Our Mission

FSI exists to empower, at a cost comparable to industry standards, individuals and families to gain and sustain assets and to become or remain functionally independent.

Family Services, Inc.
Board of Directors

Mary Ann Hall, Chairwoman
Jennifer Roberts
John Ryan
Ray Setser
Elsie Smalls
Rev. William Stanfield
Jeff S. Taylor
Dear Friends,
In 2013, Family Services, Inc. (FSI) continued to effectively accomplish its mission to assist people struggling with financial and life challenges. We helped more than 5,000 individuals this year.

Through its relationships with partners like Charleston Dorchester Mental Health, Crisis Ministries, and the Social Security Administration, FSI continued to grow in 2013. Our Representative Payee department added an additional 271 clients and assisted an additional 515 with finding shelter under the Supportive Services for Veteran Families grant and a HUD-funded permanently supportive housing grant. This enabled these individuals to live in a sheltered environment and not rely on community infrastructure for support. These programs grew because of the partnerships FSI developed as a result of the recognition of its superior customer service. With this in mind, FSI will continue to refine and perfect these programs to create the best client experience possible.

Our Homeownership Resource Center (HRC) continues to refine its focus as well. As the number of individuals seeking foreclosure assistance decreases, HRC has sought other opportunities to foster financial independence for individuals and families in the service area. We have increased our efforts to reach more people with our financial education programs, and that effort has gained national recognition. FSI was the leading organization in NeighborWorks America’s network with more than 5,000 individuals counseled. That counseling has been very effective, as demonstrated by client surveys reporting that 86 percent of those counseled and educated on credit improvement improved their credit scores by 30 points after using our services. Our efforts to reach younger generations have also been successful. For example, Money Rocks, our youth financial literacy summit, attracted more than 300 participants who wanted to learn what financial independence can mean for their lives.

All of our programs are producing outstanding, positive outcomes. However, there is still much left to be done to drive community development and meet our long-term goals. Our strategic moves in purchase rehabilitation and resale of abandoned homes, as well as the creation of lending and real estate sales opportunities will enable the agency to be self-sustaining. With its own future secure, FSI will be a stronger catalyst to help individuals build long term assets and create community wealth.

Sincerely,

David A. Geer, III
Executive Director
Since 1888, FSI has successfully withstood the test of time and socio-economic changes by providing quality services to our community. We are a nonprofit organization that offers an array of symbiotic programs with the end goal of helping our neighbors and community achieve life and economic stability. The four main divisions under the FSI umbrella are:

**Homeownership Resource Center (HRC)**
*Promoting & sustaining homeownership*
- Financial Coaching
- Homebuyer Education
- Foreclosure Prevention
- Reverse Mortgage Counseling

**Consumer Credit Counseling Services (CCCS)**
*Promoting financial literacy and stability*
- Bankruptcy Counseling
- Credit Counseling
- Debt Management

**Behavioral Health Services (BHS)**
*Promoting healthy relationships*
- Batterers Intervention
- Family Violence Intervention

**Financial Management Services (FMS)**
*Promoting financial and housing stability*
- Representative Payee
- Conservatorship
- Homeless Prevention
- Veterans Services
## 2013 by the numbers...

<table>
<thead>
<tr>
<th>Category</th>
<th>Number</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individuals served</td>
<td>8,823</td>
<td>8,823 individuals served</td>
</tr>
<tr>
<td>Individuals in financial education programs</td>
<td>1,651</td>
<td>1,651 individuals received in our financial education programs</td>
</tr>
<tr>
<td>Individuals reduced credit card debt</td>
<td>333</td>
<td>333 individuals helped reduce credit card debt</td>
</tr>
<tr>
<td>Dedicated full-time staff</td>
<td>37</td>
<td>37 dedicated full-time staff</td>
</tr>
<tr>
<td>Advocacy</td>
<td>240</td>
<td>240 homes saved through foreclosure prevention services</td>
</tr>
<tr>
<td>Counseling</td>
<td>73%</td>
<td>73% clients who live below average median income</td>
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<tr>
<td>Volunteers</td>
<td>6,840</td>
<td>6,840 hours volunteers spent helping us help others</td>
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<tr>
<td>Assistance</td>
<td>1,713</td>
<td>1,713 individuals assisted with ongoing financial management</td>
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<tr>
<td>Website visitors</td>
<td>45,056</td>
<td>45,056 unique website visitors</td>
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<tr>
<td>Veterans</td>
<td>431</td>
<td>431 Veterans helped avoid homelessness</td>
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<tr>
<td>Years in business</td>
<td>125</td>
<td>125 years in business</td>
</tr>
<tr>
<td>Families</td>
<td>43</td>
<td>43 families helped purchase their first home</td>
</tr>
<tr>
<td>Social media followers</td>
<td>1,741</td>
<td>1,741 social media followers</td>
</tr>
</tbody>
</table>

We accomplish our mission and vision with three core actions (ACE):

- **Advocacy**
- **Counseling**
- **Education**
Advocacy

Conservator Program
We manage limited funds, pay bills, and advocate for incapacitated individuals to help them to live as comfortably as possible within their limited means.

Clients are appointed to us by the Probate Court or Department of Veteran Affairs (VA) when there is no family member or other bonded entity to manage the disabled individual’s financial affairs.

Our Conservator clients are typically low income and disabled.

As Conservator, we receive deposits, issue payments, reconcile checking, burial, savings, and investment accounts for each client.

594 conservator clients served on an ongoing basis

2200 average monthly deposits managed for our clients

11000 payments made each month for incapacitated individuals

“This is a stepping stone for me. I want a house again. I am striving for something better.”

>>2013 Lease On Life client
Veterans Services
Supportive Services for Veteran Families (SSVF) can assist with a maximum amount of five months rental assistance and two months of utility assistance for Veterans who are homeless or at risk of losing their housing.

Along with Crisis Ministries, we provide supportive services including rental, legal, financial coaching, and career development assistance.

266
Veterans served through SSVF

Homeless Prevention
Our rental assistance programs provide ongoing housing assistance and supportive services to participants. The end goal is sustainable permanent housing and self-sufficiency.

In 2013, we helped dozens of chronically homeless individuals through Lease on Life Phase 1 & 2, Emergency Solutions, and Shelter Plus Care programs.

1048
representative payee clients

4.5
average DAILY phone hours spent by each counselor helping clients

$730
average monthly income managed for each client

Representative Payee
We provide budgeting and financial management services for individuals who are mentally or physically incapable of handling their own financial affairs.

Our counselors set up a budget for clients, receive their monthly income, pay their rent, utilities, and other bills, and give the client a weekly allowance for necessities.

With their necessities paid, clients live as functionally independent and comfortably as possible, within the means of their limited income.

1048
representative payee clients

4.5
average DAILY phone hours spent by each counselor helping clients

$730
average monthly income managed for each client
Albert Epps has been a client of Family Services, Inc. (FSI) since 1998. He was one of the first 200 clients in the Representative Payee Program. “I guess you could say I’m one of the success stories at Family Services,” Epps says with pride. He has been employed at his neighborhood Bi-Lo for 13 years. This, along with working with FSI, has enabled him to live independently in his own apartment for 18 years.

Epps became involved with FSI’s Representative Payee Program after it was recommended to him by a counselor at a focus group. He told them about the strain placed on his relationship with his stepfather who was helping him manage his finances. He considers coming to FSI “one of the best moves that I’ve ever made because I can actually do the things I want to do with my money, and I can always get the advice of my representative payee to keep me in the right direction.” He has had a good relationship with each of his counselors.

Epps has learned the importance of living within his means from working with his Representative Payee counselors.

“Most of the time I do a very good job of living within my budget…It feels good to have the feedback from my payee, if I wanted to make a big financial decision,” he said. For example, Epps’ counselor called one day and asked if he wanted to go on a shopping spree. “I told her I wouldn’t mind doing that.” The only thing she asked him to do was to send in the sales receipt of his purchases.

“One of my purchases that I made was that I wanted a PS3 for my apartment so I could have some fun when I’m at home.”

Even these fun purchases were made with much thought and discussion with his counselor. “I live within my means very well, and there’s something that stuck with me, that I was told way back…I was told how important it was to set aside money for a rainy day.”

When describing his experience with FSI, Epps said, “They’re a phenomenal group. I’m really glad to be a part of them, and I continue to want to be a part of their group because they have my best interest at heart.”

Epps also believes that working with FSI has helped him to better utilize other services.

“Agencies like Social Security, and Medicaid, and Medicare listen to people like Family Services effectively, which means that I don’t have to do very much talking to them myself because Family Services has a way with those agencies that makes it a lot easier for them to cut out the middle man and get to the meat of the matter,” he said.
Staff Spotlight

Official Title
Home Purchase & Credit Advisor

How long have you worked for FSI?
July 12, 2010

What are your likes/dislikes (hobbies, etc.)?
My Best Girlfriends. I love going to football games (Gamecocks). Bad drivers are top on my list of things I do not like.

What do you like to do when not at FSI?
Hanging with my family and friends.

How do you have the client’s best interest at heart?
I am kind, non-judgmental and let them know I do want to see them achieve their goals.

How do you advocate for the client?
I help my clients identify unmet needs and realize “what are the obstacles they are facing.” I listen carefully to what the individual concerns are and help them focus on the issues.

What are some things you help the homebuyer with from start to finish of the program?
Understanding the items on their credit report driving their score. If the scores need to be improved, I educate the client on steps they need to take to get those scores on the rise to an acceptable level. The budgeting involved is also something a potential homebuyer needs to understand. I go over their bank statements to help identify the areas of over spending. It does take sacrifice for most first time homebuyers.

What are some of your favorite moments with clients?
Seeing them get the keys to their home at closing.

What is the most memorable pitfall you’ve saved a client from?
Successfully have a collection, with a very large balance, removed from the credit report, after proving the debt was not the client’s.

Revena Dawson

“I educate the client on steps they need to take to get those [credit] scores on the rise to an acceptable level.”
Counseling

“Two years ago, we were about to lose our home... through your services, we were placed in a modification. I look forward to 2013 being a year of restoration for us!”

>>2013 foreclosure prevention client

Bankruptcy Counseling
Under Federal law, all individuals who file for bankruptcy or want to discharge debts must complete bankruptcy counseling with a licensed counselor. We provide both pre-filing and post-filing services via one-on-one, phone, group setting, and online. Fees are on a sliding scale of $50 max per individual; couples receive this at half price.

731
total clients counseled about the bankruptcy process

Debt Management Program
Individuals who have problems paying their bills are likely candidates for the Debt Management Program (DMP). Our licensed counselors do budget counseling and facilitate agreements with creditors to establish a repayment schedule that the client can meet.

This helps clients stay on a budget, drastically reduce the amount of interest expense they pay, avoid bankruptcy, and be credit card debt-free within five years!

333
total DMP clients served

82%
stayed in the program for a year
Behavioral Health

The Family Violence Intervention Program (FVIP) at FSI provides counseling to victims and perpetrators of domestic violence.

Counseling is available through 16-week group therapy for victims and 26-week group therapy for perpetrators. There is no charge for victims of domestic violence. For perpetrators, fees are on a sliding scale based on the individual’s income and ability to pay.

394 victims of domestic violence counseled
814 anger management clients counseled

Foreclosure Prevention

Our counselors work as advocates between the homeowners and lenders for the best solution possible: saving homes. Our innovative clinic model has been adopted in many other states because of its efficiency and effectiveness.

In 2013, FSI’s foreclosure prevention team provided thousands of counseling hours to homeowners facing foreclosure.

950 foreclosure prevention clients
87% HOMES saved
143 received mortgage assistance to help keep their mortgage current

Reverse Mortgage Counseling

Our licensed, HUD-approved counselors work with senior homeowners by explaining the process of converting part of the equity in their homes into tax-free income without having to sell the home, give up title, or make monthly mortgage payments.

There are no upfront fees. Counseling fee of $125 is paid at closing.

751 reverse mortgage clients counseled
It’s something heard every day at Family Services, Inc. (FSI): “I wish I had been taught this in school.”

After years of hearing this from thousands of adults seeking foreclosure prevention assistance and debt management help, FSI’s Homeownership Resource Center (HRC), decided to take the plunge into youth financial education by holding an event in 2011.

The first annual youth financial literacy summit had approximately 100 attendees. The next year, the event saw immediate growth with more than 200 in attendance.

On April 20th of this year, HRC held its third annual youth education event, calling it Money Rocks, at R.B. Stall High School in North Charleston.

The day began with registration and a very successful community fair with businesses, nonprofits, military, and colleges participating. At lunch, TV anchorwoman Ann McGill and radio personality Jay “Baby J” Jones spoke to Money Rocks participants about the importance of making smart financial decisions at a young age, and shared personal life experiences.

“Don’t let anybody try and stop you...if you tell somebody ‘Man, I had to go to Money Rocks today’ and they laugh at you, put a dollar away for yourself,” Jones said during his speech. “You’re investing in yourself and what you want to do. While they’re trying to go to the mall and buy a pair of jeans, you’re investing in yourself.”

With more than 300 in attendance, 2013’s Money Rocks was the largest one yet. After lunch, the participants were split into workshops based on age: 12-14, 15-17, 18-21, and Parents Only.

The workshops were facilitated by several partners, including representatives from the Alston Wilkes Society, the City of North Charleston, Charleston Southern University, and Palmetto Youth Connections.

Topics included basic money management, credit, college financial aid, car buying, and career preparation.

“The ultimate goal of Money Rocks is to break the cycle of poverty,” Jenna Johnson, FSI marketing and development director, said. “With a financially-educated generation, we can prepare our community for a more economically stable future.”

The success of Money Rocks Charleston has caught on. On Saturday, October 19, 2013, at Georgetown Middle School in Georgetown, S.C., HRC hosted the first Money Rocks Georgetown event, with nearly 150 in attendance.
Volunteers of the Year: Joe Ann Delong & Shirley Yon

Sisters Joe Ann Delong and Shirley Yon began volunteering at FSI more than a decade ago in 2000.

“What’s really interesting is when we started, there were 5 of us (volunteers), and all but Joe and I have passed away,” said Shirley. Joe Ann, 82, and Shirley, 79, got their start with FSI through RSVP (Retired Senior Volunteer Program), an umbrella program of the American Red Cross.

Shirley also has eight grandchildren and seven great-grandchildren. Joe Ann has two sons, four grandsons, and seven great-grandchildren. There are only two little girls in the whole bunch! Both of her sons live in the Charleston area, while her grandsons live elsewhere.

Outside of volunteering with FSI, Joe Ann and Shirley like to volunteer at the Lowcountry Food Bank, take classes such as water aerobics and ceramics, and spend time with their families.

While many have come and gone through FSI’s doors, Joe Ann and Shirley’s commitment and passion for volunteerism has remained.

“There’s no comparison to any other place,” said Shirley. “Everyone is so thoughtful, so friendly…they treat us like family!”

“We all look forward to Joe Ann and Shirley’s monthly visits,” said Financial Education Manager Kristin Bastian. “They not only help us out administratively, but they brighten our day with their smiles and happy demeanor. When they are here, they always seem to have a visitor in their room enjoying their company. We value their reliability and many years of service.”

We couldn’t be happier to have such dedicated and loyal volunteers!

“Everyone is so thoughtful, so friendly…they treat us like family!”
- Shirley Yon

“We love to volunteer because it keeps you busy,” said Shirley. At FSI, the sisters help out by preparing financial statements to be mailed. According to Joe Ann, they “keep everybody honest.”

Born in Jefferson, GA, the sisters moved to the Charleston area in 1931. “You might as well call me a native,” said Joe Ann.

Both Joe Ann and Shirley now have large families of their own. Shirley has three children. One son lives in Charleston and the other in Georgia. Her daughter currently works in central Asia at a cerebral palsy clinic.

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First Time Homebuyer Program

Our homebuyer advisors provide both individual and group workshops helping individuals identify impediments to homeownership, create an action plan, and help them buy their dream home within their budget.

With the skills learned in the program, clients have a better understanding of a mortgage loan, closing cost negotiations, down payments, insurance, maintenance, and obstacles faced by typical first-time or uneducated homebuyers.

The workshops are free; individual coaching is a one-time fee of $50 per individual.

236 first time homebuyer clients
43 purchased a home
16 qualified for down payment loan assistance

“From the improvement with my credit score to now a new homeowner... This program really works! But you have to show dedication and believe in what you want.”

>>2013 first time homebuyer client
Financial Coaching & Education

If a client is not credit ready or needs assistance with financial goals, our financial coaches are available to assist in areas of credit improvement and budgeting.

We held more than 60 workshops at our main office alone in 2013. The following three are our most attended events in 2013.

Making Ends Meet

This free budgeting course teaches day-to-day money management strategies, credit management, budget creation, identity theft protection, and more!

Credit Cents

This workshop is a two-part class that covers budget and credit improvement, as well as credit score analysis. The cost is $50 per person, or a $79 one-time fee for individual coaching. All clients receive a Tri-merge credit report with written analysis from all credit reporting agencies.

1651 total financial education clients

267 credit counseling clients

218 2013 Money Rocks participants

Our FREE annual youth financial education summit brought in 300 participants at R.B. Stall High School on April 20, 2013, and an additional 120 participants at the first ever Money Rocks in Georgetown, SC. For ages 12 to 21, workshops cover proper money management, career preparation, college financial aid, and even how to buy a car the right way.
## 2013 Financial Summary

<table>
<thead>
<tr>
<th>Revenue</th>
<th>Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program revenue earned: $1,536,138</td>
<td>Program/service expenses: $2,997,026</td>
</tr>
<tr>
<td>Grants &amp; support earned: $2,727,537</td>
<td>Grants &amp; loans &amp; temporary assistance given: $1,048,184</td>
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<tr>
<td>Temporary &amp; permanently restricted grants earned: $86,732</td>
<td>Management &amp; general expenses: $58,697</td>
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</tbody>
</table>
A Glimpse into 2014

New Website

We will be unveiling a brand new website in 2014! We have been working with a local web developing firm, BlueKey, to create a site that is more informative and efficient for our clients. With a new registration portal and updated applications, the new site is sure to create a better experience for our clients and better reflect the mission and goals of FSI!

NeighborWorks SHOP Grant

FSI was selected to participate in the Sustainable Homeownership Project, which is a pilot program of NeighborWorks America. It was designed to help organizations like FSI increase their scale, financial sustainability and community impact. As we work through this process, we hope to scale up and modernize our homeownerhip business model to increase efficiencies and increase our positive impact in the community we serve.

Money Rocks

Money Rocks continues to grow every year, and we know 2014 will be no exception. Our FREE youth financial education summit will be held at Charleston Southern University on Saturday, February 8, 2014. Learn more at www.moneyrockscharleston.com.