

# Community Impact



When **Eric**'s sight began to fail, it wasn't long before lost wages and extra medical expenses left their family of 7 struggling to keep up.

He and his wife, **Janey**, gave up their rental home, "doubled up" with family, and eventually lost nearly everything awaiting approval for disability benefits. With so many people squeezed into a small apartment together, **Eric** even spent time at the **Men's Shelter of Charlotte** to free up space for the little ones.

Once his disability was approved, there were still so many obstacles to "starting over." With deposits, first and last month's rent, truck rentals, and essential furniture needs, the cost of getting housed again can quickly become insurmountable for families overcoming homelessness.

But your support changed all that. A new financial stability initiative created in strategic partnership with the Men's Shelter helped **Eric**'s family cover necessary deposits to move in, provided essential appliances to allow them to store and prepare fresh food, and recruited volunteers to transport donated furniture to their new home.

Your support means this father of five can continue to provide home-cooked meals for his family while they rebuild their life together under their own roof.

“ Saying  
'thank you'  
isn't really  
enough.  
There is  
no way  
we would  
be here  
together  
without  
help.”

- Eric

Eric is a gracious young man who has always worked to take care of his wife and five children. When two degenerative eye conditions took away so much more than his ability to work, you stepped in to help his family overcome the downward spiral of homelessness.

**273** mattresses distributed in an average month

**1/3** Volunteers are over 30% of our workforce

**10,216** families shopped for free clothing or household goods

**2,771** families received furniture or appliances

**17,354** households received emergency financial assistance

**200+** families seek assistance on an average day



# Thank You

**Thold Gill**  
Chair, Board of Directors

**Carol Hardison**  
Chief Executive Officer

First, we must say thank you. **Thank you on behalf of the 63,207 people whose lives were touched by your generosity last year.** Because of you, so many families are moving from crisis and adversity towards a better future.

**This past year, we witnessed staggering headlines ranking Charlotte at the bottom of major cities for economic mobility and near the top for growth in concentrated poverty.** All of these things reinforce what those on the front lines of the fight against poverty see every day: people seeking help at Crisis Assistance are in deep financial trouble with complex issues standing between them and stability.

**Hard working people from throughout our community continue to seek help with basic needs** – an emergency payment to their landlord or utility company, clothes for their family, a bed to sleep on, or essential appliances to store and prepare an evening meal. But many, if not most, need more than a brief crisis intervention. They truly need a “hand up” out of the cycle of poverty and onto a path toward renewed stability.

In this report you will see some innovative approaches that empower families to pursue financial stability for themselves. Specifically, your help:

- **Provided emergency assistance** in the form of rent and utility payments, clothing, bedding, household goods, school uniforms, shoes, and essential furniture/appliances
- **Extended support services** to help customers identify the root causes of their financial crisis and create a plan to avoid future dependency
- **Created a collaborative relocation assistance initiative** in partnership with agencies like the Men’s Shelter of Charlotte to help individuals and families overcome the staggering cost of transitioning into stable housing
- **Expanded access to community resources** such as food assistance, healthcare, and student financial aid
- **Engaged community leaders** in hands-on experiences that illustrate the real impact of poverty and championed best practices that benefit us all

**All of this would not be possible without the integral support of each of you – your time, your goods, and your financial support – who extend the hand of this community to families with nowhere else to turn.**

**Thank you again for all you do to help prevent homelessness while enabling struggling families to live with dignity and pursue financial stability.**

*Thold Gill* *Carol Hardison*

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2014

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# Preventing homelessness



You kept Ryan housed and helped him plan a course for the future:

- emergency rent payment to stop an eviction and avoid homelessness
- referral to emergency food pantry, career counseling
- benefits assessment to access longer term food assistance
- enrollment in Safe Link phone to reduce monthly expenses

Not so long ago, Ryan was doing just fine with a job, a fiancée, and dreams of a new life together. Then he was laid off. And that was just the beginning.

**Ryan** is a gregarious thirty-something with a solid work history. Once a promising football player, he has been working in customer service for years now.

*“I’ve been on my own since I was 18. I AM a responsible guy,”* he explains in a surprisingly quiet voice given his formidable presence. *“But I just don’t know what else to do.”*

In the months after the layoff, **Ryan** struggled. His fiancée ended the relationship, he applied for countless jobs, and he burned through the savings he had waiting for unemployment benefits to begin. Now he faced eviction and a backlog of unpaid bills. His caseworker wondered why he waited so long to ask for help?

Turns out, **Ryan** had no one to ask for help. Both of his parents were gone. Extended family was wrestling with illness, death, and other difficult

circumstances of their own. Never having sought any kind of public aid, he had nowhere else to turn.

With your help, an emergency rent payment stopped the eviction. Still, **Ryan** had little food in his refrigerator and would need to put nearly all of his pending unemployment benefits toward future rent, utilities, and other essentials. His caseworker encouraged him to sit down with a volunteer benefits access counselor to seek additional benefits until he found work. Beneath his despair, she sensed his potential and his commitment to getting back on his feet.

“ I never had to ask for help before.

I had no idea people cared enough to help someone like me.

Thank you. ”

There’s a sign that hangs in the office of one of our caseworkers: A man is not a financial plan. For this mother and daughter, that reality hits home in the worst possible way.

**Melissa**’s dad was the breadwinner of the family. He painted houses seven days a week to put food on the table and a roof over their heads. They did okay, but little was left for things like life insurance policies and retirement savings.

His sudden death hit the family hard. Still grieving, **Melissa**’s mother entered the workforce working full time earning \$7.25 an hour. It’s a blessing, she says, but her annual income of about \$15,080 is not nearly enough to take care of everything they need.

**That’s where you come in.** Thanks to your donated goods, **Melissa** and her mom found the towels and other



items they needed without spending resources they will need for future rent, utilities, and other essentials. They will get by.

We can’t take the place of a beloved husband and father. But we can stand together to support neighbors like **Melissa** and her mom. **Thank you.**

# Preserving dignity

# Moving Toward Stability

## Beyond the Crisis

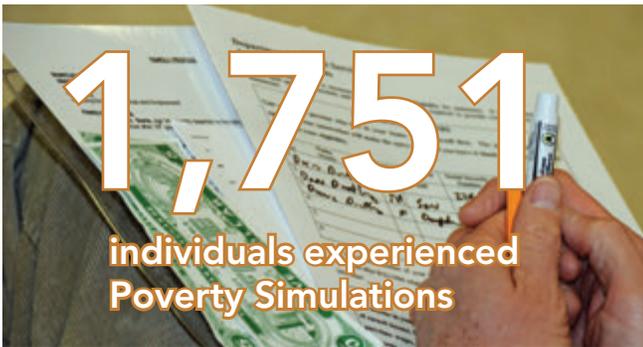
To help families move beyond the immediate crisis, counselors help those in need identify additional resources to stabilize their family's financial situation. A single web-based process screens for multiple benefits including:

- Medicaid & Affordable Care Act Coverage
- Food Assistance
- Student Aid
- Prescription Assistance
- Earned Income Tax Credits
- Voter Registration

These stabilizing benefits make it possible for families to “catch their breath” while they build a financial future for themselves.

**1,847** applications prepared

## Educating Community Leaders



Poverty simulations allow participants to “walk in the shoes” of struggling families trying to make ends meet, support their families, and navigate the complex network of social services.

“In one powerful session, our congregation gained unique insights into the day-to-day decisions made every day in neighborhoods all over Charlotte. It was eye opening even for people who already knew a lot about issues of poverty.

~Rev. John M. Cleghorn  
Pastor, Caldwell Presbyterian ”

## Powerful Partnerships

“Care Ring’s unique collaboration with Crisis Assistance Ministry meets our shared goal of helping people gain financial stability and improve health outcomes. Specifically their focus on keeping the families in our Nurse-Family Partnership program housed, fed, clothed and safe, means our nurses can focus on their expertise with moms and their children. Healthy, housed families becomes the shared result.”

~Don Jonas  
Executive Director, CareRing

**Crisis Assistance Ministry** works closely with poverty-fighting community programs to **prevent homelessness** and **preserve dignity** for families in financial crisis.

Serving alongside our community’s rich network of non-profits and faith communities maximizes the impact of every poverty fighting dollar spent and extends the reach of **Crisis Assistance Ministry** resources to meet immediate needs beyond our front doors.

## Celebrating Volunteers

**{ \$1,353,293 }**  
value of 60,013 volunteer hours contributed



# Financial Snapshot

July 1, 2013 - June 30, 2014

## REVENUE:

Faith-based Organizations	\$904,583
Businesses & Corporations	\$390,131
Foundations & Grantmakers	\$981,779
Civic Organizations	\$81,400
Individuals	\$2,486,562
Public Aid	\$5,587,795
Public Administrative Funds <sup>1</sup>	\$1,777,486
United Way	\$546,625
Miscellaneous Income <sup>2</sup>	\$330,958
Donated Goods (for distribution) <sup>3</sup>	\$2,138,607
Donated Goods - Other <sup>4</sup>	\$155,000
<u>Duke Energy Restricted<sup>5</sup></u>	<u>\$1,552,260</u>

**Total Agency Revenue** **\$16,933,185**

Audited financial statements issued by C. Dewitt Foard & Company, P.A. and most recent IRS Form 990 available online at [crisisassistance.org](http://crisisassistance.org).

## EXPENSES:

Management and General	\$362,589
Fundraising	\$760,606
Free Store <i>excluding donated goods distributed</i>	\$565,278
Furniture Bank <i>excluding donated goods distributed</i>	\$715,833
Housing & Financial Stability	\$11,703,574
Value of Donated Goods Distributed	\$2,125,003
<u>Community Education &amp; Project Management</u>	<u>\$252,995</u>

**Total Expenses** **\$16,485,878**

<sup>1</sup> Mecklenburg County and the City of Charlotte outsource administration of public emergency financial assistance to Crisis Assistance Ministry.

<sup>2</sup> Including interest income, sale of items, etc.

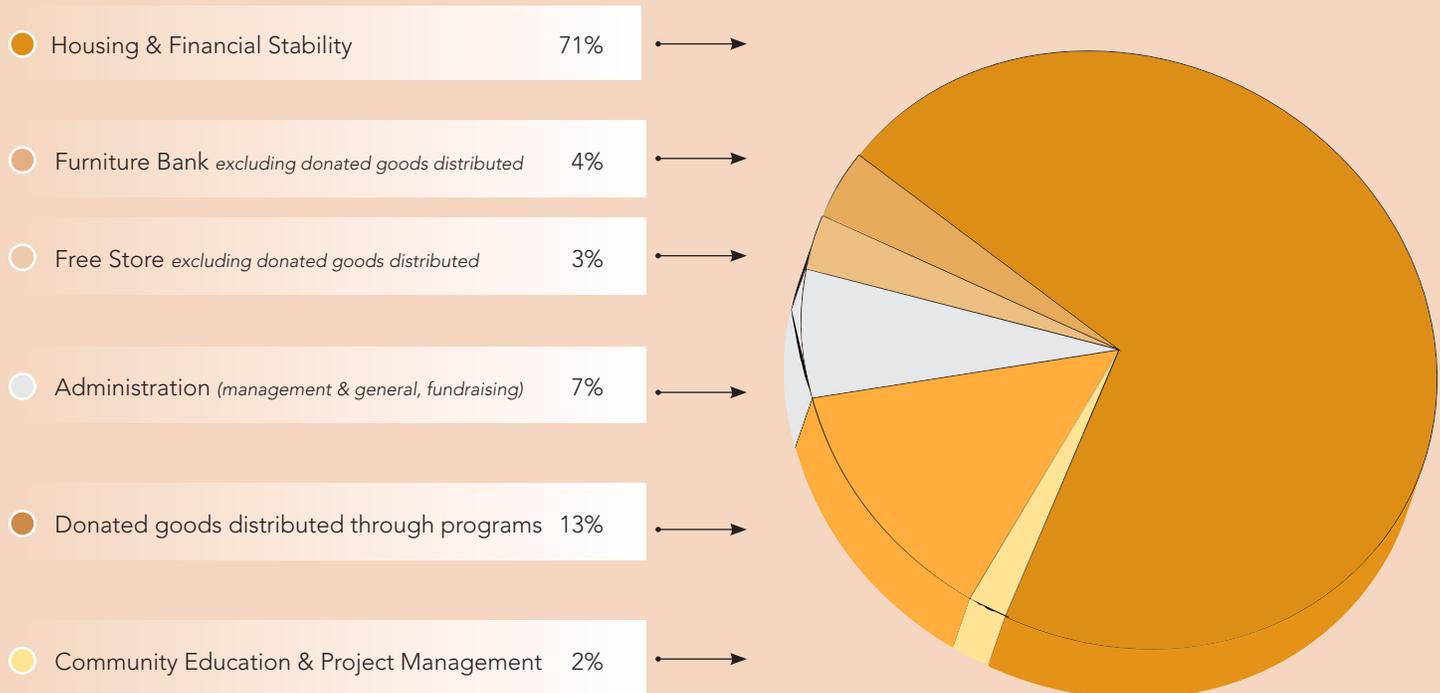
<sup>3</sup> Estimated value of material donations distributed to families in need.

<sup>4</sup> Estimated value of donated goods and services utilized by the agency.

<sup>5</sup> Restricted funds for energy assistance to low-income energy customers to be spent by July 1, 2015 (with an optional three year extension), pursuant to the Order Granting General Rate Increase issued by NC Utilities Commission

# Fiscal Responsibility

Every dollar donated to help struggling families is carefully stewarded to maximize the impact on someone in need.





Preventing Homelessness. Preserving Dignity.

# Annual Report

FY 2014

CRISIS ASSISTANCE MINISTRY  
500-A SPRATT ST., CHARLOTTE, NC 28206

## Thank You

for offering help and hope to neighbors in their hour of need.

## Stay Engaged.

Join the conversation and stay engaged in the fight against poverty in our community:

- Attend a poverty simulation.
- Take an agency tour.
- Volunteer your time and expertise.
- Donate new and gently used clothing and furniture.
- Join us on Facebook and Twitter.
- Give financially.
- Be an advocate.



[crisisassistance.org/impact](http://crisisassistance.org/impact)



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