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Quarterly Newsletter / June 2011

Creating the American Dream: An Affordable Housing Success Story

Joey, his wife DaMeida, and their two young children, Shawnee and Trevor, never believed they would ever live in a home that they owned. It was only a dream. But one year ago on June 18, 2010, the American Dream became reality for this motivated, hard-working family in Irvine.

Through their perseverance and participation in KRFDC's Affordable Housing Program the couple was able to purchase their first home. DaMeida says that she distinctly remembers being handed her set of house keys and not being able to stop crying.

The couple had heard about the program after applying for energy assistance at the KRFDC Outreach Office in 2007.

The Affordable Housing Program helps individuals and families at or below 60 percent of the median income, to purchase a home through homebuyer education classes and one-on-one homeownership counseling. Program participants secure a very low interest mortgage and often payments are less than rental rates. KRFDC partners with funding sources such as Kentucky Housing Corporation, Federal Home Loan Bank of Cincinnati, and local lenders such as Citizens Guaranty Bank in Estill County and Whitaker Bank in Powell County to provide this service.

"I was approached by someone about owning a home while I was in the office," said Joey. "Of course I was interested. They made time for me and immediately pulled my credit report." The report showed a large amount of debt, which was mostly attributed to Joey's medical bills. Joey has end-stage renal disease (ESRD) which occurs when the kidneys are no longer able

to function at a level needed for day-to-day life. His kidney function is less than 10% of what it should be. He requires dialysis treatments three times a week and is waiting to be placed on a kidney transplant list. Joey said there was no way they could have tackled their debt without KRFDC's help.

"The homeownership counselor helped us every step of the way," said Joey. "It took over three years but we did it!" All of the couple's hard work paid off as they cleaned up their credit and were approved as the program's 57th homebuyers. To date the program has built 58 homes in Estill and Powell Counties, has overseen construction of 10 homes in Nada, and built two new homes Richmond.

"We were tickled beyond belief," said Joey. "We had rented a few different places, but nothing was ever ours. We were never really comfortable or secure. Now we have a place that our children can always call home. Since working on our credit we've learned how to make better purchasing decisions. We live within our means." The couple can't count how many times they visited the house while it was under construction. Everyone in the family agrees that the house is wonderful. The children now have their own bedrooms and share a bathroom. Joey and DaMeida are looking forward to a lifetime of memories.



Pictured l-r: Trevor, DaMeida, Joey and Shawnee enjoy sitting on the backstairs that lead up to their porch of their home in Estill County. The family moved into their first home in June 2010.

"It was very humbling to work with people who wanted to help us," said DaMeida. "We were actually able to help customize our house. We chose everything – from house plan layout to the laminate, carpet, siding, shingles, and even the paint colors."

The couple's home is very affordable. In fact, they pay 28% less than they were paying when they were renting a house. Another great feature about their house is that it is energy efficient – which will lower their energy bills.

Joey and DaMeida said they can't thank Foothills enough because they no longer have to worry about their living situation or unmanageable debt.

"Our main goal is to make owning a home easier and more affordable," said Jimmy Stone, KRFDC Director of Housing Development. "We are helping people in the community have lives of greater freedom and dignity."

KRFDC's Affordable Housing Program is accepting applications for the homeownership program in Estill and Powell counties. In Estill County call 606/723-0207. In Powell County call 606/663-6904.

Budget Threat

By Adriel Woodman
Administrative Officer

Even while Congress continues the battle over the extreme budget cuts proposed by Rep. Paul Ryan's House Budget Committee, the President's budget proposal remains on the table. The Administration has not relented on its determination to reduce overall spending and in particular, slash Community Services Block Grant by half. Jacob Lew, the Director of the Office of Management and Budget has said: "Since they were instituted, community service block grants have helped to support community action organizations in cities and towns across the country....Yet for the past 30 years, these grants have been allocated using a formula that does not consider how good a job the recipients are doing. The president is proposing to cut financing for this grant program in half, saving \$350 million, and to reform the remaining half into

a competitive grant program, so that funds are spent to give communities the most effective help."

Obviously a 50% reduction in funding would be a problem, but the plan to make the CSBG funding dependent on winning a competition is a more serious threat to all community action agencies. Kentucky River Foothills is a special district of county government that has no basic or general fund assigned to it, unlike virtually all other governmental and quasi-governmental units. The CSBG grant is the descendent of the original Office of Economic Opportunity funding designed to establish community action agencies to develop locally controlled programming in every American community. This "local initiative" funding created network of CAA's that went on to win highly competitive funds for a multiplicity of programs that improve the lives of low and moderate income families. In fact, all of Kentucky River Foothills'

funding is in some way competitive and we are highly successful in fund development and have a notable reputation for successful program outcomes. But there is no general fund other than the small but fundamental CSBG grant that Kentucky Statutes command the State to transmit to this organization. Having to win an annual contest for the basic, core funds that create this organization as a required institution in the community puts the agency at an existential risk and disestablishes the nationwide network and support system for a national endeavor to end poverty and assist families in need.

It is certain that Kentucky River Foothills will continue to win grant funding for important endeavors in our counties and neighborhoods, but without the certainty of a continuing nucleus of general and locally controlled funds, we are subject to the conditional, provisional, and political nature of funding for basic human services.

Celebrating Sobriety and Success!!

Eight women recently completed the recovery program at Liberty Place Recovery Center for Women. On May 5th a transition ceremony was held in the dining room at the center to honor these women. A packed house listened to each woman speak about her own journey through addiction and how Liberty Place helped her to reclaim her life through sobriety. Those transitioning included Carol S., Cole R., Dorothy M., Kim D., Laura E., Patricia L., Rosemarie K., and Stacey T. Special remarks were given by Tommy Floyd, Madison County School Superintendent. He began by quoting Harriet Tubman. "Every great dream begins with a dreamer. Always remember, you have within you the strength, the patience, and the passion to reach for the stars to change the world." He went on to say, "I hope that you understand fully that it has been you that has escaped from whatever was holding you back in life. Congratulations on that accomplishment. You should be very proud, as we are of you. While each of you is an individual facing individual futures, all of you worked hard to change the lens to which you view yourselves, your surroundings, and your future. We are so very proud of you for the investment that you've made in yourselves."

During the ceremony each of those transitioning received an AA token from another woman who has successfully completed the 12-Step program. Family members also had the opportunity to speak. The most poignant part of the ceremony was hearing Patricia's father and friend sing two songs. They sang "I Am...I Said" by Neil Diamond to all the women at Liberty Place and "Running to Stand Still" by U2 dedicated to Patricia. Client Natasha M. also sang The Climb by Miley Cyrus.



Pictured l-r: Patricia, Laura, Dorothy, Cole, Rosemarie, and Stacy after the transition ceremony

Richmond Transit Service Schedule Changes

The Richmond Transit Service (RTS) will see changes in July. For the time being, the two bus route will be transitioning to a one bus route beginning July 15. Stops will be posted at 28 locations in the Richmond area. Stops will include residential, retail and human service stops over the 23 mile - 90 minute loop. Notable additions to the route include the Department for Community Based Services and three residential areas. These include Saddle Brook Apartments, Cimmaron area (near Smith Village) and Killarney Drive. The route has been a joint partnership between Kentucky River Foothills, the City of Richmond and the Kentucky Department of Transportation for over four years. The route averages over 1,600 riders per month. Riders are able to board the bus at any of the stops. Tickets will remain at \$1 and a book of 10 bus passes is \$7. Tickets can be bought on the bus or at Richmond City Hall, the Senior Citizens Center, or the Madison County Courthouse. The new RTS schedule and information can be found at www.foothillscap.org. For more info call Transportation at 624-3236.

The News in Brief...

Facebook 1,000+ Fans Giveaway!!

There are now more reasons than ever to become a Fan of KRFDC on Facebook. Tell your friends about the KRFDC Facebook page and you could win a Sony Cyber-Shot Digital Camera. All you have to do is suggest the "Kentucky River Foothills Development Council, Inc." fan page to your friends. There are two ways you can do this: 1) find a post on our wall (there are several) about the contest and click on the share link below the post/picture or 2) click on the share link on our wall. By clicking on these share links you can let all of your Facebook friends know about the contest. Your message to friends could say something like this: "Help me win a digital camera. Fan this page and tell them I sent you." Then your friends fan the page and leave a comment that you sent them. Ex: "Linda Smith sent me." New fans can leave a comment under a post about the contest or on our 'Discussions' page. The person to have the most friends fan the page wins!! The winner will be announced on Friday, August 5th at noon. Please feel free to share this info with friends, co-workers, and family." No Foothills funding was used to pay for this camera. Foothills employees are not eligible to win. Also, congratulations to Wendy Beiger Miller who won a Apple iPod Nano 8 GB on May 9th for 'liking' the KRFDC page. Find us on Facebook at Kentucky River Foothills Development Council, Inc.



Congratulations to Braden Davis who recently received one of two Bernadette Hardin Educational Scholarships in the State!! Awarded by Community Action Kentucky, Braden received \$1,200 that will be applied to his tuition at EKU where he is working toward a degree in Asset Protection/Loss Prevention. Braden currently works KRFDC's HEARTH Program. He anticipates graduating in May 2012. Also, congratulations to John Catron, KRFDC HR Specialist, who graduated from Leadership Madison County (LMC) on May 20!! LMC is a program designed to develop the leadership potential existing in our community. It brings together individuals with diverse backgrounds and experiences who have a demonstrated talent and commitment for leadership.

The Promise of Community Action - Community Action changes people's lives, embodies the spirit of hope, improves communities, and makes America a better place to live. We care about the entire community, and we are dedicated to helping people help themselves and each other.

SAVE THE DATE: Liberty Place Recovery Center for Women will host its annual Holiday Tea on Saturday, Nov. 12 at the center located at 218 Lake Street in Richmond beginning at 1:30 p.m. Tickets will be \$20/person. More info coming soon!!

Kentucky River Foothills Development Council, Inc.



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Financial Partners To Offer Train the Trainer Financial Workshops

Coming this summer: Financial Partners will be offering a 'Train the Trainer Financial Workshop' in each of its four service counties: Clark, Estill, Madison and Powell. This class will be an 8-9 hour workshop suited for anyone that works with people to provide case management or counseling services that revolve around the areas of budgeting, housing, bill payment, and debt reduction as well as those working with couples and families to create consensus in the area of money management.

Topics covered will be:

- ⇒ Helping Clients Reduce Debt & Prepare for the Unexpected Emergency
- ⇒ Americans and Money: Truth vs. Myth
- ⇒ Understanding Money Attitudes and Money Personality Styles
- ⇒ Helping Married Couples Discuss & Create a Plan for Their Money
- ⇒ How to Teach a Basic Budgeting Class for Mid to Low Income Clients

Financial Partners is seeking service agencies that would like to host the workshop. The host will be responsible for helping promote the class and providing a workshop room with seating for approximately 15 people with tables. Financial Partners will supply all the materials, presentation equipment, a light lunch and the speakers at no cost to participants or the host organization.

If you are interested in hosting or attending the 'Train the Trainer Financial Workshop', please contact Melissa Gross, Program Director, at 859/624-4116 or by email at mgross@foothillscap.org. As classes are scheduled they will be posted on the website: www.foothillscap.org/Services/FinancialPartners.html



YIP Graduation a 'Celebration of Success'

Congratulations Class of 2011!! Approximately 40 youth, along with their families and friends, attended the Youth Investment Project (YIP) Graduation Celebration on May 31st at Hood's Restaurant in Stanton. YIP serves high school seniors in Estill and Powell counties, ages 16-18 by helping them gain the skills they need to graduate or receive their GED. During the year, YIP students have visited Berea College, ECU, MSU, Alice Lloyd College, and Bluegrass Community and Technical College. Youth have participated in leadership events which included interviewing techniques, teamwork, resume writing, and dressing for success. More than 70% have met their goal of maintaining grades of a "C" or better. They have received help with job and college applications, FAFSA, transportation, and other activities as needed. All youth are on track to graduate or get the GED. These youth will receive follow up services for the year following their exit from the program.

Pictured l-r: standing: Linda Huettner/YIP-TREK Assistant Coordinator, Matt Crain, Josh Maberry, Alicia Spivey, Victoria Hood, George Nester, Michael Meadows, Jewl Selvey, Keisha Rawlins, Sharon Niece/YIP Coordinator. Sitting: Jehran Moore, Kayla Powell, Melissa Roberts, Shawn Montgomery, Brooke Trent, and Starr Young.

Volunteers Honored

In April, KRFDK honored their volunteers during National Volunteer Week. Receptions were held for those who dedicate themselves to our mission of helping others. Pictured clockwise: Clark County Seniors and Outreach Office, Estill County Outreach Office, Madison County - Outreach Office and New Liberty Homeless Shelter, Berea Seniors, and Richmond Seniors.

