

Homeownership Experience Was A Dream Come True

Zaleary is quick to credit Foothills for helping her purchase her first home.

A few years ago Zaleary's husband, Gayle, died from a heart attack. "He was very sick," Zaleary stated, "he also had cancer." Zaleary and her husband had lived in a house on her mother-in-law's property.

Soon after her husband passed away, Zaleary, 52, moved into a one-bedroom apartment. "I didn't like living in the apartment complex," said Zaleary. "I thought I would have to live there forever. I didn't know what to do. I had never worked. I was a stay at home wife and mother of four. My husband managed all of the bills. It was very scary."

Zaleary lives on a fixed income of SSI and food stamps. She was able to afford her rent because it was income-based.

Born and raised in Irvine, Zaleary has four children and is a proud grandmother of five grandchildren. Her children's ages range from 26 to 34 years old. Her grandchildren range from 5 to 11 years old.

"My daughter had been trying to find a better place for me to live," said Zaleary. "One day she noticed an article in the local paper about a Foothills' housing program that helped people buy a house." With the encouragement of her daughter, she called Foothills and scheduled an appointment with a housing counselor.

Foothills' Affordable Housing Program assists low and moderate-income households through homebuyer education classes and one-on-one homeownership counseling that enables many families who never believed they could become homeowners.

Foothills works in partnership with Kentucky Housing Corporation, Federal Home Loan Bank, Whitaker Bank, Citizens Guaranty Bank and USDA/Rural Development to offer grant funds to provide assistance. The family secures a very low interest loan to cover the remaining cost. Persons living at or below 60 percent of the median income are eligible to apply for the program.

Throughout her first interview, Zaleary was doubtful that she would ever be approved. "I had never applied for any type of public assistance before," stated Zaleary. "I didn't think I would be approved, but I tried anyway. I was surprised. They really helped me."

About three months after her first meeting Zaleary found out that she had been approved. "I really couldn't believe it," said Zaleary. "I was so happy! I had never owned a home before. I didn't think I *could* own a home."

Participants must sign an agreement to participate in a one year supportive services program targeted at life skills development including counseling, case



Zaleary proudly sits on the porch of her new home that Foothills helped her purchase through their Affordable Housing Program.

management, homeownership responsibilities, budgeting, job training, parenting, problem solving, and wellness.

About six months after being approved Zaleary moved into her new three-bedroom, one and a half bath home in Irvine. "I was happy Foothills let me customize my home," said Zaleary. "They actually let me pick out the carpet and color of paint for my home."

With Foothills help Zaleary didn't have to pay a down payment or closing costs. Her house payment is very affordable. She pays about \$70 more a month for her home than she paid rent on a one-bedroom apartment.

Continued on pg 3

Foothills Staff Members Recognized at Annual Unity Breakfast in Richmond

On Saturday, February 24, the City of Richmond held its fourth annual Unity Breakfast at St. Mark Parish Hall. The Unity Breakfast featured comments from Mayor Connie Lawson and Mayor Pro-Tem Robert Blythe. Governor Ernie Fletcher was the featured speaker.

“Our history has not been a good history of unity,” said Governor Fletcher. “But, it’s been a history that has brought a diverse people together unlike probably any nation that we’ve known. Not only diversity in race, but diversity in faith, diversity in thought, ethnic background and tradition.”

Three community members were honored for their volunteerism and work towards bettering their communities. Mayor Connie Lawson presented Phillis Adams, Foothills’ Head Start Director with a City Champion Award. Jo Margaret Durham and Brenda Blankenship also received awards.



Above: Richmond Mayor Connie Lawson presents Phillis Adams with a City Champion Award. Phillis is the Director of Foothills’ Head Start program and the Be A Children’s Champion program. Right: Betty Miller, New Liberty Homeless Shelter Coordinator, was also recognized.

“It was the hardest decision that I had to make as to how many volunteers we could honor each year,” said Mayor Lawson. “Maybe, if I just had plaques to pass out to everybody.”

The Richmond Human Rights Commission presented its first award – the Unity Award.

“Unity to be real must stand a severe strain without breaking,” Karen Wright, chair of the Richmond Human Rights Commission said, quoting Gandhi. “Just because things sometimes may seem a little difficult and tense, that doesn’t mean we’re not working together toward a common goal of being a unified community.”

Sandra Añez Powell, Foothills’ Hispanic Outreach Coordinator, received the honor of being the first Unity Award recipient. Powell was presented the award from



Sandra Añez Powell (holding the Unity Award) with friends and colleagues. Sandra is the first recipient of the Unity Award.

Owen Chandler, the associate minister at First Christian Church and member of the Unity Award selection committee.

Sandra, a native of Venezuela, reflected on how she and her husband Norman ended up in Kentucky. “We came to Kentucky as an opportunity to visit our friends,” Sandra told the crowd. “I didn’t know where Kentucky was.” Sandra also stated that “it doesn’t matter what you are as long you are the best!”

Richmond City Commissioner Robert Blythe recognized Betty Miller’s many years of service to the community. Mrs. Miller has been employed by Foothills for four decades. In appreciation of her tireless efforts, Mrs. Miller received a standing ovation from the crowd of more than 200 people.

Foothills would like to congratulate Phillis Adams, Betty Miller and Sandra Añez Powell for their outstanding achievements to our community! We are all proud of their accomplishments.

The News in Brief...



In honor of Black History Month, Foothills sponsored two Black History programs in February. In Winchester, The Generations Center held a program on February 20. In Richmond, a program was held at the Betty Miller Community Center on February 24. Dr. Cora Newell Fletcher, founder of the Berea Health Clinic Ministry and Rural Health Clinic, was the keynote speaker at the program held in Winchester. Dr. Frank Houston, pastor of First Baptist Church in Georgetown was the keynote speaker at the event held in Richmond. *Pictured above: City Commissioner Rick Beach, Rev. Alonzo Gatewood, Judge Executive Henry Branham and Dr. Cora Newell Fletcher at the Winchester event.*

Staff Transitions

Kristy Hudson was promoted to Program Coordinator for the Community Collaboration for Children program. Connie Still transferred from Family Services to Special Needs Housing Coordinator. Marcia Harmon came on as a Certified Nursing Assistant for the Healthcare for the Homeless program. Rhonda Childers was hired as a Home Care Case Manager for the Berea Senior Citizens Center. Welcome and congratulations!

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.

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David Grandgeorge, Richmond Senior Citizens Center Director, left Foothills on March 23 to pursue a job opportunity in Guyton, Georgia. David had been with Foothills for three years. David will take on the role of full-time pastor at Guyton Christian Church beginning April 1. Foothills would like to wish David luck in his new endeavor. Following David's nomination the Richmond Senior Citizen's Center was recently selected by United Way of the Bluegrass as a Community Extreme Makeover recipient. Students at EKV's College of Justice and Safety remodeled the center's TV room. The students performed all of the work on March 1 & 2. This room received \$500 worth of new carpet, furniture including a new couch and two chairs, an entertainment center, lamps and pictures. *Pictured l-r: Fred Coffey, Alice Coffey, Martha Collins, Roscoe Collins, David Grandgeorge, Dorothy House and Bob Hawley.*



Continued from page 1

"Affordable Housing is a stepping stone that can open new doors and create opportunities for residents to improve their lives," said Jimmy Stone, Director of Weatherization and Housing Development.

Through the program Zaleary participated in a one-year budgeting course. "I've learned how to manage my money," said Zaleary. "I've adopted a budget that I use every month."

"I still can't believe it," said Zaleary. "I'm really amazed of what I've accomplished. I love my home!" Zaleary's story serves as an inspiration not only for her own family but for many Estill County residents who would also like to own a home.

For more information about Foothills Homeownership program call 606/723-0207 in Estill County or 606/663-6904 in Powell County. The program is open to all eligible participants in Estill and Powell counties.

Financial Partners Kicks Off Classes

In February, Foothills' began hosting their first series of classes titled Financial Partners. This unique program is a common sense money and budget management program for married couples.

The Financial Partners program is designed to improve relationship skills by focusing on financial management.

The program follows the concepts of Dave Ramsey's Financial Peace University. Dave Ramsey is a personal money management expert, a popular national radio personality, and best-selling author. Program staff teach 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 is a 13-week, life-changing program that empowers and

teaches married couples *how* to make the right money decisions and *how* to achieve financial goals.

Financial Partners does not encourage a get rich quick scenario. It teaches responsible spending, giving and saving. This program is not just for people having debt or collection issues. It is for *everyone* trying to improve their financial situation.

Financial Partners, including all training materials, is provided at no cost to participants. Classes are taught by accredited counselors in a one-on-one setting and/or in a group setting. Classes include videos, workbooks and group discussions.

The program is available to married couples, civic clubs, community and faith based organizations including churches, corporations and non-profits.

Melissa Gross is the Financial Partners Program Coordinator. Bill Arrowood, Phyllis Fuchs and Joe Killin are Financial Counselors.

"We are thrilled about what this is going to mean for the families and children of this area," said Melissa Gross, program coordinator. "We are going to be able to serve over 150 couples a year."

Interested groups can offer the program free of charge to its members. Program counselors are available to host an orientation for interested groups/participants.

In Clark, Estill, Madison and Powell counties call 859/624-4116. In Bath, Menifee, Montgomery, Morgan and Rowan counties call 859/404-1301. There are no income guidelines for this program.

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