

# Bridges

A publication of the  
Family Self-Sufficiency Program

*"People helping people...  
...building bridges to a better future!"*



## ***First Family to Benefit from National Demonstration Project***

James and his family have come a long way in just five years. Five years ago, they had nothing; today, they stand proud in front of their beautiful new home. James and his wife, Kathy, tell the amazing story of how they rebuilt their dreams after having them torn away.

At one time, James and Kathy had been living a quiet rural life. They were both employed full-time and were building a new home for their family. James was able to build the home himself, and spent two years working on it. As he neared the end of construction, he fell from the roof on a rainy day and injured his back. Because he could not work, he lost his job as a lead welder, which he had held for 17 years. James and Kathy had not insured their new home against this kind of tragedy. They lost the home, their two cars, the trailer they were living in while the house was under construction, and faced bankruptcy. After losing everything, they had nowhere to turn. They had just enough money left to move into a rented trailer with their five children.

In August 2001, they applied and were approved for rental assistance through the Housing Choice Voucher program at WCCA. Over the next three years, they gradually increased their income--Kathy worked from home as a medical transcriptionist and James was approved for Social Security disability benefits. They began to dream again of owning their own home. In March 2003, they enrolled in WCCA's matched savings program, SavingsPlus. They faithfully saved money and attended money management workshops, focused on budgeting, set-aside accounts, and credit repair. They also worked diligently with Consumer Credit Counseling to improve their credit rating. Within one year, James and Kathy had saved \$2,000!!! With WCCA's match of \$3,000 and a generous \$1,000 gift from First Citizens Bank, James and Kathy had enough money for a downpayment on a new home (below).

In reflection, Kathy said, "The biggest thing to me is not so much the money we got, but the *education* that saved us the most money." They also admit that it took a lot of work to save money and repair their credit; however, James believes "anybody can have what they want if they want it bad enough."

*"Thank you for making our dreams come true!"*

## **How to Contact the FSS Coordinator**

By Phone: Henderson County 693-1711 ext. 22  
Transylvania County 883-9259 ext. 22  
\*Voice Mail is available 24 hours a day\*

By Fax: 697-4277  
By E-mail: [Amanda@wcca.net](mailto:Amanda@wcca.net)  
By Letter: WCCA, Attn: Amanda Watkins  
PO Box 685, Hendersonville, NC 28793



*Thanks to our community partners---  
CCCS, Earle Insurance, First Citizens Bank,  
Housing Assistance Corp., N.C. Extension  
Service, RBC Centura, WCCA staff--who  
helped make James and Kathy's dream come true!*

## ***UPCOMING WORKSHOPS***

***Credit: Getting It, Using It, Keeping It***  
**Tuesday, Oct. 5, 6:30-8:30 p.m.**

WCCA, 2<sup>nd</sup> floor conference room  
526 7<sup>th</sup> Ave. East, Hendersonville

***How to Be a Smart Consumer***  
**Tuesdays, Oct. 19 & 26, 6:30-8:30 p.m.**

WCCA, 2<sup>nd</sup> floor conference room  
526 7<sup>th</sup> Ave. East, Hendersonville

***Investing Basics***  
**Tuesday, Nov. 16, 6:30-8:30 p.m.**

WCCA, 2<sup>nd</sup> floor conference room  
526 7<sup>th</sup> Ave. East, Hendersonville

***Call 693-1711 ext. 22  
to register for workshops***

### **Other community workshops:**

***Don't Shop 'Till You Drop***  
**Thursday, Dec. 9, 6-7 p.m.**  
Planning for holiday spending.

Taught by Consumer Credit Counseling  
50 South French Broad Ave.  
Suite 227, Asheville, NC 28801  
Call 1-800-737-5485 to register.

***Making Your Holidays***  
Relieving holiday stresses;  
ideas for simple, creative gifts.  
Call N.C. Cooperative Extension at  
687-4891 or 884-3109 for details.

***Getting Real Deals at Second-Hand Stores.***  
Call N.C. Cooperative Extension at  
687-4891 or 884-3109 for details.

**Congratulations  
to our Graduates!**

**James M.—Homeowner with help from  
SavingsPlus**

**Heather A.—Homeowner with help from  
Habitat for Humanity**



**We are very proud of you!**

The American dream does not end when it comes true for you. It becomes your duty to make it come true for others.

—Dr. David Satcher  
U.S. Surgeon General



**VOTE**  
Make your voice heard!

Important dates:  
Oct. 8—Deadline to register to vote  
Oct. 11-13—One-stop-shop  
Nov. 2—Election Day



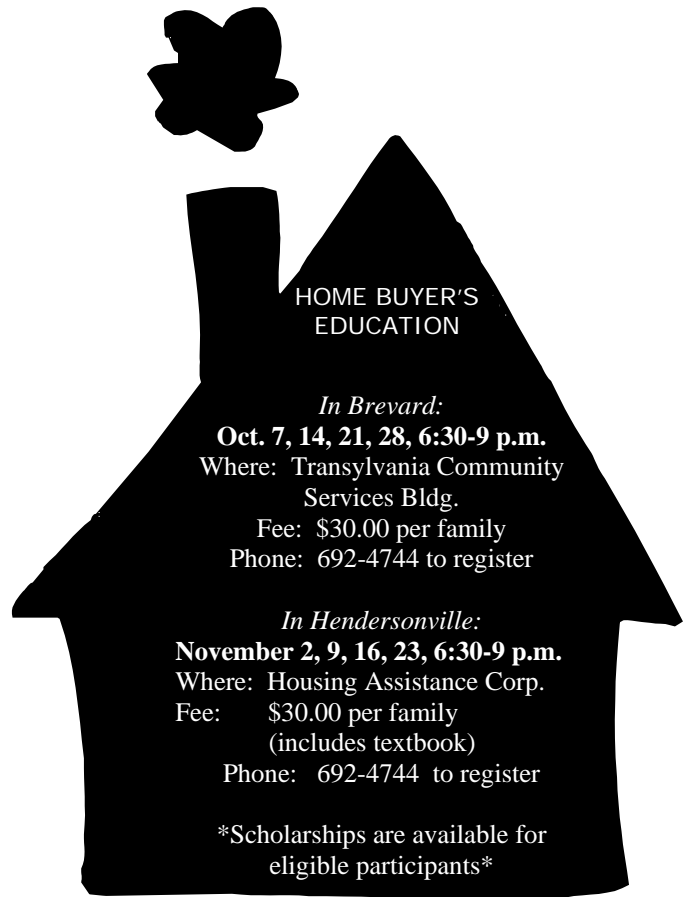
## LUCK O' THE IRISH SALAD

### Ingredients:

- 1 package instant Pistachio pudding mix
- 1 can crushed pineapple (with juice)
- 1 container Cool Whip whipped topping
- 1 cup chopped nuts
- 1 1/2 cups miniature marshmallows
- 1 12-oz. container cottage cheese

### Directions:

In a large bowl, combine the pistachio pudding, crushed pineapple, chopped nuts, and the cottage cheese. Mix thoroughly. Fold in the marshmallows and then the whipped topping. Chill for approx. 30 minutes and then serve.



HOME BUYER'S  
EDUCATION

*In Brevard:*

**Oct. 7, 14, 21, 28, 6:30-9 p.m.**

Where: Transylvania Community  
Services Bldg.

Fee: \$30.00 per family

Phone: 692-4744 to register

*In Hendersonville:*

**November 2, 9, 16, 23, 6:30-9 p.m.**

Where: Housing Assistance Corp.

Fee: \$30.00 per family  
(includes textbook)

Phone: 692-4744 to register

\*Scholarships are available for  
eligible participants\*

***NEED HELP FINDING A JOB????  
WE CAN HELP!!!***

***Call WCCA's Employment Plus Program***

***693-1711 Or 884-3220***

***\*You may also be eligible for  
assistance with uniforms, boots, and  
gas to work\****



Western Carolina Community Action  
PO Box 685  
Hendersonville, NC 28793

**In this Issue:**

**\* Schedule of Workshops!**

**\* Success Story!**

**\* Free Tax Help!**

**\* EITC**

**\* Fun Recipe!**

**and More!!!!**