

PERSPECTIVE

FROM THE FRONTLINES

CELEBRATING OUR 43RD YEAR OF RESTORING HOPE



**CABARRUS
COUNTY**

HOUSING CRISIS



ED HOSACK
CEO

At CCM, we define CRISIS as a condition of economic instability brought about by an unexpected event that has the potential to result in disastrous circumstances. Housing Crisis threatens the loss of stable housing.

Vulnerability is the harbinger of housing crisis. Households are vulnerable when they are living with a very thin margin, paycheck to paycheck, such that an unexpected expense or event can cause a financial setback from which they are not able to recover. The inability to recover is made worse by penalties and fees that can set in motion a cycle that spirals out of control and results in loss of housing.

Unexpected Expenses:

car repairs, a doctor visit, rent or mortgage escrow payment increases, inflated bills or school expenses.

Unexpected Events:

lost wages due to sickness, or reduced work schedules. Loss of income due to family breakdown, death of a spouse, or layoffs.

The conditions for crisis existed much earlier as vulnerability. Over half (51%) of Cabarrus County renters are cost burdened, paying thirty



COOPERATIVE
CHRISTIAN
MINISTRY

IN THIS EDITION

2030 Strategic Plan

Development	3
Leadership Cabarrus	4
Rebuilders Campus Update.....	5
Thank You	6

percent (30%) or more of their income on housing. Nineteen percent (19%) of our homeowners are also cost burdened, totaling more than 21,000 households made vulnerable by housing cost alone. (NC Housing Coalition 2025 Housing Needs report)

Fixed income individuals, either senior adults or disabled, are our most vulnerable to experiencing housing crisis in today's market. Increasing rent or mortgage escrow payments are outpacing their ability to maintain.

Housing crisis is also associated with overcrowding. Multi-generational households have become a solution for many families, but multiple families living in one home is becoming increasingly evident in Cabarrus County. Overcrowding can lead to inadequate kitchen and plumbing systems, or unsafe conditions due to needed repairs, mold, or pests.

Without stable housing a family cannot safely store and prepare food, they cannot establish adequate sleep or maintain proper hygiene. Without the stability of housing, it is nearly impossible for children to be successful in school or for adults to maintain the expectations of employment. Parents cannot support the dynamics to nurture family life or participation in community. Without stable housing there is no rehabilitation and no recovery.

The solutions to homelessness and housing crisis will be most effective when applied early in the struggle. To do so requires understanding how it happens and where it starts. Once we focus on those pivotal circumstances, we can develop preventive strategies that will significantly reduce the number of households and individuals in crisis.

Don't miss the **3rd article of this 4-part series: "How does it happen here?"** in next month's Newsletter.

SAVE THE DATE

**Attention all Nonprofit
Leaders, Staff, and Volunteers!**
JOIN US!

**SHAPING
THE FUTURE
TOGETHER**

CABARRUS COUNTY
NONPROFIT WORKSHOP
AUGUST 28, 2025

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

2030 STRATEGIC PLAN DEVELOPMENT

CCM's Vision of Cabarrus County in 2030 is set. Our Mission is unchanged. Progress against our 2025 Strategic Plan has been significant and will serve as the foundation upon which we will build our 2030 Strategic Plan. It is important to begin with a review of the emerging DRIVERS that will influence our community and thereby CCM's services over the next five years.

So what are "Drivers"? They are the driving forces, whose implications on the future are not yet known, but have begun and will continue to influence our way of life over the next five to ten years. CCM's Board and leadership team have identified five key drivers that will influence our 2030 Strategic Plan.

1 **Constrained housing availability and housing costs**

Housing of every type - shelter, transitional housing and housing accessible to the workforce - are in short supply resulting in continued escalation of cost. Housing crisis is damaging household finances and becoming a barrier to housing. Greater emphasis is necessary on transitional housing as the path to housing stability.

2 **The accelerated growth of the senior adult population in Cabarrus County**

Seniors will make up the lion's share of volunteers to support nonprofit programs bringing a wealth of experience to program services and client relationships. Many seniors will remain in the workforce longer, perhaps holding jobs from younger households. Life expectancy projections may imply more health challenges among the senior populations. Potential for more need for senior housing or crisis relief services.

3 **Generational Transfer of Wealth**

Cabarrus County may be able to leverage the much-anticipated transfer of wealth to create legacy partnerships with the growing senior population. Preparing for the post-transfer future, there are certain to be changes among younger generation attitudes toward wealth and philanthropy.

4 **Political Polarization**

A wide range of philosophies around government engagement in solving social issues will likely lead to funding irregularity as positions of influence shift in the future. The effects of such debate may reduce the amount of funding available for community projects & nonprofit support.

5 **Shifting attitudes toward higher education**

Younger generation attitudes toward driving a car, work, marriage, etc. are shifting the paradigms. Adaptability to new economic trends. Potentially lower household incomes. Growing interests in trade/vocational training and apprenticeship programs may improve workforce availability. Absence of college loan debt. The need for every sector to rethink strategy.

These key drivers and others will be measured against CCM's Strategic Goals to ensure the Objectives and Strategies of the 2030 plan are relevant to the developing challenges and needs of our community.

LEADERSHIP CABARRUS CLASS OF 2025 COMPLETED LEGACY PROJECT AT THE REBUILDERS CAMPUS



On May 16, 2025, we were proud to host the reveal of the Leadership Cabarrus Class of 2025's Legacy Project at The Rebuilders Campus at Brown Mill Commons.

The class transformed the front grounds of our campus with a newly built landscaping wall along Cabarrus Avenue— constructed with 36,000 pounds of cement block and 25 tons of gravel. They also added a wooden fence and refreshed the courtyard surrounding our flagpole with new landscaping.

This project was a meaningful contribution to our ongoing mission to support families across Cabarrus County through housing, workforce development, and community transformation. It embodied the spirit of growing together— showing what's possible through collaboration and shared purpose.

“The Leadership Cabarrus Class of 2025 helped bring this campus vision to life with incredible organization, teamwork, and enthusiasm,” said Ed Hosack, CEO of CCM. “Their effort will have a lasting impact on families across our region.”



The project was made possible thanks to community partners who donated time, materials, and resources: Vulcan Materials, Ike's Construction, Almond Farms, Helms Masonry, and the Leadership Cabarrus Alumni Association. We're grateful to the Class of 2025 for investing in this space and for believing in the future we're building together at Brown Mill Commons.



THE REBUILDERS CAMPUS UPDATE

NEW “RUN OF THE MILL” VIDEO: MEET THE TEAM BEHIND THE PROGRAM OFFICE AT THE REBUILDERS CAMPUS!

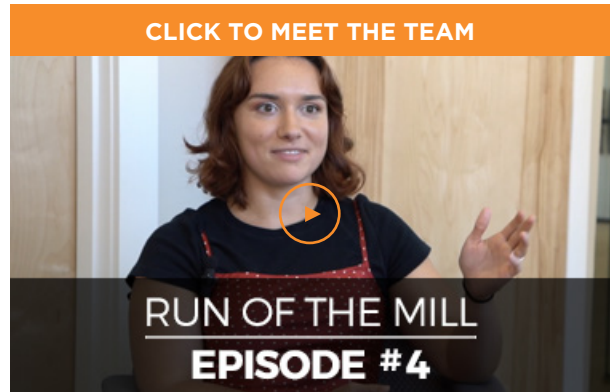
The transformation continues...this time, it's personal.

We've just released Video #4 in our “Run of the Mill” series, highlighting the incredible staff at the heart of our Program Office at The Rebuilders Campus.

In Episode 3, we showed you the before-and-after of the physical space — a powerful visual of what transformation looks like. Now in Episode 4, meet the team that will bring that space to life with faith, strategy, and compassion. These are the people walking alongside residents in their journey toward healing, stability, and renewal.

[Watch now](#) and see how this space becomes more than just an office — it becomes a place of peace, purpose, and possibility. Watch all 4 videos at RebuildersCampus.com.

And don't forget to follow @RebuildersCampus on Facebook and Instagram for more behind-the-scenes updates and impact stories.



CHA AT BROWN MILL: ADOLESCENT HEALTH SPOTLIGHT

So far, we've shared updates on Cabarrus Health Alliance's upcoming move to Brown Mill Commons, expected in January 2026, and highlighted their work in Case Management and Behavioral Health—both essential services supporting families across Cabarrus County through counseling, care coordination, and social support.

This month, we're focusing on Adolescent Health Programs. CHA's grant-funded Adolescent Health initiatives are designed to support youth through evidence-based, culturally responsive programming. These programs aim to prevent teen pregnancy, reduce the spread of sexually transmitted infections, and address issues like school violence and exclusion. The goal is to help teens thrive—both in and out of the classroom— by promoting informed, healthy choices during a critical stage of life.

Stay tuned for more spotlights as we continue to share how CHA will expand its impact through the new Brown Mill Commons campus.

For more information about CHA, visit [Cabarrus Health Alliance, NC](https://CabarrusHealthAlliance.com).

YOUR WINDOW OF
OPPORTUNITY
CAPITAL CAMPAIGN

LEARN & GIVE



THANK YOU

VOLUNTEER SPOTLIGHT: HEART HUGS

For more than seven years, **Heart Hugs** has been a steady and thoughtful supporter of our housing ministry. One of our favorite traditions? The beautiful pocketbooks they prepare for the mothers in our program—each one filled with love, care, and practical goodies that remind our moms they're seen and supported.



We're so thankful for the kindness and consistency of the Heart Hugs team. Your thoughtfulness continues to make a difference! Thank you, Heart Hugs!

MAY FOOD DRIVES

- **USPS Letter Carriers** – 1500 lbs.
- **Poplar Tent Presbyterian** – 500 lbs.
- **St Martin Lutheran** – 400 lbs.

Each year, CCM awards the **Frances Black Holland Scholarship** to a graduating senior who shows outstanding character, leadership, and community impact.



Named in honor of longtime educator Frances Black Holland, this scholarship celebrates students who inspire others and make a difference. We are excited to announce the 2025 recipient: Emma G. Duncan from A. L. Brown High School!

Emma has been awarded a \$2,000 scholarship to support her studies in Elementary Education at Liberty University. Congratulations, Emma!

THANK YOU TO THE AMERICAN HEART ASSOCIATION!

We're incredibly grateful to the **American Heart Association** for their generous donation of New Mom Kits! These thoughtful kits will be distributed alongside food boxes through our Crisis Center food pantry to support expectant mothers in our community.

Each kit includes:

- A blood pressure cuff specifically designed for expectant mothers
- An infant CPR kit
- A smoking-cessation kit



All packaged in a convenient and reusable insulated cooler. These essential items will help promote healthier pregnancies and safer environments for newborns. Thank you for helping us care for our most vulnerable families!



THANK YOU to **The Gene Hass Foundation** for their generous \$50,000 donation to Cooperative Christian Ministry. Your support not only empowers our mission but also brings hope and positive change to the lives of those we serve.

IKE'S CONSTRUCTION, INC.

Special thanks to **Ike's Construction** for their generous response to our urgent request for help.



CLICK TO VIEW
the full Strategic Plan

LEARN MORE

COMMUNITY PRAYER REQUESTS

Join with us in supporting our community through prayer. Watch as God works around us through our faithful prayers.

PRAY WITH US



FOOD RESOURCES

The 'Cabarrus County Food Resource Map', which was created by the Hunger Task Force, is available on our website. Please share this valuable resource with the community.

VIEW MAP



SENIOR RESOURCE GUIDE

We provide resources for housing, health, transportation, and more. Click the button to see all the resources we provide.

LEARN MORE



HELP with HOUSING

Our housing programs provide the opportunity for families with children, senior adults, and other adult individuals to stop the cycle of loss, establish sustainability, and achieve housing stability.

LEARN MORE



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>



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APPLY

NEW! CCM Career Opportunities

246 Country Club Drive NE, PO Box 1717
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GIVE ONLINE: www.CooperativeMinistry.com or TEXT: ccmhelps to 44321