



Frontier Housing

Discover the New Frontier

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"BUILDING HOMES, FULFILLING DREAMS, EVERY DAY."

A Home for the Holidays

Just in the nick of time

On December 11th, 2011, Robert "Bobby" and Jackie Sagraves celebrated their 12th anniversary on the scenic Carter County mountain where they enjoyed picnics together on many of their first dates. The couple dreamed of one day owning a home—most of all, they envisioned a quiet, romantic life on that Kentucky mountain where they not only shared picnic lunches, but their hopes and dreams for the future.



"Jackie would say, "Honey, do you think we could ever own a place like this?" Bobby reminisces. "So one day, I went down to the bank and bought it for her. I took her up here and surprised her on Christmas day."

The Sagraves moved a 1975 mobile home onto their mountain and began building their idyllic life together. However, despite their love for one another, times were hard. "Windstorms would shake the pictures on the wall," remembers Jackie, "and in the winter, the front door would freeze up and we'd be stuck inside for days."



Once a Boy Scout, Bobby used the skills he'd acquired to teach his wife how to cook hot meals on a kerosene heater when the electricity went out. Describing their hardships, Jackie recalls, "We had to save up jugs of water for emergencies—and to flush the commode."

When the floor began rotting out from under them, Bobby and Jackie feared their home, riddled with mold and



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mildew, was seeing its last days. Bobby learned about Frontier Housing from his cousin, who worked at Grayson Rural Electric Co-Op. After reviewing informational brochures, the couple scheduled an intake visit with Frontier staff in April 2011.

In what seemed like no time, the Sagraves were approved for financing. Once a mere dream, the couple now began their journey on the very tangible road to homeownership. Disabled and making ends meet on fixed incomes, the couple was relieved that Frontier could help them to receive 100% financing and, notes Jackie, "a payment that we could live with each month."

Frontier was able to piece together an affordable financing package for the Sagraves using:

- **NeighborWorks®** Capital Funding for the Rehabilitation of Affordable Housing (specifically awarded to assist in replacing pre-1976 mobile homes)
- **HOME Funds** - The National Affordable Housing Act of 1990 (awarded to assist in building new and affordable homes in northeastern Kentucky)
- A **USDA Rural Housing** mortgage (which offers the only zero money down program available to borrowers that have not served in the military)

The Sagraves describe their experience working with the staff at Frontier as, "Wonderful!" "They all supported us, I can say that," Jackie exclaims.

"They made it so simple—no headaches, no frustration," adds Bobby. They both agree that, over time, Frontier Housing began to feel like family.

In just months, the Sagraves' home was built from the ground up. Remembering the construction of their home, Bobby says, "Every time I drove up, something else had been done." The kindhearted pair showed their appreciation by doting on the construction crew; rewarding them one afternoon with lunch from Kentucky Fried Chicken, which the crew enjoyed while admiring the view from the couple's favorite picnic spot.

Supportive and excited church friends chronicled the building process with a picture timeline, which they gave to the couple as a housewarming gift. Referencing the popular television show *Extreme Home Makeover*, Jackie jokes, "We went from *Move That Trailer* to *House Beautiful!*"



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Jackie's goal was to move in before Thanksgiving and celebrate the holidays inside the most precious gift of all—home. When it came time to move, the couple had no lack of support from family and church friends, who gladly donated time and pickup trucks to help the Sagraves settle in the night before Thanksgiving.



In their new house, Bobby and Jackie are surrounded by fond memories of loved ones. Their 864 square foot home, says Bobby, "is laid out exactly like the house I lived in as a child." Every wall in the home is painted a bright spring green, a color that reminds Jackie of her beloved grandmother and brings her a sense of tranquility.

"Three years ago, I lost my grandmother," says Bobby tearfully as Jackie clutches his hand. "Before she died, I brought her up here. I only wish she had lived long enough to see this house." Wiping a tear from her own eye, Jackie smiles "We're not sentimental, are we?"

The Sagraves invited Frontier staff and family members to a prayer blessing of their new home, performed by Pastor George Boggs. "It's not every day you get a house with everything exactly how you want it," remarked Jackie at the ceremonial blessing, "Frontier listened."

Today, the Sagraves count their blessings daily as they continue settling into their dream home, perched on their mountain, overlooking miles of verdant Appalachian foothills.

Deeply satisfied, Bobby turns lovingly to his wife, "I'll put it this way, Jackie; the Lord helped us just in the nick of time."

