

## Joe's Story

In September 2013, Joe found himself homeless and sleeping in his car. He had been struggling financially for some time. He was just making ends meet, but when his rent was raised, it was the final straw. He had no other choice but to leave the apartment. They were good to him and did not count it as an eviction, but he still had to go since he could not afford the new rent. He thought it would only be for a month or two while he worked and saved up some money. During that time, he lived in his car and continued to go to work every day. However, over the next several months, Joe started having heart and back problems, and the doctor appointments and hospital stays led to medical bills and more financial difficulty. He was financially strapped and was unable to make the progress he had hoped for.

Joe looked to his sister for help, especially as the weather got colder, and she was very kind and did all she could to help. Joe did not want to be burden, so on warm nights he would stay in his car. Joe was able to work some of the time, until December 2014, when his heart and back issues forced him to quit working. His employer was good to him, and they did all they could do. They connected him with short-term disability, and he soon qualified for long-term disability. Although Joe now had some regular income, he was still stuck. His car payments were too high for his limited income, and he was upside down on the payments, but it was where he lived. As hard as he tried, he could not find an affordable place to live, even though he qualified for low-income senior housing. The places he did find had 2 year waiting periods, and some places were not even accepting applications. He found many people in similar situations; they were just stuck and unable to find a way forward.

Joe felt depressed and down. Sometimes he wondered if it was even worth living if it was going to go on and on like this. But he did not give up. He kept talking to local organizations, asking for help to find an affordable place to live. In August 2015, Joe finally had some breakthroughs with local organizations working together. Catholic Charities met with him and offered to help if he could find something that would fit in his budget. He found Liberty Christian Center and got on the waiting list for a small apartment for low income seniors. He remembers how kind they were to him, and within a few weeks he got the call that they had a place if he could justify income to afford it. Catholic Charities agreed to cover a deposit and first month's rent and recommended that Joe call Mission Southside for furniture. When he came to Mission Southside, we met with him personally, and he qualified to receive 5 core items. A delivery was set up for the next week for a futon, table and chairs, recliner, and fridge!

Joe felt so grateful, and he had a big smile on his face the next time we saw him. The following week, he started doing a Discovery Bible Study with Mission Southside. Through that study, he began understanding more of God's grace and forgiveness. Joe connected what he was learning with what he had observed about Jesus in the "Son of God" movie that he had seen several times. Through more conversations together over God's Word and a simple Discovery Bible Study, Joe responded to God's invitation to make Jesus Lord and follow Him.

Joe continues to grow in faith and looks for opportunities to share his story and encourage others to not give up. Joe is trusting God daily for the ongoing challenges that life brings, and you will recognize him when you see him – the guy with the big smile on his face!