



2022

# ANNUAL REPORT



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# Message from the CEO

Welcome to Origin SC and thank you for exploring our 2022 annual report. Together, we have achieved remarkable milestones that have positively impacted the lives of countless individuals within our community. We are proud and humbled to continue the mission of Origin SC.

Origin SC's staff of 42 dedicated employees and dozens of volunteers is leading the way in finding solutions to help individuals find the stability they seek. Origin SC's partnerships have flourished and deepened, fostering a sense of shared purpose and collective impact. Although the immediate effects of the global pandemic have faded, life has not returned to normal for most of our clients. Prices for immediate needs (i.e., rent and housing) have escalated, increasing evictions, homelessness, and financial insecurity for thousands in South Carolina. Each day, Origin SC counselors help prevent homelessness and foreclosures and focus on walking with our clients on their journey to financial fitness, housing stability, and violence-free family dynamics.



**Caprice  
Atterbury**

As we look forward to 2023 and the coming years, we are excited to build upon our achievements, expand our reach, and continue making a meaningful impact. With your continued partnership, we are confident we can take bold strides toward a brighter future for all. We ask for our community, partners, and donors' ongoing generosity, collaboration, and commitment. Financial support will be instrumental in continuing to turn the aspirations and mission of Origin SC into reality. All contributions will fuel our efforts to be a beacon of hope for all we serve. Again, we are grateful for your belief in our vision and consistent generosity.

Once again, thank you for being an integral part of our journey. Your support fuels our passion, and we are eager to continue.

Sincerely,

A handwritten signature in blue ink that reads "Caprice".

Caprice Atterbury, CPA  
CEO Family Services, Inc. DBA Origin SC



# About origin

Family Services Inc. DBA Origin SC, a 501(c)(3) independent charity, has been helping in South Carolina since 1888. It serves a multitude of individuals struggling with hardships such as financial instability, mental health challenges, physical disabilities, homelessness, and domestic violence.

Origin SC's vision is for disabled and/or historically marginalized individuals to live as comfortably and independently as possible by helping them achieve safe, affordable housing and navigate them on a path to financial literacy and stability.

During 2021, the SC Homeless Management Information System reported about 14,000 individuals and families seeking homeless services in the state of South Carolina. Roughly 65% of these households were receiving some kind of disability income. Nearly 15% of the 14,000 were fleeing from domestic violence. The state's Homeless Prevention hotline received over 37,000 calls with requests for Electric or Rental Assistance. Additionally, about half of the people in the report were experiencing homelessness or are about to be homeless in 2021 identified as Black or African American.

Origin SC's programs are all-encompassing and designed to meet an individual's needs wherever they are on their journey. Origin SC keeps their finger on the pulse around the community to make sure its services continue to evolve and provide the relevant paths to success for improvement on quality of life.

The organization's seasoned staff continues to provide direct services and reasonable solutions to help clients seeking stability. Origin SC works in tandem with local and state organizations, as well as governments, to develop program services that fill in the blanks where services for marginalized communities are lacking.

Origin SC provided **8,189** services company-wide to clients this past year. Origin SC's staff of 42 includes 25 licensed financial/housing coaches and 7 HUD housing/financial counselors.

## State Homelessness by Population in 2022



### South Carolina

**3,608**

People Homeless on a Given Night in 2022

**6.8**

Homeless Per 10,000 People in the General Population

Source: U.S. Department of Housing and Urban Development 2022 Annual Homeless Assessment Report to Congress (AHAR)





# Our Programs



Financial Education & Coaching helps individuals find workable solutions to managing money, improving credit, and planning for the future.



Homeownership Education & Coaching encourages housing stability through homebuyer promotion and homeownership preservation.



Our Housing Stability programs provide day-to-day financial management and homeless prevention services for those who need assistance.



Family Violence Intervention offers counseling programs for victims of domestic violence, family violence intervention, and anger management.



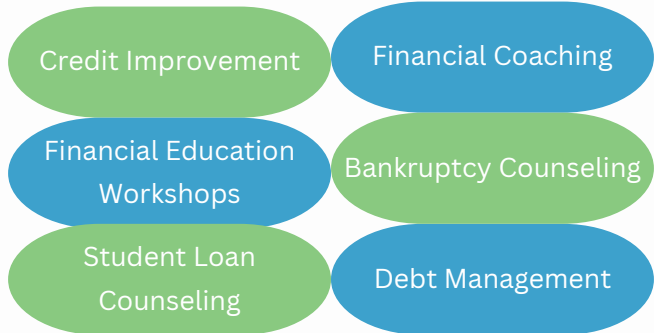
Our Professional Fiduciary Services offers asset management, estate plan administration, and protection from neglect and financial abuse.



# Financial Education & Coaching

Origin SC helps thousands of people gain control over their financial future. Origin SC's licensed counselors help clients create and stick to a budget with the goal of breaking the chains of debt and planning for the long-term.

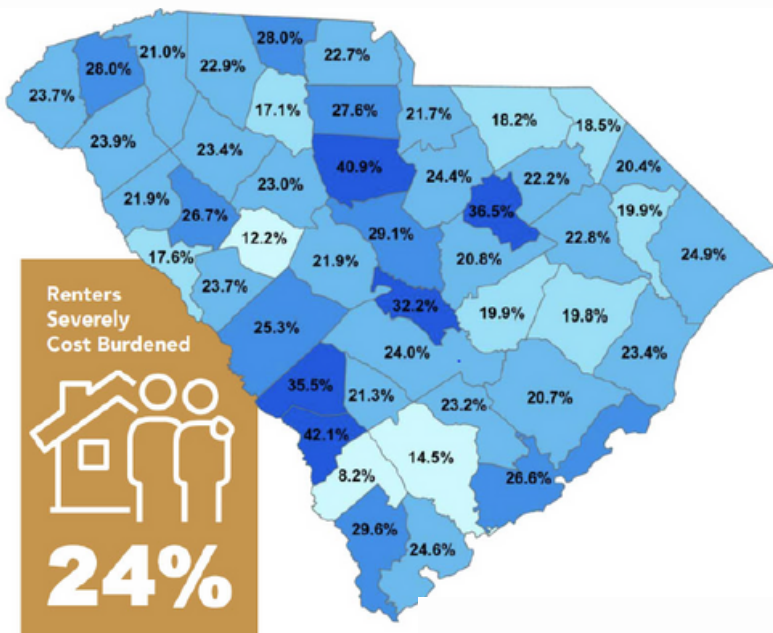
According to a 2022 study from the ACLU of South Carolina (1), nearly one quarter of renters experience severe cost burden, spending more than half their gross income on rent. **The map below shows the percentage of severely cost burdened renters by county.** In both urban and rural areas across the state, approximately 142,000 households are severely cost burdened. Households that are at or below extremely low income (0%-30% of Area Median Income) are unable to afford safe housing because income remains stagnant while the cost of living continues to rise. "To afford a two-bedroom apartment without paying more than 30% of their gross income in rent... renters must earn \$17.30 per hour while the statewide average hourly rate is \$13.52. South Carolina only mimics the federal minimum wage of \$7.25...."



Origin SC's Financial Literacy programs offer a variety of budgeting and financial literacy education workshops and courses to help individuals learn to budget, use credit wisely, and shop for loans intelligently. Origin SC's Debt Management Program (DMP) helps clients stay on a budget, reduce the amount of interest expense they pay, and avoid bankruptcy. Financial Capability consists of activities that include customer-driven objectives, which could include increased savings, debt reduction, improved credit, potential homeownership, or stronger personal financial management skills. The outcome objective is defined by the needs and interest of the client receiving Financial Capability services.

In 2022, Origin's Financial Literacy program served over **1,300** clients. Origin's DMP program dispersed over **\$1.22 million** in creditor payments on behalf of over **250** DMP clients. While DMP payment programs can last up to 60 months, the average number of months on the plan for all **49** of our 2022 graduating clients was only 39 months, paying off over **\$1.25 million** in debt.

Financial Education & Coaching is funded by NeighborWorks America contracts, fees for services, and other grant funding when available.



(1) "The Estimated Economic Impact of an Eviction Right to Counsel in South Carolina" ACLU SC, 2022



# Financial Coaching Testimonials

Thank you, thank you,  
thank you.

YOU AND YOUR  
AGENCY HAVE  
ALWAYS BEEN THERE  
FOR THE PUBLIC.

BLESSINGS!"

I just want to thank you so much for your guidance and counseling. I am saving at least \$400.00 a month [on car payments]! Without you reviewing my action plan and debt-to-income ratios, and encouraging me, this would not be possible. Thank you.

Thank you for your prompt attention to this matter!  
You have no idea how much your company has helped me!

(A happy Debt Management client who was able to refinance her home with Origin SC's help)



# Homeownership Education & Coaching

Origin SC's Homeownership Education & Coaching provides financial literacy education and coaching primarily to low-to-moderate income individuals and potential homeowners, and it works with at-risk homeowners to help prevent foreclosure.

According to Attom, a curator of land and property data, South Carolina has the fifth highest foreclosure rate in the nation with one in every 513 home being foreclosed upon. Home foreclosures rose by 177.2% from 1,648 in the first six months of 2021 to 4,568 in the first half of 2022.

According to five-year estimates from the U.S. Census Bureau's 2020 American Community Survey, only **57.7%** of homeowners in South Carolina are paying down a mortgage, the 14th smallest share among states.

Homeownership Education & Coaching provides one-on-one long-term budget counseling and educational workshops for potential first-time homebuyers.

Coupled with Origin SC's Financial Literacy programs, our Housing and Urban Development (HUD)-licensed counselors help participants understand their credit report, live within their budget, and attend a first-time homebuyer workshop to help them prepare to purchase a home that they can afford. With the skills learned in Origin SC's workshops, potential homebuyers have a better understanding of what a mortgage is, how to negotiate closing costs, down payments, insurance, future maintenance, and other challenges.

Of the **196** total participants in 2022, **151** became new homeowners, and **45** were able to preserve their homes by getting a reverse mortgage.

Homeownership is funded by NeighborWorks America contracts, Housing and Urban Development (HUD) grants, fees, and other contributions.

Foreclosure Prevention  
Counseling

Home Purchase  
Advising

Downpayment & Closing  
Cost Assistance Loans

Reverse Mortgage  
Counseling





# Homeownership Testimonials



“ They go over everything, from choosing a realtor, to knowing the difference between your interest rate and your Annual Percentage Rate (APR). It was definitely an eye opener! I would suggest anyone interested in purchasing a home to take the class. ”

“ Origin SC made it possible for me to buy a home by providing down payment and closing cost assistance funds. I learned so much during the process and was honored to have an advocate educate me every step of the way. Thank you, Origin SC & Lending Department, for your hard work and encouragement. ”

# Housing Stability

2021's Global Giving study estimated that governments spent an average of \$35,578 per year for every person who must endure chronic homelessness, costing taxpayers millions of dollars every year. Throughout South Carolina, there were thousands of incapacitated adults and minors who were vulnerable to neglect and exploitation due to their inability to provide for their own care and financial protection. This often leads to homelessness, hunger, and poor health.

Origin SC's Housing Stability Program encompasses the Representative Payee, Emergency Solutions, and Permanent Supportive Housing services. Housing Stability serves over 1,700 individuals daily who are disabled and unable to work. In 2022, many of these clients lived on \$841 per month from Social Security.

Origin SC's case managers maintain a budget for each client and continuously champion for them by providing housing counseling and paying bills on their behalf.

In the Representative Payee program, Origin SC assists clients whose physical or mental illness restricts their ability to manage their own money. A representative payee case manager develops and implements a personal budget to pay the client's expenses, advocate on behalf of the client with vendors to ensure payment of debts, bills, rent/mortgage payments, and assist them in acquiring services such as SNAP, Medicaid, and Lifeline.

Origin SC's Permanent Supportive Housing program serves chronically homeless, disabled individuals who have been homeless for at least a year, or four times or more within the last three years. Origin SC collaborates with various community agencies to help identify eligible participants for Lease on Life where a Housing Stability case manager helps with housing, rent subsidies, and budget coaching. Clients of this program are also offered wrap-around services to help them remain permanently housed while they work towards self-sufficiency and financial stability.

Since 2008, Origin SC assisted more than **240** disabled individuals who were chronically homeless with the help the Lease on Life Program. Each client was able to achieve and sustain permanent subsidized rental housing, and more than **123** successfully graduated from the program, no longer needing rental subsidies. Since 2013, Origin SC successfully earned and managed HUD Emergency Solution Grant (ESG) funds to help hundreds of at-risk, low-income individuals and families gain or sustain permanent rental housing through financial coaching, rental and utility assistance. The Housing Stability Representative Payee program currently serves **1,550** disabled clients.

The Housing Stability and Representative Payee programs are supported by fees for service, HUD grants, ESG from the South Carolina Office of Economic Opportunity, and other donations.





# Highlights

Origin SC staff and Johnson & Johnson Insurance teamed up for another year of Day of Caring to deliver 45 laundry baskets full of toiletries, cleaning supplies, and other personal items to local Representative Payee clients, all of whom are disabled and low-income. We also were able to include some well-rounded groceries from the Lowcountry Food Bank.



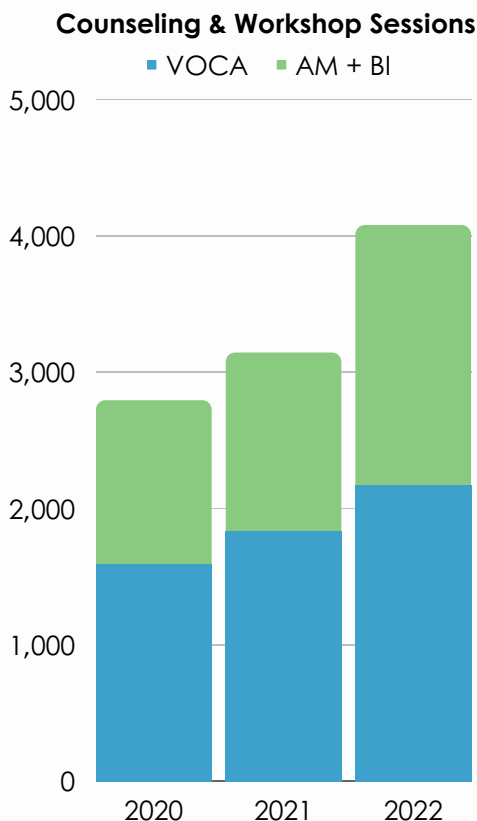
# Family Violence Intervention

Family and financial distress due to domestic violence continued to be a significant obstacle in our community. Failing marriages, poor parenting skills, emotional instability, inappropriate family interaction, alcohol and substance abuse, lack of control over anger, deficiencies in daily coping skills, and social adjustment deficiencies were the driving forces behind Family Violence Intervention Program's (FVIP) development. Ultimately, the goal has been to provide counseling support to individuals and help eradicate domestic violence, build strong families and promote self-sufficiency.

In 2022, Origin SC served more than **321** victims of domestic violence, and more than **230** perpetrators of domestic violence participated in Anger Management (AM) and Batterer's Intervention (BI) groups.

Victims Services is mainly funded by the Victims of Crime Act (VOCA) via the South Carolina Attorney General's office. FVIP is funded by the Coastal Community Foundation, plus client fees that are charged (only for perpetrators of domestic violence) on a sliding scale based on income and ability to pay. Further contributions are given to the program via volunteer work and various other small grants and donations.

Origin SC added Individual Psychotherapy sessions mid-year, which had **11** patients who participated in **76** counseling sessions by the end of 2022. Fees are charged per session on a sliding scale based on income and ability to pay.



“ Since I first started having sessions with my therapist, I wasn't sure what to expect. Ms. Bare was very helpful and knowledgeable with every session we had. ”

“ This program taught me to stand up for myself and my children and to recognize abuse in ALL forms. No longer do outside opinions, religious leaders, or my abuser control me and try to manipulate me into giving in to them. ”





# FVIP Testimonials & Highlight

“ I was scared, I didn't know what options I had. I was constantly giving in to my abuser and walking on eggshells trying to make him happy and have him leave my children and I alone. My friends were frustrated with me, but his family and our church was telling us that divorce was bad and I should just forgive him. As stressful as it was, I'm grateful that DSS showed up at my apartment and referred me to Origin [SC] because for the first time, I heard the truth about my situation without judgement and was given everything I needed to succeed. Thank you.

“ The help I received from Women's Empowerment was very beneficial for me being only 18 years old entering this class. It changed my life by making me realize that I do not deserve to be abused, and neither does any other woman or man. There is way more to life than to stay with someone who is abusive. Every time I see a friend who is in the same situation I was in, I recommend this class at Origin SC because it helped me so much mentally and emotionally.

Origin SC and Freehouse Brewery teamed up last June to hold a fundraiser benefitting victims of crime. Origin SC raised a total **\$3,868** in donations.



# Professional Fiduciary Services

Origin SC ended 2022 with **472** Conservator clients who were appointed to Origin SC by the Probate Court when there was no family member or other bonded entity to manage the disabled individual's financial affairs. Origin SC's Conservator clients are typically low-income, and incapacitated.

Case managers are assigned to manage the client's limited funds, paying their bills and allowing them to live as comfortably as possible within their budget. Fiduciary Services also served over **174** permanently disabled veterans on an ongoing basis throughout 2022.

Trustee

Personal Representative

Conservatorship

Power of Attorney

“

You were a God Send to me at a time when I had no support for 'Jerry.' Your kindness to 'Jerry' and myself was so gratefully appreciated. I will miss our long conversations. I wish you all the best in the future. Take care.

”

“

There are no words to say thank you for everything you have done and continue to do for our family. My father loved and respected you. I am sure you have the same relationship with many customers, but you were very special to him.

”





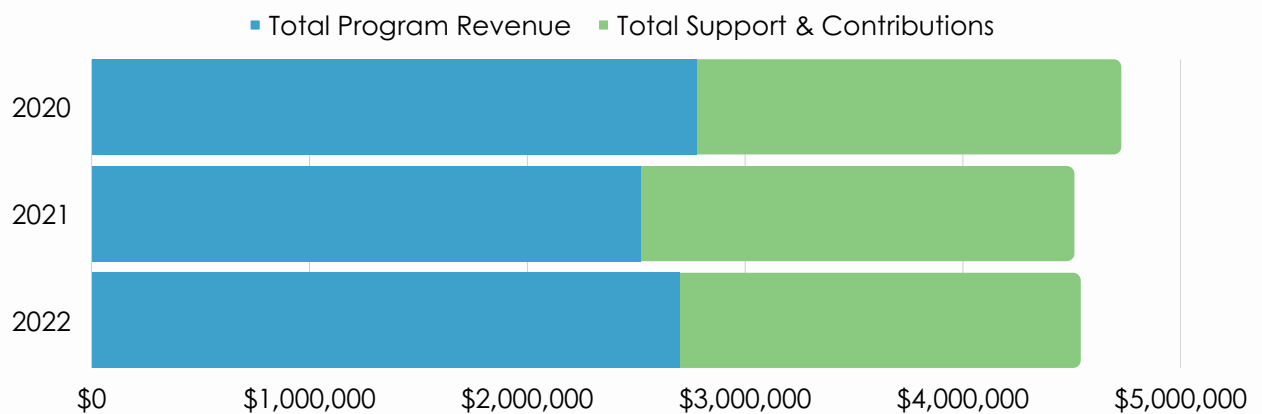
# Highlights

The Fiduciary Team spent an afternoon in August bonding while also volunteering at the Lowcountry Orphan Relief in North Charleston.

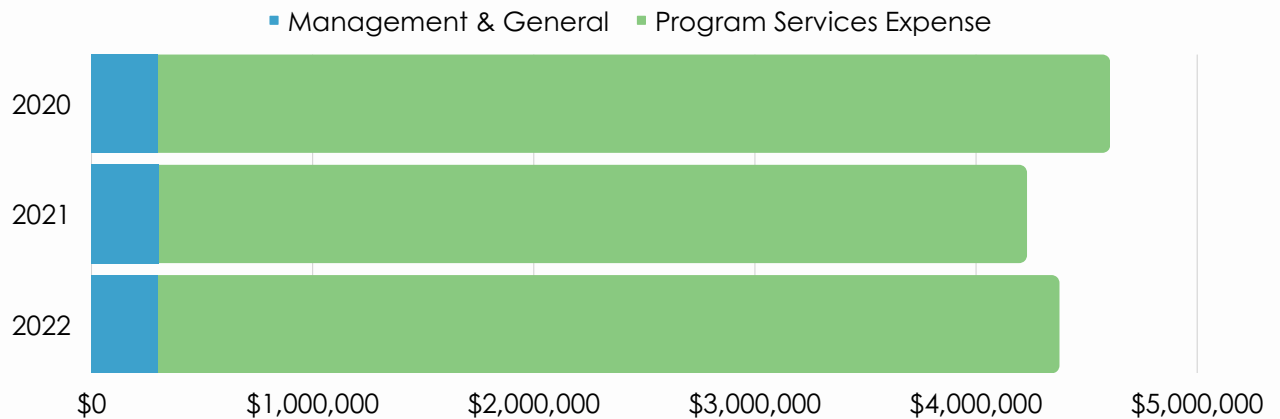


# Fiscal Year Results Since 2020

Program support from grants fluctuate based on availability of funds that can be awarded. During 2020 and 2021, COVID funding inflated support and expenses to rental and mortgage assistance. Overall, program fees and reoccurring grants are stable and are expected to continue supporting Origin SC for many years into the future.



Origin SC is fiscally strong and has earned positive net profits each year since 2004. All profits are devoted to supporting current effective programs and designing new programs to address evolving challenges as they come.







# Our Team

## Origin SC's Leadership Team

Caprice Atterbury, CPA, Chief Executive Officer

Cassandra Stout, CFO

NMLS # 1882240 | Company NMLS #377117

Tracy Strickland, NCG, Fiduciary Services Director

Rebecca Ellingburg, Housing Stability Director

Amy Bare, MA, LPCA, NCC, CTP, FVIP Director

Stephanie Moreau, Homeownership Resource Director

MLO #934045 | Company NMLS #377117

Kristin Bastian, Operations Director

Christina Janke, Outreach

Origin SC's Board of Directors oversee crucial operations with commitment, foresight, and integrity. Chosen for professional expertise and understanding of community issues, they establish policies and procedures that support good governance.

Anthony Ferro, Chairman

David Geer

Mary Ann Hall

Michael Blanton

Aaron Heath

Jennifer Roberts

Nashonda Hunter

Trey Willis



# Our Accreditations



**Trident United Way**



ENGAGE. EMPOWER. EVOLVE.



# Contact Us



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Website  
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## **Business Hours**

Monday – Thursday  
8:00 a.m. – 5:00 p.m.

Friday  
8:00 a.m. – 4:00 p.m.

Evenings & weekends by  
appointment

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