

## *Did You Know?*

According to the 2005 United States Census Bureau for the County of Riverside, there are 41,939 families or 216,935 individuals living in poverty in the County of Riverside.

There are more than 1,350 places of worship in Riverside County. If every place of worship became responsible for just one family, poverty in Riverside County would begin to be eliminated. It is against this backdrop this proposal is made to embrace Project B.L.I.S.S..

The general outcomes recorded by the Circles program to date include:

- Reduced poverty within the community;
- Increased income and stability among participating families;
- Reduced crime, abuse and abandonment within the community;
- General improvements in the economic status of the community;
- Reduction in community tax revenues devoted to social welfare programs.



**D**amon and Stella Juarez live in Coachella. They have three children. The Juarez family always dreamed of owning their home and this seemed like it was a very far away dream. When they enrolled in RivCo.IDA, they attended money management, debt reduction, and home buyer education workshops. On February of 2004, they graduated from the RivCo.IDA program when they reached

their \$2,000 savings goal and CAP Riverside matched their savings with \$4,000 to open their escrow. In addition, RivCo.IDA assisted the family to apply and obtain a California Housing and Finance Association (CHFA) low-interest loan through the U.S. Department of Agriculture. Their brand new home was built at the end of 2004 in a redevelopment area known as Rancho Las Flores.

The Juarez family is also part of Project B.L.I.S.S. (Building Links to Impact Self-Sufficiency; they are family leaders in their own Circle of Support that started in May 2004. Their volunteer allies (mentors) in their group have assisted them to set educational and financial goals. The family is preparing a budget that reflects their mortgage and moving expenses so that they are prepared financially when they move into their new home. The family has been made aware that they qualify for the Earned Income Tax Credit, a reimbursement that the Internal Revenue Service offers every year to low-income families. The Juarez family plan to use this money towards their mortgage payment.

As a result of their involvement and support received from RivCo.IDA and Project B.L.I.S.S. both Stella and Damon have developed public speaking skills and now share their testimony with RivCo.IDA applicants and their community. They have gained confidence to establish goals and take action. Damon is currently enrolled at College of the Desert working towards an AA degree in History. He plans to transfer to Biola University to attain a Bachelors Degree in History. Damon works as a Youth Pastor and his passion for working with at risk youth is motivating him to become a high school History teacher. At the Circles of Support he is receiving information, motivation, and support from his allies who are volunteers representing the Coachella School District, Economic Development, and the Riverside County. Stella is successful at her job as a Parent Educator with the Coachella School District.

Both Damon and Stella are really active leaders in their church and their community. In the near future, they would like to be volunteer allies at new Circles of Support because they feel that sharing their personal testimony and information could help others realize that regardless of their barriers, there are also strengths and opportunities that can help families accomplish their goals.