



Our Expanded Annual Report

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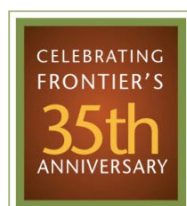
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WHAT WAS IT LIKE TO GROW UP IN A FRONTIER HOME?

How is the Frontier connection passed from one generation to the next?

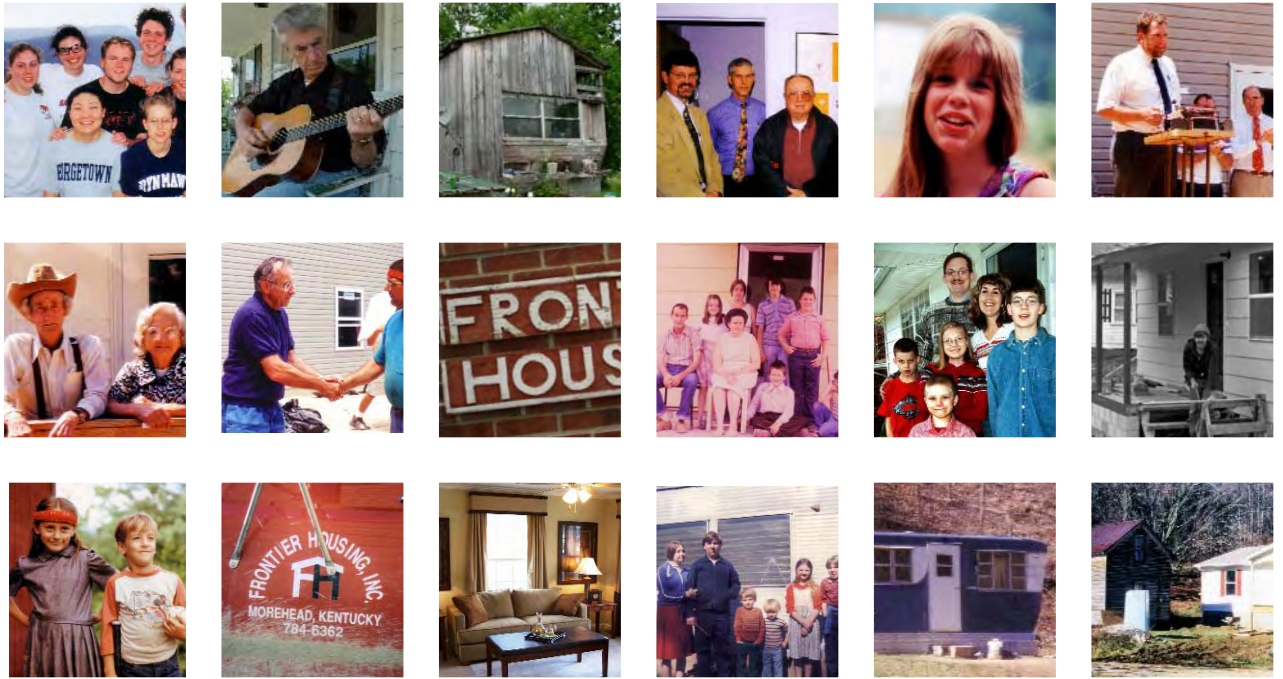
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FOLLOW THE FRONTIER TIMELINE

for more history and storytelling -

www.frontierhousing.org/AR/timeline.htm



FRIENDS OF FRONTIER *Homecoming*

FRONTIER HOUSING 2009 ANNUAL REPORT

DEDICATED TO THE LATE FATHER JOHN GARVEY AND THE GLENMARY HOME MISSIONERS



Building homes. Fulfilling dreams, every day.



See our Expanded Annual Report online www.frontierhousing.org/AR

Building on our past -

BOARD CHAIRPERSON STATEMENT

Dear Friends of Frontier Housing,

What a happy occasion! Even after seven years as Frontier's board chair, I'm learning new things about Frontier's 35 years of rich history and marveling at the evolution of this organization. Please join me in celebrating Frontier Housing and the strength and love that goes into everything we accomplish together to serve our region.

The Annual Report you hold in your hands is just a sample of the important and enjoyable news we have to share with you this year. In order to be a deeper shade of "green" and more efficient with your donated dollars, we are cutting down on printing and delivering most of our Annual Report online at www.frontierhousing.org/AR. Our historic timeline is more fun online.

Normally at this time of the year the board of directors is evaluating Frontier's accomplishments for the year past and sharpening our focus on our Strategic Plan. In addition to the facts and the numbers, we are graced with the presentation of Family Stories and Key Moments. You too can read about your friends and neighbors in the community who live in Frontier homes www.frontierhousing.org/fam.htm. Frontier's 35th year is special and so we turn our eyes to pictures of our past. Were we ever that young and slim and sporting that much hair? My wife, Ann, was an early Board Member. Our children both worked summers: Eric putting siding on without a ladder and Rebecca mixing "more mud", mortar, for Phillip as he laid up block. Now as we all drive around our communities daily we

can see the homes that have been repaired, the new homes built, the older Frontier homes aging gracefully and our fine Boodry Place in downtown Morehead. We have reason to be proud of the lasting beneficial impact Frontier has made.

In Stacey Epperson, Frontier Housing has a spirited, thoughtful, courageous and devoted CEO. There is no measure of the benefits she brings to us, and the influence she has among her peers nationally. When the Board decided to support her application to the Achieving Excellence Program at Harvard in 2004, we knew, that were she accepted, it would bring meaningful change and solid results to Frontier. Now, even in the midst of this terrible economic climate, she continues to lead and support, to encourage and to challenge, and to push us to be the best that we can be.

Looking around, you can't help noticing that Frontier has a fine history and is a powerful organization and will continue to grow in strength and flexibility. Your board, your staff, our donors, volunteers and partners are able to learn from our history as we continue to embrace innovation to serve with tenacity and courage. What more could you expect from the people who have been the heart of Frontier Housing for 35 years?

Frank Olson
BOARD CHAIR



CELEBRATING
FRONTIER'S
35th
ANNIVERSARY

Follow the Frontier Timeline
for more history and storytelling

www.frontierhousing.org/AR

- What was it like to grow up in a Frontier Home?
- How did Frontier survive 1980?
- How is the Frontier connection passed from one generation to the next?

INTRODUCING The Friends of Frontier FUNDRAISING COMMITTEE

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!

During the 2009-2010 fiscal year Frontier's fundraising goal for private donations is **\$200,000**. You can help us reach this goal. Visit www.frontierhousing.org.



1974

1984

1987

1990

1995

1997

Innovations for our future -

PRESIDENT AND CEO STATEMENT

Dear Friends,

It is with great pride and joy that we celebrate Frontier Housing in this our 35th year!

As we prepare for the future, we have big shoulders to stand on; strength, not just from hauling lumber and pounding nails; but from growing a nonprofit organization. We recognize the courage and tenacity of all of you who have served with Frontier over the years and have invested to grow this nonprofit from a handful of volunteers to an Exemplary Organization in the NeighborWorks® Network.

Frontier is the largest residential builder in our service area and the largest nonprofit builder in Kentucky. We have built over 800 homes and have assisted over 1,000 families with housing solutions – a new house, a rental unit, or a home loan. Further, we have a track record of ensuring sustainable homeownership with an annual average loan delinquency rate of less than 4%, and an historical foreclosure rate of less than 1%.

Frontier has proven that when quality products are coupled with responsible lending, low-income families can be successful homeowners.

Sustaining a nonprofit for 35 years is nothing short of a miracle. To successfully build the homes our communities need, we needed to build a professional and businesslike organization. These efforts are the foundation for Frontier's strength this year in the midst of a national economic crisis. When our region leans on us, we have a strong shoulder.

Frontier is using innovative methods and our tried and true muscle built on 35 years of hard work to

assist families in finding their way home.

It is such an honor for me to be selected as a CFED, Innovator-in-Residence this year. This will aid in our work at Frontier and our commitment to a model using manufactured housing appropriately and making it advantageous to the homebuyer for wealth building. This innovation has been tested and shared with other nonprofits in our region. As we learn more, CFED is supporting our efforts to build a national network of nonprofits that take the right steps to ensure quality manufactured homes and fair financing for prepared homebuyers. It's astonishingly powerful to see an innovation come out of Appalachia which will have national impact. Our work has always been innovative, out on the frontier. We stand ready to face challenges as we build a large scale approach, knowing the impact will be far reaching in the affordable housing field.

Please join us on our website www.frontierhousing.org for details about our latest accomplishments here in Kentucky and stories about families who live in Frontier homes.

Last week, someone asked me if I thought it was a good time to buy a home. So here are my thoughts. Yes. I have never witnessed in my lifetime a better time to buy a home, and it is especially true if you are a first-time homebuyer! Thanks to all of you that help to make this true.

Stacey Epperson
PRESIDENT AND CEO



Come see our Expanded Annual Report online

www.frontierhousing.org/AR

And read all about it.

Frontier is Going a Deeper Shade of Green

- The Carew, our first Green Build Kentucky home
- The Ridgeline Series, our modest ENERGY STAR homes
- The Mystery of the Shrinking Electric Bill! Mrs. Kelly's Story



1999

2005

2006

2007

2008

2009

THIS YEAR'S MILESTONES

- Innovative Voices, our new e-newsletter, give us your email address and we'll tell you everything!
- Frontier homes and loans in Ashland's Pollard Mills Neighborhood
- 400 people invest a Saturday for immediate returns! The Morehead-Rowan County Repair Affair
- Innovators-in-Residence, CFED chooses Stacey Epperson and Frontier's partnership with Clayton Homes



Family & Friends

BOARD OF DIRECTORS

Frank Olson – Chairperson
 David Lollis - Vice-Chairperson
 G. R. (Sonny) Jones, Jr. CPA – Treasurer
 Paula Stafford – Secretary
 Steve Barker
 B. Joan Barnes
 Proc Caudill
 Brad Collins
 Don Mantooth
 Bonnie McKenzie
 Scott Napier
 George Plage
 Cheryl Ramey
 Malissa Reynolds
 June Smith



FRONTIER HOUSING STAFF

Administration Division

Stacey Epperson – President & CEO
 Wendy Puckett – Fundraising and Development Manager

Communities and Design Division

Josh Trent – Communities and Design Division Manager
 Stephanie Cooley – Design and Programs Specialist/Network Administrator
 Chris Robbins – Sales Specialist

Lending Division

Kelly Fleck – Loan Originator
 Ronnica Mabry – Loan Underwriter/Closer

Finance Division

Sherry Farley – Vice President & CFO
 Dawn Bhatt – Accounts Payable Clerk
 Ronda Utterback – Staff Accountant
 Billie Ann Wells – Grants Manager
 Penny Young – Compliance Manager
 Rhonda Logan – Administrative Assistant

Construction Division

Phillip Cox – Site Manager
 Pat Bromwell
 Seth Lewis
 Tom Lewis

Financial Support/Partners

OUR SUPPORTERS

Carl Albright
 Merl Allen
 Chet Artysiewicz In Memory Of Chester & Reba Artysiewicz
 Lisa Aug
 Ray F. & Donna J. Bailey In Memory Of Amanda Yarber
 Jim Metzger & Deborah Baldwin In Honor Of Tom & Molly Carew
 Steve Barker
 Tom & Mary Jane Barrett In Honor Of Tom & Molly Carew
 Walt Rybka & Carita Bergelin
 Bill & Felicia Beyer
 Dan & Pat Braccio
 Anne Campbell
 Mary Carew In Memory Of Viola Iorio
 Vanessa Chambless
 Cindy Clair
 Billie Jean Clayton
 Brad & Linda Collins In Honor Of Stacey Epperson
 Emilie Cooper
 David & Stacey Epperson In Honor Of Ms. Julia Crain
 Ron & Ann Fiel
 Chris & Mary Jane Galvin
 Katie Garrett
 Charles & Kathryn Garven
 Chuck & Eileen Garven
 Julie George In Honor Of Lance George & Anne Smetak
 Glenn & Lisa Ginn
 GoodSearch.com
 Dr. C. Nelson & Wilma Grote
 Dr. Mary Jane Humkey
 G.R. (Sonny) Jones
 James Knoll In Honor Of Dept of Curriculum and Instruction
 Ruth Koenings In Honor Of Mr. & Mrs. Tom Barrett
 Dr. Allen & Sue Lim In Memory Of Mr. & Mrs. Ong Sin
 Jenna LoGiudice
 Lynn Luallen
 Nick Lytle
 Larry & Cathy Miners
 Morehead State Public Radio
 Sister Sally Neale
 Mark Neff
 Larry & Mary Jo Netherton In Honor Of Tom & Molly Carew
 Denny & Helen Northcutt
 Frank Olson In Memory Of Audrey Logan
 Frank & Ann Olson
 Eric Olson & Lauren Schmidt
 Robin Penick
 Gregory Rice
 Frances Riordan In Honor Of Kurt Raschi & Catherine Riordan
 Kurt Raschi & Catherine Riordan
 Allen Holbrook & Forrest Roberts

James & Marie Rocap
 Jon Rogers
 Dr. Cynthia Schneider
 Karen Simmons In Memory Of Henrietta O'Connell
 Kate Sims-Drew
 Judy Smith In Memory Of Richard L. Smith
 Paula Stafford
 The Well
 Dan & Marjorie Thomas
 Kenneth Vencill
 Daniel & Alyce Wechter
 Drs. Christian & Nancy Weigel
 Harold & Barbara White In Honor Of Laura White
 Audrey Wilkerson In Memory Of Joe Wilkerson

PARTNERS IN OUR WORK

Adrian Dominican Sisters
 Appalachian Regional Commission
 CFED (Corporation for Enterprise Development)
 CFED, I'M HOME
 Clayton Homes
 Commercial Bank of West Liberty
 Community Housing, Inc
 Community Housing Partners Corporation
 Department for Local Government
 Douglas K. Smith
 FAHE
 Fannie Mae
 Federal Home Loan Bank of Cincinnati
 First Presbyterian Church - Ashland
 Gateway Community Action Agency
 Goodin Home Center
 Home Depot Foundation
 Housing Assistance Council
 HUD Louisville Office
 Kentucky Bank
 Kentucky Housing Corporation
 Lowes
 Mary Reynolds Babcock Foundation
 Morehead-Rowan County Chamber of Commerce
 Morehead State University
 MSU Center for Regional Engagement
 NeighborWorks® America
 Perk's, Inc
 Project Redwood
 State Farm Mutual Automobile Insurance Company
 The Wells Group
 US Bancorp Foundation
 USDA Rural Development
 Walmart
 Whitaker Bank



To make a donation or for more information about our organization
www.frontierhousing.org
 Frontier Homeownership Center
 5445 Flemingsburg Road, Morehead, KY 40351
 Phone: 606.784.2131

Photo Credits: Ann W. Olson, Tom Carew, and thanks for the additional photos from our staff and friends.

FINANCIAL STATEMENT

Condensed Statement of Activities

SUPPORT & REVENUE

Individuals, Corporate & Foundations	\$ 605,895
Government Grants	1,493,108
Development Income	3,371,784
Interest & Other Income	200,746

TOTAL SUPPORT & REVENUE **\$ 5,671,533**

EXPENSES

Direct Cost of Development	\$ 2,840,959
Program Services Costs	2,196,811
Fundraising	90,369
General & Administrative	137,741

TOTAL EXPENSES **\$ 5,265,880**

INCREASE IN NET ASSETS **\$ 405,653**

NET ASSETS AT BEGINNING OF THE YEAR **\$11,153,298**

NET ASSETS AT THE END OF THE YEAR **\$11,558,951**

Condensed Statement of Financial Position

ASSETS

Cash	\$ 926,260
Cash - Restricted	766,772
Notes & Other Receivables	9,653,500
Housing & Development Projects	2,417,806
Rental, Other Property & Equipment (net)	1,317,355

Total Assets **\$15,081,693**

Liabilities & Net Assets

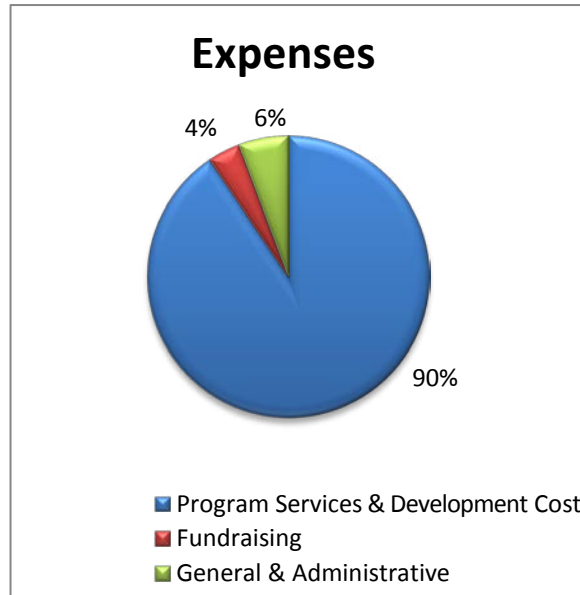
Liabilities:	
Accounts Payable & Accrued Expenses	\$ 244,883
Notes Payable	3,277,859

Total Liabilities **\$ 3,522,742**

Net Assets **\$11,558,951**

Total Liabilities & Net Assets **\$15,081,693**

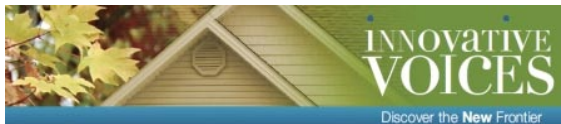
FINANCIAL STATEMENT



THIS YEAR'S MILESTONES



**Innovative Voices, our new e-newsletter,
give us your email address and we'll tell you everything!**



Frontier is pleased to share our quarterly 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, www.frontierhousing.org/email_list.htm. We will protect your privacy. 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.

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/email_list.htm**

Introducing **THE FRIENDS OF FRONTIER**

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

SAVE THE DATE!

1st Annual Friends of Frontier Golf Scramble

Eagle Trace Golf Course

Friday, October 2

Registration: 8:00 a.m. Tee Off: 9:00 a.m.

To register a team or to sponsor this event, call Frontier. (606) 784-2131

For more information, please visit us at: www.frontierhousing.org



Frontier makes a difference in Ashland's Pollard Mills District.



In February of 2006, the City of Ashland launched comprehensive neighborhood revitalization in the Pollard Mills District. This was a blighted older residential area in need of quality investment. The City determined that the key to revitalization was to maximize the conversion of low and moderate-income households to homeownership in the neighborhood.

On a survey given to residents prior to beginning the project, the number one priority was to maintain a healthy level of homeownership in their community.

The Pollard Mills neighborhood revitalization project uses Community Development Block Grant (CDBG) funds for infrastructure improvements and owner-occupied housing rehabilitation. HOME Investment Partnership Program funds from the Kentucky Housing Corp (KHC) are used for rehabilitating rental properties and constructing new homes.

Frontier has supported this effort by providing homebuyer education for over 100 potential buyers. We originated the loans for 15 Frontier homes built in Pollard Mills and other neighborhoods in Ashland.

During the second phase of the project, Frontier will continue to provide homebuyer education and affordable mortgages, and will construct 5 new homes.

Frontier is pleased to be an integral part of creating a brighter future for individual families, the Pollard Mills neighborhood and the City of Ashland. We will continue to grow the programs which have made our communities strong. By expanding the provision of affordable housing that builds the local tax base, we support our schools, community services and local governments.



The Morehead-Rowan County Repair Affair

400 people invest a Saturday for immediate returns!

Second-Annual MRCRA to be held on Saturday, April 10, 2010

Make plans to join us!

www.moreheadstate.edu/mrcra



On April 4th, 2009 the Morehead-Rowan County Repair Affair (MRCRA) was the place to be for close to 400 volunteers. This community-wide initiative addressed the minor repair needs of low-income, elderly, and disabled homeowners in Morehead and Rowan County. Wendy Puckett, Frontier's 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.

On that day, volunteers gathered at the City Park at 8 a.m. for the kickoff. Stacey Epperson, President & CEO of Frontier Housing, was on hand to help the volunteers rev their engines. As the dust settled on all of the activity, she commented, "Even though this is a new event, the community response has been amazing and everyone who participated can be proud of what they accomplished for their neighbors and their community today."

This first Repair Affair assisted 22 homeowners in making their homes safer, more energy efficient and just plain homier. Repairs ranged from small to large and included items such as door replacements, painting, and landscaping. One homeowner even received a new cook top that is easily accessible from his wheelchair. Several homes will receive follow-up work including roof repair and floor replacement. The generosity of the volunteers and donations spilled over into improvement service projects for several community organizations.



The event was made possible by a grant from Kentucky Housing Corporation and a partnership between the Morehead-Rowan County Chamber of Commerce, Morehead State University Center for Regional Engagement, and Frontier Housing. Many sponsors throughout the community and state also provided materials and food.

REPAIR AFFAIR 2009 Supporters

Lunches Donated By

Kentucky Farm Bureau
Morehead First Church of God

Lunches Donated By

Clearfield Tabernacle
ARAMARK
First Christian Church
Kelli Burke
MSU Theatre Faculty
State Farm - Steve Barker Agency
Totsy Evans
Tim and Marsha Simpson
Jean Baldrige
Donna Tackett, Homeowner
Katrinka Hendricks, Homeowner

Additional Items Donated By

Walmart
Lowe's
The Villa
Slones
Christian Appalachian Project (CAP)

Monetary Donations

Lenore Dixon
Nadine Reynolds

Monetary Donations

Tin Woof Inn
Mike Esposito
Kelli Burke
Wendy Puckett
Tripp Holbrook
Mary Berglee
Mary Jerde
The Citizens Bank
Whitaker Bank
Kentucky Bank
State Farm

Paint Donated By

Goodin Home Center

CFED chooses Stacey Epperson for their Innovators-in-Residence program for her work on Frontier's partnership with Clayton Homes

Stacey Epperson, Frontier's President and CEO, tells us about this wonderful opportunity.



It is such an honor for me to be selected as a CFED, Innovator-in-Residence. CFED defines an Innovator-in-Residence as "an individual who is prepared to take a proven concept to the next level during their residency period with CFED's help."

To receive recognition and support for working in a very essential, but often overlooked housing sector reinforces my commitment to helping nonprofits find good, affordable housing choices for their low-income families. When done correctly, manufactured housing is a good, viable, marketable, and affordable housing solution.

At Frontier, we are committed to a model using manufactured housing appropriately and making it advantageous to the homebuyer for wealth building. This innovation has been tested and shared with other nonprofits in our region. As we learn more, CFED is supporting our efforts to build a national network of nonprofits that take the right steps to ensure quality manufactured homes and fair financing for prepared and supported homebuyers. In order to engage the manufactured housing industry, and to be taken seriously as an independent distribution channel, we needed a scalable approach. By aggregating nonprofit orders for manufactured homes we can achieve volume, while providing technical assistance and training to replicate success in providing quality homes, reduced cycle times and construction costs. We look forward to building strong relationships with nonprofits moving into this field. Our success is dependent on their successes.

Frontier is incubating an innovation that has the potential to launch a national spin off.

Perhaps what is most exciting to me about this award and the work that it entails is the opportunity to move forward a policy agenda - "A Home is a Home." We will advocate for policy that treats owners of manufactured homes no different than any other homeowner in terms of quality, energy efficiency, fair financing and access to federal, state and local housing programs. We also believe we should eliminate America's worst housing stock, pre-1976 mobile homes built prior to the federal HUD Code. These homes should be replaced by new ENERGY STAR qualified homes.

I am humbled by CFED's interest in our work and the Frontier Team is proud to be a part of this opportunity. It's astonishingly powerful to see an innovation come out of Appalachia which will have national impact. Our work has always been innovative, out on the frontier. We stand ready to face challenges as we build a large scale approach, knowing the impact will be far reaching in the affordable housing field.

FRONTIER IS GOING A DEEPER SHADE OF GREEN

The Carew, our first Green Build Kentucky home.



To celebrate Earth Day, Frontier broke ground at The Community at Edgewood on its first "Green Build Kentucky," home design. This innovative design promotes energy efficiency and green building practices for residential design, development and construction. Frontier chose to name this exciting new product after Dr. Tom Carew, co-founder of Frontier Housing. The Carew Home will honor Dr. Carew's dedication to serving the region.



Principles of “Green Build homes” include the following:

- Environmental factors in lot placement and design.
- Resource efficiency.
- Energy efficiency.
- Water efficiency.
- Improvement of indoor air quality.
- Home owner education.
- Global impact.

The “Green Build Kentucky” Program was developed by the Home Builders Association of Kentucky (HBAK) and is based on the national ENERGY STAR Program and the National Association of Home Builders (NAHB) Green Building Guidelines. For more information about Green Build Kentucky principles and standards, www.greenbuildky.com.

The Ridgeline Series, our modest ENERGY STAR homes

Morehead State University Professor of Education
a sabbatical volunteer with Frontier,
**Dr. Edna O. Schack remembers
her introduction to the first Ridgeline Series Home**



I’m riding with Josh Trent, Frontier Housing’s Communities and Design Division Manager. We pull up over the newly cleared knoll onto the ridge and the October sky envelops us, magnifying the yellow and orange forested mountainsides visible in every direction. It seems as clear as the blue sky why Appalachian people choose to stay here despite the economic hardships of the region. We’ve come to this eastern Kentucky ridge to chronicle the arrival and setting of Frontier Housing’s first Ridgeline Series manufactured home.

The Ridgeline Series introduces smaller, modest ENERGY STAR manufactured homes, built to Frontier’s quality standards to their portfolio of home designs. These homes are built in Appalachia, at Clayton Homes’ plant in Norris, TN. While this plant generally builds larger homes, they agreed to this more modest design after working with Frontier for several years to provide quality, energy efficient larger homes for the affordable housing market that Frontier serves. Up here on this narrow ridge, this smaller home fits perfectly.

All Frontier homes, whether manufactured or site-built, meet rigorous standards of quality, energy efficiency, and aesthetics.

Frontier expects the Ridgeline Series of modest manufactured homes to address the housing needs of very low-income customers who once were a significant and successful part of Frontier’s market. It has become increasingly difficult to serve these families due to declining availability in funding and rising construction costs. The Frontier Ridgeline Series manufactured home offers multiple upgrades, but two

that are key in allowing Frontier to serve this sector of the market are the FHA Title II foundation and the home's energy efficient features. The FHA Title II foundation qualifies the home as real property that is eligible for traditional mortgage loans rather than the high interest rate personal loans common with manufactured homes. With Frontier's ability to offer low interest home mortgages, and utility bill savings; these customers will be able to enjoy both efficient, affordable homes and affordable financing.

Other Quality Features

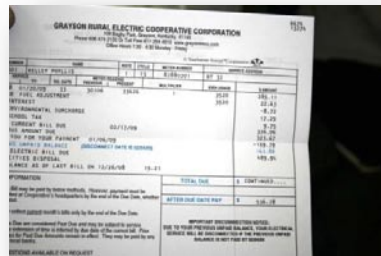
The Ridgeline Series offers spacious three-bedroom, two-bath homes with modern kitchens containing ample oak cabinets and double stainless steel sinks. In addition to energy efficiency and the Title II foundation, Frontier and Clayton have worked to make this home attractive. It has six-panel interior doors; crown molding; drywall in the main living area; fiberglass tubs, showers, and sinks, including a garden tub in the master bath; and levered locks on all doors.

See the homes in the Ridgeline Series, www.frontierhousing.org/seefront.htm.

The Mystery of the Shrinking Electric Bill! Mrs. Kelly's Story

Go to www.frontierhousing.org/Kelly.htm and read all about it!

What is it like to move into a Frontier Ridgeline Series home?



Ask Mrs. Kelly - Dreams Do Come True



WHAT WAS IT LIKE TO GROW UP IN A FRONTIER HOME?

How is the Frontier connection passed from one generation to the next?



Frontier's Wendy Puckett, tells us a family's story

Carolyn came to Frontier with a difficult situation. After 20 years of marriage, she suddenly found herself facing a divorce with 3 teenaged children to raise in a home that was inadequate at best. A fire had claimed her previous home. Carolyn and her children were now living in a 12 x 55, 2-bedroom mobile home without indoor plumbing and with holes in the floors. A new home had been under construction, but when Carolyn's husband left, her family's situation changed and the new home would not be completed.

You see, Carolyn and her husband, Jim, had always opened their home to those less fortunate. In their prior home in rural Oregon, they served for many years as foster parents. They were very active in their church ministry. Jim worked with local at-risk youth to help guide them to make better choices. The couple, along with their 3 children, always shared their home; sometimes with teens in need of a place to escape or children with no place else to go. The family enjoyed a comfortable lifestyle, and wanted for very little. Jim began working with Job Corps as a counselor, which resulted in a move for the family from Oregon to Menifee County, Kentucky.

Having worked with the Job Corps program for several years and with the loss of the house to fire, Jim felt the urge to return home to his roots in Texas. This brings us to how Carolyn and the kids ended up living in the trailer and contacting Frontier. Jim had taken the insurance money from the home that burnt and hired a local contractor to build a small frame house out of rough materials. The materials were paid for up front, with the labor to be paid once the home was complete. That never happened. He left before the family's new home was complete, taking the balance of the insurance money with him, leaving Carolyn with no way to pay for the labor.

As a result, a mechanics lien was placed on the property. Carolyn was forced to sell off acreage to pay the lien, leaving her with only the partially built home on less than an acre. Clearing the lien made it

possible for Frontier to come in and finish the home. Once again Carolyn and her children had a place to call their own.



This story is unique because I am celebrating my second anniversary as a staff member with Frontier. But what many of you may not realize is that I am actually celebrating my 20th anniversary with Frontier. Back in 1988 I was one of those 3 children for whom Frontier built a home. I am proud to say they have not only provided a home once, but with my employment, I am now truly "home."



Carmen Wampler-Collins, whose parents, Joyce and Larry Collins, purchased a Frontier home when she was a teenager, shares her thoughts about what the house has meant to her and her family. Carmen is a former Frontier Housing employee and currently serves the organization as a consultant providing grant writing and organizational development services.

I write about the impact of affordable housing every day. It's how I make my living, so I can pretty easily list the multiple benefits a home can have for a low-income family. Most of these are easy to measure - a decrease in energy costs; creation of a financial asset through equity; a safe, healthy environment free from the worry of frozen pipes and leaky roofs. What's much more difficult to prove through tidy columns of data is what an affordable home can truly *mean* to a family. Beyond dollars and cents, cost savings, and wealth building, an affordable home affects its residents in myriad ways that are personal, life-changing, and almost impossible to measure. I know about this impact not only from detailed research, and the numerous families I have had the pleasure of interviewing through my work, but primarily from my own personal experience. Long before I began working in the field of affordable housing, my family benefited from an affordable house when my parents purchased a Frontier home.

I was a teenager at the time, and, to be honest, was not happy about my parent's decision to buy a home through Frontier. I was more than familiar with housing problems. I had sometimes lived in houses where pipes burst, and blankets on beds froze to walls in a hard winter. I worried about getting home from school quickly during a rain storm so I could move my precious possessions away from the wall in my room that leaked. But, despite all of that, I generally really loved the older houses we called home.

It's true that my family was financially strapped for a good portion of my childhood. My parents often supported our family of five on four-digit annual incomes. Still you would have had a hard time convincing us kids that we were "poor." We were raised to look at the advantages we had that other kids didn't, even when we were wearing second-hand clothes, heating with wood, and using an outhouse and well-water. To their credit, my parents put a good face on wherever we lived, making it feel like a grand adventure every time we moved. As a result, I thought the houses we lived in were full of

character. I enjoyed contemplating their history, envisioning the people who had lived there before us, and thrilled at discovering the quirks and secrets of a house that once belonged to someone else.

I didn't understand until I was much older how difficult it was for my parents to struggle both financially and physically to keep a roof over mine and my sibling's heads. How hard they worked to keep us warm enough, clean enough, safe enough, and healthy enough - in houses that were sometimes falling down around us. Having to heat or carry water to do dishes or bathe, to go to the laundromat or to hand wash laundry to make sure everyone had clean clothes, to cover windows in plastic and to close off rooms in the winter to make sure everyone stayed warm enough, was largely someone else's responsibility. I thought those things were a part of life. I did not fully understand the toll these responsibilities, and the worry caused by them, took on my parents.

So, when my folks finally started to talk about buying a home, I was 13 and less than helpful. I was all for us having a place of our own, but I didn't want to live in a *new* house – some place that was bland and uninteresting, like every other place on the block - regardless of what the advantages were. Fortunately, my parents hoped to buy something that was already on the market, and we had fun looking at houses that were quirky, full of character, that held someone else's history – the kind of houses I loved. One by one those houses fell through because they were too expensive, they were already taken, or they didn't meet Rural Development's quality standards for financing (the only way my parents could afford a mortgage).

After two years of looking for an existing home, my parents turned to Frontier Housing. They had known about Frontier for years, Tom Carew (Frontier's then Executive Director) was a friend and had encouraged them to apply. I was a full fledged teenager by then, and had become resigned to the fact that my parents weren't going to purchase the house I wanted. Don't get me wrong. I was happy that things were working out for my family. It was great to watch my mom consider carpet and paint colors, floor patterns, and variations of trim to suit her taste. To my parents, this new house represented hope. They worked hard to come up with the money they would need to cover initial costs, but they understood that if they made it over that hump they would have something that was theirs – something they could hold onto.

As for me, I *was* thrilled to be able to paint my room the color I chose – a shocking pink called "Antique Rose". It looked much more like Pepto-Bismol, much to my parent's chagrin. But in addition to being less than thrilled with my parents purchase of a *new* house, I knew I would be leaving it soon anyway...for college, for new vistas and adventures, for bigger and better things, for good...or so I thought.



Strangely enough, it was in those intervening years, when I no longer lived full-time in the house, but

came home to it in different ways, that I began to fall in love with this home and to understand its full importance. It came to hold precious memories for me - of preparing for prom and graduation from high school; of noisy holidays and a new tradition of family dinner nights; of sheltering friends and family who needed a place to stay; of talking all night to rarely-seen and dearly-missed relatives; of laughing and arguing, fighting and dancing; of visits that never seemed to last long enough and temporary stays that I thought would never end.

It's the place from which I launched my adult life and the place to which I eventually returned with a family of my own.



Now, when I visit I can stop in the archway between the living and dining rooms to look at the pencil marks carefully recorded by my Mom charting each of her four grandchildren's growth. I can step onto the porch my Dad built for Mom so she could sit out and listen to the rain - it became the place where they drank their morning coffee together for years. Looking out the living room window takes me back to an endless week when I sat in my Mom's rocking chair trying to comfort my miserably stomach sick 18-month old son. Nearby, I can walk past the specific spots where my Dad first met and held each of my sons. In the back yard near the trampoline, under the towering black cherry tree - large enough after 24 years to hold a tire swing - I can revisit the spot where I hugged my Dad for the very last time.



What I didn't understand as a teenager, what was impossible for me to understand, was that the *new* house my parents bought would one day be as interesting and full of history as any other house I had lived in. The important difference would be that this history would be my own.

The tangible, measurable benefit of my parents' home has not been unimportant – equity earned in the house as its value increased from around \$30,000 to nearly \$100,000 over 20+ years has affected my family in important ways. This equity provided a means for my parents to cover a surprise gap in the money I needed for college, helped my Mom cover expenses in the face of my Dad's untimely and unexpected death, and ensured that Mom could afford to remain in the home as she adjusted to having one income. This financial benefit alone, is probably enough to demonstrate why an affordable home is important, but it doesn't tell the whole story. Not by a long-shot. This is simply not where the true measure of my family's home lies for me. Nor is it in the fact that it is a solidly-built physical structure that has weathered the years well and has more than adequately protected us from the elements. To me the most important thing my parents' home has provided for us as a family is something that can't be measured in energy savings, or dollars and cents.

The house continues to be my Mom's home; not some museum that is preserved and unused. At the same time, it is a living vital legacy for my parents' children and grand children, not just in financial terms, though it already has been that, and likely will be again, but in instilling within us a sense of place, of permanence, of something that is ours. As I watch my five-year old son and niece climbing the white pines that stretch far above the roof in front of my parents' home, I remember how these trees were planted there by my Dad soon after they served as Christmas trees. It occurs to me that these kids, who were only 9 months old when my Dad passed away, have surely heard this story. But I tell them again. Their eyes widen in amazement. My son says, "Papaw planted them here? Really?" He is incredulous that this man he cannot remember, about whom he has heard so much, has left something he can hold

onto. He runs off smiling, back to the sheltering limbs, a place where he clearly understands that he belongs.



This sense of belonging, of permanence, of our own history has impacted everyone in my family, allowing us to dig in, to grow, to become ourselves. Our Frontier home is so much more than just a house. It is a precious haven that holds the treasure of my family's past, shelters our present, and serves as a launching pad, ever moving us toward the future. That's not easy to show in a bar chart or a table of outcomes, but it is, I believe, the most important impact of an affordable home on my family, regardless of how difficult it is to measure.

Emily McClain, 13, represents the next generation of the Collins family, and shares her thoughts about what her grandparent's home is to her.



What does your family's Frontier Home mean to you?

It can be summed up in one word: sanctuary. This is the one house I have always been able to call home; where I learned the meaning of the word home. It has always been my safe haven; always will be. No matter what goes wrong, no matter how horrible, it makes everything better. Maybe just because it's my grandmother's house. Maybe because I grew up here. But never mind the reason, this house has always felt magic.

It's the place where I learned love, and that you can't look for the meaning of life. You have to build your own. It's even the place where I learned that it can't rain chocolate. Although, it's still something I wish for.

I get my inspiration from this house. It's who I am. It is the reason that I know what I'm doing with my life, and why I know I can. It's, "Never give up," and, "Never say never." The best book; my favorite song. It's where everything is possible. It's the hot chocolate in the winter and the Popsicles in the summer. It's family. It's where you pull through the bad times and celebrate the good. Its Christmas lights and Halloween candy. The best feelings; the best smells. And especially the best food! It doesn't get better.

And so I sit in the living room of this house and type all of the reasons why it is everything to me. Because no matter where I sleep at night, down the road or across the world, this house will always be home.

To make a donation or for more information about our organization -

www.frontierhousing.org

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