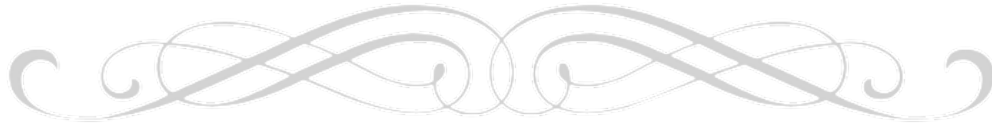




March 2018



Buying Your Home, the [Origin](#) Way

We interviewed our client, Denise Clemmons, about her recent success with purchasing a home with Origin SC:



Q: What was your first experience with Origin SC?

A: My first experience with Origin SC was with a Credit Coach. She helped me repair my credit and taught me how to budget my money. She was extremely efficient. She was knowledgeable and was able to answer all of my questions.

Q: Was the "Origin Way" of buying a home effective? Was it helpful to have all services available in-house?

A. Using Origin SC to purchase my home made the process smooth. I am a witness that it clearly works! It was helpful to have all the services offered to me in one spot. It made for less work and no stress.

Q: What would you say to a person that is thinking about buying a house?

A. I would let them know that anything is possible. It may seem like you have a long road ahead but there is a light at the end of everything. With the help of Origin SC your dreams will come true.

Q: Do you have any other comments?

A. Stephanie Reed helped me with Lending. She was there to help me and to answer all of my questions. Working with Debbie Kidd and Brad Kidd as my realtors was the best experience. Whenever I would worry about the process Debbie would always calm me down and say, "Don't worry, I got you girl," and sure enough she would take care of it. She was not only concerned

with what I wanted, but she also made sure that my kids' needs were met as well. She included them in the home selection and that meant everything to me.

For Realty services, contact Debbie Kidd at **843-276-8744** or email dkidd@originsc.org

For Lending services, contact Stephanie Reed at **843-735-7810**
or email sreed@originsc.org

For Financial Coaching, please visit our website www.originsc.org



NeighborWorks®

CHARTERED MEMBER

You may or may not know that Origin SC is a member of the NeighborWorks network. We are actually larger and stronger than most local organizations because of our network membership. NeighborWorks America is a congressionally chartered nonprofit dedicated to creating places of opportunity across the country.

Origin SC is one of nearly 250 members of NeighborWorks America's network, receiving technical assistance; flexible grants; comprehensive, tailored training; and the opportunity to interact with and learn from fellow professionals from a variety of sectors.

In this issue of our newsletter, we share an introduction to NeighborWorks America and examples of how we are able to serve you better because we are backed by the combined strength of NeighborWorks America and its network.

A Note from Washington...



NeighborWorks America exists today because 40 years ago, a coalition of residents, government officials, bankers and community members decided to experiment with a new way of making communities better places to live. Instead of housing projects, the coalition-- the Federal Home Loan Bank, William Whiteside of the Coro Foundation, resident leader Dorothy Richardson and many others-- envisioned better, more affordable homes in the places that people need them the most. Since its Congressional chartering in 1978, it has expanded from around 50 organizations to nearly 250 nationwide. Yet, it has retained what makes it unique: a grassroots approach that allows every organization the flexibility to focus on the needs of its particular community.

Over the past 40 years, NeighborWorks and its network have assisted close to 8 million people

through affordable housing and counseling. We also have expanded our programs to include more elements required by strong communities: financial coaching, job readiness and placement, healthy housing, and access to educational opportunities.

Today, NeighborWorks America's training programs for community development professionals are the best in the country. They continue to adapt them as they learn more from the network about what is effective on the ground. Network organizations like Origin SC are what make NeighborWorks America effective, and we look forward to another 40 years of working together to make every community a place of opportunity.



A Farewell to our CEO



Since 1888, Origin SC has remained one of the leading nonprofit human service organizations in providing professional financial and housing counseling services. We have successfully withstood the test of time and socio-economic changes by providing quality advocacy, counseling, and education to individuals and families in the Charleston Tri-County area, throughout South Carolina, and even nationwide. For the past 15 years, David A. Geer has been the CEO of Origin SC. He has led the organization by building the multi-million dollar programs to reach more than 10,000 clients every year in the areas of housing stability, homeownership promotion, and home preservation. After years of hard work and dedication, the time has come for David Geer to retire. As his time with Origin SC is coming to a close, we asked David to reflect on his experience with some questions.

Q. How have you seen the industry change and what elements of that change are critical to our work going forward? How should we prepare for that change?

A. The change from 2003 to 2018 has much to do with the economic escalation in the Lowcountry of SC. The positive change is that our area is experiencing terrific growth. On the negative side, our customer base that we serve as our mission dictates is 120% of average median income and the real estate prices are unreachable for our client base with no appreciable end in sight. Our challenge is to convince the metropolitan area to build affordable housing into its expansion footprint and to secure layered financing wherever possible. We still have the

responsibility to educate and work with consumers who need housing regardless of the income range.

Q. If there was one piece of advice for a professional entering the community development field what would it be?

A. There is no one fix for all conditions, population bases, or demographic similarities. You must be content and excited to make small numbers of people more self-sufficient and not become discouraged that you cannot fix all the ills of the community.

Q. Please share one of your dominant beliefs, philosophies, principles or core values that have guided you through your professional career...how have they shaped you as a leader?

A. We must remember that we are a business and must have more revenue coming in than expenses we pay out and this needs to permeate the entire operation. Outcomes for individuals are why we are in business and we need to identify and measure these outcomes to insure that we are spending funds wisely and with a purpose.

Q. NeighborWorks America is celebrating our 40th year in 2018. How has being a NeighborWorks network member impacted you as a leader? And, what value has NeighborWorks brought to your organization?

A. The group of NeighborWorks organizations has a significant number of best practices that can be gleaned from their work. By connecting with the different NWOs, problems can be solved, new markets developed, and successful businesses can be grown.

Q. As you begin to transition into the next phase of your life - what are you most proud of during your tenure at Origin SC? And why?

A. I am most proud of the growth of the organization and the development of the staff along the way. We have found and nurtured many partners in a collaborative environment that has produced change in individuals and in the community. We think for the better.

Throughout his 15 years of being CEO at Origin SC, David Geer has been an exceptional leader. As he transitions into this next chapter of his life, David plans to spend his time golfing, fishing, and spending time on his boat. He also looks forward to spending time with his wife Aussie, and their three children, and four grandchildren. From the bottom of our hearts we thank David for his amazing commitment to our community, and we wish him happiness and contentment as he begins this next chapter in his life.



Experience an Origin SC Workshop for Yourself!

March 24 - First Time Homebuyer Workshop (only \$49)

April 3 - Credit Improvement Workshop (FREE!)

April 7 - Intro to Homeownership (FREE!)

April 19 - Intro to Homeownership (FREE!)
April 21 - First Time Homebuyer Workshop (only \$49)

Visit our [website](#) to sign up for a class today!

Keep in Touch with Origin!

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