



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

Homeless man finds independence with Lease on Life

By Meg Thompson

Roy Reed had been homeless for four long years, but that quickly changed once he came to Family Services, Inc. (FSI).

Reed was born in California in 1964. He quit school and got married when he was 16 years old. He claimed he ended up in Charleston after he "traveled all my life."

Until earlier this year, he lived "down in the swamp where the recycling center is" on Romney Street. He acted as the self-designated gatekeeper for the homeless camp. He took that responsibility so seriously that he refused to move to a shelter for fear that someone would steal his belongings, even in February when the temperature dropped to freezing levels.

His One80 Place case manager, Rapid Rehousing Coordinator Kazia Lovendoski, has been working with him since 2010. She even helped him earn his high school equivalency diploma in 2011, which is something

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he had wanted all his life. According to Reed, "She does wonders for me."

When Liz Stowe joined the One80 Place team last year, she and Lovendoski identified Reed as a potential participant in the Lease on Life (LOL) program Stowe had started at FSI.

LOL provides permanent supportive housing to chronically homeless individuals. To qualify, individuals must be disabled and have been homeless for at least a year, or four times or more within the last three years. FSI collaborates with various community agencies, like One80 Place, to identify eligible participants for LOL. FSI not only helps these individuals find housing, but also provides rent subsidies, budget counseling, and wrap-around services to help them remain permanently housed while they work towards self-sufficiency and financial stability.

In Reed's case, FSI was able to get



Photo by Meg Thompson

Left to right: FSI Lease On Life client Roy Reed with Jordan Hardy, FSI AmeriCorps VISTA/Veteran Services Coordinator, at Reed's new apartment.

him onto LOL and found him an apartment with utilities included. FSI was also able to use LOL funds to help furnish his apartment. He is extremely grateful and is doing great in his new place. When asked what LOL has done for him, Reed said, "You guys have just...wow... it's amazing."

He even has a new friend in Crystal Ball, a kitten he said "found him." He could not say no to the kitten who was skin and bones when they first met. They are now good friends and doing well together in their new home.

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Party for a Purpose!



WHERE: Mad River Bar & Grille
32 North Market Street, Charleston, SC 29401

WHEN: Thursday, July 3, 6-9 PM

HOW IT WORKS: For \$5, donors receive one free drink and a discounted food menu from 6-9 p.m. We'll also be giving away raffle prizes throughout the night, as well as awarding a grand prize at the end of the night! All proceeds will benefit Family Services, Inc.'s One Less Homeless Vet (OLHV) program.

In 2009, FSI launched OLHV to help low-income veterans obtain household items and furniture to make their home a place of pride. Without worrying about affording small supplies like bedding, towels, and kitchen utensils, OLHV participants can focus on becoming financially self-sustaining and personally fulfilled.

GET INVOLVED: Learn more about OLHV and how to support our mission by visiting www.OneLessHomelessVet.org!

Lease on Life Success Story... continued from page 1

When asked how he liked having a place of his own, Reed emphasized how grateful he is for his newfound "peace and quiet." He is also quite overwhelmed with the all of the amenities now at his disposal: "I've got a TV, I've got a bathroom, I've got a refrigerator, I've got a stove..."

His favorite new possession, though, is his pots and pans which he uses to make his favorite dish of sausage, eggs, and cheese. They are neatly organized and proudly on display in his kitchen cabinets. "Well, you see, everybody just piles them up. I went and put screws up there so I could hang them up," Reed said. "I'm an organizer."

That much is evident in other touches Reed added to make the space his

own. He built shelving for his closet and a frame for his bed from spare materials from his landlord. "I don't like clutter," he said. "I want it to be confined. I want beauty. I want everything to look good."

He makes sure that it does, by keeping the apartment very clean and organized. For Reed, the apartment is not just a place to live—it is his home and something of which he is incredibly proud.

He frequently bursts into "tears of joy" when speaking about his new home and his experience with LOL.

His advice for others in situations like his is simple. "Trust in God," Reed said. "God gave me all you guys." Between his faith, hard work, and support from Family Services, Inc. and One80 Place, Reed is on the path to success.

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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

Staff Profile: Michelle Moore



Photo by Jenna Johnson

Official title:
Representative Payee Counselor

Work Anniversary:
August 2012

Likes:
I am a writer and a poet. I have always possessed a unique love of the written and spoken word, and I have been writing since the age of about ten years old, predominantly poetry.

What did you do before FSI?
I worked at the non-profit organization WINGS for Kids for seven years as a "WINGSleader," which is essentially an afterschool program counselor. WINGS is an afterschool program that specializes in teaching children social and emotional skills, and emphasizes the growing importance of emotional intelligence in the education and overall success of children from all walks of life. I initially joined Family Services through AmeriCorps, as a VISTA, and was given a chance as a full-time employee as my summer of VISTA service ended.

How would you describe your job at FSI?
The biggest part of the Rep Payee position is the responsibility of paying the clients' rent and bills, to ensure that no one is going without the basic necessities of life each month. Having a payee means that a client, who has previously struggled financially, will have all of their responsibilities met on a monthly basis, and can have that burden removed from their shoulders. As a counselor, we try our best to work a budget using the resources that the clients have available, which ensures that not only will the client have a suitable shelter each month, but will also have access to electricity, gas, and water. In addition, we try to stretch their money out in the best way possible to allow them to have funds available for the entire month, rather than have to struggle through the middle and end of the month.

"My favorite part of this job has been, and will continue to be, the connections with people that I am able to make on a daily basis, and the positive relationships that I am able to form with the clients."

What is your favorite part of your job?
My favorite part of the job is actually the part that is not really measureable by any technical standards, and cannot really be quantified into numbers and figures, or statistics. While it is certainly a great pleasure to see that my clients are saving money, to see that their financial responsibilities are being met, and to see the positive impact that this can have on their lives, it is not my favorite part of the job. My favorite part of my job comes during those moments when I can lift a client's spirits by making them smile. I revel in the moments when my saved messages become full, not with unheard requests from clients, but with calls where clients simply left me a message of thanks or appreciation. My days, which can be hectic and at times overwhelming, are sometimes transformed completely just because a client and I were able to share a laugh, or a funny story over the phone. This does not end with the clients, however. Family Services has many positive connections with people in the local community, whether it's mental health case managers, or the lovely folks over at the Social Security Administration, with whom we communicate often. Since starting here at FSI, I have come to realize that it is these connections which keep all of us going, because none of us could get the job done alone. Therefore, my favorite part of this job has been, and will continue to be, the connections with people that I am able to make on a daily basis, and the positive relationships that I am able to form with the clients.

Debt Management

The Road to Financial Freedom



Photo courtesy of Quizle.com

By Meg Thompson

Are you lost in debt? Ready to make your way to financial freedom? A debt management program (DMP) may be just what you need. These programs act as an integrated counseling service that assists consumers overwhelmed with credit card debt.

The types of debt eligible for these programs include: unsecured debt, such as credit cards and store charge cards; unsecured loans; medical bills; and collection accounts. Unfortunately, DMPs cannot work with secured creditors, such as finance companies, payday lenders, title loan companies, student loans, car loans, or taxes.

A DMP works by having creditors provide information to licensed credit counselors. The counselors are then able to propose lower interest rates and payments while consolidating the payments into one. This payment is made directly to the DMP office and distributed appropriately to the creditors on behalf of the client.

By law, all accounts have to be paid out within FIVE years, so you could be DEBT-FREE in 60 months or less! You may also benefit from reduced or waived finance charges and fewer collection calls. And when you have completed your payments, your counselor will help you reestablish credit.

There are many options for DMP, but since Family Services, Inc. (FSI) is a licensed nonprofit, we are able to offer the program at the lowest price possible. We also do not require that you have a minimum amount of debt and will assign a counselor to give the individual attention you need.

Does it sound too good to be true?

Here are two real life examples of FSI's DMP in action:

Amy* had six debt accounts totaling more than \$12,500 and her monthly payments were about \$460/month. She was on a fixed income and unable to make her minimum payments any longer. Her average interest rate was 26

percent. Her credit counselor was able to reduce her payments to \$303/month, her new average interest rate is 5.9 percent, and she will be debt free in 48 payments!

Joe* came to us back in 2010 with more than \$21,000 of credit card debt. Due to owning his own business and not being able to count on a regular income, he was struggling to make ends meet. He met with a credit counselor who reduced his monthly payments from \$995 to \$462/month. He started out with an average interest rate of 22 percent and was able to those rates to an average of 4.5 percent. He was set up to on the program for the entire 60 months, but because of continued counseling and support from his credit counselor, he was able to make larger payments and just finished his debt management plan a year and a half early!

Learn from our clients and don't let your debt control your life. Find your way to financial freedom with Family Services, Inc. today!

For a free consultation, please complete our secure online budget application at www.fsisc.org. You can also schedule an appointment with a licensed credit counselor by calling 842-735-7802 or emailing info@fsisc.org.

**Names changed to protect identity.*

FSI: Out and About

See where FSI has been out in the community lately!



Photo courtesy of Debbie Kidd

Debbie Kidd (left), Director of the Homeownership Resource Center, and Mary Regan (right), Reverse Mortgage Counselor, at the Palmetto Housing Forum.

Revena Dawson (left), Home Purchase/Credit Advisor, and Megan Dice (right) of WCBD filming an interview about our work with Dorchester Habitat for Humanity.



Photo courtesy of Revena Dawson

Carolyn Lecque (left), Facilitator/Trainer, and Jordan Hardy (right), AmeriCorps VISTA/Veteran Services Coordinator, at a Yellow Ribbon Event for the SC National Guard.



Photo by Meg Thompson

INDEPENDENCE DAY SAVINGS ...



FREE YOUR CREDIT SCORE

Use coupon code
FREEDOM

for \$25 off the July Credit Cents Workshop!
Learn more at www.fsisc.org. Expires 7/8/14

DIY for the 4th of July!

Celebrate Independence Day without breaking the bank! Try out these do-it-yourself solutions for a great 4th of July celebration:

Make your own patriotic decorations

Place red, white, and blue carnations into an old Coke crate to make a flag themed centerpiece. You can find a crate from a flea market or antique store, and carnations are available from many grocery stores.

Make sparkling, star-spangled banner by cutting out stars from tag board and covering them with craft glue and glitter. Add a grommet to hang them from a ribbon, and your party is sure to shine!

Add some Americana to your table

Pick up some red and blue bandanas from the dollar store and use them as placemats and napkins. Quick, easy, and reusable!

Get creative with your desserts and sidedishes

For example, make a patriotic fruit salad! Use a star shaped cookie cutter to cut out pieces of watermelon. Mix the watermelon with fresh blueberries for sweet (and healthy!) treat!

Find a free fireworks show!

Save money and take advantage of one of the free shows in your neighborhood. Here are just a few to choose from on the day itself:

- Town Park, Sullivan's Island (More info: (843) 883-3198/sullivansisland-sc.com)
- Tides Hotel, Folly Beach (More info: (843) 437-2546/cityoffollybeach.com)
- Riverfront Park, North Charleston (More info: (843) 745-1087/northcharleston.org)
- Night Heron Park, Kiawah Island (More info: (843) 768-6001/kiawahresort.com)
- Gahagan Sports Complex, Summerville (More info: (843) 871-6000/TNorton@SummervilleSC.gov)
- Marguerite H. Brown Municipal Center in Goose Creek (More info: www.cityofgoosecreek.com)

Upcoming Events

Saturday, July 12, 2014

10 a.m. - 12 p.m.

Introduction to Homeownership

Tuesday, July 8, 2014

6 - 8:30 p.m.

Credit Cents Part 1

Monday, July 14, 2014 and

Monday, July 21, 2014

6 - 8:30 p.m.

**First Time Homebuyer Workshop
Parts I & II**

Thursday, July 10, 2014

6 - 8:30 p.m.

Making Ends Meet

Tuesday, July 15, 2014

6 - 8:30 p.m.

Credit Cents Part 2

Saturday, July 26, 2014

9 a.m. - 4 p.m.

**First Time Homebuyer Workshop
One Session**

Thursday, August 7, 2014

6 - 8:30 p.m.

**Financial Matters (formerly
Credit Club)**

Saturday, August 2, 2014

10 a.m. - 12 p.m.

Introduction to Homeownership

Thursday, August 14, 2014

6 - 8:30 p.m.

Making Ends Meet

Find more at www.fsisc.org/events

