



# FSI NEWS

*Creating & Restoring Dreams since 1888*

Family Services, Inc. | [www.fsisc.org](http://www.fsisc.org) | 4925 Lacross Drive, Suite 215, North Charleston, SC 29406 | 843-735-7802

## Young professional moves to Chas, buys first home

By Jenna Johnson



Photo by Nina Rose

Following graduate school, Jan moved to Charleston for an opportunity to work as a therapist with military children and their families. She was ready to settle down but was overwhelmed by the possibility of homebuying and a long-term credit investment.

"I didn't think I'd be able to do it by myself," Jan said. "I had great credit, but no savings."

*"It feels unbelievable, because I didn't think I could afford a place by myself and turns out I could...Now, choices and decisions I make are long-term upgrades and investments for the future."*

*Jan Stone, first time homebuyer*

She was referred by a friend to Family Services, Inc, a funded partner of Trident United Way, to participate in the First Time Homebuyer's Workshop. This one-day workshop is an informative program that teaches individuals how to better understand the homebuying process along with credit counseling.

After meeting with her homebuyer advisor, Revena, it started to come together for Jan.

"I thought that I would be renting for a while," Jan said. "But Revena connected me to the right resources."

She began to see that owning a home could be a reality with a little hard work. "I knew I didn't have the capital to put a lot of money into a place or dealing with the maintenance [of a house]," Jan said.

With Revena's help, they looked into condos in Mount Pleasant and West Ashley – a much more affordable

option for a young professional.

Jan was in the homebuyer program for about two months. She closed on her condo on Halloween of 2014.

"I told my friends, 'Forget about Halloween! I'm going to start painting [my home]!" she said. "It feels unbelievable, because I didn't think I could afford a place by myself and turns out I could. I sometimes can't believe I actually own it. Knowing that it's mine, I have a different feeling about it [compared to renting]. Now, choices and decisions I make are long-term upgrades and investments for the future."

Jan recommends the homebuyer program to anyone who feels that homeownership is out of reach.

"It's possible! You don't have to do this by yourself," she said. "You are not alone. There are really kind people [at Family Services] that are willing to share their knowledge and help you through the process. It's making a positive impact for homeownership, in general, the local community and the economy."

*If you are interested in buying a home, attend our FREE Intro to Homeownership workshop the first Saturday of each month. Register now at [www.fsisc.org/classes](http://www.fsisc.org/classes) OR by calling 843.735.7802.*

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# Register for a FREE class!



Learn more at  
[www.fsisc.org/classes](http://www.fsisc.org/classes)

Intro to Homeownership

Saturdays, July 11, Aug. 1, & Sept. 12  
10 a.m. - 12 p.m.  
N. Charleston Office

Mondays, July 13, Aug. 10, & Sept. 14  
6 - 8 p.m.  
N. Charleston Office

Making Ends Meet

Tuesdays, July 9, Aug. 13, & Sept. 10  
6 - 8 p.m.

N. Charleston Office

Every Monday  
12 - 2 p.m.  
Berkeley Prosperity Center

Every Tuesday  
11 a.m. - 1 p.m.  
Dorchester Prosperity Center

## What our clients are saying...

"I look forward to becoming a homeowner in the near future. My advisor was prompt and eager to enlighten me about what I need to do to better my credit."  
~Tamara

Revena (homebuyer advisor) wowed me in her knowledge of teaching me to build a budget and how to build positive credit.  
~Sheryl

Truthfully, I do not know what I would do without you - you are heaven sent!  
~Kate

"Adrienne's class (Making Ends Meet) has made me confident that I am capable of forming and following a successful budget plan."  
~Joseph

Kristin (financial coach) helped me save more than \$300 a month. I could not have asked for better service. Kristin is awesome!  
~Michelle

Laura (bankruptcy counselor) has taught me how to correct my mistakes. She makes me feel more human and not a failure - which is how I felt. She helped me understand that good things happen!  
~Jen

# STAFF PROFILE

## Shanna Brogdon

### Official Title:

Housing Stability Case Manager  
Representative Payee Department

### Work Anniversary:

April 2012

### Also Known As:

Shanna Banana



Photo provided by Shanna Brogdon

***"I am passionate about my clients and strive to empower them to feel stable, independent, and confident that I have their best interests at heart."***

### A Day in the Life of Shanna:

- 1) I have an amazing 13-year-old son, Logan.
- 2) I have two fur babies - a dog named Miss Lady & a cat named Mr. Ninja.... & a corn snake named King.
- 3) Actively involved at the Dream Center in N. Charleston. My faith in God and my son are my motivation.
- 4) I love to cook and want to open my own outreach soup kitchen one day.
- 5) I struggle with Fibromyalgia every single day, but refuse to let it slow me down.
- 6) I believe laughter is the best medicine! Know any good jokes???

### What did you do before FSI?

A Charleston native, I graduated from R.B. Stall High School and attended Columbia College and Trident Tech. Throughout my career, I've enjoyed working in retail, hospitality & tourism, mortgage lending, the medical field, janitorial services and various office work. My desire to assist people is what inspired me to focus on a career in the Human Services industry.

### How would you describe your job?

My primary responsibilities are to budget my clients Social Security and/or VA benefits appropriately, assist them in maintaining affordable housing, and ensure that they are not being exploited. I also assist them in a broad range of areas that directly affect their finances such as Medicaid/Medicare insurance benefits, food stamps, transportation, household repairs and much more.

### What is your favorite part of your job?

I love that my job allows me to be so involved with the community that I am so passionate about. A lot of our clients get overlooked in the community; anyone could easily be in the same situation. You never know what will happen in life that you will need help getting back on the "right track." That could be me, my son, my mom or anyone I know, so I try my best to treat them with respect and treat them the way I would want to be treated. It's not my job to judge them but to encourage them by providing all the resources that I possibly can.

# Tiny house movement

## For the young, retired, and homeless?

By Jenna Johnson

**I**t appears that the “tiny house movement” has come to Charleston. Several local families told their stories to David Quick of the Post and Courier (see June 14th’s story: “Living Small”) about downsizing to homes in the Charleston area between 240- and 500-square feet.



Photo by Aimee Burchard, MySanAntonio.com

There are several micro communities in the Pacific Northwest, such as Dignity Village (Portland, Ore.), Opportunity Village (Eugene, Ore.), River Haven (Ventura, Calif.), Village of Hope (Fresno, Calif.), as well as Quixote Village (Olympia, Wash.) just to name a few. There are also others in New York, Wisconsin, and Texas in the works.

A tiny house typically is categorized below 1,000 square feet, but most would say under 500 square feet. Far below the average size of a new American home in 2013 of about 2,400 square feet.

Beyond sailboats, beach cottages and apartments downtown, a company called Luxury Simplified is building and planning tiny home developments in our area. Currently, the company’s projects include Freedman’s Cottage, a 600-square foot home on Ashe Street, as well

as a possible 40 micro house community on two acres in North Charleston’s Park Circle.

Young professionals, young families, and retirees seem to be the ones most interested in these tiny homes for reasons such as affordability, proximity to work, and a simpler lifestyle.

BUT, could tiny homes also be a solution to curbing homelessness in our area?

Could this give the homeless and very low-income population some stability and safety as they work to get back on their feet? Could this go hand-in-hand with the Housing First initiative? Or is the idea of a low-income high rise apartment building more appealing? Would you rather live in a tiny home?

Share your thoughts on these questions and more at [www.fsisc.org/tiny-home-survey](http://www.fsisc.org/tiny-home-survey).



Provided by New York Times and Leah Nash, BuzzFeed

Quixote Village (left) in Olympia, Wash. consists of 30 tiny cottages of 144 square feet. A 10-by-12-foot tiny home in Portland’s Dignity Village (middle). The 30 homes in Opportunity Village (right) in Eugene, Ore. are made of prefab donated materials that cost around \$3300 per unit.

# 500+ at 2015 Money Rocks!

**W**e had record-breaking participation at our fifth annual Money Rocks on Saturday, March 7th at Charleston Southern University. More than 500 attended from all over the Tri-county area. Workshops were held from 10 a.m. to 2 p.m. Topics for youth (ages 12-21) and parents included budgeting, proper debit/credit card usage, college financial aid, job interviewing skills, and social media etiquette.



Photo by Ryan Allen

Money Rocks Charleston was FREE to the community due to the generous support of Platinum Media Sponsors Live 5 WCSC, Star 99.7, and 93.3 The Box, as well as Venue Sponsor Charleston Southern University, and Silver Sponsors NBSC/Synovus, Palmetto Goodwill, and South Carolina Federal Credit Union. The next event is scheduled for Saturday, March 5, 2016 at Charleston Southern University. Learn more at [www.moneyrocks.org](http://www.moneyrocks.org) and sign up for updates. Hope to see you there!



Photo by Jenna Johnson

*"I loved seeing how smart, driven, and creative the kids were, especially when creating business plans [in the entrepreneurship workshop]!"*

Nicole LaChance, Money Rocks volunteer & winner of our volunteer survey giveaway

**24%**

opened a new checking or savings account after attending Money Rocks

**37%**

did not have any bank accounts before attending Money Rocks

**96%**

are now banked

## INDEPENDENCE DAY SAVINGS ...



**FREE YOUR FINANCES!**

Use coupon code

**FREEDOM15**

for **\$25 off** the July Credit Cents Workshop!

**Learn more at [www.fsisc.org](http://www.fsisc.org). Expires 7/8/15**

# Family fun on the 4th!

## ***Make sweet & salty sparklers!***

What you'll need:

- wax paper
- large baking sheet
- medium bowl
- 1 cup white chocolate chips
- 12 pretzel rods
- 1 small or medium bag of M&Ms
- red & blue sprinkles

Cover a baking sheet with waxed paper. Melt 1 cup of white chocolate chips in a medium, heat-safe bowl according to package directions. Use a spoon to drizzle 1 pretzel rod at a time with chocolate, then lay the rod on the prepared sheet. Scatter the sprinkles and M&Ms while the chocolate is still hot on the pretzels. Chill the pretzels in the fridge until the chocolate sets (about 15 minutes).

## ***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 Saturday, July 4th:

- **Folly Beach | 2nd Block East | 9:30 - 10:30 p.m.**  
(More info: (843) 437-2546/cityoffollybeach.com)
- **Goose Creek | Marguerite H. Brown Municipal Center | 6:30 - 9:30 p.m.**  
Live music from the 17 South Band, food vendors, FREE kid's area, and fireworks grand finale!
- **Kiawah Island | Night Heron Park | 6:15 - 10 p.m.**  
Bike Parade kicks it off, with festivities to follow. Food served until 9:30 p.m. (\$5-15 range) Fireworks at 10 p.m.
- **North Charleston | Riverfront Park | 3:30 - 9:45 p.m.**  
Lowcountry's largest 4th of July fireworks show! Exciting musical guests, food trucks, crafts, & more!
- **Sullivan's Island | Town Park | 6 p.m. - dusk/dark**  
Bring a blanket, chair, and bug spray! Enjoy music by Shem Creek Boogie Band.
- **Summerville | Gahagan Sports Complex | 5:30 - 9:30 p.m.**  
Live entertainment, kid's zone, beer garden, food vendors, and parade!

## *In Loving Memory...*

Cynthia Hurd  
Susie Jackson  
Ethel Lance  
Depayne Middleton-Doctor  
Clementa Pinckney  
Tywanza Sanders  
Daniel Simmons  
Sharonda Coleman-Singleton  
Myra Thompson



**#CharlestonStrong**  
**#PrayforCharleston**