

Building.
Growing.
Transforming.

Annual Report 2023-2024

50
years

FRONTIER
HOUSING

1974-2024

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FAMILY IMPACT

FISCAL YEAR IMPACT

APRIL 2023-MARCH 2024



TOTAL INVESTMENT

\$7,223,967.08

Daisy Slone came to Frontier in December 2022, in the aftermath of the July 2022 flooding. At the time, Daisy was a 72-year-old widow and living in her home on Moore Branch in Martin County with her grandchild, Tyler, and his girlfriend and their son. Daisy and her family had lived on the land for generations, and Daisy's late husband laid the stones for the foundation of the original house. Unfortunately, floodwaters got underneath the home and compromised the foundation. Daisy did not have flood insurance since her home was not in the 100-year flood plain, so Daisy asked Frontier to repair her home.

Upon site inspection, it was clear that repairing the home was not feasible and much of the home could not be salvaged. As hard as this decision was for Daisy and her family, they decided to build a new home on her property. Daisy and her grandkids moved in with family, put all their belongings in storage, and watched their old home hauled away. They watched their new home constructed every step of the way.

It took Frontier 9 months to secure all the funding necessary to begin constructing Daisy's home. With the help of FAHE, Frontier accessed grant options to help build Daisy's new home. First, Frontier received a grant from the Foundation of Appalachian Kentucky in the amount of \$75,000, then received \$100,000 from Team KY through the Public Protection Cabinet. The remaining funds included \$20,000 from Federal Home Loan Bank of Cincinnati's Disaster Reconstruction Program (FHLB-DRP), \$250 from Peoples Bank Foundation, and Frontier's award from the Community Development Financial Institution Equitable Recovery Program (CDFI-ERP).

Frontier subcontracted with The Superior Home Improvement Team to build Daisy's home. On April 16th, 2024, Frontier held a ribbon cutting for Daisy's new home, appreciating the partners, funders, and public officials who came to the ceremony. Accompanying Daisy were her friends, children, grandchildren, and neighbors to wish her happiness and hope in her new home. Daisy's family members were able to keep the stones from the original home that had been collected from the hillside as keepsakes.

Creating THE HOUSING PRESERVATION DEPARTMENT

Funders awarded Frontier a total of \$2,122,844.68 in home repair funds for 2023 to perform the owner-occupied home repair activities.

Frontier created the Housing Preservation department in 2023 at a time when funding for home repair swelled, and opportunities emerged, including the opportunity to help flood survivors in eastern Kentucky. Cassie Kinney stepped into the Housing Preservation Director role and began forming a team that would manage throughout our 22-county service area owner-occupied home repairs, flood recovery, and weatherization projects. Funders such as Kentucky Housing Corporation, Federal Home Loan Bank of Cincinnati, the U.S. Department of Housing and Urban Development, and USDA-Rural Development awarded Frontier a total of \$2,122,844.68 in home repair funds for 2023 to perform the owner-occupied home repair activities. This included \$1.85 million in KHC Rural Housing Trust Fund dollars, \$400,000 for weatherization projects, as well as \$60,000 from Stock Yards Bank & Trust Company.

OWNER-OCCUPIED HOME REPAIR

Frontier received a \$150,000 Housing Preservation Grant from USDA-Rural Development. The Federal Home Loan Bank of Cincinnati-Affordable Housing Program awarded Frontier \$330,000. Likewise, Kentucky Housing Corporation- Affordable Housing Trust Fund awarded Frontier \$234,375; and Frontier received \$1,408,469.68 from HUD-Healthy Homes Production Grant. These grant funds will support ongoing home repair projects that increase the value of homes, decreasing energy costs for homeowners, decreasing homeowner's insurance, and increasing the safety and wellness of the most vulnerable populations in our service area.

FLOOD RECOVERY

The new Housing Preservation Department also will focus on serving survivors of the 2021 and July 2022 floods in eastern Kentucky. Frontier is repairing homes and building new homes if a home could not be preserved. Frontier realized that there were several flood-impacted counties that were not served by any other housing agency. With that, Frontier adopted Johnson, Martin, and Floyd Counties in the aftermath of the flood and began taking applications in late 2022 from homeowners who needed repairs or reconstruction. Frontier partnered with the Foundation for Appalachian Kentucky to receive \$314,650 to rehabilitate and build new homes for 5 families in Floyd, Magoffin, Martin and Wolfe Counties. Frontier immediately began working on the three repair projects and continued to search for financing options for the two homeowners that needed reconstruction. In Fall 2023, FAHE and the Public Protection Cabinet assisted Frontier in accessing \$200,000 in TEAM KY funding to help the two homeowners who needed their homes re-built. Frontier assembled other pieces of funding from the Federal Home Loan Bank of Cincinnati-Disaster Reconstruction Program and Peoples Bank Foundation to help fill the gaps and began construction. The homes were completed in Spring 2024.

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“These grant funds will support ongoing home repair projects that increase the value of homes, decrease energy costs for homeowners, decrease homeowner's insurance, and increase the safety and wellness of the most vulnerable populations in our service area.”



In the meantime, Frontier also applied for Kentucky Housing Corporation's Rural Housing Trust Fund dollars to further assist flood survivors. In October 2023, Frontier was awarded \$1,855,847 from the Rural Housing Trust Fund grant to perform 13 rehabs and build 7 new homes for survivors of the 2021 and 2022 flooding.

WEATHERIZATION ASSISTANCE PROGRAM

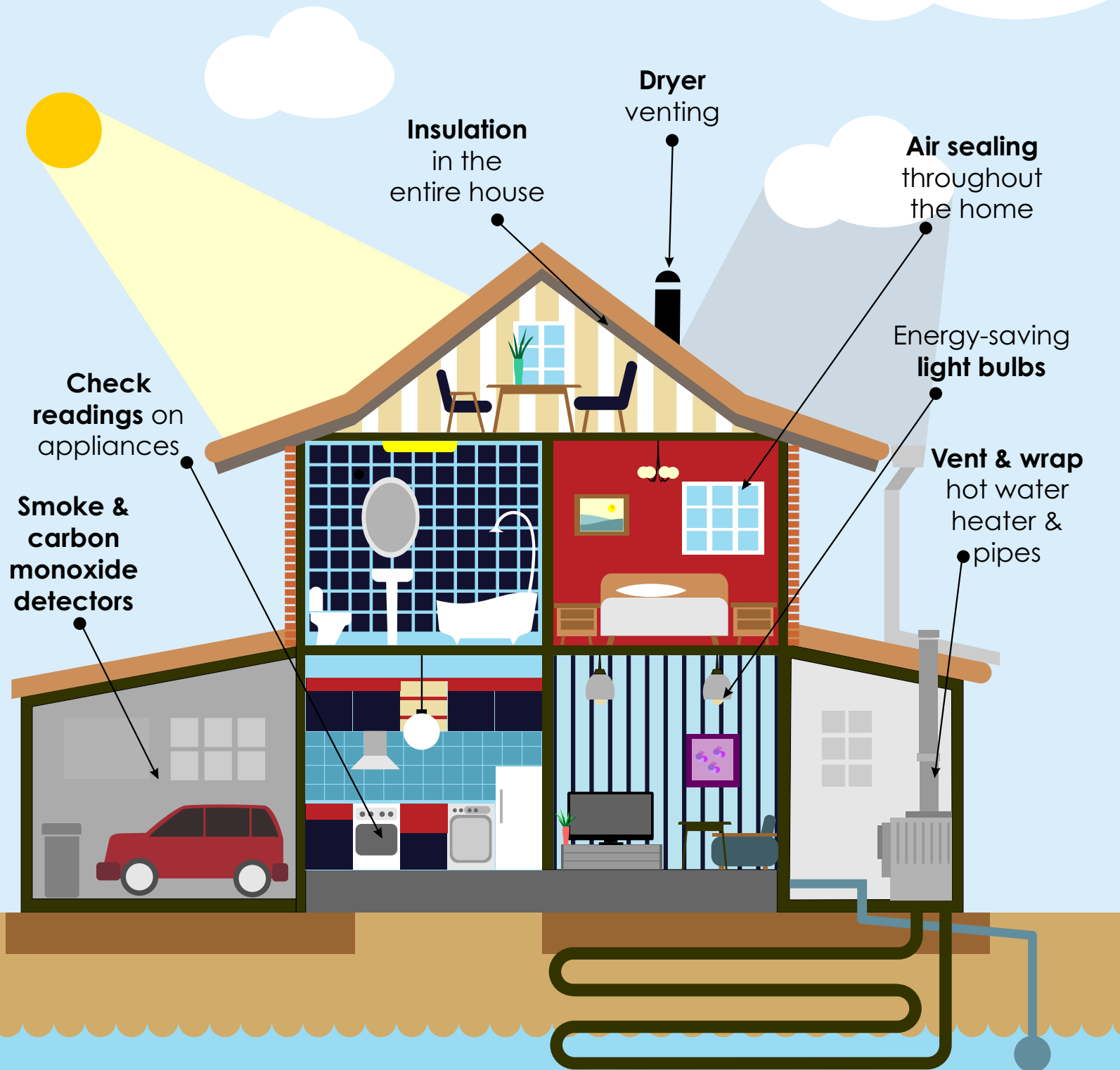
In Spring 2023, Frontier was selected by Kentucky Housing Corporation to run the Weatherization Assistance Program for Wolfe, Breathitt, Owsley, and Lee Counties. This Program, through the Department of Energy, offers energy upgrades to homes for low-income families. Frontier is the first weatherization administrator in Kentucky that is not a community action agency.

By October 2023, Frontier executed contracts with KHC for Department of Energy funds, LIHEAP, and Bi-partisan Infrastructure Law funds. Total funds for the program start were \$861,223.50, which enabled Frontier to begin hiring and training new staff, learning the program operations of Weatherization, shadowing other agencies and KHC staff, and purchasing tools, vehicles, and equipment.

In May 2024, Frontier hired a Weatherization Manager and Weatherization Crew Leader who are currently in the process of learning how to evaluate dwelling needs, energy auditing, retrofit installation, and health and safety measures. After many months of required training, Frontier will start its first weatherization job in November 2024.

Weatherization: What Frontier Can Do

Families often save up to \$500 annually on utility bills post-retrofit, with savings varying based on usage habits, local climate, and regional unit prices.



FAMILY IMPACT

Shirley Johnson, a 76-year-old widow, became a home repair customer in January 2023. Shirley came to Frontier in need of home repair assistance for an inoperable heating and cooling unit, window replacements, storm door replacement, and porch step repair for accessibility.

Frontier applied for two grants: The Federal Home Loan Bank of Cincinnati-Carol M. Peterson Housing Fund (FHLB-CMPHF) and Kentucky Housing Corporation-Affordable Housing Trust Fund (KHC-AHTF). Within five months of applying, Shirley received a \$6,600 grant for the replacement of her 18-year-old HVAC unit; and a second grant for \$14,412 toward the replacement of Shirley's front porch, including steps, posts, and wraparound handrail for better accessibility, porch lights, smoke detectors, storm door, and basement windows.

Shirley hadn't had a functioning HVAC unit for a long time, and she was paying over \$500 per month for electricity in the summer. In the winter, her electric bill was approximately \$800 per month. With the help of this grant, Shirley said her electric bill went from \$585 (early in the summer) to \$110 in August. She was so shocked that she called the electric company to confirm that the bill was accurate. She said, "I've NEVER had an electric bill that was a hundred dollars before." With a \$740 per month mortgage, Shirley had been at the point of questioning what bills to pay.

Shirley said, "Thanks so much Frontier Housing for putting in a new furnace and heat. My house is so warm and comfortable. I am so grateful for all you do for older senior citizens who are on fixed income. It is so hard to fix things after paying your monthly bills and buying food. Thank you all for everything and God bless you and (the funders) for your help."



IT'S ALL ABOUT TEAMWORK

Frontier Housing is partnering with the City of Maysville and Mason County to transform downtown Maysville through the redevelopment of Hayswood Hospital. Transformations this momentous always require a team effort, and we could not have better partners than Maysville Mayor Debra Cotterill and Mason County Judge-Executive Owen McNeill, and the staff of Buffalo Trace Area Development District. Together we navigated the application process for a Brownfield Cleanup grant from the US Environmental Protection Agency, and together we celebrated Frontier being awarded \$1,999,900 in May 2023. With its local community partners Frontier is currently planning how the building will be restored and repurposed. Preliminary plans are revolving around a mixed-income residential housing development.

Reflecting on the integral role that Mayor Cotterill and Judge McNeill played, Frontier President & CEO Tom Manning-Beavin shared, "I am sure that without their leadership, advice, encouragement and support, Frontier would not have pursued this project." He went on to discuss what a mixed-income development on the Hayswood Hospital site will mean for Maysville.

"We have an opportunity to create a more holistic community where the city comes to reside and take advantage of what the city has to offer."

The nearly \$2 million grant awarded from the EPA will be used to remediate hazardous substance contamination of the Hayswood Hospital building. After the technical submission and review phase which took about 12 months, Frontier selected Linebach Funkhouser, Inc. (LFI), an engineering firm based in Louisville with deep expertise in environmental remediation projects, as the environmental consultant for the cleanup. LFI will ensure that the EPA guidelines are followed, that all the contaminants are removed, and that none of the contaminants impact the wider community.

With the help of LFI, Frontier will select the remediation contractor that will run the cleanup operation. Cleanup is expected to start in late Fall 2024 and be completed by Spring 2025.

The original Hayswood Hospital structure was constructed in 1923 as a hospital facility, with additional floors added in 1952 and 1960. Renovations were completed in 1971. The hospital was closed in 1983 and has remained vacant since.

Frontier purchased the approximately 1.5-acre property in November 2022, in order to be the applicant for the Brownfield Cleanup grant.

"We have an opportunity to create a more holistic community where the city comes to reside and take advantage of what the city has to offer."



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OUR STORY

50 Years of Frontier: A Timeline



With leadership from Father John Garvey & Father Joe Callahan, 4 churches joined forces to create Frontier, a nonprofit housing provider: Jesus Our Savior Catholic Church, Morehead United Methodist Church, First Christian Church, and Faith Presbyterian Church. At first, a church basement was home to the Carew brothers and a handful of committed volunteers.

Frontier Housing Founded 1974



Frontier's first Kentucky Housing Corporation grant was received for their first development.

Mother Jones Subdivision in Morehead 1979



Frontier awarded first rural Community Development Block Grant in Kentucky. Frontier met a family without running water. Afterwards, three families shared a well for clean drinking water.

Isonville in Elliott County 1984



NeighborWorks® America gives Frontier an Exemplary Rating. "Frontier Housing is an exceptionally strong, healthy and productive organization that is gifted with an astute, engaged Board of Directors, a visionary CEO/President, and committed and competent staff."

Frontier becomes a NeighborWorks Charter Member 2006



An apartment complex in downtown Morehead, Boodry Place incorporates Universal Design criteria and green building techniques. The units are ideal for seniors and families with disabled children.

Boodry Place dedicated 2008



On March 2, 2012, a tornado devastated the city of West Liberty in Morgan County. Frontier helped with cleaning up and was able to give new homes to some of the survivors that lost everything that day.

Tornado survivors receive new homes 2012



Frontier, in partnership with Winterwood, completed the renovation of Robertson Square Apartments, a 38-unit rental development in Mt. Olivet, Robertson County, Kentucky. Robertson Square's 38 units are the only subsidized rental housing in Robertson County.

Robertson Square Apartments completed 2021



In June, Frontier accepted a \$1,999,900 Brownfields Cleanup Grant from the U.S. Environmental Protection Agency. The grant will be used to remediate lead and asbestos contamination from the Hayswood Hospital property in Maysville. Mason County was added to the Frontier service area two years earlier, bringing the total number of counties to 16.

Nearly \$2 million Brownfields Cleanup grant 2023

1978 First bank loan for a Frontier home

Frontier transitions from a fledgling nonprofit run by volunteers to salaried staff and trained crews. The Peoples Bank of Sandy Hook took a "real chance" on a small nonprofit with big ideas.

1980 Frontier's doors almost closed

In response to an era of financial uncertainty, nonprofit leaders from the region convened in Washington lending "voice" at a Rubicon moment. It is said that they didn't even have money for lodging. They would emerge stronger and together founded FAHE.

1992 Community Development Housing Organization

The HOME Program launched by HUD, allows Frontier to grow exponentially in production and lending. Kentucky Housing Corporation launched HOME strategies that helped Frontier to sustain operations.

2007 The Community at Edgewood

Where fine living meets affordability. A beautiful subdivision demonstrating attention to streetscape amenities, responsible provision of water and sewer, good land planning and energy efficient, high-quality homes.

2011 Designated NeighborWorks HomeOwnership Center

Being a NeighborWorks® Homeownership Center allows Frontier access to a national resource for training and lending programs, enabling Frontier to increase its impact in communities. From professional homebuyer education, to lending, to new construction, to energy-efficient home repairs, Frontier makes homeownership easy.

2018 Mutual Self-Help launched

The mutual self-help program brings homebuyers together in build groups of 4-8 households who cooperatively build their houses under the guidance of Frontier construction professionals. Frontier operates the only mutual self-help program in Kentucky.

2023 Park View Apartments funding approved

In January, Frontier was approved for funding from the Kentucky Housing Corporation for a 40-unit multi-family apartment complex to be built in downtown Morehead on Triplett Street. The housing unit will help address the lack of affordable housing.

2024 DreamBuild

In June 2024 Frontier received a \$1.1 million grant from the James Graham Brown Foundation to launch DreamBuild, a modular housing initiative where stick-built homes that meet local and state building codes are assembled in a climate-controlled setting. Frontier plans to locate a DreamBuild factory in a community impacted by the catastrophic flooding in 2022.



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Earl Rogers III,

a Bath County native and local attorney in Morehead, was elected to Frontier Housing's board of directors in 2014, and served as the Chair of the board from 2017-2023, and as Treasurer from 2023-2024. Earl retired from the board in January 2024.

Earl led Frontier through a CEO transition and significant growth in Frontier's operation. During Earl's tenure as Chair, Frontier launched its mutual self-help program and re-started its rental housing program. Earl also led Frontier into NeighborWorks America's Excellence in Governance program, which strives to improve organizations through strengthening boards of directors.

It was Earl's strong leadership, vision, wisdom, and dedication that guided our organization through trying times, and laid the groundwork for Frontier's current and future success. His commitment to Frontier's mission contributed immeasurably to improving individual lives and making local communities better places to live.

The Board of Directors and staff of Frontier expresses deep appreciation to Earl for his service and contributions to the cause of affordable housing, to Frontier, and to the people of eastern Kentucky.

OUR MISSION

Frontier Housing is the leader for affordable housing solutions in Appalachian communities in the heart of the Ohio River Valley. Frontier improves the quality of life for individuals & families, helping them achieve long-term stability, financial independence and generational wealth.

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Letter from the Leadership



Dear Supporters & Friends:

In March 2024, Frontier Housing turned 50 years old, and we launched a year of celebration. We unveiled a new logo to commemorate the milestone, and we will spend a year celebrating Frontier's legacy of impact in eastern Kentucky, culminating with a big party in Morehead on Saturday, March 29, 2025. This year we reflected on Frontier's history and worked toward an even more dynamic future.

Building We are extremely proud of the work that Frontier has accomplished in our communities during the last year. We built 19 homes while helping a total of 35 families become homeowners, and repaired 40 homes. These efforts increased housing stability and financial independence, and opened the door to generational wealth for 75 households in eastern Kentucky.

Growing Frontier also continues to grow. Since 2018, Frontier has gone from eight staff to 38 staff –nearly a five-fold increase. We have grown because we are willing to use our expertise to step up to challenges facing eastern Kentucky communities. We forged partnerships with local leaders and fellow housing development experts so that together we could access resources that enable us to address urgent community needs. This work aligns with Frontier's mission and increases our impact. One example of this is the creation of a Housing Preservation Department to focus on owner-occupied home repairs and weatherization improvements, and our ongoing recovery with flood survivors. This department is working with an ever-growing number of funding sources (10 at last count), and a wide range of community partners, to meet the needs of residents throughout our service area.

In Summer 2023, with the help of partners and Kentucky Housing Corporation, Frontier became the only organization in Kentucky administering a Weatherization Assistance Program that is not a community action agency. In Fall 2023, Frontier was awarded \$1.86 million from the Rural Housing Trust Fund, to assist flood survivors in eastern Kentucky. With the help of local leaders in Floyd County, Frontier is working with several survivors to repair or replace their homes. These are just two examples of the impact the Housing Preservation staff are having in eastern Kentucky communities.

Transforming Ultimately, our work transforms lives and communities. Our staff expands access to quality housing every day; and when households have quality housing, they can focus on the rest of life: their family, their children's education, engaging with their community. We see this transformation in the lives of renters, who can access homeownership because housing stability is a vital stepping stone to opportunity. We see this transformation in the lives of homeowners, whose children and grandchildren also become homeowners. We see it also in the lives of home repair customers, who can age in place because their homes are safe and livable after renovation.

Our staff also strive for community-wide impact. That is on full display in Maysville, KY, where we will continue to deliver on our promise to revitalize the former Hayswood Hospital building. That historic property is the last dilapidated building in downtown Maysville, and in May 2023 Frontier received a \$1,999,900 Brownfield Remediation grant from the US Environmental Protection Agency to fund the removal of the lead and asbestos in the building. That grant will set the stage for us to transform the Hayswood Hospital from a blighted property into a historic community asset. Frontier is working with community leaders and local partners to finalize plans for Hayswood's future, including a mix of residential uses in this historic property.

We have a lot to celebrate from the last year. Thanks to each of you, our partners, funders, supporters and volunteers, for making our growth possible. While we've made significant progress, building on our 50-year legacy, there is so much more we can do. Together we are transforming lives.

**In service,
Kamília & Tom**

MUTUAL SELF-HELP

Two words sum up Frontier's Mutual Self-Help Program: **Efficiency** and **Speed**.

Frontier's Self-Help program brings together groups of homebuyer families who cooperatively build their homes under the guidance, leadership, instruction and support of Frontier staff.

Frontier's production of Self-Help houses has grown steadily since 2019 - from 3 homes constructed in Fiscal Year 2020 to 11 homes constructed in Fiscal Year 2024. Frontier staff are learning the program and at the same time teaching new build-group members the ropes every 7-8 months. The results are tremendous, with build-groups completing the equivalent of 1 home every 2 months.

Record HERS ratings

For decades, Frontier has championed energy efficiency design because it makes our homes both comfortable and economical. Better insulation and fewer air leaks mean a significant reduction in utility bill costs.

The Home Energy Rating System (HERS) is an energy rating that allows buyers to compare homes. The lower the HERS rating, the more energy-efficient the home is (and more money the homeowner will save). The HERS rating on our homes ranges from 47-55, which means they use less than half the energy of typical existing homes, which tend to have HERS ratings around 130.

Frontier works with a HERS Rater from East Kentucky Power to test our homes. While the home is under construction, insulation in the walls is checked for tightness. When the home is complete, a second audit tests the whole house for air leaks, and evaluates the efficiency of the light fixtures and appliances.

A lower HERS rating can mean an annual savings on utility bills of up to \$1,500, as compared to an average U.S. home.



A lower HERS rating can mean an annual savings on utility bills of up to \$1,500, as compared to an average U.S. home.

Frontier is harkening back to its roots — re-introducing volunteers into its work.

Interested in volunteering?
Call our Volunteer Coordinator Darya Francis at 606-784-2131 ext. 055.



Bringing Frontier Homeowners BETTER EFFICIENCY



Ample caulking in windows, walls, and floors



Thicker 2x6 exterior walls



Raised-heat trusses and more attic insulation over the exterior walls



2x-3x more efficient heat pump hot water heaters



Energy Recovery Ventilators to bring in fresh air and exhaust stale air



LED lighting for lower output



Energy Star appliances and ceiling fans



Low-flow plumbing fixtures

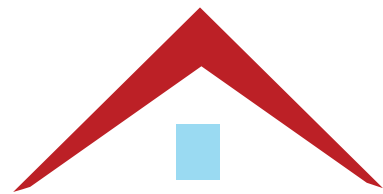
Mutual Self-Help Program

Currently completing build group 6. This will take our total self-help production past 30 homes.

We are now forming our 7th build group.

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DREAMBUILD



Building dreams for the future

Frontier Housing is embarking on a modular housing initiative that will bring a new way to build homes to Eastern Kentucky and Appalachia.

It's known as DreamBuild. DreamBuild was developed by two non-profit organizations in Texas and is a way to construct stick-built homes that are assembled in a factory setting. The DreamBuild method imagines a collection of individual components which fit into 288 ft² boxes (12' x 24'). There are five box types: the wet box (kitchen, bathroom & laundry), the dry box (bedroom & living room), the kids box (2 bedrooms), the flex box (a box without partition walls), and the suite box (a bedroom with attached full bathroom).

Each home has a wet box and at least one other box. Additional boxes can be added to the home to add space and functionality. The homes meet local and state building codes, just like homes built entirely on site.

Customers experience the empowerment of having a choice in how their home is designed by selecting the boxes they want and arranging them in a variety of ways. Meanwhile the factory achieves efficiency by repeating the 12' x 24' platform over and over again. Households can select as much home as they need and can afford.

Boxes are nearly complete before they leave the factory, and while homes are being assembled in the factory, the site is

prepped and the foundation for the home is constructed. The boxes are transported to the home site and placed on the permanent foundation. Then the porches are constructed, and the final touches are finished inside the home. When our DreamBuild initiative is fully operational, homes should go from order to completion on-site in 60 days.

Frontier has leased prototyping space in Morehead from which we can begin producing homes. In May 2024 Frontier received a \$1.1 million grant from the James Graham Foundation to fund the launch of Frontier's DreamBuild initiative. With this funding, Frontier will build three prototypes to work out the wrinkles in the design, assembly, transportation, setting and finishing of homes. The grant also will help Frontier stand up a larger production facility in a community impacted by the 2022 flooding in eastern Kentucky.

We hope that DreamBuild homes will be part of the solution to Kentucky's need for new homes in the wake of that flooding. It is a tremendous opportunity to employ east Kentuckians in good jobs, building quality homes for the recovery effort in eastern Kentucky.



Customers get to design their own homes by assembling a series of boxes the way they want them, and the factory achieves efficiency by repeating the 12 x 24 platform over and over again. Households can select as much home as they need and can afford.



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nectō architecture
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University of Maryland
University of Louisville
Winterwood



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