



# Pamela Brooks

Community Action Agency of Delaware County, Inc.

*"[CAADC] gave me a start in saving for a home and getting my debt under control."*

After 15 years of being addicted to drugs, Pamela Brooks was facing a bleak future. The single mother of four was living in public housing and had no stable form of income. Compounding her problems was a significant amount of credit card debt she had acquired over the years.

In 2003 some of Pamela's neighbors noticed her struggling to get her life back on track and referred her to the Community Action Agency of Delaware County (CAADC). Pamela had wanted to break free from her drug addiction and buy a nice home for her family, but she had no support system to help her as she struggled through life. She took her neighbors' suggestion and visited CAADC's offices in hopes of getting herself back on track.

The Community Action Agency immediately began helping Pamela with rental assistance and set up an appointment for her with one of their Life Skills/Family Savings Program coordinators, Terrance Capers. Terrance sat down with Pamela and spoke with her about her goals in life and the obstacles that prevented her from reaching them. He enrolled Pamela in the agency's Family Savings Account Program where participants are asked to place a set amount of money into a savings account

each time they are paid. After a predetermined amount of time, if the participant does not withdraw any of the money, the agency will match the amount saved in the account.

While Pamela set aside money in the account, she began attending financial literacy courses at CAADC. She also entered a community outpatient drug rehabilitation program to help her end her addiction to illegal substances. As she progressed through her finance classes and worked with Terrance on her life plans, she enrolled in other classes offered by the agency to learn how to repair her credit and finance a home. For two years she saved and worked on paying off her debt, carefully contributing to her Family Savings Account as she watched it grow.

Finally, in October 2007, Pamela's hard work and perseverance paid off as she used her newly obtained money management skills to purchase a home for her family in a quaint neighborhood in Chester.

"Now I know that I need to save for the hard times," said Pamela. "Community Action Agency of Delaware County gave me a start in saving for a home and getting my debt under control."

Pamela has been drug free for five years and is enjoying her career as a private duty nurse. She is proud to have a home and is grateful to CAADC for their role in helping her provide for her family.

"The thing that I really appreciate about CAADC is the fact that they keep in touch with me and I know they are there for me if I need them." ■

**The Community Action Agency of Delaware County, Inc.** assists low-income individuals throughout Delaware County with a variety of services and programs designed to meet their needs.