

Who We Are

We specialize in helping individuals and families become homeowners, or find solutions to meet their housing needs—including rentals and home loans. We know that by working together, we can build stronger communities that are good for all of us.

For more than 34 years Frontier has helped folks in our community get safe, decent, and affordable housing.

Frontier is the largest non-profit homebuilder in the state of Kentucky. We are best known for our quality homes and award winning design. We build ENERGY STAR certified homes for hardworking families in the city of Ashland and Bath, Carter, Elliott, Fleming, Magoffin, Menifee, Morgan, Rowan, and Wolfe counties. Let us make your dreams a reality too.

What We Do

- Build quality, energy-efficient new homes
- Provide affordable financing for site-built and manufactured homes
- Often qualify prospective homeowners with little or no down payment
- Provide credit counseling and a loan program to help repair your credit
- Help you buy the home of your dreams



Frequently Asked Questions

Do I Need Good Credit?

Your past credit plays a role in whether or not we can approve a loan for you. However, if your credit is a problem, we have programs that can work with you to help clear up past mistakes. We prepare and support our buyers.

How Long Does it Take?

When you are ready to purchase, we can get you into your custom built home in about four months. Or locate a move-in ready home and we can help with loan qualification and financing.

How Much Will My Payment Be?

We structure loans to meet the affordability of our customers and we have access to below-market interest rates. Your monthly payment will include your house payment, homeowners insurance, and property taxes.

Does Age or Gender Matter?

No, but you must be at least eighteen to legally sign a loan agreement. Frontier provides equal housing and lending opportunities and does not deny services to anyone based on age, race, color, national origin, religion, familial status, or handicap status.

How do I get more information, and apply?

Visit our Home Ownership Center or call if you are seeking to buy a home, obtain a mortgage loan, or desire homebuyer education.

Frontier Home Ownership Center, Directions:

From I-64 take Exit 137 to KY Route 32.
Go NORTH on KY Route 32 for 4 miles.

Physical Address:

5445 Flemingsburg Road
Morehead, KY 40351
(606) 784-2131
Fax: (606) 784-2171

Or, visit us online at www.frontierhousing.org
We look forward to hearing from you.



**Looking for your dream home?
Discover the New Frontier.**



FRONTIER
www.frontierhousing.org

At Frontier, we are proud to build homes to fit hard-working families like yours. Our goal is to help you build the home of your dreams.

Building homes. Fulfilling dreams, every day.

"I would recommend Frontier to anybody. If it wasn't for Frontier, I would never have been in this house. This is ten years of hard work finally paying off."

-Carolyn Gilliam

We Offer You Choices

Choose from more than fifteen floorplans and endless custom options—all featuring superior design and construction to keep maintenance costs low and add value throughout the life of your home.

We offer ENERGY STAR rated, affordable site-built and manufactured homes, ranging from 800 to more than 1500 square feet. All homes have utility rooms, wooden kitchen cabinets, a permanent foundation, ENERGY STAR appliances, and a deck or patio.

All homeowner packages include a buyer-readiness assessment, title search, survey, appraisal, site-specific septic analysis, financial application, and owner maintenance tips—all at no additional cost.



Your Dream Home can be Your Reality

- Energy efficient design
- Paved streets, front walks, and driveways
- Carport or garage with built-in storage
- Wooden deck/covered porch
- Landscaped yards with established lawns
- Spacious gourmet kitchens
- Stainless steel appliances
- Double stainless steel kitchen sink
- Fiberglass tub/shower
- Garden tubs
- Attractive roof lines and high ceilings

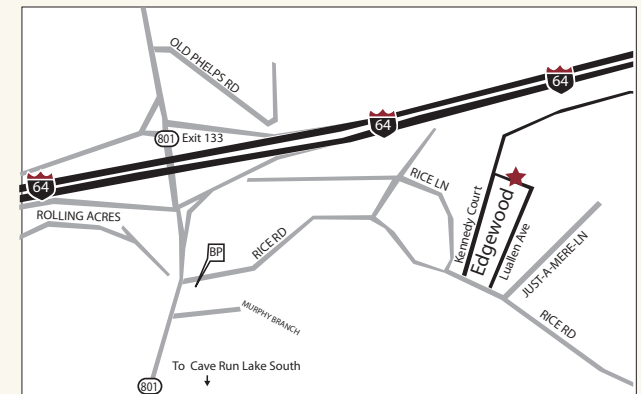


Take a Look for Yourself

See photos and floorplans at www.frontierhousing.org or visit our model homes at the Community at Edgewood.

Directions to Edgewood

Take I-64 to Exit 133 (Farmers, Sharkey, KY 801). Turn SOUTH on KY 801 towards Farmers and Cave Run Lake. Take the first LEFT onto Rice Road (Before the BP). Follow Rice Road for 4/10 mile to the Edgewood Subdivision on your LEFT.



Equal Housing Opportunity



www.frontierhousing.org | (606) 784-2123