



FRONTIER

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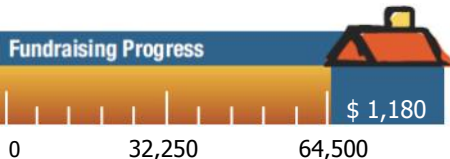
- Bradley Frizzell, Mayor of Salt Lick

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2011-12 Fundraising Goal **\$64,500**



Family Story

With a Positive Outlook for Life - Frontier Helps Kentucky Flood Victim Rebuild Home



In October 2005, Frontier customer Joann's Mauk's husband of 27 years passed away after a four year battle with lung cancer. "He was the love of my life and my best friend. I was devastated."

Joann was forced to place their home in Nicholasville back on the market to avoid foreclosure.

She added her name to a waiting list, hoping to move into a desirable apartment complex in her hometown of Olive Hill. When an apartment became available, Joann moved in and

began rebuilding her life. Though she deeply missed her husband and her only son, who was stationed at a Military base in North Dakota, Joann was happy in the apartment for four years.

In May 2010, Olive Hill experienced devastating damage in a wave of flash floods. Joann's ground floor apartment was destroyed. "The place was full of muddy water—I lost so much. Pictures of my husband, everything." Joann moved 5 times before finding another affordable rental.

Because she suffers from both Multiple Sclerosis and Fibromyalgia, Joann's mobility is limited and she is often in pain. Despite all she has been through, she is remarkably optimistic. She enjoys restoring antique furniture, attending church and helping others. In May 2011, she helped organize a fundraiser to benefit a friend with lung cancer.

"Some days are better than others," she says, "There will probably come a time when I can't do as much for myself, but I'm not going to sit around and wait until it does."

Joann found out about Frontier from a brochure. "I was looking at an advertisement, and one of your brochures fell out. It said 'If you qualify, you could own your home'. I'd wanted a house so bad, and God knew that – he was telling me that it was time."

Frontier serves North Eastern Kentucky as a true One Stop Shop to homeownership—offering homebuyer education, affordable lending and financing options, land to build a new home and a wide selection of home designs customizable to meet families' needs.

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Frontier Homeownership Center

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Coffee Break

NeighborWorks® Week 2011

Frontier Celebrates Rural Community of Salt Lick

On Wednesday, June 8th 2011, Frontier observed **National NeighborWorks® Week** with a celebration of The City of Salt Lick. Thanks to grant funding from NeighborWorks, Frontier constructed a public performance platform in the city's park. Local contractors **Jackson Builders** donated labor to build the platform's frame.

Frontier staff and community volunteers completed the construction of the stage. **Green Mountain Landscaping** provided flowering bushes that were planted around the stage.

Also in attendance were Salt Lick Mayor Brad Frizzell, NeighborWorks staff person Marshall Crawford and recent Frontier homeowners, flood victims Jack and Ruby Cassity, whose brand new "house on the hill" overlooks the park.

Community members gathered in the park for the dedication of the stage. "They have the same goal we do," said Mayor Frizzell of NeighborWorks and Frontier, "to see our community progress."

During the dedication, Mayor Frizzell asked attendees to remember beloved former mayor and community leader, the late Byrd Perry. An oak tree was planted in his memory.



Teamwork! Frontier staff works together to complete a platform in Salt Lick

Family Story

Continued . . .

Like all prospective Frontier customers, Joann began her journey home by making an appointment with the Homebuyer Education Coordinator. Frontier's professionals strive to make the homeowner process easy and pleasurable for customers of various means, both first-time homebuyers and individuals, like Joann, who have owned a home before. Joann was able to take comfort in not having to struggle with unforeseen challenges alone.



Homebuyer Education Coordinator, Chris Robbins, Joann, Underwriter/Closer Ronnica Mabry

"Everything went really smoothly. Within a few weeks, I was qualified. Sometimes, I lie in bed at night and think . . . Is this really happening?"

Joann would not have qualified for a home loan through a conventional lender alone. Frontier was able to serve her with a loan package that fit her unique needs. Joann qualified for the **Affordable Housing Program (AHP)** through the **Federal Home Loan Bank (FHLB) of Cincinnati**, which provided a significant portion of the funds for building her home. **Kentucky Bank** supplemented the loan package through a partnership with FHLB.



Disabled and living on a fixed income, Joann was eligible for the Housing Choice voucher program, commonly known as **Section 8 to Homeownership**. This is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe and sanitary housing in the private market. Joann will receive payment assistance each month over the life of the home mortgage. All things considered, Joann's house payment will always be affordable—providing her with a permanent refuge and a sense of security she hasn't felt for a long time.

"It's the independence of having your own place where nobody can come and tell you to move. It's like a treasure. Your home is your castle."

Joann's house is complete and she will be moving in this month. Needless to say, she can't wait. On one of her frequent visits to observe the progress of her castle, Joann peeks in the back window of her home and visualizes its future.

She sighs, **"I feel this home is truly a blessing from God."**

Frontier Housing—

Builds homes, repairs homes and revives communities.

Thirty seven years of experience have taught us about the fundamental needs of Kentucky families.

Progress Report

Friends of Frontier to Host 3rd Annual Golf Scramble

On Friday, Sept. 30, 2011, the Friends of Frontier fundraising committee will once again host a golf scramble at Eagle Trace Golf Course in Morehead, KY. With over \$3,000 being offered in prizes, it is sure to be a huge hit with everyone.

Please make plans to join us and spend a fun-filled day on the course. If you are unable to come, please help support the work that Frontier does by sponsoring a team, tee box, or green.

For more information, please contact Wendy Puckett at (606) 784-2131.



The Heart of Our Community

Students Volunteer for Frontier

In March, for the third consecutive year, Frontier Housing welcomed 10 students from **Turners Falls High School** in Turners Falls, MA and 20 students from **Elliott County High School**. The students donated their time and energy to restoring a recently acquired Frontier home in Sandy Hook, KY. Many Turners Falls students had never spent time in Appalachia—and considered the experience one of great personal growth.

Turners Falls Senior, Julie Thompson, wrote, “I was inspired by the strong sense of community I saw when I arrived. We got a chance to hang out with local high school students and hear their stories.”

Frontier Board Chair, Frank Olson, who acted as the group’s trip sponsor said, “The overall value is the learning that goes on inside of each individual—learning about

themselves and how they learn, act and acknowledge themselves in the greater group. Work in the service of a greater good and in the service of others is priceless and individual. Each of us gave up something to gain something greater. The beneficiaries are

Elliott County’s citizens, Frontier Housing as an organization, and Turners Falls High School and community. Tangible value can be the time, thus money, saved for Frontier. **Intangible, of course, goes to what each individual takes with them and internalizes.”**



Students Learn about Fair Housing

2011 was the 5th year of a collaborative Fair Housing project between Frontier, Rowan County Middle School (RCMS) and Morehead State Public Radio (MSPR).

To raise awareness for fair housing at RCMS, Frontier’s Kelly Fleck and Wendy Puckett gave a presentation about fair housing to four of Ms. Amy Keller’s 6th grade Social Studies classes.



Over 100 students participated in this educational presentation on fair housing. The students were broken into small groups to create public service announcements. The announcements were judged. Four winning groups took a field trip to tour the Morehead State Public Radio station and recorded their PSAs, which aired throughout April, Fair Housing month.

Log on to our website www.frontierhousing.org to hear recordings of the PSAs and learn more about fair housing.

Follow us on the web at:

www.frontierhousing.org or on 

Coffee Break

Frontier VISTA Members Host Community Roundtable

On Friday May 20, 2011 Frontier VISTA members Jamie White and Mary O'Brien hosted a **Community Roundtable Luncheon** at Coffee-Tree Books in Morehead, in conjunction with the Corporation for National and Community Service (CNCS).

Bernie Kunkel attended the luncheon on behalf of Kentucky Senator Rand Paul. Leo Miller was present as a representative of Governor Steve Beshear.

The Roundtable luncheon was to bring together young people and legislators to discuss regional problems and to propose solutions. Much of Friday's discussion centered on education, methods of bringing government and nonprofit service agencies full circle and efforts to increase civic engagement in our communities.

AmeriCorps programs target illiteracy and drug problems in Kentucky's schools, affordable housing, homelessness and domestic violence. NeighborWorks® AmeriCorps VISTA members serving Frontier, for example, fight poverty by building organizational capacity to serve Frontier's mission of providing affordable housing.



AmeriCorps Members and community young people meet with AmeriCorps program directors and a legislative audience to discuss regional problems and solutions

Point of View

Brad Frizzell Mayor, City of Salt Lick, Kentucky

How fortunate we all would be if we could say that we make a positive difference in helping others. That's what I feel the staff at Frontier Housing do daily. They help give people the opportunity to have affordable housing when, in many cases, no other chance exists.



My involvement with Frontier Housing has been an uplifting experience. Frontier staff have gone far beyond the call of duty in trying to help our community revive itself. With the assistance of Frontier, the City of Salt Lick is trying to secure funding that will allow us to build approximately eleven new homes. These homes would provide much needed housing to our residents. Eleven new homes in a larger town may not make a huge impact; however, in our town this would provide not only needed affordable housing but help to stimulate business for our local grocery stores, gas stations, etc...



Mayor of Salt Lick Bradley Frizzell, NeighborWorks® America's Marshall Crawford, and Frontier's Board Chair Frank Olson work together during NeighborWorks® Week activities.

Living in a small community may not be for everyone, but I personally would not live anywhere else.

In closing I want to thank each person at Frontier Housing for their commitment and dedication to making eastern Kentucky and surrounding areas a better place to live. I'm sure that there may be other areas where the staff might make more money, but nowhere else could you serve your region better and have the satisfaction of a job well done.

When you support Frontier—

you empower people in rural communities and provide safe housing for Kentucky children. Please consider a donation to Frontier today.

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