

Dreams Can Come True

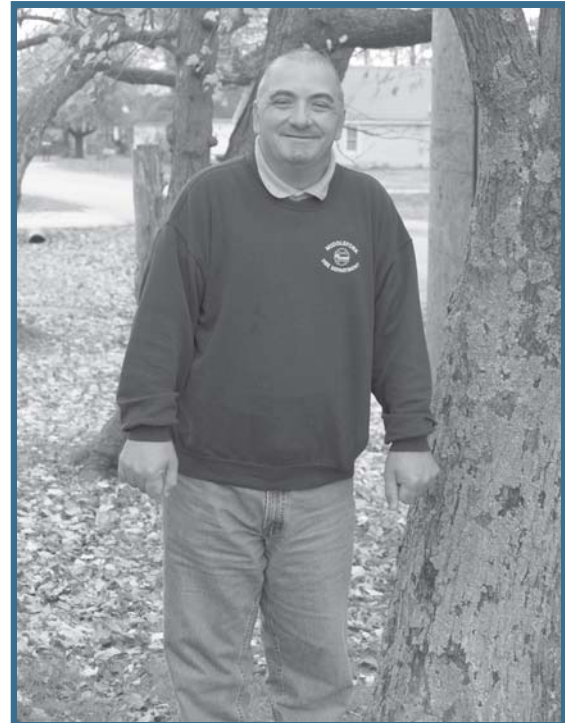
Robbie always knew that one day he would own his own home. He didn't know how it would happen—or when. But he was confident it would happen.

Robbie, 42, heard about Foothill's Affordable Housing Program through a friend. He was talking to the Powell County Judge Executive at the time – Bobby Drake. Bobby, a Foothills Board member, knew Robbie would be an excellent candidate for the program. With some encouragement he nudged Robbie to apply for the program.

“I wanted my own place,” said Robbie. “I just needed two things. I wanted to be close to town and close to my mother.” He had lived with his mother, Nancy, all of his life so being close to her was important.

Robbie's application was approved and he was lucky enough to build his home on property about two miles from his mother's house. “I felt so good when I found out I was going to get help,” said Robbie. “I was at the construction site every single day. When I saw the finished house I couldn't believe it. I was amazed. I couldn't believe that this was actually going to be *my house!*”

Robbie moved into his new three-bedroom house on September 21, 2007. Foothills helped Robbie secure an affordable mortgage payment. Robbie lives on a fixed income of SSI. His house payment is under \$300 a month.



Robbie is proud of his recent accomplishment. He became a first time homeowner this year.



Congressman Ben Chandler congratulates Robbie on purchasing his first home.

Foothills' Affordable Housing Program provides housing opportunities to low and moderate-income families and individuals. “Through homebuyer education classes and one-on-one homeownership counseling we enable families who never believed they could own a home to become homeowners,” said Jimmy Stone, Director of Weatherization and Housing Development.

Foothills services are designed for people, like

Robbie, who have limited income and little chance of buying a home through traditional housing programs. Foothills partners with Citizens Guaranty Bank in Irvine, Whitaker Bank in Powell County, Kentucky Housing Corporation and USDA Rural Development to make affordable housing possible. Funding is provided by the Federal Home Loan Bank of Cincinnati.

Robbie's new status as a homeowner has boosted his self-confidence. “I want to thank all of my friends,” said Robbie. “I appreciate everything they have done for me. Through this process they've been a big help. I'm very proud. I have been blessed beyond measure!”

PHD Program Offers Free Non-Medical Transportation

Diabetes is a chronic and progressive disease that has an impact upon almost every aspect of life. Diabetes is the sixth leading cause of death in the United States.

In response, Foothills is offering a new program called Promoting Health Among Diabetics or PHD.

PHD offers services to diabetic patients living in Estill and Powell Counties who do not have any health insurance or are underinsured. Some of these services include prescription assistance, nutritional counseling/education, and supplemental diabetic supplies (such as glucometers, test strips, lancets, diabetic socks, etc.)

PHD also offers free non-medical transportation to specialty care such as podiatry, wound care, eye exams, dental, etc.

Transportation must be scheduled 48 hours in advance of appointment date. Transportation is provided on Tuesdays, Wednesdays, and Thursdays.

“This unique service provides eligible customers with high-quality, non-emergency transportation services to authorized medical and dental care,” said April Stone, Director of Community and Health Programs. “Service delivery is safe, prompt, and cost-effective and takes into account the customer’s health-care needs.”

PHD is a supplemental program of Foothills’ Mobile Health Clinic. In partnership with the Estill County Health Department, the Estill County Extension Office, the Powell County Health Department and the Powell County Extension Office.

PHD Ridership Guidelines

- Patients must be diabetic residing in Estill or Powell Counties
 - Non-Medicaid patients
 - Uninsured or underinsured
 - Non-emergency medical transportation (doctor’s visits, medical test, etc.)
 - Limit one escort per person

Contact Information

To schedule transportation, call Tena Pelfrey at 606/663-9011 or April Stone at 606/723-6629

PHD is federally funded by the U.S. Department of Health and Human Services, Health Resources and Services Administration and the Office of Rural Health Policy.

Crisis Portion of LIHEAP Begins January 7

For many households, energy costs place a severe and continuing stress on the family’s budget. In some instances, the household is forced to make painful decisions regarding which bills to pay and which necessities to survive without. The Low-Income Home Energy Assistance Program (LIHEAP) is designed to help eligible low-income households pay for winter energy services.

Foothills will begin the crisis portion of LIHEAP on January 7. This portion of the program financially assists households in a heating crisis. To be eligible, the household must meet the definition of being in a crisis situation and be at or below 200% of federal poverty guidelines as shown below.

A household is considered to be in a home heating crisis situation when the

household is within four days of running out of fuel if bulk fuel (coal, fuel oil, propane, kerosene, or wood) is the heat source; the household has received a past due/disconnect notice if natural gas or electric is the heat source; or the household’s home heating costs are included as an undesignated portion of the rent, and the household has received an eviction notice for non-payment of rent from the landlord.

Participants must bring a picture ID, proof of income for all family members, the names, birth dates and social security numbers of all household members, and proof of housing type. For all bulk fuels verification of a crisis situation may be self-declaration by the applicant. For natural gas and electric heated households, an appropriate disconnect notice from the vendor must be supplied.

Both homeowners and renters who are responsible for their heating bills and have a low or fixed income are eligible. All eligible households will receive a benefit. Benefits will be made payable to the household’s primary or secondary heating fuel vendor. Applications will be taken at the following Foothills locations:

Clark County Outreach Office
32 Meadow Lane, Winchester,
859/744-3235

Estill County Outreach Office
530 Stacy Lane, Irvine,
606/723-4492

Madison County Outreach Office
123 Pine Street, Richmond
859/623-6514

Powell County Outreach Office
176 12th Street, Clay City
606/663-2659

The News in Brief...



in Estill and Powell counties. "I am thrilled that, as a result of these funds, the American dream of home ownership will finally become a reality for families in Estill and Powell Counties," said Congressman Ben Chandler at the event.

On September 21st Foothills staff, volunteers, and housing partners gathered for a check presentation in Powell County. Foothills received four new housing grants from the Federal Home Loan Bank of Cincinnati (FHLBank). These grants, totaling \$580,920, were awarded through FHLBank members Citizens Guaranty Bank and Whitaker Bank to provide new home construction and home rehabilitation

In addition to providing homeownership opportunities, Foothills will use some of the grant funds to provide home rehabilitation to 12 eligible households, six in Estill County and six in Powell County. *Pictured l-r: Melissa Dallas of FHLBank, new homeowner Robbie Wright, Congressman Chandler, Kathy Samples of Citizens Guaranty Bank, Jimmy Stone of Foothills, and Debbie Tipton of Whitaker Bank.*

Soon Foothills' Financial Partners program will begin two new classes. Financial Partners is a 12-week, life-changing program that empowers and teaches married couples to make money decisions that lead to the achievement of financial goals. Based on the concepts of Dave Ramsey's Financial Peace - The Next Generation this program teaches participants how to make a cash flow plan for each paycheck, how to develop a cash envelope system and how to payoff debt. Financial Partners, including all training materials, is offered at no cost to participants. Call 859/624-4116 for more information or to enroll.

UPCOMING CLASSES

Calvary Baptist Church, Irvine
Begins January 8
Every Tuesday from 6:30 - 8:30 p.m.

Salvation Army, Richmond
Begins late-January
Every Monday evening/times are TBA

People Helping People, Winchester
Begins late-January
Every Tuesday evening/times are TBA

footnotes

Published quarterly by Foothills Community Action Partnership. Foothills Community Action Partnership serves residents of Clark, Estill, Madison, and Powell counties with some services in additional areas. Funding for this newsletter is provided by private and public sources including a Community Services Block Grant through the Cabinet for Health and Family Services and the Department for Community Based Services.

Karen Bailey - Editor
Vicki Jozefowicz - Executive Director

Foothills Community
Action Partnership
309 Spangler Drive
Richmond, KY 40475
859-624-2046/859-624-2049 (fax)
www.foothillscap.org

Liberty Place Recovery Center for Women, LLC, is now expected to open in August 2008. Construction is anticipated to be done by July. Liberty Place will provide counseling, support and hope for women recovering from drug and alcohol addiction. The Liberty Place Recovery Center for Women, a \$4.6 million state and federally funded facility, is a 100-bed residential substance abuse recovery center located on Lake Street in Richmond. Liberty Place is part of the Recovery Kentucky initiative, a joint effort by the Governor's Office for Local Development, the Department of Corrections, and Kentucky Housing Corporation to build housing recovery centers across the state. The Center, which is part of the City of Richmond's Linden Street Revitalization effort, is also supported by the Federal Home Loan Bank of Cincinnati and Section 8. Liberty Place will use a recovery program model that includes peer support, daily living skills training, job responsibilities and challenges to practice sober living.



Transportation Provides Independence

"I love to ride the bus," said Mildred. "I can go to the grocery store and different places where I couldn't go otherwise." Mildred is a devoted public transportation customer and supporter. She rides the Richmond Transit Service nearly everyday.

Mildred lives in a residential building in downtown Richmond. She is lucky enough to have the bus stop right outside her apartment complex. The bus makes over twenty stops every 90 minutes. Some of these stops include Wal-Mart, Peddler's Mall, the Library, Main Street, the Richmond Mall, the hospital, Eastern Kentucky University, and various residential neighborhoods.

The Richmond Transit Service began providing safe, affordable transportation in April 2007. Over 1,000 riders use the service each month. "Before this service

started, the only way I got around was by taking a cab," said Mildred. "But cab fare is too expensive for me."

The cost to ride the bus is incredibly affordable – only \$1 for an entire day. "I'm not accustomed to staying in all the time," said Mildred. "Before, I was confined to my apartment building. Not anymore. This service has been needed for a long time and I am so glad we have it. Plus, Richmond is really growing and they need this service. It's been very beneficial for me." Some of Mildred's favorite spots include walking at the Richmond Mall and shopping at Big Lots.

"It's so nice for people who are in wheelchairs," said Mildred. "Believe me – they get out now where they didn't before."



Mildred rides the Richmond Transit bus nearly everyday - and loves it!

Foothills partnered with the City of Richmond to provide this new service. Foothills operates a similar service in Berea with the help of the City of Berea and Berea Tourism. With Foothills help, Mildred now has a stronger sense of self-reliance. She can go where she wants – when she wants. "This is the best thing that could have happened," said Mildred.

Foothills Community Action Partnership

309 Spangler Drive
Richmond, KY 40475
P: 859-624-2046 or 1-877-784-4391

Non-Profit Org.
U.S. Postage Paid
Richmond, KY
Permit No. 190

RETURN SERVICE REQUESTED



United Way
of the Bluegrass