

# INNOVATIVE VOICES

Discover the **New Frontier**

[www.frontierhousing.org](http://www.frontierhousing.org)



FRONTIER

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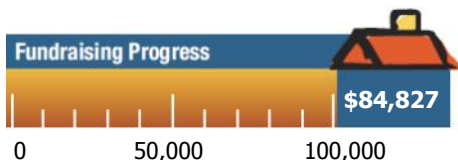
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### 2008 Fundraising Goal \$100,000



The 2008 Fundraising Season ended  
March 31st 2009

**THANK YOU EVERYONE**

## What's New

### Welcome to our new e-newsletter, Innovative Voices

We are tightening our belts to be more efficient with your donated dollars. Please help by sharing your email address with us (just click on EMAIL SIGN UP in the Action box, left). If you enjoy our newsletter and website via the internet; it means less printing and postage expenses. Together we can save money and help more families.

**Let us hear from you! Please tell us how this e-newsletter can better serve you.** [wpuckett@frontierhousing.org](mailto:wpuckett@frontierhousing.org)

### Repair Affair - We Made a Difference in One Day! - April 4<sup>th</sup>

The Morehead-Rowan County Repair Affair (MRCRA) was a community-wide initiative to address the minor repair needs of low-income, elderly, and disabled homeowners in Morehead and Rowan County. Frontier's Wendy Puckett, Fundraising and Development Manager, served as Committee Chair for this inaugural event. Frontier partnered with Morehead State University and the Morehead - Rowan County Chamber of Commerce Leadership Academy in sponsoring the Repair Affair. [MORE](#)

### Governor Beshear Announces Neighborhood Stabilization Program

The Governor announced that Kentucky will use \$37 million in federal funding to help communities respond to the effects of high home and property foreclosures in the wake of the country's economic crisis. [MORE](#)

### A New Feature - Online Virtual Home Tours

Now it is easy to compare Frontier home designs - [www.frontierhousing.org/seefront.htm#see](http://www.frontierhousing.org/seefront.htm#see)

Find a quick list of home sizes, the number of bedrooms and baths, detailed specifications and virtual home tours for many Frontier Homes on our website.



### Frontier Homeownership Center

5445 Flemingsburg Road, Morehead, KY 40351

Phone: 606.784.2131

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## Coffee Break

**"Green Light"** Help Educate the Community on CFLs, Compact Fluorescent Lighting, and the benefits of using energy-efficient lighting in your home and business. Frontier hosted a Lunch & Learn in January assisted by the donation of light bulbs from **Wal-Mart**.

**Thanks to everyone who helped** Frontier Housing, the Region's Pioneer in Green Housing, get the word out that Blue (Energy Star) Means Green.



## Celebrate with Us

Frontier Housing and Peoples Self Help Housing were proud to sponsor an event for the presentation of an award to **Representative Geoffrey Davis of Kentucky**.



The Housing Assistance Council gave Representative Davis the Henry B. Gonzalez Award for Distinguished Service in Housing by an Elected Official.

## Progress Report

### Wrap Up of the 2008 Fiscal Year

For Frontier, 2008 was a very productive year. Frontier invests time, money, and energy in building stronger communities. This year we have invested over \$10.2 million in our communities; \$5.7 million in homeownership; and \$4.5 million in new rental investments.

**Loans closed, families gaining homeownership: 56**

**Families served with a housing solution: 103**

**Homebuyer Education graduates: 125**

**Families counseled and referred to financial literacy classes: 232**

**Credit and homeownership counseled: 123**

**Rental units completed and occupied: 32**

**Homes repaired: 45**

## Family Story

### A Mother's Determination

April Carreon believes in the dignity of hard work and takes her responsibility as a mother very seriously.

For most of us, decent housing is something we have and don't think twice about. For others, with limited resources and lacking access to traditional credit, substandard housing can be a tremendous obstacle to overcome. Access to decent and affordable housing is difficult. The possibility of actual ownership of a good safe home may be hard to believe. This was the case for April and her two children.

April found her way to Frontier Housing after a close friend urged her to call. Although she had always believed she would never own a home of her own, she kept that first appointment for one reason. It was her deceased grandmother's birthday and she hoped it was a sign of great things to happen. From the day that she kept that first appointment,



*(Continued on page 3)*

### 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)**

## Repair Affair 2009



**Thanks to everyone for joining the effort!**

*(Continued from page 2)*

### ■ Family Story

April has overcome many obstacles to achieve her dream of owning her own home. Once she worked through some issues with her credit, she began the loan process. It wasn't long before she was picking a lot for her home, the floor plan and everything that would be inside. Although she changed her mind numerous times, the staff continued to encourage her as work on her home progressed.

April and her children now own a beautiful home, atop a hill, in the Community at Edgewood. The home has ample bedrooms for the family, plus a large yard for the kids to hang a basketball goal and play. They can now have the pet they have always wanted, but have never been allowed, as renters.



**Would she recommend Frontier to others?**

**"Most definitely. We have always had somewhere to live, but now we have a HOME. Thank you again for all the work and effort that has gone into our home. We will forever be grateful to you and what your company does for families like ours. We are finally home."**

### ■ The Heart of Our Community

**While conditions have improved in Appalachia**, the region still suffers from poverty rates twice the national average. Substandard housing is three to four times more prevalent in Central Appalachia than in the rest of America. In Appalachia's distressed communities, families are three times more likely to occupy a home without a complete kitchen than the rest of America.

### Introducing THE FRIENDS OF FRONTIER

This new group of Frontier board members and friends from around the world are focused on inviting donors to support Frontier's mission. They want to encourage new participation and acknowledge those who have been at our side for years. **Please join us!**

## What's Next



### Going Green....

Frontier introduces its first **"Green Build Kentucky"** home design. This innovative design promotes energy efficiency and green building practices for residential development and construction. The Green Build Kentucky program is based on the National ENERGY STAR Program and the National Association of Home Builders Green Building Guidelines. For more information go to -

[www.greenbuildky.com](http://www.greenbuildky.com)

## Point of View



### Dr. Edna Schack

I arrived in Morehead in 1987 to begin a position at Morehead State University.

Tom Carew, co-founder of Frontier Housing, was one of the first people I met. The story of his commitment to affordable housing and the growth of Frontier Housing stuck with me through twenty years as a professor at Morehead State University. The combination of Frontier's enduring and positive impact on the community and the recent recommitment of MSU to regional engagement led me to seek a sabbatical working with Frontier Housing. I don't think anyone really knew how this would play out, but as I said to the Provost, "If we are to improve the relationship of the university with the region, we must sometimes put ourselves in the positions of learners."

And a learner I became. Stacey Epperson quickly assigned me to be the "Green Coordinator," writing a bi-weekly energy efficiency column for the local newspaper and included me in several other projects at Frontier. The staff welcomed me.

I accompanied Josh Trent, Frontier's Communities and Design Division Manager, on trips throughout the area to see the Frontier homes in various stages of the building process. I saved up questions to ask as we drove along and Josh patiently answered, as our trips became a "classroom in the car."

In early November Frontier Housing earned the "Exemplary" status from NeighborWorks. I wasn't surprised. As an outsider invited in, I am impressed daily by the knowledgeable, hardworking Frontier staff. I especially notice how much each employee cares about Frontier's customers and the effort put into providing quality service and quality products. It has been an honor to join the Frontier team for my sabbatical and to continue part-time this semester.

### Frontier Housing - Celebrating our 35th Anniversary!

We hope you will join us this year as we celebrate with

### Friends of Frontier Homecoming

Keep an eye out for details—

It is easy at: [www.frontierhousing.org](http://www.frontierhousing.org)