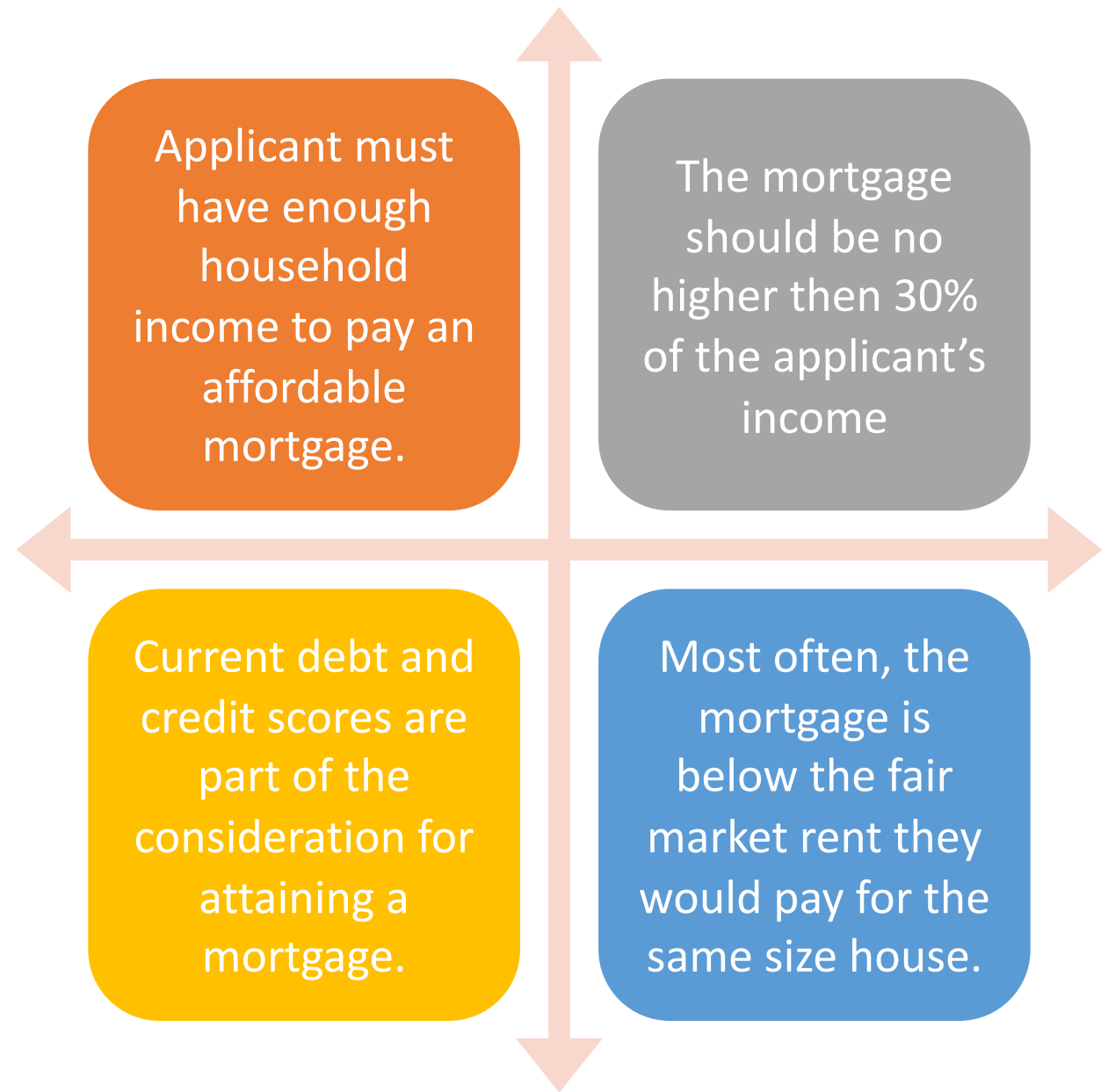
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How do we
select the low
income family?

Kent Attainable Housing uses a selection process modeled after the Habitat for Humanity process that is based on three criteria:

- **Ability to pay an affordable mortgage**
- **Commitment to partner with Kent Attainable Housing**
- **Need**

Ability to pay



Commitment to partner

Applicants must put in 50 hours of volunteer time that includes the following:

- New homeowner workshop offered by the Maryland Rural Development Corporation housing counselor. (Two 4-hour Saturday sessions)
- Financial workshops or counseling. (Approximately 8 hours)
- Sweat equity to include landscaping and light construction of their house or other Kent Attainable houses. (Approximately 34 hours)

Demonstrates Need

Once applicants have been screened on the ability to pay a mortgage and commitment to partner, they will then be screened for greatest need. Need criteria will include

Overcrowdedness

Safety of home

Affordability of home

How do applicants know about this program?

Kent Attainable Housing works with organizations whose staff serve folks in poverty including

- Local Management Board
- Department of Social Services
- Maryland Rural Development Corporation
- Family Center



We notify interested people by ...

- Distributing flyers to organizations and individuals who work with low income families.
- Sending out email blasts to all folks who have signed up to be on the list to receive notifications from Kent Attainable Housing.
- Posting on our website



Kent Attainable Housing, Inc.



GET MORE INFO

Attend an Orientation Meeting and get an application

Aug 15 @ 10:00 am
at the KC Public Library
in Chestertown

Aug 22 @ 6:00 pm
at the KC Public Library
in the Yellow Building

Get on our email list to get the latest updates by emailing kentattainablehousing.com

Sign up for a new home owners workshop by calling 410 778 110

Interested in buying an affordable new home?

Kent Attainable Housing is a nonprofit working to create home ownership opportunities for local families in need of safe, decent and affordable housing. In partnership with other public and private organizations, Kent Attainable Housing buys property, designs and places a home on the property, landscapes grounds and selects a low income applicant to buy the home.

How does the application process work?

Applicants need to attend an orientation meeting where they will receive a Homebuyer Eligibility Questionnaire.

An Review Committee will screen applicants for ability to pay and commitment to partner.

A mentor will be assigned to those applicants who met the first two criteria to work through the rest of the process.

A site visit by the mentor and a technical assistant knowledgeable about house maintenance and construction will complete a house/apartment checklist.

A screening committee will review candidates and recommend two to the board of directors who will make the final decision.

How can you get involved?

Kent Attainable Housing depends on the compassion of people like you to help us create a better community. Whether you have a little or a lot of time to give, a specialized talent or a willingness to learn or a small donation or a large one, your commitment of time or money is what makes the critical difference in making our homes affordable for people in need.



How can you help?

There are a number of ways you can get involved.

Volunteer

Donate

Spread the word



VOLUNTEER

We couldn't do what we do without our volunteers to help

- build and landscape our homes
- video and photograph our stories
- provide financial and legal counsel
- help plan promotional and fundraising events



Volunteer to Help with Construction or Landscaping Projects

- Help build a porch or deck
- Help install cabinets, bathroom fixtures
- Paint interior walls
- Dig holes for trees
- Plant shrubs and flowers
- Solicit materials for plants
- Solicit materials for construction projects
- Bring lunch or breakfast to construction crew

Volunteer to be a Mentor

- Help your mentee through the application process
- Help you mentee prepare a budget and schedule critical meetings and classes
- Conduct a site visit with another Kent Attainable Housing representative
- Follow up with your mentee periodically after buying and moving into the house

Volunteer to Help Screen Applicants for Income

- Participate on the Review Committee that will screen applicants for the Ability to Pay criteria by reviewing their Homebuyer Eligibility Questionnaire.
- Send out form letters to applicants.
- Participate in flagging applications for completion before the Review Committee screens them.

Volunteer to Help with Communications

- Write press releases about the projects, volunteers and new homeowners.
- Interview or video volunteers and write short posts for the website, Facebook and email blasts.
- Design promotional and solicitation materials.
- Interview or video successful applicants and write short pieces for the website, Facebook and email blasts.
- Design templates for MailChimp emails.
- Create youtube videos for website, Facebook and email blasts.

Volunteer to Help the Organization Build Capacity

- Financial
- Real Estate Law
- Business Plan Development
- Liability Insurance
- USDA and Fannie May Loans

We need your
support to buy land,
build homes and
help families with
down payments.

DONATE



SPREAD THE WORD

Tell others about the important work Kent Attainable Housing is doing. Write articles or give presentations or just speak up when the opportunity arises.

Make sure potential applicants know about the possibility of owning a home and the dates of orientation meetings.


What role
might your
organization
play?

Sponsoring a family

- Mentor one or more families through the application process
- Offering financial and budget counseling
- Help pay the closing costs or down payment

Partnering with another church to sponsor the building of a home for a needy family

- Provide the construction loan to be repaid upon the sale of the home Solicit donations for the deck, porch, landscaping or other materials
- Organize a team of volunteers to help with construction or landscaping

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What role
might your
organization
play?

Partner with another church to serve as a liaison for folks with housing needs

- Solicit applicants and communicate orientation meeting dates for Kent Attainable homes.
- Assist families with completing applications for houses and review for completion.
- Serve as a liaison for churches when grant money is available for weatherization or energy efficiency projects for low income home owners.

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