



Lee and Lucille Allen

When you walk through Lee and Lucille Allen's front door, it feels like home.

Family photos stand on every shelf, a motif of red apples brightens every corner of the kitchen, and a handmade quilt is draped over a chair.

Lee is a bluegrass musician who played with Ralph Stanley and The Clinch Mountain Boys, a retired police officer and a natural storyteller. Lucille is a hairdresser at a local funeral home, a volunteer at the nursing home and an avid quilter.

They are also the very first Next Step homeowners. Longtime residents of Campton, Kentucky, they bought a new ENERGY STAR manufactured home from Frontier Housing in 2005. At the time, Next Step was still a concept that Frontier was testing regionally. As they began to see success in delivering quality factory-built housing, they established Next Step as a subsidiary to scale the program nationally. Homeowners like Lee and Lucille laid the foundation upon which the national program would be built.

Ten years later, Lee and Lucille know they made the right choice.

They recall previous homes that had such little insulation that you could see waves in the linoleum floor when the wind blew hard. In the winter, they would prop propane heaters on the walls to heat just one room.

"Frontier Housing just about saved our lives," said Lucille. "I feel safer in this home. We've been here 10 years and we've had wind, hail, everything. And not one time have we felt this house shake."

Their new home was built to specifications that exceeded ENERGY STAR standards. Extra insulation and energy efficient windows and appliances have increased the comfort and safety of their home while significantly reducing their utility costs.

"Compared to where we were, there is no comparison," said Lee. "It's been 10 years of good memories."

Their home sits on a quiet street a few miles from the Bert T. Combs Mountain Parkway. Their back yard slopes down to the edge of thick woods. Lucille picked out the color of the shutters, Kentucky Blue, for her basketball team, the U.K. Wildcats, which pops against the white siding. Lee and Lucille remember their excitement as they walked into their new home for the first time.

"It was like walking into heaven, I guess," said Lucille. "I just couldn't stay away from here when they were putting this together."

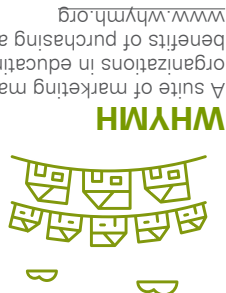
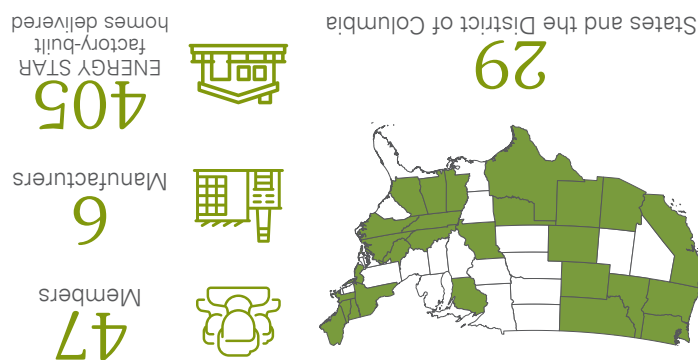
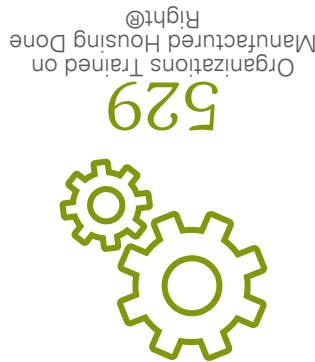
"It was the grandest thing, it was like Santa Claus," added Lee. "I've never been as happy in my life as I am now."

As for what's next, Lee and Lucille plan to stay in their home, hosting family and friends until they leave for "the chili parlor in the sky" as Lee puts it.

"I'd recommend a home like this to anybody. It's perfect to me," said Lucille.

View the expanded annual report online at:

ar.nextstepus.org



WHYMH

A suite of marketing materials to assist organizations in educating consumers on the benefits of purchasing a factory-built home.



RETAIL DIRECT

Launched a program where a Network Member partners with a Retailer to prepare customers, acting as the customer's trusted advisor.



homebuyers received education and counseling through Network Members

>7,000



new ENERGY STAR factory-built homes delivered through Next Step programs, an 84% increase from 2014

120



NEXT COMMUNITIES

Preserving manufactured housing communities through nonprofit ownership, ensuring secure land tenure, improved infrastructure, and enhanced resident services, all while maintaining affordability.



www.smartmh.org

Transforming the Kentucky marketplace by increasing ENERGY STAR homes from 1% to 50% in two years. Eight retailers, 2 nonprofits and 5 lending partners have joined.

SMARTMH

in rebates provided to Network Members through Revenue Sharing model

\$88K



growth in membership in the Next Step Network, with 23 new members joining in 2015

50%

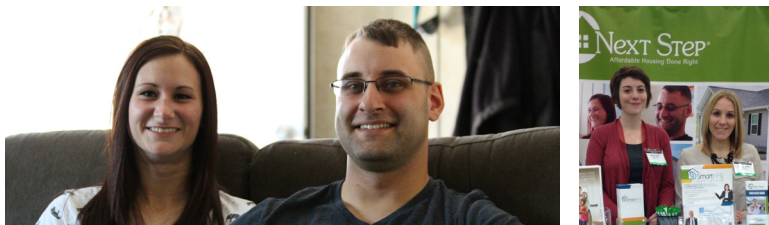


IMPACT IN 2015

IMPACT TO DATE



2015 ANNUAL REPORT



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