

The Owl

A newsletter dedicated to expanding the message of community, economic development and opportunities in Owsley County, by highlighting events and organizations in the region.

A Quarterly Newsletter

Issue 2 Winter 2011

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Feature Story

Subdivision Underway

Quality, affordable housing is no longer wishful thinking in Owsley County.

2010 Partnership Housing began to look for a piece of property with hopes of creating a subdivision. The organization had recently received grant funds to help build 3 quality and energy efficient houses for low to moderate income residents of Owsley County.

Located just past the intersection of Hwy 30 and 846 sat a piece of land hidden away by trees and hills. The small group of people who had been assigned to assess the potential properties did not have much hope for this particular spot in the beginning. The surroundings were hilly with few house seats and the road to the property was just a dirt narrow lane, winding upward to what



The first completed house on Maple Lick Subdivision

would seem to be a piece of hilly woodland.

What the group found when they reached the top of that lane was nothing short of breathtaking.

“You drive up there expecting to see more trees and uneven ground because that is what you are surrounded by, but it just opens up to a beautiful piece of property,” said Diana Wilder, Director of Partnership Housing.

The Partnership Housing board quickly decided to purchase the 25 acre property and were ready to get started building houses.

Construction Begins

The Partnership Housing board spent several months working on getting the infrastructure of the property established. Thanks in large part to the City of Booneville and Farmers State Bank, electricity and water lines were run to the property, and with those things firmly in place construction on the first of fourteen homes began.

In approximately 3 months time the first home was completed and being lived in. Shortly after that, construction on the second home began and is progressing along nicely. Once the second home is finished a third home is already ready to begin.

How it Works and Who Qualifies

Homes being built at the Maple Lick Subdivision are not free. Partnership Housing has been able to obtain grant funds to help a potential homeowner offset the costs of a new build from the ground up.

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I finally have a yard where my kids can play.

Lou Verna Kelly Homeowner at Maple Lick

The complete cost of the home is dependent upon the house plans the homeowner chooses. Partnership Housing is able to pay roughly \$40,000 of the cost with the homeowner paying the rest. However, Partnership Housing has a great relationship with local USDA representatives and can help you find a loan with low interest and affordable payments. Farmers State Bank is also interested in improving housing in Owsley. Whenever possible they will work with potential home buyers on loans.

To qualify for this opportunity you must meet income guidelines and have a good credit score. You can always contact Partnership Housing to see if you would qualify or to find out more information.

Diana Wilder is the Director of Partnership Housing, she can be reached in the office Monday - Thursday from 8:00 - 5:00 p.m and on



Construction beginning on the second house

Friday from 8:00 a.m. to 11:00 a.m.

She can be reached by phone at 593-7296 or email diana.bennett@live.com. Partnership Housing offices are located inside the Owsley County Action Team.

April Bennett is an AmeriCorps member serving as Housing Coordinator of Partnership Housing and she can also be reached in

the office Monday-Thursday 8:00 - 3:00 p.m. and Friday from 8:00 a.m. - 11:00 a.m. She can also be reached at 593-7296 or april41314@gmail.com

CHDO Status

For the better part of two years Partnership Housing has been building its profile in order to receive CHDO status. What this is means is the organization would no longer have to fight for funds to be used in Owsley County on housing, but would be designated an amount each year to help build affordable, quality homes

in the county. This would mean more stability for the organization and more definitive answers on the number of homes the organization can help build each year.

Partnership Housing has an application in for CHDO status and will know by the end of January if the organization has been approved. Either way you can expect Partnership Housing to continue their mission of creating quality, affordable housing opportunities for the citizens of Owsley County.

Article by Kacey Smith

Action Team Files Income Taxes Free of Charge

Once again the Owsley County Action Team will be filing income taxes for the citizens of Owsley County free of charge.

The Action Team began offering this service in 2004, when Molly Turner learned \$600,000 was being taken away from Owsley County citizens because they either were not taking advantage of all the credits they qualified for or because they were being tricked into accepting rapid refunds as a form of payment when they are actually refund anticipation loans. By filing income taxes free of charge for the citizens of Owsley County they are getting the maximum amount of refund possible with no tricks or hidden agendas.

Filing is free for those with income up to \$50,000 and you must be a resident of Owsley County or live in an area where no Volunteer Income Tax Assistance exists.

If you plan to file income taxes with the Action Team please have on hand your W-2, social security card and any social security cards of the dependents you intend to claim. Also if you have other income not reported on your W-2, please bring those forms (such as a 1099) as well.

The Action Team will begin filing income taxes on February 1st, 2012 however, you will need to make an appointment to have your taxes filed. **No walk ins will be accepted.** You can make an appointment by calling the Action Team at 593-7296 or stopping in the office to make your appointment. No appointments are taken after 4:00 p.m. or on the weekends unless there are very extenuating circumstances.

Income Tax Tips

Tax laws change every year. Something you were able to claim last year you may not be able to claim this year and visa versa. This year the IRS is allowing individuals to earn credits for educations, EIC, child care, first time home buyer and many more to go along with your standard deduction. Please keep these credits in mind wherever you are getting your taxes filed to make sure you are getting your maximum refund.

Definitions and Credits Explanations

When a person files taxes they choose to either **itemize** or take the **standard deduction**. An **itemized deduction is an eligible expense that individual taxpayers can report on their federal income tax returns in order to decrease their taxable income. You should only itemize if those deductions are going to be more than your standard deduction.**

The standard deduction is a dollar amount that non-itemizers may subtract from their income and is based upon filing status. This means the standard deduction is different depending on if you file as single, head of household, married filing jointly or married filing separately. The standard deduction is also increased for the elderly, disabled and blind.

Things like charitable donations or health insurance payments can be used for your taxes, but should only be used if you plan to itemize and those deductions are greater than the standard deduction for your filing status.

Credits are given to individuals in addition to your standard deduction or itemized deductions. While not every credit will be mentioned in this article some common ones will begin with Earned Income Credit.

Earned Income Credit or EIC is a tax credit for certain people who work and have low wages. There are several qualifying factors that need to be met in order to receive this credit. You cannot file "married filing separately" and still receive this credit, any other filing status is allowed. You do not have to have children to receive this credit, but you do have to meet income guidelines and be between the ages of 26-65. A child qualifies for EIC if they are under 19 at the end of the year or a full time student under 24 or permanently and totally disabled. The child must have also lived with you for more than half the year.

Child and Dependent Care Credit

If you paid someone to care for your child you may be able to claim this credit. Before you can claim this credit some qualifying factors are the care must have been provided so you, and your spouse if married filing jointly, could work or look for work. The payments for care cannot be paid to your spouse, parent of the child, dependent or to someone who will not be 19 by the end of the year. The child must have lived with you for more than half the year.

Child Tax Credit

The child tax credit is an important tax credit that may be worth as much as \$1,000 per qualifying child depending upon your income. The child must be under 17 to claim this credit and they must pass the relationship and support tests. If the amount of your child tax credit is greater than the amount of income tax you owe, you may be able to claim the Additional Child Tax Credit.

Other credits such as first time home buyer and educational credits are also available this year for your tax return. If you think you may qualify for these or any other credits available this year please bring appropriate documentation with you to your tax appointment. If you have questions about other credits that are available or are unsure if you qualify for a certain credit please visit www.irs.gov for more information.

Earned Income Tax Credit

Eligibility levels and refund amounts have increased

Do You Qualify for the EITC?

# of Children	Max Income Single	Max Income Married	Max Refund
0	\$13,660	\$18,740	\$464
1	\$36,052	\$41,132	\$3,094
2	\$40,964	\$46,044	\$5,112
3 or more	\$43,998	\$49,078	\$5,751



Truth and Consequences the Choice is Yours

On January 9th, 2012 the Owsley County Extension Agency in partnership with Owsley County Youth Center and Owsley County Drug Awareness Council held "Truth or Consequences: The Choice is Yours" at the Owsley County High School.

The event tackles serious, real life substance abuse situations with equally real consequences a child and parent would have to face. Students in grades 9 and 12 are asked to draw a scenario. With scenario in hand the child, along with their parent, guardian or volunteer, will visit booths of the real individuals they would have to see if the scenario actually happened. At these booths the student and guardian will learn about consequences and penalties they would face and some even get hands on experience with this such as being cuffed or placed inside a Kentucky State Police cruiser.

Some offenses only go as far as talking to the principal or school board while others will land you in front of a district judge of the morgue. It is important that a parent or guardian go through the scenario with the child because some consequences could fall on them as well, such as being charged with failure to monitor.

Truth and Consequences brings out volunteers from all across Eastern Kentucky. Local and Kentucky State Police are on hand as well as ministers, morticians, pharmacists, juvenile justice workers, district judges and many others. It is truly an eye opening experience to spend time with these individuals to learn about the certain dangers and consequences that come along when you experiment with illegal substances.

Owsley County Extension Agency, Youth Service Center and Drug Awareness Council would like to thank all their volunteers who

contributed to the event to make it a success.





Historical Society Restoring Pioneer Village



Located on Kentucky Highway 30 in Owsley County is the Noble Pioneer Museum. This museum was built by Granville Noble and his wife, Bertha. They worked rebuilding historic cabins, recording local histories, and collecting artifacts of our local history. For many years they delighted in showing the cabins to visitors from near and far.

Several years ago, after Granville's death, Bertha, donated the land, cabins and contents to the Owsley County Historical Society so that their beloved museum could live on after they



were unable to operate it. Since then, the Historical Society has put in a great deal of work toward getting the museum ready for the public. The museum was helped with the donation of the Reynolds Cabin by Beverly Reynolds Turner several years ago. The Historical Society moved the Reynolds cabin to the museum grounds and rebuilt it with help from the Owsley County Fiscal Court. Over the last year, the museum has had an interpretive plan completed that will guide the reorganization of the site. With the help of grants and support from the Owsley County Action Team and Catholic Campaign for Human Development, the



Historical Society has developed the site to maximize its educational and historical value. This work will continue through this spring. The Historical Society will have several work days this spring to prepare for a grand re-opening. If interested in joining the Historical Society or volunteering on these workdays call 593-6755 on Thursdays or Fridays.

Article by Jennifer Bryant



In Appreciation

Of Owsley County Action Team, Partnership Housing and Owsley County Drug Awareness Council Board Members and Volunteers

Owsley County Action Team

Cale Turner
Cassie Hudson
Robbie Hudson
Diana Bennett
Kacey Smith
Molly Turner
Cheryl McCauly
Sr. Marge Elierman
Sr. Angie Keil
Jennifer Bryant
Betty Oliver
Marquisa Little
Judy Moore
Ruby Callahan
Ronnie Callahan
Danny Barrett
Peggy Barrett
Herbert Baker
Beulah Baker
Neil Hoffman

Denise Hoffman
April Bennett
Fred Carrico

Partnership Housing Inc.

Jamie Brunk (chairman)
Cale Turner
Molly Turner
Cassie Hudson
Kacey Smith
Charnell Burton
Sheila Thomas

Drug Awareness

Cale Turner (chairman)
Molly Turner
Tim Bobrowski
Natasha Lucas
Sr. Angie Keil
Robbie Hudson
Fred Carrico
Donna Hardin
Sue Brunk
Jamie Brunk
Ruby Jackson
Jerry McIntosh
Oneida McIntosh
Linda Cox
Deana McIntosh
Sheila Dooley
Glenn Baker
Gary Evans
Jennifer Bryant
Booneville Sentinel

Message From the Director

Since it's inception in 1992 the Owsley County Action Team has been proud to serve the citizens of Owsley County. Though the services we offer sometimes change the dedication and commitment we have to improve Owsley County does not.

At this time the Owsley County Action Team is proud to offer affordable, quality housing and home repairs through Partnership Housing. In the last half of 2011 alone we were able to build one new home, repair 2 existing homes and help someone buy an existing home. Exciting times are ahead for this organization and we look forward to helping even more citizens of Owsley County in the coming year.

Owsley County Drug Awareness is in the 4th of its 5 year grant. One of the most important things this program offers is assistance getting a UNITE Treatment Voucher for those individuals needing treatment for substance abuse issues. They have helped individuals get into treatment in as little as two weeks and have never been turned down for a voucher for individuals who are genuinely seeking help. Owsley Countians need to take advantage of this program while it is still available.

Please remember Action Team meetings are held the third Thursday of each month at 6:30 p.m. Hope to see you there.

molly turner

Action Team Board

Herbert Baker/Cheryl McCauly — Co-Chair
Marquisa Little — Treasurer
Betty Oliver — Secretary
Delcie Hall

Owsley County Action Team

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Owsley County Action Team

Dedicated to providing the leadership to enable the citizens of Owsley County to achieve self-empowerment, sustainable community development and an enriched quality of life.

