



FSI NEWS

Creating & Restoring Dreams since 1888

Family Services, Inc. | www.fsisc.org | 4925 Lacross Drive, Suite 215, North Charleston, SC 29406 | 843-735-7802

'Tis the season to combat homelessness

By Jenna Johnson



Illustration by Christoph Niemann (New Yorker)

"If you move people into permanent supportive housing first, and then give them help, it seems to work better. People do better when they have stability."

about making a difference long-term? What about ending chronic homelessness?

This isn't a new concept. In a recent article by James Surowiecki in the New Yorker, he discussed the success of the Housing First method initiated by Utah almost a decade ago. Instead of the usual standard of getting people into transitional housing first, Utah embraced giving the homeless permanent housing.

Wasteful government spending? No! It turns out this has SAVED the government money.

The cost of the homeless on the infrastructure is great: shelters, emergency room visits, ambulances, police, jail, mental health centers, etc.

A homeless person could rack up nearly a million dollars of infrastructure costs in just ONE YEAR. The traditional approach of transitional housing and assistance cost Salt Lake City, Utah more than \$20,000 per year per homeless person.

Giving a homeless person a home, on the other hand, costs the state

just \$8,000 per year. That includes the cost of case managers who work with the individual to adjust to their new life.

This same approach has been practiced elsewhere and with the same results. In Colorado, the average homeless person cost the state \$43,000 per year in traditional methods, but only \$17,000 to house the homeless.

In addition to being cost-effective, the Housing First method is effective in making a change in the lives of the chronically homeless. In an interview with the New Yorker, president and CEO of the National Alliance for Homelessness Nan Roman said, "If you move people into permanent supportive housing first, and then give them help, it seems to work better. People do better when they have stability."

Utah's chronically homeless has fallen by 74% since 2005.

A recent Georgia study backs the Housing First method with its finding that a person who stayed in an emergency shelter or transitional housing was five times as likely as someone who received rapid rehousing to become homeless again.

Family Services, Inc. (FSI) has worked in homeless prevention for several years. We have permanent

With the spirit of the Christmas season, we hear the Salvation Army bells ring, see the masses volunteer at the local soup kitchens and homeless shelters, and give a little extra to the charities and churches in our community. This is the season of giving!

But, do we as a community think

IN THIS ISSUE...

- Staff Profile Pg. 3
- Living Fee Free Pg. 4
- Day of Caring Pg. 5
- Money Rocks Pg. 6

Continued on page 2...

BOARD OF DIRECTORS

Mary Ann Hall, chairperson
Michael Blanton
Jennifer Roberts
John Ryan
Ray Setser
Elsie Smalls
Rev. William Stanfield
Jeff S. Taylor

EXECUTIVE STAFF

David Geer
Executive Director

Caprice Atterbury
Chief Financial Officer

Iris Albright
Conservatorship Program Director

Kristin Bastian
Financial Education Manager

Debbie Kidd
Homeownership Resource Center Director

Sue Gale
Representative Payee Program Director

CONTACT US

4925 Lacross Road, Suite 215
North Charleston, SC 29406
Local: 843.735.7802
Email: info@fsisc.org

QUESTIONS/COMMENTS

Jenna Johnson
Marketing & Development Director
843.735.7854 (direct)
jjohnson@fsisc.org

Chronic Homelessness... continued from page 1

supportive housing programs for the chronically homeless, the homeless who suffer from mental health issues, and homeless veterans. Our CEO, David A. Geer III, answered questions regarding chronic homelessness in the Charleston area.

How do we eliminate chronic homelessness in the Charleston area?

Continue to work with our partners such as One80 Place, and continue to commit to the concept of Housing First (find people a place to live before imposing restrictions or living criteria).

What is our strategy?

Working with the Lowcountry Housing Coalition and the City of Charleston to set up a meeting with partners, which would include the jail, hospitals, and other agencies. We will present on how an agency in Charlotte (and other cities) accomplished Housing First and the outcomes achieved.

How does this help our community beyond helping the individual facing homelessness?

It is estimated by HUD that a chronically homeless person costs our community \$40,000/year/individual. In Charlotte, the infrastructure cost has been reduced by \$30,000/year/individual with the Housing First method.

How do you think our community perceives the homeless in Charleston?

I believe that our homeless population is respected and understood largely due to the presence and excellence of One80 Place and support from the City of Charleston.

What are the challenges?

The difficulty is getting the buy-in at the decision-making level from those businesses who make up the costly infrastructure (hospitals, jails). And, of course, how can it be funded? Which is always the elephant in the room.

To learn more about FSI's homeless prevention programs, go to www.fsisc.org or call 843.735.7802. Also, check out www.OneLessHomelessVet.org to learn how we assist homeless veterans with housing and necessities once they are permanently housed.

The faces of Housing First



Photos by Meg Thompson & Jenna Johnson

First photo: Lease on Life participant Roy Reed holding his diploma in his apartment.

Second photo: Lease on Life participant Michael Robinson with his case worker, Liz Stowe, and his wife in front of the home he bought a year after being in permanent supportive housing.

Third and fourth photos: Lease on Life participant Nathaniel Goodwin at his apartment showing off his plants and artwork.

Staff Profile: Jordan Hardy



Photo provided by Jordan Hardy

Official title:

Housing Stability Case Manager/Veteran Services

Work Anniversary:

August 2014 (August 2013 as an AmeriCorps VISTA)

Something unique about yourself?

I was the mascot for Wofford College Athletics. I dressed up as "Lil' Ruff" because I wasn't quite tall enough to wear the big terrier costume. You have to be at least 5'6" to do that.

What did you do before FSI?

I graduated from Wofford College in May 2012, then went to work for The Fund for American Studies in Washington, D.C. It wasn't quite time for me to permanently re-locate to our nation's capital, so I came back to Spartanburg, SC to be near my family. I started as an Admission Counselor for Wofford College in August 2012 and traveled across several states to educate high school students, guidance counselors, and their families about Wofford College.

In December 2012, I moved into the role of Campus Visit Coordinator and also managed the Student Ambassador Program with the Office of Admission and Financial Aid at Wofford College. I knew this wasn't where I wanted to be long term and had worked extensively with the ROTC cadets and JROTC prospective students at Wofford College, which prompted me to search for a way to gain experience with

veterans and the military. I found the position of Veteran Services Coordinator at FSI, contacted Liz Stowe, and promptly made plans to move to Charleston.

How would you describe your job at FSI?

Being a VISTA was difficult, but was a valuable year of personal and professional soul-searching and maturation. I came to find that my "calling" in life is to work with veterans and military members to ensure they are supported in all areas of life.

I finally decided that Social Work was the path I wanted to take because of the work I've done at FSI with veterans and the homeless population.

Since becoming a full-time employee with FSI, I enjoy being a contributing member of the team and working with Elizabeth and Tanesha to empower our clients in becoming financially sustainable.

What is your favorite part of your job?

At the end of the day, I leave FSI feeling like I made a difference. I enjoy feeling like I'm part of the FSI team.



Living fee free

How to avoid fees and save more than \$1000 next year

1. Bank Fees

Make sure you are not signed up for automatic overdraft (average overdraft fee is \$32.30). Request that your checking and savings accounts be linked to cover any mishaps.

ANNUAL SAVINGS: \$32 - \$100

2. Payroll Fees

If your employer pays you with a prepaid payroll card rather than via direct deposit or check, ask your HR or finance/payroll department to opt out of getting paid with cards.

Sign up for direct deposit instead! Most banks offer a low- to no-fee checking account when you direct deposit.

ANNUAL SAVINGS: \$2 - \$150+

3. Cell Phone Fees

Early termination charges (Verizon runs as high as \$350) and activation fees (\$36 per number with AT&T) can be pricey. Some companies have a 14-day window to cancel a plan and some offer to buy you out of a contract.

Whatever the case, make sure you buy your phone through a third party seller (eBay, for example), or trade in your phone when you upgrade. If you trade-in, ask for any discounts!

ANNUAL SAVINGS: \$211 - \$494



Photo courtesy of NYTimes.com

4. Late Fees

Avoid late fees by signing up for automated bill payments. If the system does not have this feature, sign up for email/text alerts OR add reminders to your calendar. If you do get a late fee, call customer service—never hurts to ask for a waiver.

ANNUAL SAVINGS: \$25 - \$410

5. Airline fees

Know the policies before booking your ticket! Check out airfarewatchdog.com to find cost comparisons for all of the “extras.”

ANNUAL SAVINGS: \$20 - \$300+

These are just a few ways to keep more money in your bank. At Family Services, Inc. (FSI), we have financial coaches ready to assist you with your financial goals in 2015. Our licensed staff will help you create and stick to a budget, break the chains of debt, and plan for the long-term. Our programs include: financial coaching, credit improvement, debt management, bankruptcy counseling, and financial education workshops!

For a free consultation, please complete our secure online budget application at www.fsisc.org. Contact us at 843.735.7802 or info@fsisc.org to schedule an appointment.

FSI: 2014 Day of Caring



Photos provided by the Charleston RiverDogs



Top photo: FSI staff and Charleston RiverDogs volunteers gather before visiting clients.

Bottom photo: RiverDogs volunteers and FSI employee Rebecca Elingburg with one of our clients.

For 11 years, Family Services, Inc. (FSI) has participated in Trident United Way's Day of Caring initiative in our community. Our project, "Share a Smile," provides giftbags with sugar-free candy, socks, and hygiene items to our clients living with a disability.

"Clients get so excited," Conservator Director Iris Albright said. "It really does put a smile on their face."

These clients suffer from a variety of disabilities from severe mental illness to amputees, some even live in nursing homes.

"Most of the people we see usually do not have much money or family," Albright said. "Bringing a small gift is incredibly special to them."

This year, the Charleston RiverDogs provided giftbags and helped us deliver them to clients in need. Once they finished, the volunteers and FSI staff who participated enjoyed lunch and talked about their experiences of the day.

"It's eye opening for community volunteers," Albright said. "They are not aware of these individuals living off of \$500 a month, who would otherwise be on the street if not for Family Services. We educate them so that they are aware of signs to look for in cases of exploitation. If they see someone who hasn't left their house in a few days, or someone coming into a bank and taking out large amounts of money, or if your neighbor's lights haven't been on or the newspapers are piling up in the driveway, these are signs of exploitation or someone in need."



START YOUR NEW YEAR ON THE RIGHT PATH...

Use coupon code

holiday2014

for \$25 off the January Credit Cents Workshop!
Learn more at www.fsisc.org. Expires 1/7/15

Register for Money Rocks!!

Opens on Monday, Jan. 5, 2015!!



Money Rocks
March 7, 2015
8 a.m. - 2 p.m.
Charleston Southern

Register and learn more at
www.MoneyRocks.org

We had our biggest Money Rocks youth financial literacy summit ever in 2014, with nearly 450 attendees! Join us for workshops on topics like student loans, budgeting, investing, job interviewing, social media etiquette, and more. We have workshops for ages 12 to 21-year-olds as well as for parents. Registering before January 30 enters you to win a tablet.

Are you a rising or current senior in high school? Check out our \$500 college scholarship guidelines on our website. Act fast. Submissions will be accepted until Thursday, Feb. 19, 2015 at 11:59 p.m. The winner will be announced at the event on Saturday, March 7.

Upcoming Events

Saturday, Jan. 3, 2015
10 a.m. - 12 p.m.
Introduction to Homeownership

Tuesday, Jan. 13, 2015
6 - 8:30 p.m.
Credit Cents Part 1

Saturday, Jan. 17, 2015
9 a.m. - 4 p.m.
First Time Homebuyer Workshop

Thursday, Jan. 8, 2015
6 - 8:30 p.m.
Making Ends Meet

Tuesday, Jan. 20, 2015
6 - 8:30 p.m.
Credit Cents Part 2

Thursday, Jan. 22, 2015
12:30 - 2:30 p.m.
Shop Smart couponing workshop
Dorchester Prosperity Center

Find more at www.fsisc.org/classes

