“Becoming a homeowner is very important”

In simplest terms, home is a place where you live.

For Gene Detherage, home means a place of stability and safety, and it means everything to be able to provide that for his wife and children.

His path to homeownership began with Frontier Housing.

Gene moved into his Center Street home in late 2017 as a first-time homebuyer with Frontier. The West Morehead development where he lived was funded by a federal community development block grant, and it was a collaboration between Frontier and the City of Morehead.

Gene knew about Frontier’s affordable housing solutions from billboards around the community but took the advice of a realtor friend who suggested Frontier. Gene walked into Frontier offices without an appointment. He was greeted by Frontier staff who talked with him about credit, basic finances and his seriousness in becoming a homeowner, he said.

Within one month, Frontier staff told Gene he was pre-approved for a home mortgage and that they were looking for homeowners to take advantage of the federal grant.

“I was very surprised,” Gene said. “I didn’t really believe them that I would be able to buy a home. I was quite impressed with how easy everything was; I simply had to follow the instructions.”

“They walked me step by step what I needed to do,” he said. He chose what the exterior of the home would look like, the color of shingles and the color and style of kitchen cabinets. Gene worked closely with the homebuilder, customizing the home’s indoor lighting and asking that cable for Internet service be installed.

Gene said he suggested shortening the length of the driveway so flowers could be planted in front to add curb appeal.

During the building process, Gene met Frontier Interim Director Tom Carew who offered Gene a position on the Frontier Board of Directors.

“It had always been one of my goals to have the people Frontier serves on the Board of Directors,” said Tom. “If you go back through the years I was there you'll see many former customers who became board members. I think it makes for good board governance!”

“Going through the process, the relationships I built with the staff, and the opportunity to join the board to represent potential homebuyers, it was an extremely invaluable experience for me,” said Gene, who is Deputy Director of Business Development for Get Help, a software company that helps prove the effectiveness of recovery housing.

“I was in the first five years of recovery and an advocate for the recovery community,” Gene said. “The fact that Frontier will look at you as a human being instead of a credit score or financial analysis really sets them apart.”

“Given the opportunity to rebuild and achieve that milestone was massive – a real pivotal point in my life and I’ll always be grateful for it,” he said.

With the pandemic making working remotely a necessity, and no room for his growing family, Gene purchased a home already on the market, but not through Frontier.

That was a decision Gene regrets.

“I recently went through the homebuying process again with a large, national, private mortgage lender and the experience was very different. I did not feel supported throughout the process, nor did I feel like I was treated as an individual. The process with the big lender was confusing and I was repeatedly put in a position of having to try and communicate information I didn't understand between concerned parties in the transaction.”

“It was extremely stressful and very disruptive to me and my family. I wish I had tried to work with Frontier again for my lending needs."

Gene and his wife Kiara moved to North Wilson Avenue in Morehead with their sons, William, 7, and Caleb, 10.

In their new home, the kids play videogames and do homework upstairs while Gene and Kiara work in their own offices via Zoom downstairs. They have a safe, secure home with space to themselves but still make time for togetherness.

“Although we’re not in a Frontier house now, buying this home is 100 percent due to Frontier. Selling my former home and buying this house was because of Frontier. I couldn’t have this opportunity if not for what Frontier did for me.”