



FSS Newsletter

DREAMS COME TRUE

Barbara Layman moved to Transylvania County with her husband and children in 1991 and began receiving rent assistance through WCCA Housing Choice Voucher program. Shortly afterward, Barbara and her husband were separated. The children were very young and Barbara needed to find employment to support her family

Barbara began participation in WCCA's Family Self-Sufficiency program in September 2003. As her income from employment increased her rent assistance decreased, and she was able to build her escrow savings.

Barbara's Associate's in Science degree and certification as a nurse's aide provided stable employment for a number of years in the caregiver and day care fields.

Divorce, bouts of depression, health conditions and the stress of raising her children on her own linked numerous area agencies to the Layman family. WCCA, Family Partners for Independence, Habitat for Humanity and Housing Assistance Corporation (HAC) jointly assisted the Layman's with the steps to stabilize their lives and cultivate a lost dream to own a home..

Habitat for Humanity of



Transylvania County offered the best opportunity for the Layman family. While still employed, Barbara volunteered at the Habitat thrift store to complete her 300 hours of sweat equity. She completed eight hours of homebuyers education presented by HAC. WCCA's financial literacy workshops - Smart Consumer and Manage Your Money certified Barbara as a Savvy Financial Consumer.

By 2006, Barbara's unresolved health conditions were declared a disability. Worried that her limited disability income and commitment to raising her children, Barbara began to question if homeownership was still possible.

In August 2007, Barbara Green, Program Director and Maryann Festa, FSS and Homeownership Coordinator, attended a very special event in the life of the Layman fam-

ily, the closing on their new Brevard home. Because of her ability to save money in the process of fulfilling this dream, Barbara was able to buy new living room furniture for the first time in her life.

At this time she was also a successful graduate of FSS and received a nice check in closing her escrow account. Barbara continues to save for the maintenance of her home and her children's future.

Hard work, determination and caring support brought the Layman's to the place they are today. Barbara says "It's a miracle!" She credits the wonderful WCCA staff, Habitat, and the HUD Housing Choice Voucher for helping her realize her dream.

Congratulations and Best Wishes to the Layman

Helping Families Put Money in Their Pockets!

Tax Credits Outreach Campaign

Tools for Parents, Advocates, and Service Providers

Every year, millions of families fail to claim federal and state tax credits for which they are eligible, leaving billions of dollars unclaimed.

Families filing their 2007 tax returns may be eligible for up to:

- \$2,100 from the federal Child and Dependent Care Tax Credit;
- \$1,000 per child from the federal Child Tax Credit; and
- \$4,716 from the federal Earned Income Tax Credit.

Plus, similar [state tax credits are available in many states.](#)

By providing tools and information to parents, service providers, and advocates, the NWLC Tax Credit Outreach Campaign helps families receive the money they are entitled to.

www.nwlc.org

National Women's Law Center



Earned Income Tax Credit

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*

A tax credit means you get to **keep more of your money!**

Thoughts to Consider

1. Do you know the employment fields with the greatest growth?
2. Do you worry about your skills and income earning potential?
3. Is there advancement possibilities where you are currently working?
4. Can you plan for the future without fear and worry?
5. Do you have a hobby or skill that can lead to your own business?



Henderson County



Career Planning, Training, & Placement Services

JobLink Workshops are ongoing for dates and times in the future call Daniel Harris at 694-1755

Identifying your Key Skills Tuesday
Nov. 6, 1-3 PM

Career Exploration Tuesday
Nov. 6 1-3pm

Job Search Overview Monday
Nov.12, 1-4 pm

Fine Tune Your Resume Wednesday
Nov. 14, 9-11am

Ace the Interview Friday
Nov 16, 1-3pm

Websites worth visiting

www.beehive.org

www.bankrate.com

www.ces.ncsu.edu

www.cccofwnc.org

www.ncesc.com

www.joblink.org

OPT OUT

Stop all those mail solicitations and sales call!

www.optoutprescreen.com or
call 1-888-567-8688

Stop cell phone telemarketers call 1-888-382-1222

WE ARE BRAGGING AGAIN



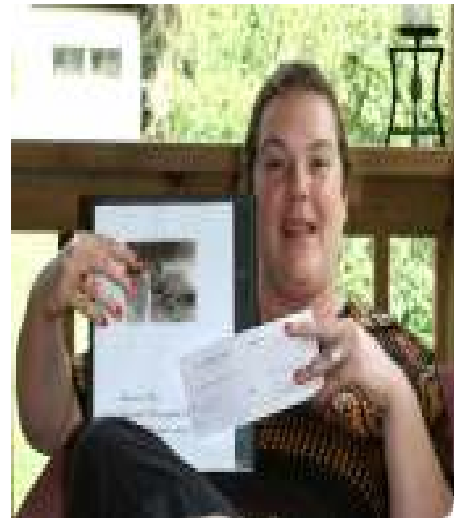
WCCA celebrates successes in families. Portia Jackson, the daughter of Phratasia Macon of Brevard graduated Brevard High School this past June. She is a great student and athlete. This fall she went off to Columbia College in Columbia South Carolina with a basketball scholarship. Not only is her mom proud, but all of us at WCCA are too. Best Wishes to Portia!

Jennifer Marshall completed all her goals in her FSS contract in September 2007. Her dreams include her own photography business and homeownership. Here she is with her FSS escrow account check, which she will use for photography equipment and reliable transportation.

Jessica Cox, mother of three graduated with her associates degree from BRCC in May 2007. Jessica is a FSS participant and an IDA account holder. She is employed full-time, working on her bachelors degree and building her own business. Jessica continues to take WCCA financial literacy workshops because she too wants to be a homeowner.



Phratasia Macon is a recent FSS graduate. She is now over the income for HCV assistance. She is planning and dreaming of homeownership. As a new IDA account holder, \$2 is matched for every \$1 she saves toward her new home.



A note from WCCA Family Self Sufficiency and Homeownership Coordinator

I came to WCCA from Greenville South Carolina last April with a 13 years experience in education, social services, housing and vocational rehabilitation. Self-sufficiency is at the heart of every position I have held.

In the past 6 months, it has been a pleasure getting to know many of you. Seeing the successes in Henderson and Transylvania Counties have convinced me this agency offers so much. We really do great work, with the help and support of great staff and caring community partners. Families realize their dreams everyday. And if you forgot how to dream, we need to talk!

WCCA provides the path to a bright future, for those willing to work at their life. Our financial workshops provide education for real life skills, which many of us were not taught while attending school. Individual Development accounts are a great option for families and individuals to save at the rate of 200%. So if your dream is education, small business or homeownership, call for an application and program guidelines. Slots are limited and you must have earned income.

Warm wishes for peaceful and happy holidays,

Maryann T. Festa

Tuesday through Friday 8-5pm 693-1711 Ext 122

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

The Family Self-Sufficiency Program
Western Carolina Community Action
220 King Creek Blvd
PO Box 685
Hendersonville, NC 28793
Or
203 Morgan Street
Brevard, NC 28712

(828) 693-1711
(866) 670-9222 toll-free

HOT NEWS

**Rapid Refund at 0% interest +
free tax prep.
Look for postcard in the mail!**

**We're on the web!
www.wcca.net**

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

- **Self-Sufficiency Program** offering individualized goal plans, to help with employment, budgeting, credit and referral services designed for those wanting more stability and security in their lives.
- **Free Financial workshops** offered every Fall and Spring in Henderson and Transylvania Counties.
- **Family Self-Sufficiency program** for rental voucher holders with a potential for a savings account..
- **Savings Plus** is 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. You must have earned income to participate.
- **Housing Choice Voucher Homeownership Program** for eligible families on or eligible for a rental voucher.



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