



FSI NEWS

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

First time homebuyer client starts anew

In February, Roxana Holmes-Mikell entered into the First Time Homebuyer program at the Homeownership Resource Center (HRC), a division of Family Services, Inc. Referred by a close friend also in the program, Roxana was prepared to purchase a home for her and her children.

“I was preparing before I came in,” she said. “I was a homeowner 10 years ago with my ex-husband.”

But now it was her turn.

A retired Army Reservist and now a Trident Technical College Administrative Professional, Roxana is originally from the Charleston area and wanted to invest in a home.

Roxana was tired of the apartment life, and she had a long list of wants and needs in a home.

She began looking for a brick home online. “I grew up in a brick home, and the house with my ex-husband was brick,” she said.

But what she really wanted was a family room for entertaining, yard space, good parking, and two bathrooms.

“I really wanted a separate room for entertaining,” Roxana said about her desire for a family room. “In apartments, that’s the first thing you see. I specifically wanted a separate room for entertaining and keep the ‘living area’ where we watch TV.”

After looking online for awhile and discussing it with her children, Roxana began touring homes.

“I would pick the kids up from school and we would drive around neighborhoods,” Roxana said. “I would drive at night to see if the neighborhood was quiet.”

Her experience with HRC, added to the excitement of buying a home.

“I get attached to people, not in a creepy way, but I continue rela-



Photo courtesy of Roxana Holmes-Mikell

Roxana holds up keys to her new home at the closing table in June 2012.

tionships with people,” Roxana said. “It was easy to get to know Randrea. She has so much knowledge [about the homebuying and credit improvement process]!”

Roxana considers herself pretty knowledgeable, but learned many new things when coming to HRC. One item she will never forget and shares with friends constantly? “The 30-percent rule!” Randrea taught her that keeping her credit use under 30 percent of her credit limit will help her credit score drastically.

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New online homebuyer education course

The Homeownership Resource Center (HRC) launched an online homebuyer education course in conjunction with NeighborWorks Week in June. The course is designed for those who are unable to attend an eight-hour classroom setting.

This online version ensures that each course participant has direct contact with an advisor at HRC. Clients can receive the one-on-one advising needed through the phone or in-person while also receiving certification online. HRC advisors are available for questions after completion, as well. Homebuyers learn at their own pace and are held accountable with integrated quizzes and tests.

“We are excited to be able to offer this dynamic educational tool to ALL South Carolina residents,” HRC Director Debbie Kidd said.

First Time Homebuyer continued...

Roxana bought her home in June. Though it is not the brick home with a family room like she originally had planned, it has a lot of potential.

“It has a split floor plan and two bathrooms,” she said. “And it has vinyl siding, which will make it easy to add on to—for that family room!”

Her advice to other first time homebuyers? “Think before you buy. Weigh your NEEDS over your wants,” Roxana said. “Ask yourself: what would Randrea do?”

“With eHome America, we will be able to reach constituents across the state with ease.”

In English and Spanish and with over 50 video tutorials, eHome America satisfies homeownership education requirements by state housing agencies and other governmental entities. The comprehensive course teaches the homebuying process in its entirety: affordability of a home purchase; choosing the right house, lender and mortgage; and available financial assistance for qualified buyers.

The registration fee for the online course is \$75. For a limited time only, participants can use coupon code CREDIT to receive \$25.00 off the scheduled fee. To learn more about HRC’s eHome America course and to use the coupon code, go to www.fsisc.org or call 843-735-7862.

She contacted HRC because she wanted to purchase a home. Roxana reached out for advising in order to help herself achieve her dream of homeownership.

“Do your part in helping yourself, and Family Services will help you get where you need to be,” she said.

To learn more about the First Time Homebuyer Program, contact Randrea Majors-Graham or Revena Dawson at 843.735.7862 or go to www.fsisc.org and click on the Homeownership Resource Center.

Staff Profile: Randrea Majors-Graham



Photo by Jenna Johnson

Official title:

Home Purchase/Credit Advisor
 Program Manager

Work Anniversary:

May 2010

Tell me something unique/specific about yourself.

I like to work on cars. Any car. I hate new cars... anything with a computer chip. And, I love shoes! But only in working hours. Once I get home, I love to have my toes in the grass.

What about your family?

I am married and we have two beautiful girls, but they love critters! We have hamsters, turtles, fish. Now we have lizards! They saw a dog on the side of the road—and now we have Brownie. We save animals!

You bought a new home last year--what has that been like?

I am a project queen! My kids say, “You have a project every weekend!” Since we bought our house last June, we finished a kitchen remodel. Projects are addictive. Especially after owning our own home. Oh, and I watch HGTV way too much. I’m so a DIYer.

How did you end up at FSI?

I was in the mortgage industry for 8 years. Most recently, I was with Taylor Bean & Whitaker as a client manager for three years. I managed eight states and two account executives and a \$50 million dollar pipeline of mortgages. Returning from lunch break one day, all of the employees had an email saying we were all terminated. The company went out of business in one day: Aug. 6, 2006. It was at the start of the bubble burst.

I then completed my Masters in Corporate Finance at Strayer University, and decided to move after graduation. I researched Charleston and found Family Services, Inc. They were looking for a Mortgage Default/Foreclosure Counselor. So, I emailed Stephanie and she called the next day for an interview.

How would you describe your job at FSI?

I work with individuals with low credit scores who want to purchase a house. I help make them ready—help to prepare them to be in a position to purchase their first home. We make sure they have all the pieces of the puzzle. We evaluate credit, as well as finances, to ensure that an individual is truly in a position to purchase a home.

What is your favorite part of your job?

Going to a closing and seeing one of our clients get their keys. That’s pretty good!

Is it always a bed of roses?

No. No. No. Most days... no. Most days are definitely a no. But we always look for the sunshine. When individuals come into this program, it’s not a 30-day stay, it’s not going to be a walk in the park. Someone will be in it for the long haul. We’re ready for the fight because the reward is worth it in the end.

What do you tell people who think they can’t buy a home?

Stop lying to yourself. And yes you can afford it. It always has to do with need versus want. If you do what you *need* to do with your money, you can buy a house. If you do what you *want* to do with your money, it’s only you getting in your way and holding you back. If you let me do my job, you will be in your house. As long as you do your part.

making **ENDS** meet

Your guide to essential savings. Tips from the CCCS division of FSI.

- **The thirty day rule.** Considering an impulse purchase? Wait thirty days and then ask yourself if you still need that item. Often the urge to buy will pass, saving you money and the aggravation of buyer's remorse.
- **Tip trick.** You're enjoying a night out with friends when it comes time to settle the bill. Sometimes calculating the tip can seem like complex calculus when you are engrossed in conversation. An easy trick? Move the decimal one place to the left in the total gives you 10 percent. Double that and get 20 percent. A handy starting point to round up or down from.
- **Savings starter.** At a loss on how much to save out of your paycheck? An easy rule of thumb is to put 10 to 15 percent of every paycheck into a savings account. Sounds like a lot, but there will be times when you are unable to save as much. Saving more now will help put you in the habit. Many financial advisors actually recommend to save one-third of your income every year. Work your way up to that!

To schedule an individual session with a credit advisor, please call 843.735.7802.

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time only. Deals expire September 1, 2012.

Out & About

FSI in the Community



This summer, Family Services, Inc. has had the opportunity to reach out to many in our Lowcountry communities. The first week of July, Trident United Way invited us to all Roper St. Francis Healthcare locations to share our resources with staff. We met hundreds of doctors, nurses, and other employees! Our HRC pens went like hotcakes—one nurse joked that the doctors steal her pens, so she is always looking for more. A big THANK YOU to United Way for including us in the three-day, Olympic-themed event.

RSVP veteran continues long-term volunteerism

“Joe Ann—that’s two words, one name.”

Joe Ann DeLong, a North Charleston resident and long-time volunteer at Family Services, Inc., loves life and volunteerism. You may know her or have seen her in the NeighborWorks conference room putting together mailings, but if you don't already know, this lady is the complete package of spunk and sweetness.

And rightly so. Married for 60 years to her hubby, David, Joe Ann has two sons, four grandsons, and six great-grandsons. With a house full of boys, “We finally got our little girl with a great-grandchild,” she said.

Born in Jefferson, Ga., Joe Ann has been a resident of the Charleston area since 1931 when she was eight years old—or as she dubbed, “All my life.”

She led a busy and fulfilling life in Charleston: worked for the Civil Service until 1963, became a homemaker and a church secretary, and eventually retired from Corbin Ceramics after about 20 years.



Joe Ann visits once a month with her sister, Shirley, to assist the Consumer Credit Counseling Services (CCCS) division with mailings. The two ladies have assisted Family Services, Inc. for almost nine years through the Retired Senior Volunteer Program (RSVP).

She started volunteering with RSVP (Retired Senior Volunteer Program), an umbrella program of the American Red Cross, in 2000.

“I volunteered in several places—that’s how I ended up here,” Joe Ann said. “And I never thought I would be volunteering this long.”

But here she stays—a genuine lady with an indisputable passion for her community. On Sept. 30, she will be a nine-year volunteer veteran here.

The next time you see Joe Ann, be sure to give her a big smile and thank her for her continued service to FSI.

Volunteer Opportunities at Family Services, Inc.

Administrative Tasks

- Mailings
- Filing
- Phone calls

Event Assistance

- Money Rocks
- Youth Financial Literacy Summit in March 2013

Academic Internships

- Human Services
- Nonprofit Management
- Communications

Please contact Stephanie Masula at volunteers@fsisc.org or 843.735.7810 to inquire.

Search for **FSISC** on your favorite social network. Become a fan and/or a follower today to interact with us and to stay updated on the latest news...



2012 Upcoming Events

- | | |
|---------------------|--|
| August 2 | Credit Club
Financial Planning—Achieving your Financial Goals
<i>Homeownership, educating your children, and retirement</i> |
| August 9 | Making Ends Meet budgeting workshop |
| August 14 | Credit Cents: Part 1 |
| August 18 | First Time Homebuyer workshop |
| August 21 | Credit Cents: Part 2 |
| September 6 | Credit Club
Fiscal Fitness: A healthier budget, a healthier you!
<i>Budgeting skills and strategies to help you become better able to manage your money</i> |
| September 11 | Credit Cents: Part 1 |
| September 13 | Making Ends Meet budgeting workshop |
| September 15 | First Time Homebuyer workshop |
| September 18 | Credit Cents: Part 2 |
| October 4 | Credit Club
The “Story” on Debt Settlement
How, when, and why it can benefit you, and other available options. |

www.fsisc.org/events | 843.735.7802 | info@fsisc.org

