



# Bridges

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

March  
2005

*Congratulations!*

## First Family to complete WCCA's SavingsPlus program buys new home!



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!"



Want to know how YOU can get involved in the SavingsPlus program? Call Amanda at 693-1711 for details! Space is limited, so DON'T WAIT!

## CALENDAR

### Saturday, March 12

*Homeownership Fair, 2:00-5:00 p.m.  
Hillside Commons Community Center at the  
Village at King Creek, Spartanburg Hwy.,  
Hendersonville  
Learn about local homeownership resources.*

### Sunday, April 3

*Daylight Savings time begins—set your clocks  
forward one hour!*

### Thursday, April 7

*Children's Transition Rally, 4:00-7:00 p.m.  
Blue Ridge Mall, Hendersonville  
For families with children transitioning from  
daycare to kindergarten.  
Bring the kids to meet the Dime-a-Saurus!*

### Friday, April 15

*Tax returns due!!!*

“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

## Home Buyers!

**DON'T MISS THE  
HOMEOWNERSHIP FAIR!**

**Saturday  
March 12  
2:00-5:00 p.m.**

**Hillside Commons  
Community Center  
At the  
Village at King Creek  
(Hwy. 276/Spartanburg Hwy.)**

**Learn about:  
Downpayment assistance  
Section 8 Homeownership vouchers  
Self-Help Housing Program  
Home Buyer's Education  
And much more!**

**For more info, call:  
Juan Unda 692-4744  
Amanda Gaines 693-1711**

## NEED HELP WITH YOUR TAXES?

**Take advantage of the free tax preparation services in your area!**

### Henderson County—

Location: First Presbyterian Church of Hendersonville  
6th Avenue and Grove Street

Dates: February 1st to April 15th, 2005

Hours: Mon-Fri, 9 a.m.—4 p.m.

Saturday 9 a.m.-1 p.m.

Bring: 2004 Tax documents, 2003 Tax Return, and a photo ID

*\*No appointment required.\**

### Transylvania County—

Location: Sharing House

Dates: February 1st to April 15th, 2005

Bring: 2004 Tax documents, 2003 Tax Return, and a photo ID

*\*Appointment required. Call 884-3220 to schedule.\**



## Spring 2005 Workshops

### WCCA workshops:

#### *How to Be a Smart Consumer*

**Mondays, March 7 & 14, 6:30-8:30 p.m. each night**

N.C. Extension Service, Community Services Bldg., Brevard  
Call 693-1711 ext. 22 to register

#### *Manage Your Money (Stop Laughing! It's Possible...)*

**Mondays, April 4, 11, & 18, 6:30 – 8:30 p.m. each night**

Consumer Credit Counseling, Community Services Bldg.,  
Brevard  
Call 693-1711 ext. 22 to register

### Other Workshops in the Community:

#### *Entrepreneurship Training—MMF*

Call Mountain Microenterprise Fund at 692-5826 for more  
info.

#### *Home Buyer Education—Housing Assistance Corporation*

**May 5, 12, 19, & 26, 6:30 – 9:00 p.m. each night**

Housing Assistance Corp., 602 Kanuga Rd., Hendersonville  
Call 692-4744 to register

**\*All Henderson County participants who want to attend  
workshops in Brevard and would like to carpool—  
please call 693-1711 ext. 22 to reserve a spot on our van!\***

## **Earned Income Tax Credit: More Money in Your Pocket**

### **You may qualify for this if you:**

**\*Earned under \$34,458 and have  
more than one qualifying child**

**\*Earned under \$30,338 and have one  
qualifying child**

**\*Earned under \$11,490 and have no  
qualifying child**

*The Earned Income Tax Credit (EITC) is a tax credit for certain people who are working and have earned income under \$34,458. A tax credit means you get to keep more of your money!*

**Call 1-800-829-3676 for your free IRS  
publication "Earned Income Credit"**

#### **Website of the Month:**

**[www.bankrate.com](http://www.bankrate.com)**

Find current mortgage and CD rates, calculators galore, and tons of articles to help you make smart decisions about your money!

## **Self-Sufficiency Participant Wins State Award!**



We are proud to announce that Family Self-Sufficiency graduate, **Joelle Nofsinger**, was the recipient of a statewide award given at this year's North Carolina Community Action Association (NCCAA) Fall Conference. The *Lonnie D. Burton Achievement Award* is presented annually to an individual who, through the assistance of a Community Action Program, has achieved a high level of self-sufficiency and has contributed to the community. We are so proud of Joelle for her hard work and perseverance!

*To read Joelle's story and other FSS success stories, log on to: [www.wcca.net](http://www.wcca.net), click on "Community Services," click on "Transylvania County," click on "Family Self-Sufficiency," and go to "FSS Success Stories."*

**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\*

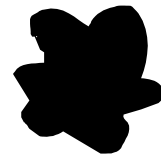
By Fax: 697-4277  
By E-mail: [Amanda@wcca.net](mailto:Amanda@wcca.net)  
By Letter: WCCA, Attn: Amanda Gaines  
PO Box 685, Hendersonville, NC 28793

**Single Parents!!!**

**FREE OIL CHANGES  
FOR SINGLE PARENTS**

3rd Friday of each month  
5:30-7:30 p.m.  
Freaky Customs  
Brevard

Sponsored by Brevard Community  
Church's Single Parents Ministry  
884-5932



**HOME BUYER'S  
EDUCATION**

In Hendersonville:  
**Thursdays**  
**May 5, 12, 19, 26**  
**6:30-9 p.m.**

Taught by: Housing Assistance Corp.  
Location: Hillside Commons  
Community Room  
(call for directions)  
Fee: \$30.00 per family  
(includes textbook)

Phone: 692-4744 to register

\*Contact Amanda if you cannot  
pay the \$30 fee (693-1711)\*