

City of Concord Customer Assistance Program

Everyone is well aware of the economic crisis we face in our community. People who were able to always pay their bills are experiencing, for the first time, the effects of layoffs, downsizing, and lower income. Some are people who live paycheck to paycheck and are barely able to get by. Some have experienced foreclosure of their home and repossession of their belongings. Some have lost their job of 20 or even 30 years. All of them are our neighbors, family, or friends.

Many of these people do not meet the requirements for assistance from most state or local agencies. So, what do they do when they need help? They hope someone is there for them. They hope for neighbors like you! How can you help your neighbors in need? The City of Concord has developed an easy way for you to participate in a very simple program called *Neighbor Helping Neighbor*. Each month you can make a contribution to a fund that will be managed by the Cooperative

Christian Ministry (CCM). Please look for additional information in your utility bill and on the City's Web site at www.ci.concord.nc.us.

Neighbor Helping Neighbor is quick and simple! Every cent and dollar counts! Here's how you get started. Call 704-920-5200 to sign up, email custserv@ci.concord.nc.us, and send a completed form with your next payment for staff to add a recurring charge, or send a one-time donation along with your next payment. You can also send a one-time donation separately, in the mail, to: City of Concord Utility Collections, P.O. Box 308, Concord, NC 28026-0308. Forms will be available on the City's Web site and at City Hall.

How to stop the contribution: Call 704-920-5200, email custserv@ci.concord.nc.us, or send notice to the City of Concord Utility Collections, P.O. Box 308, Concord, NC 28026-0308. ■

Cooperative Christian Ministry (CCM) Crisis Guidelines

A crisis is an economic problem resulting from an unexpected event or circumstance beyond the control of the individual, which causes them to be unable to maintain the basic household necessities of food, shelter or life-sustaining medications.

CCM responds to a crisis related to:

- Loss of housing (eviction or foreclosure)
- Loss of utilities (electric, water, gas cut-off)
- Inability to provide sufficient/nutritious food
- Inability to acquire life-sustaining medication
- Absence of critical transportation (medical, employment, family emergency)
- Need for emergency housing (shelter or boarding)

A financial crisis may be caused by:

- Sudden loss of employment
- Lack of sufficient hours at work (short-time)
- An accident, illness or medical condition causing a decrease in income
- Desertion by a spouse or provider
- Domestic violence
- Unexpected utility and rent increases beyond the client's financial means
- Loss or lack of transportation to employment sites

Causes that may NOT qualify an individual for assistance:

- Not prioritizing expenses: paying unnecessary bills (cable, etc.) before paying necessities (rent, electric, gas, water)
- Excessive car payments, cell phone, Internet and other payments
- Coming to the top of the public housing list without necessary deposits when there was adequate time to do so
- Refusing case management services at Night Shelter
- Living in Section 8 housing and using excessive utilities
- Procrastination (having cut-off or eviction notice for two weeks before making payment arrangements or seeking assistance)
- Unstable employment history; i.e., quitting one job without having another, job-hopping, refusing to work
- Failure to follow through on CCM referral

Requirements for CCM Financial Assistance

*In addition to the restrictions listed on page 8,
those receiving financial assistance from CCM must meet the following Crisis Criteria:*

- Must be experiencing a financial crisis, which they cannot solve without assistance
- Provide documentation of past due rent, mortgage, utilities, etc.
- Provide identification for the head of the household
- Provide verification of expenses and income for the current and preceding month
- Demonstrate the ability to maintain once the crisis is resolved
- Follow through with the terms of the “pending” requirements from CCM

Guidelines & Methodologies:

- **Hold Agreements**
Explore the option of a hold agreement for the client, which may eliminate or reduce assistance needed from CCM
- Financial assistance may not exceed established limit unless special funding is available
- **Reconnect Fees**
CCM does not assist with utility reconnection fees
- **Deposits**
(Only considered in extreme situations, such as fire, natural disaster & domestic violence)

CCM can assist with a deposit (utility or rental)
Note: one time lifetime. (Rare exceptions may be made).

Categories for Service:

- **Low-Fixed Income:** May need monthly food, heating assistance more than once in winter, help with medications
- **New Crisis:** May need help from CCM and other agencies. May take more than one month to overcome crisis, but there is a logical end to the crisis.
- **Repeat Crisis:** Requires “weaning,” referral to long-term case management, completion of special requirements before returning, etc. (See Client Referral)

Financial Assistance Disqualifiers:

1. Received financial assistance for three consecutive years; must wait one year for additional assistance. May receive assistance to avoid eviction once in three years.
3. May receive assistance to avoid cut-off of specific utility one time per year.

CCM’s Crisis Assistance guidelines establish that a crisis must be validated and ability to maintain must be demonstrated in order to receive financial assistance.

Concord 101 Graduates

Concord 101 is a program designed to give citizens a firsthand look at their local government. For 13 consecutive weeks these citizens voluntarily learned about the City of Concord, its employees, mission, and organizational structure. Participants meet on Tuesday nights from 6:00 to 8:00 p.m. at various City departments, from the airport, Fire & Life Safety and Police, to Parks and Recreation and the Utilities at the Brown Operations Center. Applications are available online at www.ci.concord.nc.us under the Residents Tab and Concord 101.

2010 Graduates: James Radlein, Michael Kerins, Vicky Albers, Rashaan Roberston, Bea Flower, Sherman Childers, Tara Heglar, Hannah Murr, Linda Maudlin, Faye Bedford, Randy Peterman, Delores Griffith, Eric Harrison, Ingrid Nurse, Travis Eudy, Julia Pacifico, John Stanley, Leslie Cook, Abby Claar

