



FRONTIER

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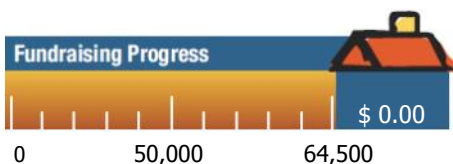
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2011-12 Fundraising Goal \$64,500



### What's New

#### Dear Friends,

Although we have been in a new calendar year since January, our resolutions are still fresh. Frontier's 2010-2011 fiscal year officially came to a close at the end of March and we began our new 2011-2012 cycle on April 1, 2011. I want to thank Frontier's board, staff, partners and donors for the many successes we achieved together.

**During this last fiscal year, through collective efforts and much hard work, we served 76 families with a housing solution and performed minor home repairs for another 30 families. In all, Frontier has helped meet the housing needs of over 100 families for 2010-2011.**

I am proud to share with you the recent achievements of Frontier staff. Frontier was the recipient of a prestigious award for having the most ENERGY STAR Certified homes on the Eastern Kentucky Power Cooperatives (EKPC) power grid. Additionally, our Director of Communities and Design, Josh Trent, has created a beautiful new set of home designs that are already attracting the attention of homebuyers. Design and Program Specialist, Stephanie Cooley and Green Rehab Specialist Tom Lewis have been certified by the Building Performance Institute (BPI). Thanks to their efforts, Frontier remains on the cutting edge of green construction and design. Cindy Faulkner, Kelly Fleck and Ronnica Mabry of Frontier's Lending Department have been licensed as Mortgage Loan Originators, meeting state and national lending requirements. Staff members have also produced a new Customer Service Charter to reflect the organization's commitment, not only to homebuyers, but to all of you with whom we are in frequent contact.

Frontier, like all nonprofit housing providers nationwide, is responding to the current economic crisis and the challenges it has created for homebuyers regardless of income. In the past year, we have paid close attention to the needs of all people in our service area and determined to complement our core services by extending our lending and financing, green (energy efficient) home improvement, professional credentials and capabilities to serve Kentucky families of various means. I am very proud of our ability to fully serve the housing needs of our communities, while preserving our mission of providing affordable housing solutions to build better communities throughout North Eastern Kentucky.

Sincerely,

**Sherry Farley, President & CEO**



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## Progress Report

### Community Impact Report 2010-2011

- Served **76 families** with a housing solution and performed minor home repairs for another **30 families**.
- Built **25** high quality, energy efficient homes.
- **\$2,658,772** in direct home-ownership investment.
- Paid **\$2,335,826** to local contractors and suppliers.
- Helped stop foreclosure for **5 homeowners**.
- Granted **\$28,665** to homeless families.
- Granted **\$11,008** in down payment and closing cost assistance to homebuyers to afford local bank loans totaling **\$274,000**.
- Added over **\$2.7 million** to the local tax base.
- Provided **\$217,000** in "green" housing rehabilitation.



FRONTIER

## Family Story

### A Rural Family Story

Harold and Martha Strange have been married for 46 years. "That's a long time to be with the same person," Harold gently teases.

In that time, they have raised five children of their own and now; Harold, 74 and Martha, 61 are raising three of their grandchildren. Two of the children are afflicted with Cystic Fibrosis, a condition that often presents a great financial burden for affected families.



**Before: The Stranges' mobile home with bedroom addition.**

Nonetheless, the couple never fell short as parents and grandparents. Supporting their ever growing family on a fixed income meant that necessary home repairs often fell by the wayside.

The Stranges' previous house, an aging single-section mobile home with additions, was deteriorating. "It was bad," Martha remembers. "Every room in it leaked. The water in the closets destroyed all my clothes. Every time I turned around, something else was falling apart."



**Harold & Martha's granddaughter, Kelly Sue with her pig.**

The Stranges were referred to Frontier by **USDA Rural Development**. The agency helped the family to finance the installation of a replacement septic tank after the family was reported to the authorities for the grim state of their property due to their malfunctioning septic system.

"**Somebody turned me in to the health department,**" Martha gestures to the neighborhood. After the replacement of the septic system, Frontier began the process of building a new home for the Strange family.

Continued on next page.

### Frontier Housing—

Your "ONE STOP SHOP TO HOMEOWNERSHIP" serves Eastern Kentucky with affordable lending and financing. Come to us for homebuyer education, beautiful energy efficient homes and high quality construction.

## How You Can Help

Give a Day -  
Mark Your Calendars!



**What?**  
**3rd Annual  
Morehead-Rowan County  
Repair Affair (MRCRA)**

**Who?**  
You and  
Morehead State University's Center  
for Regional Engagement (CRE)  
and Frontier Housing

**When?**  
**Saturday  
September 10, 2011**

**Where?**  
**The Community Park (across from  
Wal-Mart) in Morehead**

The Morehead-Rowan County Repair Affair is a community-wide initiative that will address the minor repair needs of low-income, elderly and disabled homeowners in Morehead and Rowan County.

Approximately twenty homes will be selected from applications to receive safety, security or energy efficient improvements such as paint, door repair, window replacement, gutter and/or roof repair and other services. Repairs will also include accessibility issues or repairs to living accommodations for elderly or for disabled individuals.

**Volunteer Now at**  
[msucares.volunteerhub.com/](http://msucares.volunteerhub.com/)

## Family Story

Continued . . .



On a fixed monthly income and with three children in the household, the family needed a payment that was affordable as well as a safe, energy efficient home. According to Frontier Lending Director Cindy Faulkner, "Through the Rural Development 502 financing program, the Stranges qualified for a 1%, 33 year loan. Had this program not been available this family would have been looking at conventional market rates of approximately 5.25% with a maximum term of 30 years. Under this scenario, their total monthly housing cost would have been approximately \$278 higher than their current payment. They could not afford that."

Through an award from **NeighborWorks® America**, Frontier Housing was able to provide the Stranges with additional funds to complete their financing package. These funds allow for low interest, fixed rate loans for the replacement of dilapidated, older mobile homes that are extremely inefficient creating high utility costs and substandard living conditions.



**After: Kelly Sue, 4, on the porch of the Stranges' new Frontier home.**

"I'm proud of it," remarks Harold. At his side, their four year-old granddaughter Kelly Sue beams and nods enthusiastically. Martha Strange wipes tears from her eyes, "I'm a crier," she says.

**"I just can't believe we didn't do something like this sooner. I love my kids and I want to do what I can for them, for their future."**

## Come Discover the New Frontier—

Whether you're looking to build a new home or finance a pre-existing home, Frontier's professional lending staff can serve you regardless of income.

## Celebrate with Us

### Frontier Receives Award for ENERGY STAR Homes

Frontier recently received an award for having the most ENERGY STAR Certified homes on the Eastern Kentucky Power Cooperatives (EKPC) grid. Director of Communities and Design, Josh Trent, accepted the award on behalf of Frontier at the Midwest Regional Energy Conference in Lexington, KY on Thursday, March 24, 2011.

Newly constructed homes in all 16 Touchstone Energy Cooperatives undergo third-party verification by a certified Home Energy Rater to determine the ENERGY STAR homebuilder with the most ENERGY STAR Certified homes in the region.

**Within the past year, Frontier has built 28 ENERGY STAR homes.** As an ENERGY STAR partner since 2006, Frontier has built more than 100 ENERGY STAR qualified homes.

According to Josh Trent, "By complying with these high standards, we are reducing the kilowatt demand, allowing people to live in healthier, more energy efficient homes and reducing our carbon footprint."



## What's Next

### NeighborWorks® Week – Celebrating Rural Eastern Kentucky



**The City of Salt Lick's "green space"—future site of a public performance platform.**

Frontier is excited about an upcoming project that will beautify and solidify one of our rural communities and draw attention to the mission of Frontier and NeighborWorks® America. We will honor NeighborWorks® Week by hosting a community celebration in The City of Salt Lick, located in Bath County, KY.

After speaking with Salt Lick Mayor, Brad Frizzell, Frontier has chosen to build a public performance platform in the center of the city's only park.

According to Mayor Frizzell, "Ten years ago, the city was able to acquire a parcel of land that was once encumbered with old, dilapidated houses that had been condemned for numerous years. Upon purchase, city officials decided to turn this land into a green space and designate it for public use as a park. The location of this land within the city, along with its accessibility, made the transition easy. However, the full potential of this park has yet to be achieved."

By building a raised platform, Frontier hopes to help Salt Lick to not only realize the park's potential, but to draw community members together. It is anticipated that many area citizens will volunteer to help on Friday, June 10, 2011, the day of the event.

Mayor Frizzell has expressed his excitement about Frontier's latest project idea in Salt Lick, "I am extremely grateful for the opportunity to request grant funding through Frontier Housing, which would benefit the people of the City of Salt Lick and its surrounding communities."

"Our city hosts approximately 10-12 events on a recurring basis which include, but are not limited to: Veterans Day memorials, Fourth of July celebrations, Bluegrass festivals, church and civic events and other local concerts," Frizzell explained. "At the present time, we are forced to use a make-shift platform for these events, such as a wagon or trailer. While this has provided temporary relief, a platform would be preferential in terms of usability and safety."

**A celebration of The City of Salt Lick will be a reflection of how the NeighborWorks® mission provides for Kentucky's rural communities.**

## Customer Service—

Because buying a home is one of the most important decisions you may ever make, we are committed to customer service. Check out our new [Customer Service Charter](#).

## Coffee Break

### AmeriCorps VISTA Members spend a Year at Frontier



AmeriCorps VISTA members Jamie White and Mary O'Brien are dedicating a year of volunteer service to Frontier. Mary, whose year of service began in August 2010, is helping to coordinate MRCRA 2011 and also provides Communications, Marketing & Fundraising Support. Since October, Jamie has created a comprehensive database that will help Frontier receive future funding. She also provides Lending Support and is in the processing of implementing financial management tools at Frontier.

## Celebrate with Us

### Stephanie Cooley Becomes BPI Certified

Stephanie Cooley, Design and Program Specialist, has become certified by the Building Performance Institute (BPI). BPI accredited professionals like Stephanie are an asset to Frontier as an organization that prides itself on its green construction and design.

**Congratulations, Stephanie.**



## Point of View

### Frontier Welcomes New Board Members Brock Litteral and Penny Young

"It is an honor and a privilege for me to serve an organization such as Frontier Housing, that is so dedicated to the people of this area. The work they do makes a huge difference in the lives of the people they serve. It is personally very rewarding for me to be part of the Frontier Housing Team."

—**BROCK LITTERAL**



"Frontier is exemplary in their way of doing business, the staff is very dedicated. It is a perfect fit for me because I believe in Frontier. I was honored to be asked."

—**PENNY YOUNG**



"I am excited to welcome Brock and Penny to the Frontier Board. Their knowledge, experience and passion make them extraordinary assets to this organization."

—**SHERRY FARLEY, PRESIDENT & CEO**

## Board Meeting—

Frontier's Board of Directors will meet May 2, 2011 at 5:15 p.m. at the Homeownership Center on Flemingsburg Road.