



FRONTIER

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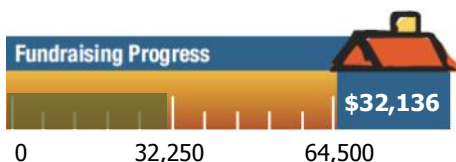
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**2011-12 Fundraising Goal \$64,500**



**Thanks to all who have supported us so far this year.**

## What's New

### Another "Repair Affair" in the Books

On Saturday, September 10, over 300 volunteers descended upon the Zane Collins Community Park for the third annual Morehead-Rowan County Repair Affair. The event, sponsored by the MSU Center for Regional Engagement and Frontier Housing, addressed the minor home repair needs of low-income, elderly, and disabled homeowners throughout the community. *(continued on page 3)*

### Friends of Frontier Tee Off Again at 3<sup>rd</sup> Annual Golf Scramble

On Friday, September 30<sup>th</sup>, Frontier Housing held its 3<sup>rd</sup> annual Friends of Frontier Golf Scramble at Eagle Trace Golf Course. Despite the inclement weather, we had a very fun and exciting day on the course! Golfers teed off early in the morning after coffee and doughnuts in the clubhouse and played all day,



anticipating a \$3,000 payout at the end of the afternoon. 1<sup>st</sup>, 2<sup>nd</sup>, and 3<sup>rd</sup> place finishes won cash prizes. The 12 players who shot closest to the pin on the par 3 holes participated in a \$1,000 shootout.

Frontier would like to offer many thanks for the community support that we received. Twenty-two teams were sponsored at the scramble and we were very fortunate to have over thirty tee-box and green sponsorships from local businesses and individuals. We were also very happy to have had dozens of door prizes donated by area businesses. We are pleased to have maintained our relationships with those who sponsored or donated the last two years; and are excited to have made many meaningful connections and deeper ties in the community. Your support is deeply valued and necessary for Frontier's future success in providing affordable housing to more people in Eastern Kentucky.



### Frontier Homeownership Center

5445 Flemingsburg Road, Morehead, KY 40351

Phone: 606.784.2131

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## Coffee Break

### NeighborWorks® VISTA Accomplishments:

- **12,622** families' homes have been saved from foreclosure
- **14,195** people received financial fitness and asset building resources
- **19,990** volunteers were recruited by NeighborWorks® VISTAs
- **\$15 million** in cash resources has been committed in the field

## Celebrate with Us

### Frontier receives Housing Award

Frontier was recently honored at the FAHE (Federation of Appalachian Housing Enterprises) Annual Meeting with an award for being the largest ENERGY STAR single-family home producer for the year. Frontier is a member organization in the FAHE network, which is a network of over 50 Appalachian organizations in the states of Kentucky, Tennessee, Virginia and West Virginia.

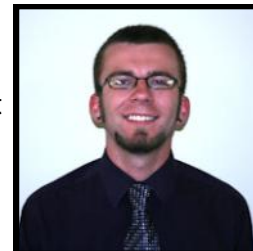
"It is truly an honor to be recognized by our peers as a leader in the affordable housing industry", said Josh Trent, Director of Communities and Design at Frontier.



## What's New

### Frontier Welcomes New AmeriCorps VISTA Member Rick Lewis

Frontier Housing is pleased to welcome new AmeriCorps VISTA member, Rick Lewis, to our team. This is the third year that Frontier has had the benefit of VISTA team members through a collaborative effort of NeighborWorks® America and the Corporation for National and Community Service.



A recent graduate of Morehead State University with a double major in Art and Computer Science, Rick will be working with the Fundraising and Development Division of Frontier. During his service, Rick will actively work on the development and implementation of organizational branding and marketing strategies as well as provide support in fundraising. He can expect a mutually beneficial experience offering varied activities and opportunities that accomplish vital mission-based work for Frontier and also broaden his own skills and perspectives.

Originally from Bath County, Rick enjoys playing guitar, hiking and rock climbing. Welcome, Rick!

## Family Story

### "Step" Toward A New Life

Living in an upstairs apartment with her son for two years, one of Erica Gregory's biggest concerns was her son falling down the stairs and getting hurt. "I don't have to worry about my son getting hurt anymore; I'm so relieved."



Erica is a single mother who is a full-time student majoring in Paralegal Studies at Morehead State University. Frontier Housing was able to help Erica, who was referred by local partner, Morehead Electric, acquire a loan to build her home on 13 acres of land purchased from her grandfather on Skaggs Road in Morehead. The house built on the property is a 1,314 square foot, 3 bedroom, 2 bathroom home using the "Windsor Trace" home plan, a new home design for 2011 for Frontier.

The house is Energy Star efficient, receiving a 64 HERS rating on the Energy Star index. Being such an energy efficient home, Erica can expect her utility bills to be very manageable each month.

*(Continued on page 3)*

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## Repair Affair 2011



Thanks to everyone for  
joining the effort!

## Family Story

*(Continued from page 2)*

When asked how she has been enjoying her new home, Erica's response was, "It's everything I wanted in a house; it's perfect." She really enjoys having the opportunity to make changes she wants to her home as she sees fit, without having to have approval from a landlord.

## The Heart of Our Community

*(continued from page 1)* **Repair Affair 2011**

In total, 21 homes were selected to receive repairs. Repairs included painting, door repair, window replacement, gutter repair, and various other services. Additionally, three ramps were constructed to address accessibility issues for several homeowners.

Many MSU student and Greek organizations participated in the event. Volunteers received a free breakfast, lunch, and a complimentary t-shirt for their participation.

**Morgan Sloas ('11)** of Flemingsburg served as a first-time volunteer and found the experience to be quite rewarding.

"I enjoyed giving my time back to my neighbors and helping those in need," Sloas said. "I think the program was a big success."

For more information about the Morehead-Rowan County Repair Affair, contact Randy Manis, MRCRA chair, at (606) 783.5399.



**Please join us for the Grand Opening of our new Homeownership Center and Home Design Center!**

Date: Thursday, November 17, 2011

Time: 2:00 p.m.

Place: 5445 Flemingsburg Road, Morehead, KY 40351

## What's Next

### Frontier welcomes former VISTA to full-time staff!

Frontier is proud to welcome former AmeriCorps VISTA, Jamie White, to the full-time staff. Jamie will be working with the Lending Division as a Loan Processor.

"We are very excited to have Jamie join us in the Lending Division", said Kelly Fleck, HomeOwnership Center Director. "The experience she has gained as an AmeriCorps VISTA member will serve her well in her new role here at Frontier."



Jamie is a native of Bath County, Kentucky and a graduate of Transylvania University with a Bachelor's degree in Accounting and Business Administration.

## Celebrate with Us

Frontier Housing was recently designated a NeighborWorks® HomeOwnership Center. NeighborWorks® HomeOwnership Centers like Frontier are one-stop shops for all things related to homeownership. Being a NeighborWorks® Homeownership Center allows Frontier access to a national network of resources for training and lending programs that brings all of its services full circle to increase its impact on communities. From professional homebuyer education, to lending, to new construction to energy efficient home repair, Frontier makes homeownership easy.



NeighborWorks HomeOwnership Centers pave the road to long-term affordable homeownership for thousands of homebuyers and homeowners each year. We help area residents achieve homeownership the NeighborWorks way:

- **Prepare** for long-term homeownership through homebuyer education;
- **Invest** wisely with affordable and appropriate mortgage products; and
- **Retain** your home through preventative home maintenance, timely home repair and rehabilitation.

Frontier's NeighborWorks® HomeOwnership Center is one of over 100 NeighborWorks HomeOwnership Centers across the U.S. In 2010, NeighborWorks helped 16,700 homebuyers achieve their dream of homeownership. Services and products provided through the Center include:

- Homebuyer education courses;
- Individualized pre-purchase advice (including repairing or establishing credit);
- Home inspections, as well as renovation specifications and cost estimates;
- Affordable first mortgage financing;
- Affordable second mortgage financing for down payments, closing costs or renovations;
- Access to real estate agents and services, insurance services and contractor referral and construction monitoring;
- Workshops on home maintenance and repair;
- Post-purchase counseling, leadership development, budget and credit management and delinquency prevention strategies.

In FY 2010-2011, Frontier provided \$2,658,772 in direct homeownership investment, served 76 families with a housing solution and built 25 quality, energy efficient homes. Frontier also provided \$217,000 in "green" housing rehabilitation and granted over \$11,000 in down payment and closing cost assistance for homebuyers to afford local bank loans totaling \$274,000.

## Frontier wants to be a deeper shade of "Green".

Cutting down on printing means cutting down fewer trees. Delivering our documents over the internet burns less fossil fuel. Help us save our precious natural resources by providing us your email contact information today. **It is easy at: [www.frontierhousing.org](http://www.frontierhousing.org)**