

UHC: Could you tell us how you came to be homeless?

TERRI: Well, we always worked. My husband always worked physical jobs. Basically, it was not enough money that had to go out of the home. We couldn't keep up the rent. Every month it was either rent or the car, so we ended up without a place to stay. I refused to go to the government for welfare or anything. My husband had to go from job to job, and it wasn't enough to keep us going.

JIM: It seems, now, that you have to have a degree to get a good job. And the types of jobs that I'm able to do just aren't enough. It wasn't enough to pay the rent or pay the car. The economy is something else and just tapping into the right thing is the key. We're now able to get ahead and get back on our feet.

UHC: How long ago were you homeless?

TERRI: Since about June this year. This is actually the second time. We were in a hotel, and the money ran so low that we were living in our car. Before we found out the program here, it was maybe a week.

UHC: Now, you've come an extremely long way since June. So what goes on during the day when you are homeless?

TERRI: You have to ride around with all of your belongings in your car and your kids. We sometimes visited my husband's aunt just to waste time.

UHC: How did you guys eat on a daily basis?

TERRI: We had to take what we had, like chips and noodles.

JIM: I was still working, so we had money, but it was just a tight budget. We had to budget everything out.

UHC: Were your children in school during the time?

TERRI: It was during the summer, so school was out. They are 7 and 10. It was really getting rough for them riding around in the car. While Mom and Daddy try to figure out how to keep them happy and try not to let them know what is going on. We were blessed with this place.

UHC: You said you had a job. What was your job?

JIM: At the time, just mainly a delivery job. Basically, just whatever I could hold down, a retail store and anything to survive.

UHC: How would you say you've changed? What kind of person were you when you were homeless?

TERRI: We're at peace because we know we have a place to go. We have a stove, and we know that the rent is not going to take everything we have. We can balance everything better. The kids are happier. It's just more freedom knowing we have a place to go.

JIM: And it's not just any place. We live in a good neighborhood, so it's not everyone going crazy. We don't have to worry about any kind drug activities or crazy stuff. There are some places where you don't want your kids to go outside, so it's nice. We're at peace.

UHC: How did you get involved with the UHC?

TERRI: We didn't know about it. We overheard someone talking about it when we were homeless. The next morning I called, and I finally got in touch with someone.

UHC: How did you feel when they accepted you?

TERRI: I cried more than anything. I was just tears of joy. I was just so overwhelmed. After you try so hard and you work so hard to make a living, it was just a breakthrough for us. Really, it was. I just cried. That's all I could do because I was so happy that would finally have a place, and a decent place.

UHC: Do you think you'll be able to continue?

TERRI: I went back to school. I've already had 3 years of college, and I'll finish in December next year.

UHC: What are you going to school for?

TERRI: Administration.

UHC: How was your transition?

TERRI: It was first when we got the apartment a week later, and the car was repossessed. So the transition has been an uphill battle for us, but we learned how to crawl. So, and with my husband being blessed with the job he has now. So, and we have three bedrooms, so the kids have their own room and two baths. So it's just amazing for us, instead of paying so much money for renting and the kids being in one room together. So this is really a great opportunity.

JIM: Everything that is going on right now is a blessing from God. You have to put God first. The proof is there. Everything is a blessing.

UHC: So where do you see yourself in 5 years?

JIM: Hopefully, the next time you'll interview us it will be in our home, and I hope to have my own business and be a home dad. I need to be with my kids. I need to lay down the foundation for my family and have my own business and be there for my family.

UHC: How do you think you've changed on a personal level?

JIM: You learn. Everything you go through it's to your advantage to learn. Many people turn to drugs, and the only life they know is the street life. Well, not here. We take what we go through, and we learn from it. We don't let it get us down. We take it, and we learn from it. The only thing we have to look forward to is the future and being debt free. I need to be a stay at home dad and watch my kids grow.

UHC: Have you had any inspirations during this time?

JIM: Well, once again, when you have God in life, that is inspiration enough. There is a lot of prayer and believing. My wife cried because she was excited. Well, I feel like I already knew something would happen.

TERRI: You know sometimes we hear that it happens to the worst of them, but sometimes it happens to the best of them, too. You have people that aren't depending on the government, and it's tough. It happens to the worst and the best of them. And I

learned not to question what happened. We just take it, and we learn from it. We're now in the position to help someone who is there now.

UHC: Have you been helping out any other families? Have you been spreading the word?

TERRI: Yes, we have done a lot of witness to whoever comes into our contact. Our goal is to help others. We want to help others. Sometimes I feel that to help others we have to see what we went through. It's a lot of rejection because sometimes people look at us and say, "Well, you don't have this." But, yeah.

UHC: Do you think the condition of being homeless is sometime unavoidable?

TERRI: In our case, we could not avoid it with the amount of pay and the house and the car, and you have to have lights and water and food and on and on. And people want to be able to pay their bills when they come in, and not everybody is able to. Of course, you get frustrated when it can't be done. Every penny you get goes right out the door.

UHC: Who has been the most helpful during this experience?

TERRI: Just us ourselves and our kids and God foremost. That's all we have is each other and God.

JIM: And this couldn't be possible with out us coming in contact with the UHC. When one door closes, another opens. This is where we're supposed to be for the time being. This is where we need to be to become debt-free and get things for our kids.

TERRI: The UHC and God is why we're here now.

UHC: How do you think this experience as a whole has made you grow?

TERRI: We're able to have our family together and have meals. We're able to go into the kitchen and actually enjoy the kitchen and not worry about the condition of the home or any of those kind of things. My family means a lot to me, and it is just overwhelming sometimes. We don't have to worry about what's going to happen next.

UHC: Do you think you could have gotten this far without your family?

JIM: You don't have anyone else you can depend on but God and your family. I depend on my wife and vice versa. Knowing you have someone to depend on 24 hrs a day and 7 days a week is a good thing. It can be a spouse or a friend, but knowing they'll support you is good.

UHC: You said you were homeless once before. How was your time then different from this time, or was it?

JIM: The first time I wasn't really working. We had just moved to a new state, and it was starting from scratch.

TERRI: It wasn't planned. We were supposed to have a place to go already set up for us, but when we got there all that changed. It left us in the state we were in then. They were two different things. Whereas this time, it was just not enough income to make it.

UHC: What happened to make you lose your home?

JIM: It was a miscommunication. The whole apartment building was sold to another individual.

UHC: So what did you do after your first homeless experience?

TERRI: It took two weeks before my husband got a job. We were able to get an apartment.

UHC: So after going through all of this, would you give any advice to another family that was in your situation being homeless?

JIM: Stay headstrong. You don't want them to think this is it, that this is the end of the world. There are people that can help you. You just have talk to the right source. If we even have to take them around to different places or take them to go job hunting, we'll do whatever we need to so we can help people.

UHC: Were there times when you were homeless that you thought that things might be getting better?

JIM: It's up to you whether you've got the strength to keep going. Sometimes you give it all you've got, and it's not enough.

UHC: Do you think your kids understand what you've gone through now?

TERRI: They understand that we've come a long way, that they have their own bedroom and a bathroom. But I thank God for our kids because they appreciate whatever they get. It can be a dollar box of crayons, but they appreciate it. They know what its like for Mom and Dad to not have. They know that we're working to build a foundation for them. And I thank God for that.

UHC: How did they handle the transition of having a home then not having one then living here?

JIM: Well, the first time they were too young to understand. The second time they were just happy to have their own room.

TERRI: It was a new place, and they were excited about it.

UHC: What was their reaction when you got the place you have today?

TERRI: Oh, my goodness. They were running around the apartment. They claimed their rooms and were happy. And there is a playground right behind us, so they get to go there. And the swimming pool was very exciting for them. That was one of the first questions they asked about. That was really big for them.

UHC: Is there anything else that you would like to share?

JIM: It's a big transformation. It's an experience. I don't want to say that everyone needs to have that experience, but for the ones that do, they just need to trust in God. As long as they don't look into the past, they'll be successful.

UHC: So would you say this was more of a growing experience for you?

TERRI: Once we found out about the UHC and we got here, we had determination. If you have that, it will happen for you.

UHC: What are your plans for the future?

TERRI: Have my own publishing company because I write and I want to be able to get that out there.

JIM: And to help other people. Even when we didn't have what we have now, I've always wanted to help other people.

TERRI: When someone comes to us for help, no matter how bad, we weren't able to, but now we can say, "Yeah."

JIM: There have been times we have given our last dollar to help people that needed it even more than us. That's why we don't mind doing what we're doing.

TERRI: And our main focus is to show that its just not druggies and bad people that become homeless. It happens to the best of us, too. This place to us is not just an apartment or a house. It's our home. The atmosphere is very homelike.