



FRONTIER

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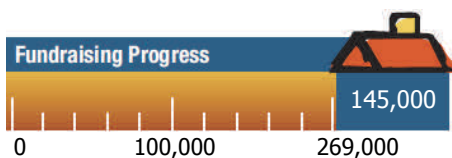
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2010-11 Fundraising Goal \$269,000



Thank you to all who have supported us so far this year.

What's New

Dear Friends,

You may have noticed that 2010 has been a very busy year for us at Frontier Housing. Though we have met our share of changes and challenges, we have made great strides toward our mission of providing affordable housing solutions to build better communities. When I accepted the position of President & CEO of Frontier in August, I was excited about the future of this outstanding organization. Now, I am even more thrilled to be a part of the important work that is happening at Frontier.

In 2010, Frontier became a Full Cycle Lender and an official Neighborworks® Homeownership Center. Being a Neighborworks® Homeownership Center allows us access to a national network of resources for training and lending programs that will bring all of our services full circle to increase our impact on our communities. In December, I accepted one of the first Rural Sustainable Housing Awards on behalf of Frontier from the Housing Assistance Council (HAC). Frontier was nationally recognized for our site plans and innovations for the design and construction of the green-built Carew home in The Community at Edgewood. Furthermore, our new Green Solutions housing rehabilitation program is up and running successfully. Green rehabilitation reduces homeowners' energy costs and increases day-to-day comfort by improving the energy efficiency of existing homes.

Since April 1, 2010, Frontier has constructed 21 new homes, provided 10 loans for existing homes, facilitated the purchase of 16 homes, completed 35 minor rehabilitation jobs in addition to 16 full green rehabilitations. Finally, we have assisted with 7 foreclosure preventions. In total, Frontier has served over 100 families in 2010.

January is a time for new beginnings and resolutions and at Frontier we are in the business of new beginnings. However, for us, 2010 isn't over yet! March 31, 2011 marks the end of our fiscal year. By then, we project to have served 125 families. What's more, we have a long pipeline of individuals and families in various stages of homeownership that we are helping to find quality, affordable housing solutions.

In 2011, we will continue to do what we do best—building and improving homes and bringing the American Dream to deserving people throughout Eastern Kentucky. We are analyzing the needs of our service area to determine how we can better serve our communities and fulfill the dream of homeownership for even more families.

Past, present and future, the success of our organization depends on the support of our devoted board, staff and generous donors. With your support, we can use our awards, our credentials, programs and talents to provide affordable housing solutions to build better communities.

Sincerely,
Sherry Farley
President & CEO



Frontier Homeownership Center

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Coffee Break

National Award Honors Local Leader's Commitment

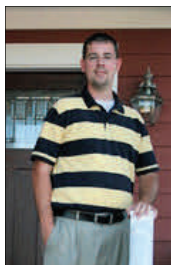
Frontier co-founder and long-time affordable housing advocate **Tom Carew** was recently honored with the 2010 Cochran/Collings Award. For the full story, please click [here](#).



Celebrate with Us

Josh Trent Becomes LEED Certified

Josh, Director of Communities and Design, was recently certified as a Leadership in Energy & Environmental Design (LEED) accredited professional. His LEED training adds to his expertise in evaluating the best methods to improve homes, lot designs and energy efficiency of construction practices and materials. The full story is featured [here](#) on our website.



Congratulations Josh.

Progress Report

The Community at Edgewood

- **23 Homes Complete**
- **21 More Lots Available**
- **4 New Homes Built Last Year**
- **3 Homes for Sale**



Just off I-64 in Morehead sits an elegant housing development called The Community at Edgewood. Since 2005, Edgewood has been one of Frontier's favorite works-in-progress.

According to Josh Trent, Director of Communities and Design at Frontier, "Edgewood is unique in that the site layout permits families to have a small community feel inside of a large development. Also, it's a safe place for families to enjoy the outdoors."

Why are we proud of The Community at Edgewood? "We're proud because every home at Edgewood meets or exceeds ENERGY STAR," says Trent, "The development is a representation of environmental stewardship and energy efficiency through proper land development."

To date, there are 21 more lots available to build on at Edgewood.

Family Story

Living the American Dream

Helen Warne, a single mother of three and a resident of Elliott County, has always been known for helping others. Through collective efforts, Frontier Housing and Kentucky Bank have been able to give back to a woman who has been instrumental in others' lives by helping her to become a first time homeowner.

"I came from a big family. We were very poor," remembers Helen. "When I got out of the 8th grade, I didn't get to go to high school." Instead, Helen married and moved to California. When she and her husband separated in 1980, she moved back to Kentucky and bravely faced the difficult task of raising her three young daughters as a single mother with very little income.

"I was a very strict mom. I told my girls, so what if you live in a project apartment? You can still hold your head high. I would clean for people, do ironing and babysit.

I did everything I could to make sure my kids were clean and neat. I always promised myself that I would do the best I could for my children."

Today, Helen is proud of her children. She is eager to talk about their successes and achievements in life. However, she notes, "Though my daughters would


(Continued on page 3)



Frontier is on Facebook—

Become a fan. "Like" us today and help spread the word.

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 You like this.

New for 2011

Frontier's new two-story home designs below, **The Chalet**, **The Riverpointe** and **The Stonebrook** are now available for customers seeking homeownership. "Two-story designs require a smaller footprint and take up much less land. These homes offer more square footage at a lower cost," explains Josh Trent, Director of Communities and Design.

These modern, attractive homes present a unique approach to affordable housing. They are more energy efficient to build and the diversity of three multi-story floor plans will appeal to a wider variety of homebuyers, further deepening our roots in the community.



(Continued from page 2)

Family Story

never let me go without anything, I just don't think it's their place to help me."

Before becoming a homeowner, Helen lived in a rented manufactured home and paid high utility bills. She remembers, "I never had enough left for groceries after I paid the heating bill. It was a situation where I just wasn't getting anywhere." To make matters worse, Helen was having trouble moving around her home due to her disabling Rheumatoid Arthritis.

Frontier Housing and Kentucky Bank have partnered to provide first time homeownership opportunities to households with special needs through the American Dream Homeownership grant program in conjunction with the Federal Home Loan Bank of Cincinnati (FHLB). Kentucky Bank, a FHLB member, worked with Helen and Frontier to supplement her grant with a loan to make financing for her new home purchase possible.



Helen Warne; Ronnica Mabry, Frontier; Sherry Mathis, Kentucky Bank; Mary Acuff, Appalachian Foothills

In addition to Kentucky Bank, Frontier partnered with The Housing Choice Voucher Program, commonly called Section 8, to help Helen take steps toward homeownership. Section 8 is a federal subsidized rental program provided by the U.S. Department of Housing and Urban Development (HUD) which funds housing assistance to low income individuals and families. The Section 8 to Homeownership program provides individuals and families with special needs assistance with monthly mortgage payments.

Helen's favorite thing about owning her own home is having a much bigger kitchen. She laughs, "I told myself that I wasn't going to make chicken and dumplings in my new kitchen. When I make them, it looks like a snowstorm!" But, sure enough, Helen fixed a large batch of her famous chicken and dumplings and had lunch delivered to Frontier. Needless to say, the leftovers from the meal walked out with the staff the same day.

"I'm going to be a granny now, believe it or not!" she exclaims. She plans to turn one of her three bedrooms into a nursery. She delights at the thought of her first grandchild spending time at granny's house. "I couldn't ask for a better home. It's like winning the lottery, it really is," she says.

Helen's home closed in October 2010; just in time for Thanksgiving, Christmas and the birth of her first grandchild.

Some might say she's living the American Dream.

COME SEE OUR HOMES—

You can browse Frontier homes and floor plans online at

www.frontierhousing.org

Coffee Break

Frontier has been accredited in green construction and design by the Building Performance Institute (BPI), a national standards development and credentialing organization, for residential energy efficiency retrofit work.

BPI Certification benefits Frontier and its customers by providing staff with the knowledge and skills needed to qualify them as authorities on energy efficiency.

This helps to ensure that Frontier customers receive the professional expertise and quality of service they deserve.



A blow door test verifies a home's energy efficiency.

Celebrate with Us

Early last month, Sherry Farley, President & CEO of Frontier Housing, received one of the first **Rural Sustainable Housing Awards** on behalf of Frontier from the Housing Assistance Council (HAC) during the 2010 National Rural Housing Conference in Washington D.C.

Rural Sustainable Housing Development Awards, supported by the Home Depot Foundation, recognize local rural housing organizations that foster affordable, sustainable and innovative building practices. Only three rural housing organizations received this national award in 2010. Frontier Housing was recognized for its land use and site planning innovations in the design and construction of The Carew—a home built to the highest standards of green building.



"HAC salutes these organizations' efforts in promoting the spirit of sustainability, community and enhancing people's lives and the affordable housing industry's success," said Moises Loza, executive director of HAC. "The Rural Sustainable Housing Development Award is HAC's way of saying thank you to these organizations and supporting their significant contributions to rural communities and low-income families."

The Carew, which was dedicated to Frontier co-founder Tom Carew on September 25, 2009, was designed by Josh Trent, Frontier's Director of Communities and Design. The Carew home design is very popular; combining cost effective practicality with a very charming look and interior floor plan. The first Carew built in The Community at Edgewood in Morehead, has deep red Hardi-plank siding with white trim and a pergola complete with a vine-wrapped trellis. According to Trent, however, it isn't the home's good looks that make the green-built Carew home worthy of the Rural Sustainable Housing Development Award. "The Carew is 40% more energy efficient than the average modern home." Trent also noted that local building materials were utilized in the construction of The Carew. "In fact," he said, "all the building materials came from within 500 miles of the job site." Long term, The Carew is a highly sustainable home. Warranties on appliances, measures in energy efficiency and careful landscaping ensure that the home will be easily maintained by its owners for years to come.

What a "green" idea!

Cutting down on printing means cutting down fewer trees. Delivering our documents via the internet burns less fossil fuel. Help us preserve our precious natural resources by providing us your email contact information.

It's easy at www.frontierhousing.org

Coffee Break

We are proud to announce that 2nd year AmeriCorps VISTA member, Sherrie Davison, who has been working on Green Solutions as her service project since 2009, will be speaking at the upcoming Kentucky Clean Energy Summit.

Sherrie will represent Frontier as a panelist in a session about energy policies that benefit homeowners with modest incomes. She joins representatives of statewide housing organizations including; Metropolitan Housing, The Housing and Homeless Coalition and the Federation of Appalachian Housing Enterprises (FAHE).

Sherrie will be discussing her research on energy efficiency and manufactured housing.



What's Next

Green Solutions, the latest of Frontier's innovative programs, provides affordable housing solutions by offering energy efficient repairs to homeowners. Green Solutions hit the ground running in early 2010. Drucilla Warren was our first Green Solutions customer. Since the completion of her home in April 2010, Frontier has completed 16 energy efficient rehabilitation projects. We anticipate the completion of 4 more by the close of our fiscal year in March, 2011.

The success of Green Solutions relies on the professionalism and know-how of Frontier's dedicated staff. Our decades of experience providing practical and affordable housing solutions informs our dedication to being green in all of our building and rehabilitation endeavors. Matching our historic practicality with good training and modern energy saving technology means homes become more comfortable, with lower utility bills and less impact on the power grid.

In October, Green Rehab Specialist, Tom Lewis, became certified by the Building Performance Institute (BPI) and Josh Trent, Director of Communities and Design, became Frontier's first and only Leadership in Energy & Environmental Design (LEED) accredited professional. Design and Programs Specialist, Stephanie Cooley, is studying to become BPI Certified. Completion of cutting edge green building certifications like BPI and LEED educate our talented staff in green technology and provide Frontier with yet another avenue of accreditation in the field of energy efficient construction and design.

In addition to staff training, Frontier has been hitting the streets of our local communities distributing door-hanger flyers in order to spread the word about how Green Solutions can benefit homeowners. Furthermore, Frontier has partnered with East Kentucky Power Cooperatives to learn how we can better address problems of energy efficiency that affect homeowners in the areas we serve.

The future is looking green and bright for Frontier's Green Solutions program. With the efforts put forth by our partners at East Kentucky Power and our dedicated staff, we will be able to serve more Kentucky homeowners with affordable, energy efficient housing solutions.

Meet Our "green" Partners . . .



Frontier Staff Announces the F.E.E.T Fund

(Frontier Employees Engaged Together)



In the fall of 2010, Frontier employees came together and created a new giving plan, the FEET Fund.

This new fund is supported by staff donations and has a 93% participation rate.

Monies will be used to fund special projects chosen by the participants.

Join our staff in
supporting Frontier!



The Heart of Our Community

Frontier Becomes a Full Cycle Lending Agency

We are proud to announce our approval as a Full Cycle Lending Agency.

"Full Cycle lending certification was a necessary step for Frontier in becoming a NeighborWorks® America Homeownership Center. This will open the door for other funding opportunities through NeighborWorks, allowing us to provide our services to more families," said Cindy Faulkner, Director of Lending at Frontier.

Full-Cycle Lending is a comprehensive system of borrowing and lending that enables lenders, government agencies and nonprofit NeighborWorks organizations to work together to provide homeownership opportunities to individuals and families who might not qualify for, or know how to get, conventional mortgages.

As a Full-Cycle Lender, Frontier collaborates with area lenders and USDA Rural Development in a customer-friendly approach that takes seriously the needs of lower-income buyers and the barriers they face in achieving the dream of homeownership. We are able to facilitate customers' relationships with lenders, assist them with repairing past credit mistakes and offer homebuyer and post-purchase education courses. As a nonprofit homebuilder, we provide loan packaging and financial assistance, accessing loan opportunities from a variety of lenders and USDA Rural Development.

"Our customers can feel secure in their financial decisions with Frontier as their advocate throughout the lending process." Cindy Faulkner continues, "Full cycle lending brings all of Frontier's services full circle, under one roof, making us a true one stop shop for customers seeking homeownership."

Full Cycle Lending creates a positive impact on our local communities. Eastern Kentucky residents can overcome hindrances to homeownership as the process is demystified. Local banks can invest with confidence about an owner's ability to repay the mortgage. Local government officials can take pride in watching our community's neighborhoods change and grow as more homeowners stake a claim in their communities. Sustainable homeownership enhances the tax base and contributes to overall community renewal. Frontier will have the satisfaction of helping build better, stronger communities in our service area.

This is something we all can be proud of.

BOARD MEETING—FEBRUARY 7, 2010

Frontier's Board of Directors will meet **Monday, February 7th** at 5:15 p.m. at the Homeownership Center on Flemingsburg Road.