



# FSS Program Newsletter

## Energy and Hard Work Pays Off for Teri, Section 8 Homeowner

Teri sits in the cheerful living room of her home with her big black dog, William, by her side, and laughs as she describes the ups and downs of becoming a homeowner. "I'd given up," she says. "I didn't think it was possible. As a single, disabled person, I just never thought it could happen." But with the help of WCCA, Consumer Credit Counseling Services, the Housing Assistance Corporation, Century 21 Mountain Lifestyles, and Asheville Savings Bank, Teri's dream came true.

After 15 years on the West Coast, in 1999 Teri returned to the area, remembering her love of the area as a UNCA student. She went on the Section 8 rental assistance program a year later. At a friend's recommendation, Teri sought guidance from Laurie Knowles at Consumer Credit Counseling Services to "learn how to think differently about money." Laurie taught Teri about budgeting and "behavior modification" to help her manage her money efficiently.

In April of 2005, Laurie first brought up the possibility that

Teri could become a homeowner, but Teri was reluctant to get her hopes up. Laurie persisted and, in July, Teri contacted the Section 8 Homeownership Coordinator. "Amanda (Gaines) prepared me for all the ups and downs" of the home buying process, Teri says. A requirement of the program was a four session Homebuyer's Education course offered by the Housing Assistance Corporation to show her what lay ahead. Her hard work with Laurie had helped her have a mortgage-ready credit score, so she was ready to get started!

In September 2005, Teri began working with a buyer's agent to help her shop for her home. Teri was afraid to set her sights too high, and had decided that she was only interested in condos, despite being told to "Be open!" by her supporters. On her first outing with her buyer's agent from Century 21, Teresa Young, they visited a small home just outside of town. "I wasn't even that excited at first," Teri admits, "I just didn't think it was possible."



But her mortgage specialist at Asheville Savings assured her it was.

Teri closed on her home in October of 2005. She and William have settled in nicely; William loves his fenced-in backyard. The house is beautifully decorated, for which Teri credits the previous owner... "I was just lucky."

When asked what advice she would give to other families going through the process, Teri laughed. "Be realistic with your expectations, trust your buyer's agent, and listen to your advisors- that's very important!" Teri also expressed her appreciation to the Section 8 Homeownership Program, saying, "I never could have done it without you guys."



### Don't Shop 'Till You Drop! Curbing Your Holiday Spending

Ever wanted to learn how you can make your holidays memorable *without* breaking your bank?

Join us as we learn how to enjoy your holidays with your family and save some money at the same time!

Taught by Consumer Credit Counseling Services. (255-5166)

**Monday, Nov. 20, 2006  
6:30-8:00 pm at the  
Community Services Bldg in  
Brevard.**

(We will provide van transportation from Hendersonville to Brevard- call to reserve your seat today!)

693-1711/ 866-670-9222

## Help with the Holidays

Christmas dinner, presents under the tree for the little ones— the holidays can be pricey! If you find yourself in need of a little extra help, check out these local agencies able to lend a hand:

***Bounty of Bethlehem*** at Immaculate Conception Church, offers free Christmas dinner on Dec. 25 from 1-5pm, for anyone! Call 693-6091 for more information.

***Toys for Tots*** The Salvation Army is accepting applicants for their toy giveaway program Nov 6-10, from 9 am– 3 pm daily. Bring birth certificates of children, social security cards, income info, and monthly bills to apply. Call 693-4181 for more information.



## Website Spotlight

Visit the Beehive at [www.beehive.org](http://www.beehive.org) to find easy-to-read information about:

- Money management
- Health and fitness
- Education
- Jobs and Careers
- Small Business development
- Family
- Government
- Transportation
- Computer support
- Insurance

Check it out today!

## Inside Story Headline

**Lorrie Whaley** has come a long way since she joined Western Carolina Community Action's *SavingsPlus* project. A single, working mother full-time at Coats North America, Lorrie was trying hard to support her teenage daughter and build a better life.

A series of health-related setbacks challenged Lorrie physically and mentally, but through it all she forged ahead, saved money when she could, and held fast to her dreams.

When she joined *SavingsPlus*, Lorrie's goal was to buy a home. She took a series of financial literacy workshops offered by WCCA, Consumer Credit Counseling Service, and the NC Cooperative Extension Service,

while working to build good credit necessary for homeownership.

In the fall of 2005, Lorrie learned of a possible layoff at Coats. She was afraid that she would not be able to continue paying for school out of her own pocket so she asked to change her *SavingsPlus* goal to education. Lorrie was enrolled at Blue Ridge Community College (BRCC) to finish an Associate's degree in engineering, earning top grades while maintaining full-time job.

Lorrie expects to graduate in 2009 from BRCC with an Associate's degree in Applied Sciences with a concentration in Electronics Engineering Technology. This summer Lorrie

decided to cash in her *SavingsPlus* account and collect the match money she had earned. She purchased a desktop computer with the necessary engineering software to do her homework and paid her tuition with matching educational funds provided by local partners, RBC Centura Bank and WCCA.



## Winding Path Leads to Bachelor's Degree for SavingsPlus Grad!

The path to higher education was not clear for Tanya McCall. From quitting high school two months before finishing eleventh grade to accumulating large student loans in the process of finishing an Administrative Assistance program at Kings College, Tanya did not believe college was within her reach.

Tanya took a job at Trend Mental Health doing data entry, but affordable housing remained elusive. When she sought rental subsidy assistance at Western Carolina Community Action (WCCA), she learned about a project called *SavingsPlus*, that would double the money she saved.

After enrolling, Tanya took financial literacy workshops and received mentoring designed to help her obtain her goals. The education component of this project was made possible through a unique local partnership between WCCA and RBC Centura Bank.

Tanya's confidence grew at Trend, where she supervised data entry and discovered that she could handle any assignment given to her. After more than four years, she took a new position with the Transylvania County Schools that allowed her more time with her infant son and a shorter commute. The change presented new challenges. Tanya was not only entering data, she was now part of a team assisting students with testing and career options.

In the course of her job, she heard about the resources to continue with her education. She enrolled part-time in the transfer program at Blue Ridge Community College. When it was time for her to consider four-year colleges, she decided to get her teaching certificate in Business. She considered Eastern Carolina or NC A&T because they had online classes but Tanya was concerned about her debt after graduation.

During a conversation with a co-worker, she learned about a new Business Leadership major at Brevard College. After careful research, she determined that this filled her educational needs and the financial aid opportunities made it affordable.

Today, Tanya is looking at a May 2007 graduation date. Through Tanya's personal determination, the knowledge gained through WCCA's program, Brevard College's financial aid resources, and her *SavingsPlus* education match money, Tanya will fulfill her dream of financial stability.



## College Funding Ideas

Have you been thinking about making a return to school yourself? Higher education, be it a GED, certificate program, Associate's degree, or Bachelor's degree, is the key to earning more income.

Want to learn how you can pay for your (or your children's) higher education, without emptying your own pockets?



**Join us on Tues, December 5 from 6:00-8:00 pm**

as Rita Blythe from Blue Ridge Community College shares how to complete financial aid applications, and how to search for scholarships and grants to help you pay for school.

Meeting will be held at WCCA's 2nd floor conference room in Hendersonville.

**LET US HELP  
YOU LEARN HOW TO  
LIVE YOUR BEST LIFE!**

The Family Self-Sufficiency Program  
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(828) 693-1711  
(866) 670-9222 toll-free

[mmanuel@wcca.net](mailto:mmanuel@wcca.net)

*The Family Self-Sufficiency Programs of WCCA are made up of:*

- *Family Self-Sufficiency program for Section 8 rental voucher holders with an automatic savings account.*
- *SavingsPlus: a matched savings program where every \$1 a participant saves is matched with \$2 to be used for education, home purchase, or small business development.*
- *Section 8 Homeownership Program for eligible families.*
- *Self-Sufficiency Program offering individualized goal plans, budgeting, credit repair, and wealth-building.*

**We're on the web!**  
**[www.wcca.net](http://www.wcca.net)**



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