

50 years of



**CRISIS
ASSISTANCE
MINISTRY**

Community Impact Report - *For fiscal year end June 30, 2025*

This annual report marks 50 years of Crisis Assistance Ministry, and we have never seen such need — as an agency or as a city. This report proves time and again that **YOU** keep our community together.

Stability Starts Here.
And it starts with *you.*



Historic Anniversary. Historic Needs.

Neighbors, Not Statistics.



Since 1975, Crisis Assistance Ministry has existed for one simple reason: **When our neighbors face crisis, our community shows up.**

After Caroline Love Myers launched this ministry and provided a steady hand for 25 years, I received the

opportunity of a lifetime to guide the second 25 years. I am deeply grateful for this community, and for the compassion you provide for our neighbors in need.

For 50 years, families have entered our doors carrying the weight of impossible choices — rent or groceries, utilities or medication, staying rooted or being displaced. And for 50 years, because of you, they have found relief, dignity, and hope.

Crisis Assistance Ministry began with more than 20% of North Carolinians living in poverty in 1975. Mecklenburg County faith leaders recognized that people needed more than sympathy. They created an agency dedicated to supporting our neighbors in crisis and empowering them toward housing stability. From that grassroots effort, Crisis Assistance Ministry was born.

Now, the faces have changed — but the need has not.

Today, families served by Crisis Assistance Ministry typically earn just over \$25,000 a year — about one-third of our area's median income — **while spending nearly two-thirds of that on rent and utilities.** For many families, the city they helped build for generations is becoming increasingly out of reach.

Affordable housing for low-income households in Charlotte has dropped from 45% of the market in 2011 to just 8% today. While this crisis is covered in headlines, what's less visible is the moment when a family is about to lose everything.

Every day, an average of 125 families turn to Crisis Assistance Ministry. These are not statistics; they are our neighbors. Because of your generosity, families receive emergency financial assistance, free clothing and household essentials, and support that stabilizes.

But the need continues to grow. **Charlotte-Mecklenburg has tripled in population since our founding; more than 200 people move here daily.**

As affordability gaps widen and challenges become more complex, the next chapter of Crisis Assistance Ministry must rise to meet this moment.

Thank you for making this work possible. We would not be here — 50 years strong — without you.

Together, we will meet the challenges ahead and build a future where families can remain housed, hopeful, and supported for generations to come.

Carol Hardison

Carol Hardison
CEO, Crisis Assistance Ministry



THEN (1975) and NOW (2025)



	1975	2025
Mecklenburg County residents	377,400	1,206,205 (2024)
NC minimum wage	\$1.45/hr.	\$7.25/hr.
Gallon of gas	\$.57	\$3.10
Median rent per month in NC	approx. \$145	\$1,600
Per capita income (per person)	\$6,637	\$82,500 (2023)
Federal Poverty Level	\$5,500	\$32,150
Average customer income	approx. \$2,500/year	approx. \$25,000/year

2.5 million people served by you through Crisis Assistance Ministry since 1975

A word from our first CEO Caroline Love Myers on our 50th anniversary:

"I never could have imagined that **our collective response to that need in 1975 would become a community icon**, cherished for the passionate hope and help it provides to hundreds of people every week."



1970s – The Founding Era

Rooted in faith, sparked by a recession, and born from collective compassion

Recession

The main catalyst for Crisis Assistance Ministry's beginning

1974

Caroline Myers works at Covenant Presbyterian Church as Director of Community Mission. Many people come to Covenant seeking assistance. Charlotte Area Clergy Association evaluates the problem.

April 16, 1975

Crisis Assistance Ministry opens at Dilworth United Methodist Church under the 501(c)3 of the Charlotte Area Clergy Association. Caroline Myers is the director.

October 1978

Clothing & housewares assistance program launches. This cements Crisis Assistance Ministry as the central hub for Charlotteans to receive essential items free of charge.

November 1982

Crisis Assistance Ministry begins administering Mecklenburg County General Assistance funds at the recommendation of county commissioners.

December 1984

Named lead agency for emergency financial assistance (EFA) in Mecklenburg County.

1985

Agency established as an independent 501(c)3 and moves from "not just a faith-based organization, but a community-based organization," according to Myers. Named Lead Agency for Financial Assistance countywide.

September 1988

Agency moves to new county building at 500 Spratt St., and Financial Assistance and Clothing Ministry are united under one roof.



1980s – The Bridge to Community

A shift from faith-led to community-powered, expanding partnerships and visibility

A Helping Hand – No Strings Attached

On the day her family sought help at Crisis Assistance Ministry, Jennifer had to use her gas card at the convenience store to buy bread and peanut butter to feed her three young children. They were completely out of cash and she didn't have anything else to help them get by any longer.



Help through the unexpected

It had been two months since her family traveled across the country from California to Charlotte for her (then) husband's new job. They were prepared to handle the moving expenses, pay the rent and utility deposits, and have enough to get by until his first paycheck. But nothing went as planned. His start date kept getting delayed and day-to-day expenses kept coming. School was looming and the kids would need supplies, fall clothes, and lunch money.

Jennifer remembers feeling a deep sense of shame.

"It feels awful to not be able to take care of your children the way they deserve," she recalled.

So, on that same morning back in 2006, her husband Dan gathered the bills and headed off to Crisis Assistance Ministry where he had heard people could help.

"I was so relieved when he came home," Jennifer said.

"I asked him when we needed to pay it back and I couldn't believe it when he said, 'We don't.'"

The rent and utility assistance they received that day got them through until his job started. Soon she started work, too, and they were able to get by again. As her children grew, Jennifer kept stretching her income through a divorce, job changes, a recession, a pandemic, and all the day-to-day challenges of raising a family.



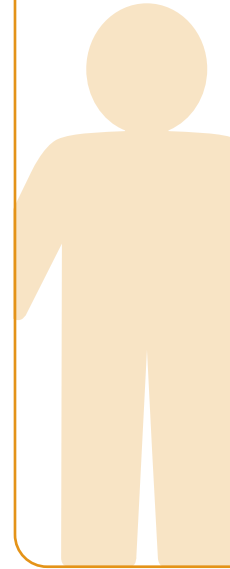
"At one point we lived in a two-room apartment, and I shared bunk beds with my daughter while the boys did the same in the other room," she said. "We would put little bits of cash into an envelope to save up for a vacation. That made it so much more rewarding once we could take the trip."

Paying it forward

As she moved through her professional life, the people served at Crisis Assistance Ministry stayed close to her heart. Jennifer connected teams to volunteer opportunities as part of several roles at the agency. Her children volunteered there. And in 2023, her middle child, Hannah, joined the Advancement team where she works with the fundraising, volunteer, and communications teams to secure the support needed to help today's struggling families.



In Fiscal Year 2025...



43,927 unique individuals served across 18,227 unique households

35% seeking assistance had not sought assistance with us in the past 5 years

54% of households served had earned income within 30 days of seeking assistance

\$2,147 average gross monthly customer income

65% of that customer income goes to **rent and utilities**

\$3,649,895 given in just rental assistance
\$952 average assistance per rent emergency

\$1,315,137 given in just utility assistance
\$284 average assistance per utility emergency

Jennifer still leads teams of Wells Fargo volunteers who help inspect and prepare donated items for Free Store shoppers.

In a way, she's paying the community back while also paying it forward.

"People are surprised when I say I got help too," she said.

"They have these ideas about who comes for help. But, the truth is, most people are there because they have done everything they can to make it on their own, and they just need a little help to get through a terrible time."

In 2021, Jennifer bought her first house. She was 51. It was a long climb, but she is still grateful for the help she found here to keep her family safely housed and moving forward to that day.



"I know what it's like to need help and I'm glad I can help make sure it's still available for people who need help now."

1990s – The Expansion Era

Scaling services, strengthening infrastructure, and meeting growing demand

1990 – 1991

With Mecklenburg County grant, **the agency enters the digital age** with computer hardware funding and electronic record-keeping. **The agency's Furniture & Appliance Ministry begins.**

1995

Partners in Hope program established to provide longer-term relationships and support.

1999

Launched Partner Agency concept, training other caseworkers to access our systems.

June 2000

Carol Hardison named agency executive director, succeeding founding Director Caroline Love Myers.

2000s – A New Chapter of Leadership

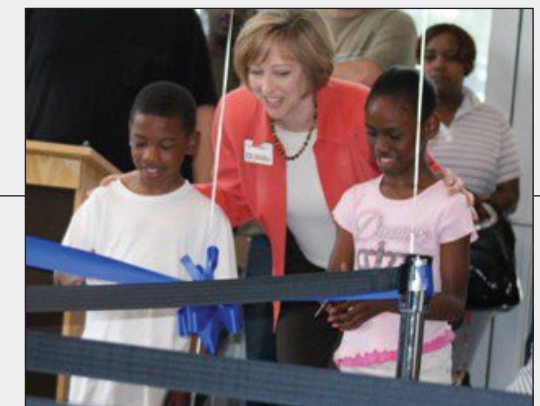
Transition, modernization, and strategic evolution under fresh leadership

July 2005

Agency is honored with prestigious **Bank of America Neighborhood Builder Award.**

2008

During the Great Recession, Crisis Assistance Ministry became the **lead agency for the management of federal stimulus dollars in Mecklenburg County.**



Gifts That Stay With You.

The Power of Financial Empowerment

In early 2025, lifelong Charlottean Eddie had a thriving career, a loving family, and was barely getting by financially. "My life was paycheck to paycheck," said Eddie. On the brink of eviction, Eddie enrolled in Crisis Assistance Ministry's Financial Empowerment program.



Following months of one-on-one counseling with his specialist, Randee Benedetti, Eddie graduated in late October 2025. It wasn't always easy. Randee helped uncover habits that were putting Eddie behind, such as impulsive spending. Eddie opened a savings account and started paying himself first, sending money to his dad for safekeeping. Now, as a Financial Empowerment graduate, Eddie takes things one day at a time, keeping Randee's guidance close: "If you really want to save money, you have to be intentional."



100% of financial empowerment coaching graduates remain housed 12 months later.



No Need to Choose

For Coretta, making ends meet with rent and bills meant her 2-year-old son Mah'kari would go without a new winter coat.

Thanks to the Charlotte community donating new and gently used winter coats, Mah'kari was able to pick out the perfect one — complete with brightly colored trucks in his favorite colors. For his mom, the relief was immense. For once, she didn't have to choose between keeping her family safe and warm.

40% of customers served are children.

In the 2025 fiscal year, Crisis Assistance Ministry distributed **1.7 million items** of clothing, household goods and appliances, worth **\$6.6 million** — all free of charge!



Beyond Crisis, by the Numbers.

Revenue and Expense Information

Congregations	\$873,187
Businesses and corporations	\$842,650
Foundations and grantmakers	\$1,200,678
Civic organizations	\$51,453
Individuals	\$4,266,975
Public aid	\$3,861,725
Public administrative funds	\$716,261
Miscellaneous income	\$405,096
Donated goods (for distribution)	\$6,608,205
Donated goods and services (other)	\$155,000

Total funding/revenue incl. in-kind \$18,981,230

Administration Expenses

Management and general	\$444,425
Fundraising	\$1,186,544

Total administrative expenses \$1,630,970

Program Expenses

Financial assistance and empowerment	\$8,922,902
Appliances	\$159,113
Free Store	\$797,517
Civic engagement	\$193,029
Project management	\$100,561
Total program spending	\$10,173,123
Value of donated goods distributed	\$6,621,694

Total agency expenses (incl. items distributed) \$18,425,786



Beyond Crisis Assistance Ministry

Our agency partners help our collective community work stretch even farther.

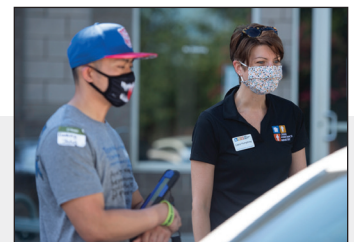
Partner Agency Data - Fiscal Year 2025

4,052 people served through partner agencies

1,632 community leaders educated through poverty awareness experiences

9,953 referrals for additional services from other agencies

64,000 items distributed monthly to Mecklenburg County neighborhoods



2010s – The Era of Deepening Impact

Responding to housing instability with long-term, systemic solutions

2010

The agency launches Poverty Simulation program to invoke deeper understanding and empathy of the realities faced by those living with limited financial resources.

2013

Financial Empowerment program launches to help low-income individuals through financial coaching.



2020s – Resilience & Reinvention

Post-pandemic recovery, reimagined strategies, and bold steps toward the future

2020

Services transform to meet community needs amid the COVID-19 pandemic.

- Operated drive-through services.
- Launched Partner Agency Shopping Service to create greater access to the Free Store.
- Over 1,400 families saved from hotel eviction when the agency pivoted to fill a community gap.

2024

Mass Displacement Event Service begins to find housing for people living in multifamily residences that are closing. Benefits Access Service launches to help people get access to their public benefits. Furniture Operations consolidates into local nonprofit dedicated to furniture.

2025

The agency marks 50 years of providing stability services in Mecklenburg County.



Kerry-Ann Archer

Gina Esquivel

Deidre John

Anne Poole

Lucinda Blue

Kati Everett

Janette Kinard

Stuart Proffitt

Brian Boone

Debra Foster

Alexis McDaniels

Ken Szymanski

Chasity Boyce

Tamera Green

John Magnuson

Cameron Wagner

Deborah Brewer

Yog Hari

Raj Merchant

Janice Walker

Keith Brunnemer

Ed Holland

Annie Moyer

Elizabeth
Escobar-Fernandes

Melia James

Steve Newmark

50^{years} of Making Ends Meet



The faces have changed — but the need has not.

Thank you for showing up for
our neighbors in crisis.