



For Immediate Release  
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## FRONTIER TO OFFER HOMEBUYER EDUCATION WORKSHOPS GEARED TOWARDS FIRST-TIME HOMEBUYERS

Morehead, KY – A nationally recognized homebuyer education workshop will be offered by **Frontier Housing** in Morehead, KY to assist local residents to understand and master the homebuying process. The “*Realizing the American Dream*” workshops teach potential homebuyers how to become successful homeowners. This course is open to anyone who is considering buying a home.

For more information or to register for either class, please call (606) 784-2131. You may also view our Summer 2008 class schedule at [www.frontierhousing.org](http://www.frontierhousing.org). All classes are free and registration is on a first come first served basis. Classes are held at the office of Frontier Housing, 5445 Flemingsburg Rd, Morehead, KY 40351. For information on sponsoring a class, please call Wendy Puckett at (606) 784-2131, x 241.

The eight-hour workshop, which is divided into two 4-hour classes, Homebuyer Education I and II, is held on a weekly basis. All materials are provided, including textbooks.

This course will assess participants' readiness to buy a home, assist them with money management and credit issues, give them options for financing a home, help them to select a home, and most importantly, provide them with the critical knowledge for maintaining their new home. The course is tailored to meet the participants' needs, no matter what phase of homebuying process they are in. A certificate is awarded upon completion of both classes. This certificate satisfies the Homebuyer Education component for many Housing Programs offered in Kentucky.

Staff trainers of **Frontier**, a local nonprofit organization, have been certified through the NeighborWorks® America's nationally recognized “Training for Trainers” program.

“We are very pleased that Frontier's staff is now nationally certified as Homebuyer Education trainers by NeighborWorks® America. Our goal is to help local families to buy homes and be successful homeowners,” said Stacey Epperson, Frontier President and CEO. “The complexity of the homebuying process should not be a barrier to families. Our homebuyer education program is the first step, and maybe the most important step, that a family can take to achieve the dream of home ownership.”

Frontier's homebuyer education program is designed to be results-oriented. Participants will gain a thorough knowledge of the homebuying process while at the same time finding local resources to help them achieve their goal. The May 19<sup>th</sup> and June 2<sup>nd</sup> “*Realizing the American Dream*” courses are being co-sponsored by **US Bank**.

Buying a home can be a difficult and stressful process. NeighborWorks® America recognizes that a high-quality and standardized education program is the best way to prepare customers to buy and own a home. As proof of that, trainers who have been certified through NeighborWorks® America have helped thousands of families to purchase homes. NeighborWorks® America is a public, nonprofit organization that was established by an Act of Congress in 1978 to focus on revitalizing urban, suburban and rural communities across America.

A post-purchase class will be implemented later this year and helps homeowners who may find themselves at risk of losing their homes. The course also serves as a "refresher" for those who have recently purchased a home and are now experiencing the financial realities of being a homeowner. Topics in this curriculum include foreclosure prevention, refinancing, home equity and reverse mortgage, and we use NeighborWorks® America "***Keeping the American Dream***" manual for homeowners.

Frontier Housing, a non-profit corporation with a 34 year track record in affordable housing production, builds and develops single and multi-family housing in the City of Ashland, and the following counties: Carter, Elliott, Morgan, Magoffin, Wolfe, Menifee, Bath, Fleming, and Rowan.

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