

Foothills CAP Helping to Make Dreams Come True

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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 Foothills' Affordable Housing Program through a friend, former Powell County Judge Executive Bobby Drake. Judge Drake, 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 \$200 a month.

Foothill's 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. Robbie said he just wanted to thank all of his friends at Foothills. "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!"

*Foothills Community Action
Partnership Footnotes*