



**KENT ATTAINABLE  
HOUSING, INC.**

**Building  
Foundations  
for Families**



## OUR MISSION

To break the cycle of poverty by building or renovating affordable houses and partnering with low income, working families to prepare for and buy a home.



# Breaking the Cycle of Poverty

Housing families, especially children, is a critical need in this community.

Providing home ownership with an affordable mortgage is a major strategy to break the cycle of local poverty.



As one of our applicants shared in a discussion of why she wanted to buy a house ...

“Paying \$905 in rent compared to something we could have in our family for years and years to come and that can be passed down, there’s no comparison.”



**KENT ATTAINABLE  
HOUSING, INC.**



## What We Do


- **Buy property, design or renovate homes, and landscape the yards.**
- **Partner with low-income families to buy the home.**
- **Build the capacity of our applicants to successfully own a home through required workshops in financial literacy, home ownership, and budget management.**
- **Engage community volunteers and partners to help make the homes affordable and to mentor applicants through the process.**



Our 10 Member Board represents |  
the diversity of our community.







# Who are we trying to help?

---

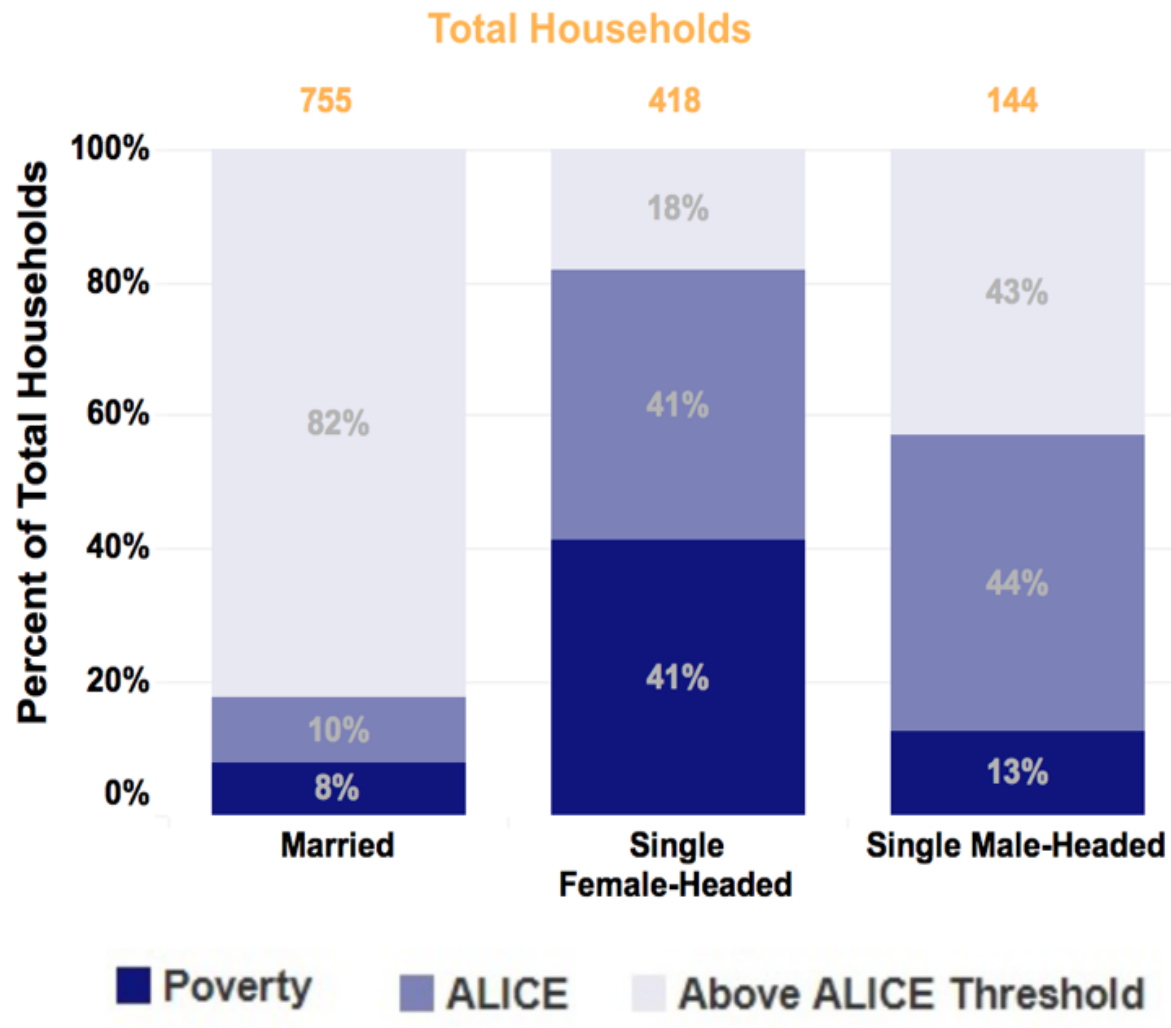
The working poor

Applicants whose income is at or below 50% of median household income.

Single moms

Applicants who are paying more than 30% of their income for rent

## Families with Children - Kent, Maryland, 2016



## Single Mom Households Disproportionately Live in Poverty

82% of single female-headed families

57% of single male-headed families

18% of married families

The ALICE data is 2016 data for Kent County from the 2018 Maryland ALICE Report



# Who are our 24 applicant families?

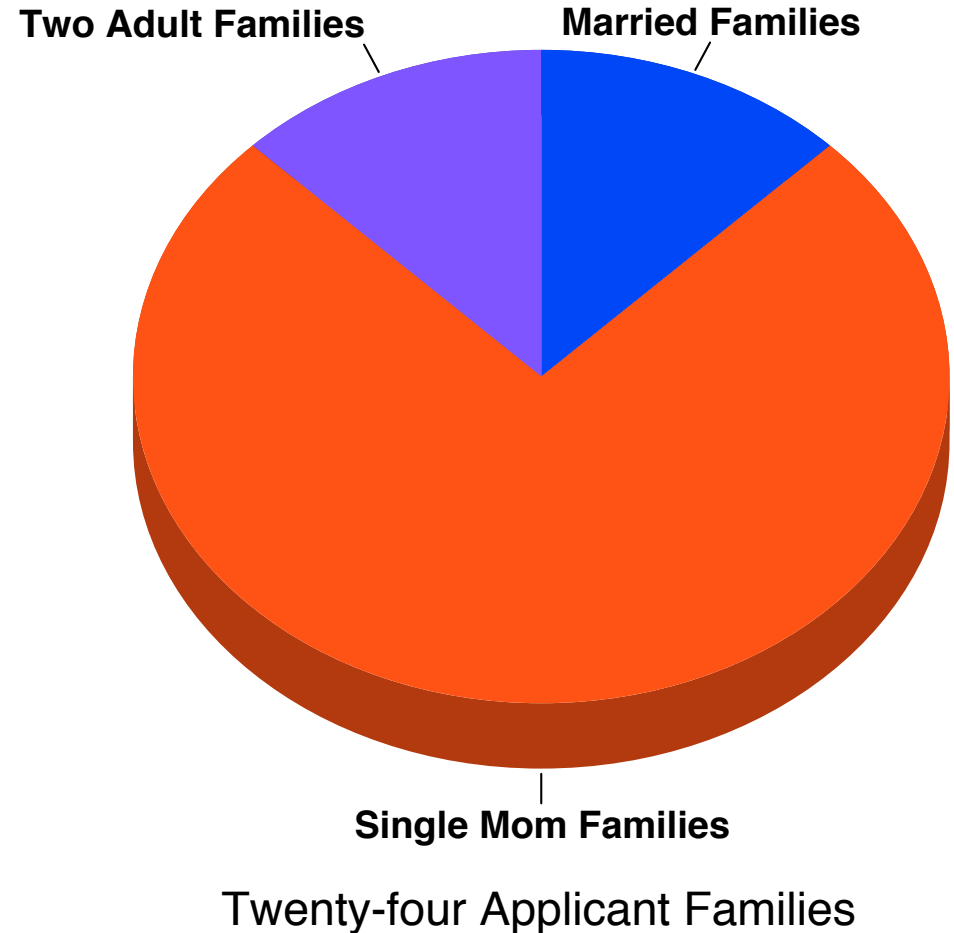
Majority of applicants are in their 30's

75% are single moms

25% are 2 adult families

96% rent currently

25% rent in subsidized apartments



Right now, we're in a two bedroom apartment that was originally a one bedroom. My bedroom had been a laundry room so it's very, very tiny. All three of my children are in one bedroom. When you have a 13-year-old, a 5- and a 6-year-old in the same room, it can be chaotic and hectic and stressful.

LaToya

Single mom of 3 children





# What have we done to date to meet our mission?

- Bought property with donated money.
- Designed a home to be built by a modular builder.
- Received approval from the Historic Commission for the home and siting.
- Approved the first homebuyers.
- Ordered the home to be built at Beracah and began site prep.
- Organized volunteers to complete the exterior including siding, stoop, patio and landscaping



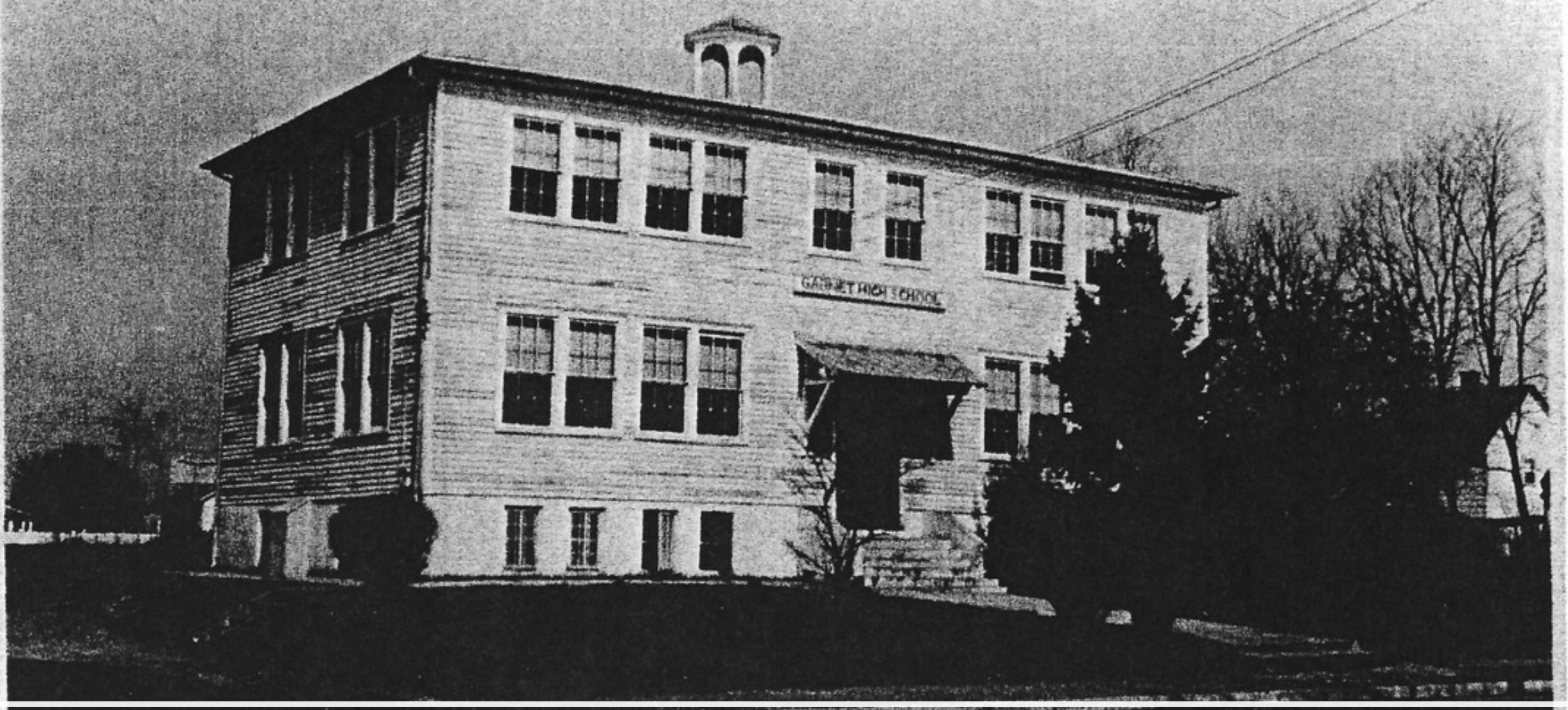


# What have we done to date to meet our mission?

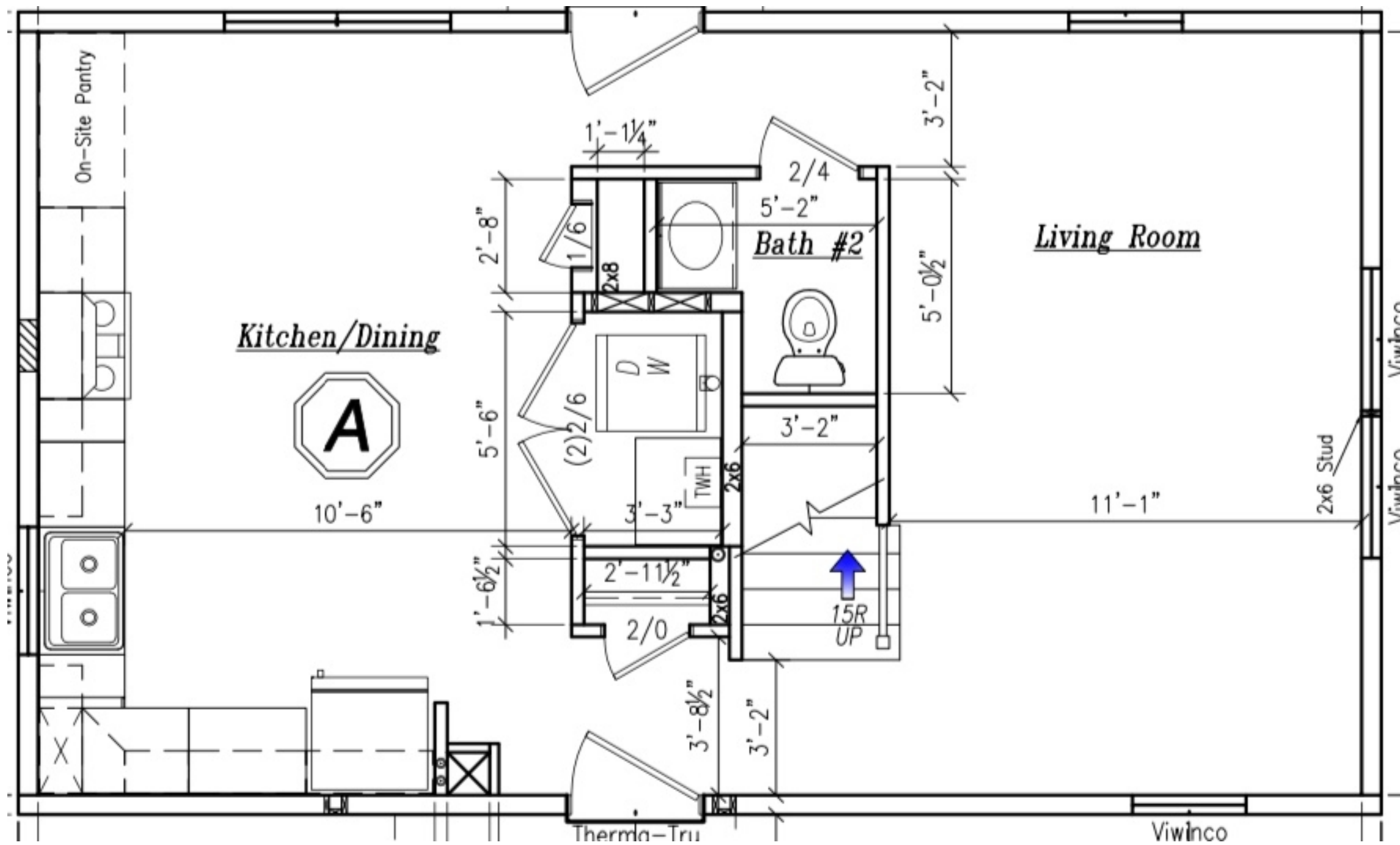
- Partnered with Cecil County Housing office and BB&T to set up Zoom delivered homebuyer and financial classes during the pandemic.
- Developed an applicant training process to help buyer improve credit score to secure loan and mentored them through the process.
- Started working with individual applicants on home and location preferences







Our first home will be built on the foundation of the original Garnet High School.



On-Site Pantry

Kitchen/Dining

**A**

10'-6"

Bath #2

Living Room

Therma-Tru

Viwinco

Viwinco

Viwinco

2x6 Stud

15R  
UP


Dimensions and annotations:  
 1'-1 1/4"  
 2'-8"  
 1/6  
 2x8  
 5'-2"  
 2/4  
 5'-0 1/2"  
 3'-2"  
 5'-6"  
 (2) 2/6  
 D W  
 TWH  
 3'-3"  
 2x6  
 3'-2"  
 11'-1"  
 2x6 Stud  
 1'-6 1/2"  
 2'-11 1/2"  
 2/0  
 2x6  
 3'-8 1/2"  
 3'-2"  
 3'-2"

# How are we financing our first affordable home?



- Money for the land was donated by individual donors.
- A low interest construction loan is being provided by a donor which will cover engineering and building of home and site preparation.
- The settlement attorney's fees and land survey were donated.
- A front stoop, shed and patio will be added to the house with donated labor and, hopefully, donated supplies.
- A river-friendly landscaping concept and plants have been donated by ShoreRivers, and volunteers will do the planting.





Building this  
Home for a Low  
Income Family  
Has Become a  
Community  
Effort

The Town helped us purchase the first property to build an affordable home for a low income family.

The Police Department pledged their support and volunteers.

BB&T's Amanda Wallace is offering financial workshops for our applicants.

ShoreRivers has donated a river-friendly yard.



Our partnerships are critical to meeting our mission.



- United Way
- Rasin, Wootton and Hurd Law Firm
- Local Management Board
- Cecil County Housing Office
- Rebuilding Together
- Good Seeds
- Scott Surveying

Donated  
Professional  
Fees  
Totalled  
\$41,657  
in 2019

From May 1 to December 31, 2020

Donated Professional Fees

Administration and  
Operating = \$28,847

Housing = \$12,810

Board Volunteer Hours

1128 hours valued at \$28.65  
per hour = \$32,604

# What Have Been Our Greatest Challenges

---

Credit Scores of Applicants

---

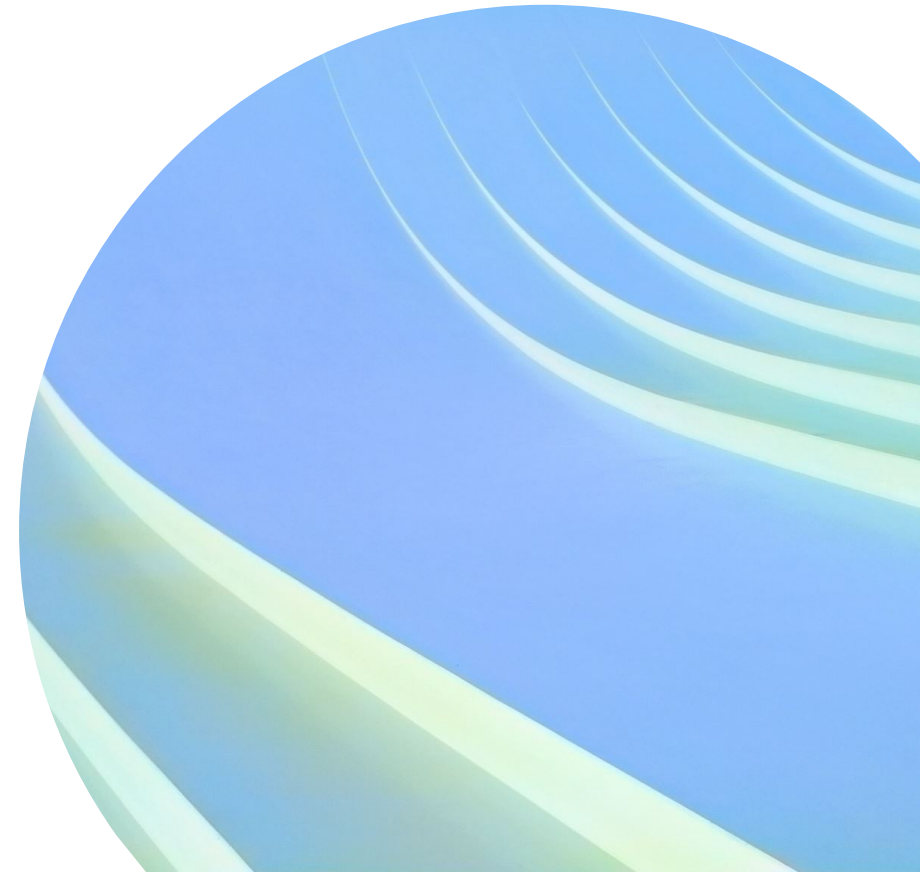
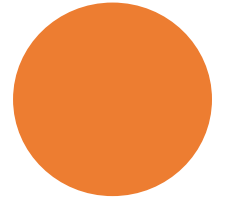
Local banks adverse to taking a risk with low income applicants

---

Urgent need to move from unsafe or unaffordable homes into stable, safe and affordable homes.



**KENT ATTAINABLE  
HOUSING, INC.**







## How are we dealing with the credit score issue?

Adding more classes and emphasis on working on credit issues

Exploring whether to be the lender ourselves and hold the mortgage for some buyers while they build their credit to get a conventional loan

Exploring giving a rent to own lease to some applicants




## Picking Up Speed to House More Families by Purchasing More Land

We are looking for land that

- Is very reasonable and suitable for construction of a new home or
- Has a home that could be rehabilitated at a reasonable cost
- Could accommodate construction of more than one home on the property
- Is located where one of our applicants wants to live

What are we asking the Rotary Club to help us finance?

## Our financial needs Include

- Money to buy additional land for homes
  - Materials for completing inside of homes: cabinetry, floor coverings, appliances
  - Materials for exterior: patio, shed, fencing, siding
  - Retaining a community organization that assists low income families to mentor our applicants and monitor their progress
- 

# How does our work align with Rotary priorities?



## **Saving mothers and children**

Stable housing results in better health and education outcomes for children.

## **Supporting education**

Financial literacy is a critical life skill for folks living in poverty. It is important to managing limited resources making good consumer choices including buying a home and meeting mortgage and maintenance commitments.

## **Growing local economies**

Building affordable homes and moving families into home ownership promotes economic growth and stronger communities. It supports increases in property taxes increases in local buying ownership of and connection of the community.

We are exploring funding to hire a program director to support our families from the community we serve.



In what  
volunteer  
activities could  
Rotary Club  
members  
participate?

- Writing, photographing or video recording stories for social media of applicants, partners, and house building process
- Providing legal, investment and financial expertise and advice
- Providing technical assistance for marketing, fundraising, design, event planning and solicitation of donors
- Writing grants and creating PPT or other media presentations

In what  
volunteer  
activities could  
Rotary Club  
members  
participate?

- Construction and landscaping of home
- Searching for land acquisition or inspecting potential houses for purchase
- Coordinating move in and home decor with family
- Mentoring applicants through the process
- Consulting with applicants on credit score, budgeting, settlement and other financial areas of need

What data  
do we collect  
to measure  
our success?

**We track the number of:**

Adults and children we have housed

Families meeting their mortgage obligations

Hours applicants have engaged in financial workshops and homebuying classes

Applicants who have improved their credit score

Total hours applicants have received mentoring and training support

Hours community volunteers have engaged in helping us meet our mission

Can we answer your questions?



**KENT ATTAINABLE  
HOUSING, INC.**

KENT ATTAINABLE HOUSING CONTACT INFO

443 282 0622

[kentattainablehousing@gmail.com](mailto:kentattainablehousing@gmail.com)

[kentattainablehousing.org](http://kentattainablehousing.org)

200 Radcliffe Drive, Chestertown, MD 21620