

# PERSPECTIVE

## FROM THE FRONTLINES

CELEBRATING 41 YEARS OF RESTORING HOPE

From Our Chief Executive Officer, Ed Hosack

## A WINDOW OF OPPORTUNITY



You may have heard the saying; **“When the water rises, all boats rise.”** It is a popularized theory that improvements in the general economy will benefit all participants in the economy.

The illustration holds true in many cases, but not if your boat is sitting on the bottom unable to float.

Our fixed income senior neighbors and disabled adults know what that means. When the water rises, their options are sink or swim. For the extremely low-income individual, there is nowhere to swim for safety. The seemingly inevitable consequence is a cycle of loss that leads to hopelessness and fear, unless of course, someone has provided an option, a life preserver that will help him or her until another option comes along.

The present economy in Cabarrus County reflects a flourishing quality of life, a healthy economic landscape and a positive business environment. Our biggest challenges right now are being driven by a strong desire on the part of many people to live and do business here. The result is rapid population growth and rising housing costs.

A noted university scholar, speaking in and about Cabarrus County noted: among the in-migration and out-migration of Cabarrus County are non-migratory residents whose household incomes are below both of the aforementioned groups. Many of these local residents are falling further behind the rapid rise in rental rates and housing prices in our community. The most challenged are those whose incomes are fixed at low or extremely low-income levels.

Inflation of recent years has further complicated life for at least a quarter of Cabarrus County households. Reportedly, 26% are housing cost

continued >>

# FINANCIAL CRISIS

# HELP!



COOPERATIVE  
CHRISTIAN  
MINISTRY

FOOD, FINANCIAL, AND HOUSING RELIEF MINISTRY

burdened in 2023. Almost daily, CCM receives requests for assistance from fixed income seniors and persons on disability who are in housing crisis due to increasing rental rates or developers who are converting properties for sale. For these individuals, there are no viable housing alternatives in our community. As a result, some are taken in and taken advantage of for their fixed income. Others are living in fear of what happens next.

Extremely Low-Income (ELI) is  
**\$800 - \$1,250 per month.**

SSI Disability      **\$ 800/month**

Minimum Wage  
@ 40 hours/wk      **\$1,250/month**

An extremely low-income individual with a monthly income of \$1,250 paying the one-bedroom fair market rent of \$955 spends almost

80% of their income on housing and has only \$295 left each month to cover other needs. The U.S. Department of Agriculture (USDA) thrifty food budget for a single adult estimates the need to spend more than \$300 per month to cover food alone, leaving nothing for medical care, transportation, and all other necessities.

Extremely low-income renters cannot always afford to spend even the traditional affordability standard of 30% of their income on rent. Thirty percent of \$800 per month is \$240, leaving \$560 per month, less \$500 for food (two persons) with \$60 remaining for medical, transportation and other necessities. Please note: there are no apartments for \$240 per month.

## IN THIS EDITION...

From Our Chief Relationship Officer.....	3
2025 New Horizon Strategic Plan Updates .....	4
Community NEWS.....	5
Partner Spotlight.....	5
Thank You! .....	6
Upcoming EVENTS .....	7

The catchy metaphor introducing this article betrays the crisis developing in our community today. The problem does not become visible to the passerby until the disaster results in homelessness, a point at which the solutions are complex and the impact on local institutions expensive.

Finally! There is a solution for extremely low-income seniors. **Grace Place** is an innovative new program designed by CCM to create a safe and affordable environment for senior adults to transition out of housing crisis.

**Grace Place will provide the basic needs of food, housing and community for extremely low-income senior adults, who may be disabled, veterans and/or their widows, in an environment that allows an individual to establish stability and connect with vital resources while developing a plan for future housing.**

**We have a window of opportunity to create a solution. We need to start now.**

Click **THIS LINK** to be a part of YOUR Window of Opportunity.







From Our Chief Relationship Officer, Jeremy Burleson

## THE COST {or IMPACT} OF GIVING

In 2 Corinthians 9:6, the apostle Paul makes a clear and concise point about giving, where he says, ***“Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.”*** My understanding of that Scripture, in digging a bit deeper, is the more we ‘sow’ the more we give generously to the work of the Gospel. Therefore, we will ‘reap’ and see God ultimately make our sacrifices worth our while.

I’ve often heard that our generosity out of **LOVE** for God and out of **FAITH** in God is meant to cost us. I’ve also witnessed first-hand, in my family alone, how trusting in God has produced incredible blessings! That approach of trust was certainly not something that occurred in haste, but included a practical method of planning, discernment and a whole-lot-a-faith. Here are a few thoughts to consider:

**PLAN** – in society today, we certainly don’t lose weight or get out of debt or even save for retirement without some sort of advanced planning. That same thought process applies to philanthropic giving. We have to ‘think and pray’ about our giving in advance.

***“Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.”***


**– 2 Corinthians 9:7**

**PRACTICE DISCERNMENT** – Giving to your local church, to missionaries, to local charities or even personal friends in need are ALL viable options to consider. Use intentional discernment as you and/or your family make those decisions. Through prayer, those giving decisions often turn into the deepest connections between you (as giver) and the organization (as receiver).

**STRETCH YOURSELF** – While there may not be a magic percentage for giving as Believers, we’re often encouraged to start with that 10% principle. But be challenged to sow generously beyond that 10% mark and give more. If you’re currently giving nothing, trust and begin to give something. God is certainly worth your confidence!

***“And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.”***

**– 2 Corinthians 9:8**

A close-up photograph of two hands, one from a person with darker skin and one from a person with lighter skin, gently cupping a bright red, glossy heart. The background is a soft, out-of-focus green and yellow.

As you reflect on where God has aligned your heart to give, we pray you’ll consider Cooperative Christian Ministry as we seek daily to share the goodness of the Gospel with those in our communities seeking assistance.

We invite you to **PRAY** alongside us, and **ENGAGE** with CCM.  
**CLICK HERE** to learn more about the impact that CCM has in this community,  
and how **YOU** can be a part of sharing God’s love through giving.



CLICK TO VIEW  
the full Strategic Plan

LEARN MORE

CCM's Financial Assistance Program is excited to announce our new partnership with Gate Pregnancy Resource Center. Our Financial Assistance Team will work together to provide assistance to the mothers and families receiving services from Gate Pregnancy. We are hopeful that this partnership will provide new and innovative ways to work together with the potential to expand future partnerships with community agencies.



Every adult in Cabarrus County deserves to age with grace, independence, and dignity. That's why CCM is taking part in the **final Give65 Event** - a 65-hour, online event exclusively for nonprofits serving older adults. During the event, we can earn up to **\$5,000** in matching grants. This means that if you donate between July 11 at 9 am and July 14 at 2 am, your gift has the chance to be **DOUBLED** in support of our community's seniors. Visit <https://www.give65.org/CCMCabarrus> during the event to make your impactful donation!



**Journey Church of Kannapolis' I LOVE My City project** consisted of cleaning up the playground, tree trimming and painting the entrance hallway at New Hope Lutheran Church.



GRACE PLACE

REBUILDERS  
CAMPUS



# COMMUNITY NEWS

The workshop, “**Mental Health Matters**,” was held in partnership with the **City of Concord Housing Department** at their Neighborhood Network Technology Center.

**LeKeshia M. Lynch**, Founder and CEO of The International Center for Wellness PLLC, was guest speaker. LeKeshia is also a local author, philanthropist, professional mentor, Certified Christian Counselor, and is a Licensed Psychotherapist currently practicing in the states of North and South Carolina.

In addition to our guest speaker, **Zenobia L. Nelson** gave her personal testimony in dealing with anxiety and depression and delivered a spoken word piece titled, “When It All Comes Tumbling Down... The Dark Hole of Depression.”



CCM's Chief Executive Officer, Ed Hosack was pleased to join officials from Cabarrus County, the Department of Human Services, the District Attorney's Office, and those who participated in the **Elder Abuse Awareness Day** gathering in the new Courthouse Plaza on June 15, 2023.

Protecting the rights and dignity of our vulnerable elderly neighbors is a priority for most of us. For many of them, their greatest vulnerabilities originate with food insecurity and housing crisis.

CCM is pleased to be one of many local organizations that form the Cabarrus County Hunger Task Force and the Cabarrus County Homelessness Task Group generating innovative ways to give access to nutritious food and housing solutions to avoid the vulnerability to abuse that can emerge in crisis.

## PARTNER SPOTLIGHTS



CCM is very thankful to our new community partner, **Woodmen Life, NC West** for the special gift they presented to our CEO, Ed Hosack, at their Annual Regional Event on June 9th.



Thank you! **Kannapolis City Schools & Carver Community**

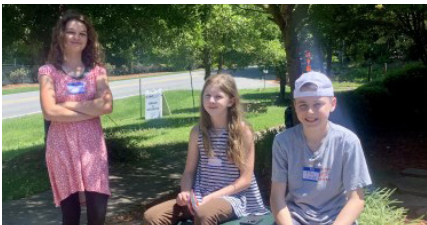
On June 14-15, 2023, Cabarrus Health Alliance (CHA) in partnership with CCM held a Mobile Dental Clinic at the Carver Annex in Kannapolis.

The Offices of Rural Health offers a Community Health Grant for dental services that can be used at Cabarrus Health Alliance Dental Centers. It is a \$500.00 grant for Cabarrus County and Kannapolis City residents who are uninsured or under-insured.

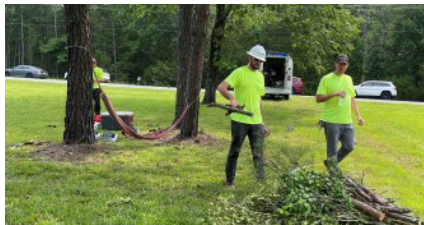
During those two days, ten recipients were able to use the grant for needed dental services such as exams, x-rays and cleanings.

# Thank you!

Thank you to **Crossroads Church Youth Group** for handing out snacks and water, making encouragement cards for our clients, and bagging up beans and rice at our crisis Center.



Thank you to the 20 volunteers from **Carolina Tree Care** that came out to do landscaping, painting and tree clean up at one of our Teaching houses.



A BIG Thank You to **Randy Edwards and Connect Church's SALT group** for all the work they have done at one of Teaching Houses. They scraped and painted exterior doors, windows and trim, as well as having the handrails on front and back porch sand blasted and painted (with help from **Charlie Barnham at FNO Race Cars**).



Thank you to **Chris and Melinda Edgerton (from Pitts Baptist church)** for hosting a cookout for our housing residents. We had nine families come and enjoy the evening at the park. We had family picture day, great food, played pickle ball, and received a great devotion.



Thank you to **The City of Concord** for supporting CCM with 2 impactful grants: the first will support case management for families in our Housing Program, and the second will help Concord families avoid utility cutoffs through emergency financial assistance. We are grateful that Concord's partnership will ensure the safety and stability of local families."



## June Food Donations Highlights:

**Masonic North Carolina Youth Fun Fest** collected 437 lbs. of food.

**Sailfish Aquatics Club** (West Cabarrus Y) collected 156 lbs. of breakfast foods. (that's a LOT of cereal and breakfast bars!)

**Woodcreek Neighborhood** collected 645 lbs. of food!

A shout-out to Our Farm And Community Garden Partners! We already have received large donations from **Barbee Farms, Lomax Research Farm, and the Piedmont Farmers Market.**



Our deepest thanks to **Wells Fargo Foundation** for gifting \$15,000 toward CCM's Housing Program! We are grateful for Wells Fargo's commitment to making affordable housing attainable for Cabarrus County families.



# EVENTS

## SHAPING THE FUTURE TOGETHER

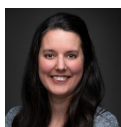
CABARRUS COUNTY  
NONPROFIT WORKSHOP  
AUGUST 24, 2023

8:30 AM - 1:00 PM AT CROSSROADS CHURCH  
220 GEORGE W. LILES PARKWAY, CONCORD

THE WORKSHOP IS OFFERED **FREE** TO OUR COMMUNITY.  
**REGISTRATION IS OPEN NOW!**

[REGISTER HERE](#)

### OUR 2023 SPEAKERS:



KEYNOTE SPEAKER:  
**Page Castrodale**  
EXECUTIVE DIRECTOR |  
CABARRUS ECONOMIC  
DEVELOPMENT



**Jennifer Ray**  
TECHNOLOGY  
ADVISOR, APPARO



**Wilmenia Gripper**  
FOUNDER,  
1, 2, 3 JUMP



**Autumn Neck**  
OWNER/PRINCIPAL  
CONSULTANT,  
SCRIBE LLC.



**Witnie A. Martinez**  
CEO/PRESIDENT/  
FOUNDER, ABSOLUTE  
IMPACT CONSULTING



**Mike Dames**  
DIRECTOR, HOPE  
WORLDWIDE  
CHARLOTTE



**Rebekah Bagley**  
YOUTH OUTREACH  
& EDUCATION  
SPECIALIST, MENTAL  
HEALTH AMERICA



**Ashlyn Christensen**  
EDUCATION &  
ADVOCACY SUPPORT  
SPECIALIST, MENTAL  
HEALTH AMERICA

### Upcoming Mobile Food Pantries

**August 10th (Thursday)**

**Think Kingdom**

**8:30AM-12:00PM**

465 S. Cannon Blvd.

(Across from McDonalds)

**September 14th (Thursday)**

**St. James the Greater Catholic Church**

**8:30AM-12:00PM**

139 Manor Ave. SW



CONCORD  
**NEIGHBOR  
HELPING  
NEIGHBOR**

Sign up to round up your monthly City of Concord Utility bill to the nearest dollar and help keep the air, heat, and lights on for hundreds of families in need.

Visit: <https://concordnc.gov/Departments/Customer-Care/Neighbor-Helping-Neighbor>



COOPERATIVE  
CHRISTIAN  
MINISTRY

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Concord, NC 28026 TEL: 704-786-4709



GIVE ONLINE: [www.CooperativeMinistry.com](http://www.CooperativeMinistry.com) or TEXT: ccmhelps to 44321