NeighboRWorks America
WASHINGTON, D.C.

NeighboRWorks America (NeighboRWorks) is a Congressionally chartered 501(c)(3) corporation. The organization works to create opportunities for low-income people to live in affordable homes in safe, sustainable neighborhoods that are healthy places for families to grow.

NeighboRWorks supports network organizations in all 50 states, the District of Columbia, and Puerto Rico. The organization delivers many of its community-focused programs and services through this national network of more than 235 independent, community-based, nonprofit NeighboRWorks organizations, which serve more than 4,500 communities nationwide. More than one-third of these organizations serve rural communities.

For example, NeighboRWorks supports five network organizations in Kentucky alone, three of which are Community Development Financial Institutions (CDFIs). In the last five years, NeighboRWorks has granted $12 million to these Kentucky organizations. Among other community development initiatives, these grant funds support the organizations’ Community Development Financial Institution (CDFI) lending activities.

Together with its national and local partners, NeighboRWorks provides grants, programmatic support, training, and technical assistance to its national network. As a result, NeighboRWorks assisted over 305,000 families and individuals with housing and created or supported 26,700 jobs through its work in 2012, helping to strengthen the local economies in the communities it serves.

Frontier Housing

Frontier Housing, based in Morehead, Kentucky, was established in 1974 and is a CDFI member of the NeighboRWorks network. Frontier Housing provides homebuyer education, pre- and post-purchase counseling, and affordable home mortgage loans. Its CDFI most recently received a $750,000 Financial Assistance award from the CDFI Fund in 2010, which was used to increase lending in its target market. In the past five years, NeighboRWorks has granted Frontier Housing $2.6 million to support its programs.

In 2005, Ms. Joann Mauk’s husband of 27 years passed away after a battle with lung cancer. Due to his death and the resulting loss of income, Ms. Mauk was forced to sell their home to avoid foreclosure. She subsequently returned to her home town of Olive Hill, settled into an apartment, and began rebuilding her life. However, in 2010, Olive Hill experienced devastating damage in a wave of flash floods, and her apartment and keepsakes were destroyed.

Ms. Mauk then learned about Frontier Housing, which serves as a NeighboRWorks Homeownership Center, from the organization’s outreach to flood victims in Olive Hill. Frontier Housing helped her with every step of her journey back to homeownership. As she would not have qualified for a home loan through a conventional lender alone, Frontier Housing was able to provide Ms. Mauk a loan package that fit her unique needs. As a result, she now has a new, energy-efficient home. “It’s like a treasure. My home is my castle,” said Ms. Mauk.