



COOPERATIVE  
CHRISTIAN  
MINISTRY

# Grace Place

**Cooperative Christian Ministry (CCM)**

Original Concept: Huddle Housing (HH) Project  
Business Development Plan

GRACE PLACE

## Our Value Proposition

*To restore dignity and purpose in the lives of senior adults, veterans and single adults with disabilities, who are extremely low income, as they establish stability and re-connect with vital relationships that will allow them to engage in community life.*

February 2023

**In our community today:** There are many individuals who struggle to survive – particularly those with extremely low income for whom there are no viable housing options. The consequence is a growing number of individuals who are literally homeless, living in tents or in other settings not intended for human habitation. Many of these individuals have a consistent source of income, but do not have **adequate** income or credit to access the market. They also do not have sufficient stability to secure the available resources that would help them establish sustainable housing.

**Local Impact:** More than 8,100 households in Cabarrus County exist on extremely low income.\*

The 2019 *5-Year Prospectus; Solving the Housing Crisis* demonstrated a shortage of 100 - 150 beds for single adults with disabilities and senior adults in housing crisis. Recent projects have added 80 - 85 beds serving this rapidly increasing population.

**The Unsheltered Homeless:** In addition to the trauma and dangers experienced by individuals, the community is impacted by each resident who cannot afford a safe, decent home. A recent regional study found that each homeless individual accrues an average of \$40,000 per year in costs to society. It is critical that Cabarrus County and its municipalities leverage its existing resources to effectively meet the needs of this underserved population.

### **CCM's Response:**

CCM will create a supportive community environment of extremely low-cost housing in the form of a restorative housing program for senior members of our community with extremely low income.

The “community” environment is designed to eliminate poor nutrition, inadequate hygiene, unhealthy conditions, isolation and loss of possessions. The program is sensitive to the desire for independence, the need to restore dignity and purpose, and the specific need for companionship of service and support animals.

This strategy is built around extremely affordable, ultra-efficient, easily accessed, community-based, pet friendly “carriage homes” that have been designed for independent living. Multiple units are located in a structured supportive setting, strategically positioned (“huddled”) around a community center which provides access to prepared meals, laundry facilities, transportation services, counseling, activities, educational opportunities, and life skills training. Daytime staff will coordinate access to facilities, meals,

## GRACE PLACE

More than 8,100 households in Cabarrus County exist on extremely low income.\*  
(Below 25% AMI)

*“A 5-Year Prospectus; Solving the Housing Crisis”*

[www.cooperativeministry.com](http://www.cooperativeministry.com)

**ELIMINATE**  
Poor Nutrition  
Inadequate Hygiene  
Unhealthy Conditions  
Isolation  
Loss of Possessions

Extremely Affordable  
Ultra-Efficient  
Easily Accessed  
Community Based  
Pet Friendly  
Independent Living

and services. The community building will facilitate shared community responsibilities, activities, and access to resources. Resident staff will ensure 24/7 onsite support and campus communication.

The Grace Place project will create 12-15 transitional housing units (15-20 beds) to provide stability, access to resources, case management and educational services to help this population establish permanent and independent stable housing. While some may require three years or more to achieve independent stable housing, others will need only a period of months. By transitioning forward they will make room for other individuals to access and benefit from the program.

### Our Grace Place (Value) Proposition:

*The Grace Place model will restore dignity and purpose in the lives of senior adults, veterans and single adults with disabilities who are extremely low income as they establish stability and re-connect with vital relationships that will allow them to engage in community life.*

### About Our Residents:

The likely candidates for this program are senior adults, veterans, and single adults with disabilities who are extremely low income, without stable housing, and are capable of self-care. In addition to extremely affordable rental houses, this asset-based program will include comprehensive services to assist residents to regain stability in an environment built upon affirmation, accountability, and personal responsibility.

Our residents seek CCM services to address:

- Hunger and Food Insecurity; through access to food and nutrition
- Homelessness and Housing crisis; through transitional housing, restorative services, and avoidance of eviction / unsafe conditions

CCM connects with prospective residents through:

- Direct In-person at Crisis Service Centers and Distribution Events (Drive-thru & Mobile Pantries, Samaritan's Table, Desert Drops,)
- Online Applications and Direct Communication (Financial assistance interviews & Housing applications)
- Referral Agencies and Partnerships

## GRACE PLACE

Prepared Meals  
Laundry Facilities  
Transportation Services  
Counseling  
Activities  
Educational Opportunities  
Life Skills Training

Housing Stability  
Access to Resources  
Case Management  
Educational Services

Affirmation  
Accountability  
Personal Responsibility

Referral Agencies  
The Opportunity House  
The Salvation Army  
Dream Center partners  
Dept. of Human Services  
Cabarrus Senior Center  
City of Concord  
City of Kannapolis

Each resident in this program will have access to comprehensive integrated services:

- Food & Nutrition - groceries and meals, nutritional education
- Financial Assistance - instruction & counseling
- Life Skills Education & Supportive Services - integrated services
- Housing Stability & Comprehensive Services – case management

Our residents benefit from direct engagement by staff, access to resources, connecting to services, and consistent follow up. Our community is currently addressing and meeting the needs presented to us in all of these areas except housing.

There is currently not an adequate supply of transitional housing capacity in Cabarrus County.

Successful outcomes for Grace Place participants will vary:

A. Reconciliation with family or other vital relationships will solve the crisis for some program participants, resolving their need for stable housing.

B. Increased income will allow some to acquire access to their desired housing solution. Their income may increase due to achieving a higher rate of pay, increased hours of work, and/or stabilization of employment. These increases may be achieved through stabilization of lifestyle and conditions, vocational training experience, job coaching, assistance with care for another individual, and/or transportation assistance.

C. Access to a senior living environment gained through time and stability while on a waiting list, age qualification, and/or establishment of benefits.

D. Shared living arrangements (roommates) will be a key strategy for some low fixed income individuals. Identifying like-minded, compatible relationships and learning the discipline of shared living will provide new opportunities for housing stability.

CCM's *Teaching Housing* program model and plans for next level housing on the Grace Place campus will provide additional options for transition from the Grace Place program on the path to independent stable housing.

## GRACE PLACE

Direct Engagement

Access to Resources

Connection to Services

Consistent Follow Up

There is currently not an adequate supply of transitional housing capacity in Cabarrus County.

### Successful OUTCOMES

Reconciliation

Increased Income

Senior Living Facility

Shared Living

Next level housing on the Grace Place campus.

## Collaboration with Community Partners:

Community Partners participate in the creation and delivery of services including planning, volunteering, evaluating outcomes, dedicating physical resources, and providing financial support. Partners include those who pay for the services we provide. They are individuals, businesses, churches, foundations, and nonprofits, and are represented in schools, law enforcement, landlords, employers, and healthcare. They recognize the excessive burden on healthcare services, law enforcement, emergency services, social services, and other sectors, and are representative of the community's concern for victims and commitment to quality of life in Cabarrus County.

## Key Partners

- **Qualified Staff** Providing regular planning, administration, delivery, and evaluation of services
- **Volunteers** Providing the manpower, compassion, and inspiration to multiply impact
- **Other Nonprofits** Contributing skills and expertise to expand services beyond our own capabilities and making qualified referrals
- **Churches, Businesses, Individuals, & Foundations** Contributing financial and in-kind resources to meet the needs of our community

Priorities of our community partners:

- Relief of vagrancy in neighborhoods and business districts
- Stabilization in the workforce
- Nutrition and improved health outcomes
- Relief for landlords and utility providers burdened by defaults
- Reduced stressors and victimization in the community

Our partners engage in our business model by serving on boards, committees, and focus groups, volunteering in our programs or administration, distributing our monthly newsletter, posting on social media, and participating in local collaborative initiatives. The greatest means of engagement is through volunteering. We rely on our community partners to provide the key resources of food, financial assistance dollars, housing capacity, operating funds, and volunteers.

## GRACE PLACE

### Partner Involvement

Planning

Volunteering

Evaluating outcomes

Dedicating physical resources

Providing financial support

### Partners

Individuals

Businesses

Churches

Foundations

Nonprofits

Schools

Law Enforcement

Landlords

Employers

Healthcare

## Key Activities & Services

The key activities and services that demonstrate CCM's capacity to deliver on this promise are represented in the Grace Place program design.

*Grace Place* is designed to address the basic needs of food, housing, and community in an environment that allows an individual to establish stability and connect with vital resources while promoting personal responsibility and community engagement. Residents will share responsibility to maintain properties, prepare community meals, and pursue individual development plans.

### CCM's Core Competencies to deliver our Value Proposition:

- Food: distribution/access to groceries, prepared meals
- Financial Assistance: distribution of crisis relief dollars, financial coaching and guidance
- Education: life skills training and resource connectivity/navigation
- Housing: transitional housing and comprehensive services
- Case Management: planning and tracking progress toward achievable results

### Requirements for Program Success:

- Access for those in need
- Communication and Awareness of services
- Structure and Opportunities to participate
- Accountability and Encouragement
- Education of resulting outcomes

## Perspective

CCM recognizes our ability to change circumstances for an individual or household, but that only God can transform a life. We trust God for the ultimate impact of our efforts in the lives of those we serve.

While maintaining our Value proposition as our primary focus, CCM is committed to a maximum return on the community's investment through collaborative partnerships, strategic alliances, lean management, and efficient operations. Our partners are most willing to invest in safe housing, positive health outcomes, upward mobility, and transformed lives.

These are the priorities that we deliver on today in our housing continuum.

## GRACE PLACE

### CCM CORE COMPETENCIES:

Food Relief  
Financial Assistance  
Transitional Housing  
Case Management  
Education

### Commitment to:

Collaborative Partners  
Strategic Alliances  
Lean Management  
Efficient Operations

### Priorities:

Safe Housing  
Healthy Outcomes  
Upward Mobility  
Transformed Lives

## Program Sustainability

The individual carriage homes will be rented at extremely affordable rates and separate utility cost structure. The rental fee structure of the program reinforces two objectives: program sustainability and participant accountability. Two intended outcomes for participants are the development of good financial practices and the establishment of credit.

### Key Disciplines to maintain our Capacity to Serve:

- Access to in-kind and financial resources
- Communicating our specific needs
- Volunteer recruitment and engagement
- Relationship building

### Resources Required:

#### To Deliver Our Value Proposition:

- Food: Volunteers, vehicles, facilities, systems
- Crisis Assistance Funds: volunteers, facilities, systems
- Education: life skills training / course curriculum, facilities, instructors
- Housing: transitional housing capacity and comprehensive services
- Transportation / Access to services for those in need
- Communication & Awareness tools

#### To Establish our Service Delivery:

- Facilities, Equipment and Vehicles
- Systems and Logistics
- Personnel (staff and volunteer)
- Suppliers; Utility Companies, Grocery Stores, Farms, Other Nonprofits

## Cost Structure

CCM is a Values Driven organization. Our primary value proposition is transforming lives and creating housing stability by meeting the basic needs of food, housing, social connectivity, and spiritual/emotional needs. Our goals reflect our intention to improve overall life outcomes through a host of educational opportunities and comprehensive services.

## GRACE PLACE

### Program Objectives:

Sustainability  
Accountability

### Participant Objectives:

Good Financial Practices  
Establishment of Credit

CCM  
Is Values Driven

To our partners, CCM represents infrastructure and experience. Our most important investments are our staff and the facilities in which we provide services. The majority (approximately 90%) of our yearly operating costs for this program are fixed, mostly involving personnel, maintenance, and utility costs. CCM's administrative support and managerial oversight accounts for a portion of the overall personnel costs included in the Grace Place program budget.

CCM's operating expenses face a dynamic real-time market as costs and services reflect an immediate response to needs rather than opportunities to leverage market opportunities. Our current financial support comes in the form of private donations, business support, grant awards, contracts, faith community partnerships, rent payments, and service fees.

**Budget Impact:** Creating the Grace Place program will require approximately eighteen (18) months and a \$2.0 million capital investment. As a new program for CCM, annual operating costs will increase CCM's operating budget approximately \$275,000 per year by year five of operations. The first three years of operating expenses will be included in the project fundraising campaign in order to allow time for development of ongoing program support.

#### Projected Annual Revenue for Grace Place

|                        |         |     |
|------------------------|---------|-----|
| Individuals            | 106,000 | 39% |
| Foundations and Trusts | 35,000  | 13% |
| Grants and Contracts   | 30,000  | 11% |
| Businesses             | 30,000  | 11% |
| Churches               | 20,000  | 7%  |
| Participant Fees       | 54,000  | 19% |

#### Financial Plan

Enclosed you will find CCM's 5-Year Financial Plan for development, implementation, and operation of the "Grace Place" program. Initial project funding will include three years of operating funds while revenue streams are established to ensure ongoing operations.

Staffing for the new program will begin concurrent with construction to adequately train new staff members for a tiered approach to achieving the capacity goals of the program. Hiring will begin with a part-time position for the first phase (6-12 months), then a fulltime position will be hired to allow the assignment of a Program Manager to begin planning for the implementation phase. A second part-time position will be established at a later date to accomplish staff training prior to program start up.

## GRACE PLACE

CCM's financial support comes in the form of:

Private donations  
Business support  
Grant awards  
Contracts  
Church partnerships  
Rent payments  
Service fees

#### BUDGET IMPACT:

Grace Place will increase CCM's operating budget approximately \$275,000 per year by year five of operations.

## 5-Year Financial Plan

## Steps to Implementation

- I. Facility & Program Design
- II. Capital Acquisition
- III. Facility Site Preparation
- IV. Facility Construction
- V. Staff Recruitment & Training
- VI. Communication / Community Awareness
- VII. Application & Screening of Residents
- VIII. Move-In / Program Launch
- IX. Operating Metrics & Outcome Measurement

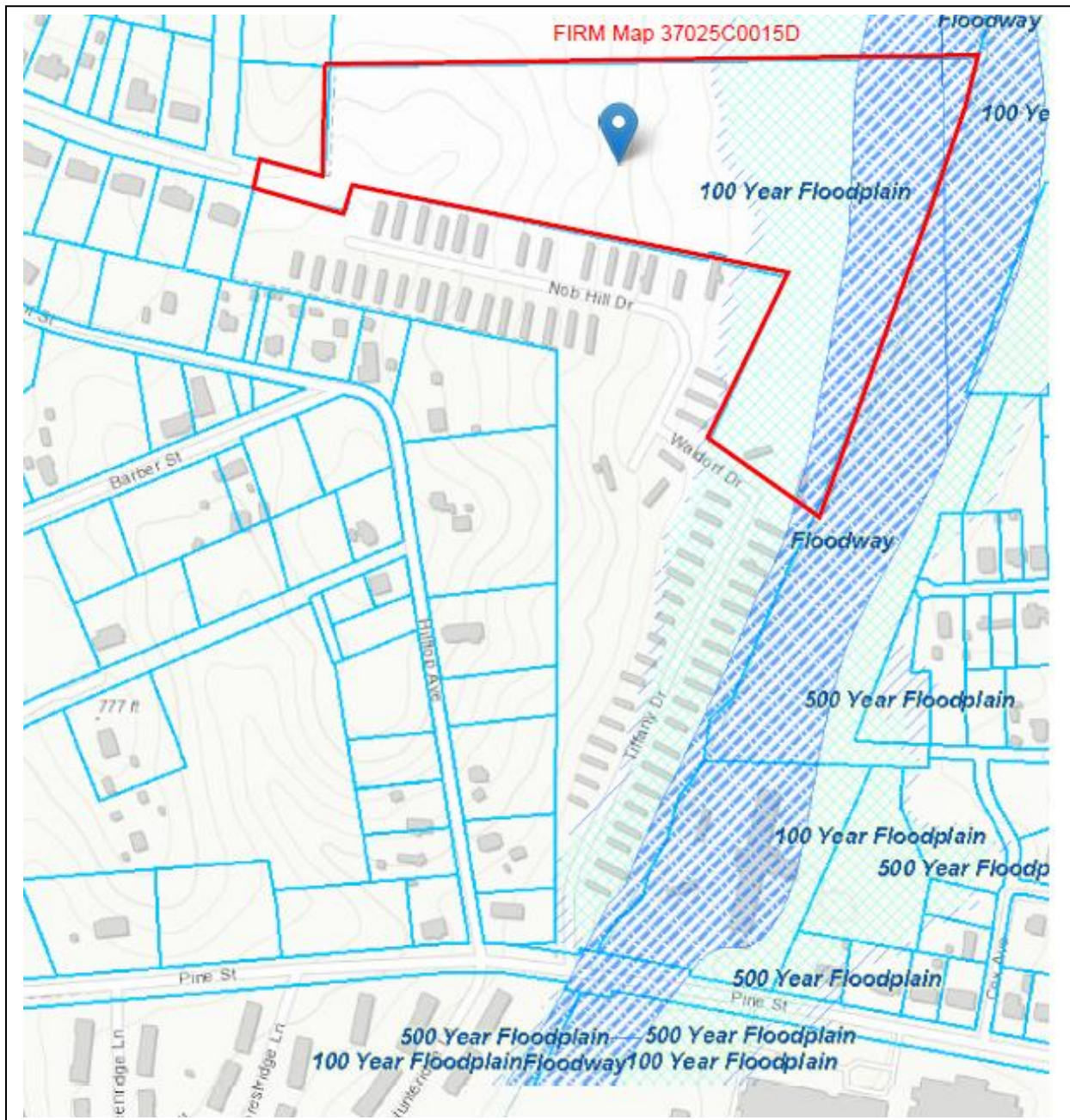
## Progress Timeline

- January 2022 – March 2023
- July 2022 – December 2023
- March 2022 – December 2023
- July 2023 – June 2024
- January 2024 – June 2024
- October 2022 – June 2024
- March 2024 – June 2024
- July 2024 – September 2024
- October 2024 – June 2025

|                                                                                                 |                              |                              |                              |                              |                              |                              |              |
|-------------------------------------------------------------------------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|--------------|
| Grace Place - Budget Detail                                                                     |                              |                              |                              |                              |                              |                              |              |
| Cabarrus Cooperative Christian Ministry                                                         |                              |                              |                              |                              |                              |                              |              |
| *updated 2/23/2023                                                                              |                              |                              |                              |                              |                              |                              |              |
| Projected Expenses - Grace Place                                                                |                              |                              |                              |                              |                              |                              |              |
| Expense Item                                                                                    | Year 1 (July '22 - June '23) | Year 2 (July '23 - June '24) | Year 3 (July '24 - June '25) | Year 4 (July '25 - June '26) | Year 5 (July '26 - June '27) | Year 6 (July '27 - June '28) | Total        |
|                                                                                                 | Amount                       | Amount                       | Amount                       | Amount                       | Amount                       |                              | Amount       |
| Land Purchase (Capital)                                                                         |                              |                              |                              |                              |                              |                              | \$ -         |
| Architecture                                                                                    | \$34,000                     |                              |                              |                              |                              |                              | \$ 34,000    |
| Engineering                                                                                     | \$70,000                     |                              |                              |                              |                              |                              | \$ 70,000    |
| Soil studies                                                                                    | \$2,200                      |                              |                              |                              |                              |                              | \$ 2,200     |
| Surveys                                                                                         | \$8,700                      |                              |                              |                              |                              |                              | \$ 8,700     |
| Topography                                                                                      | \$5,900                      |                              |                              |                              |                              |                              | \$ 5,900     |
| Construction of Houses & Community Building (Capital)                                           |                              | \$750,000                    | \$300,000                    |                              |                              |                              | \$ 1,050,000 |
| Landscape, Auxiliary Structures, & Surfaces (Capital)                                           |                              | \$604,200                    | \$170,000                    |                              |                              |                              | \$ 774,200   |
| Furnishings for Houses & Community Building                                                     |                              | \$25,000                     | \$30,000                     |                              |                              |                              | \$ 55,000    |
| Background Checks & Drug Tests                                                                  |                              | \$400                        |                              | \$400                        | \$300                        | \$100                        | \$ 1,600     |
| Copier Maintenance & Printing                                                                   |                              |                              | \$300                        | \$300                        | \$300                        | \$300                        | \$ 1,200     |
| Food/Supplies (includes 1 prepared meal per day)                                                |                              |                              | \$15,000                     | \$25,000                     | \$25,000                     | \$25,000                     | \$ 90,000    |
| Insurance                                                                                       | \$2,500                      | \$4,000                      | \$4,500                      | \$4,500                      | \$4,500                      | \$4,500                      | \$ 24,500    |
| Maintenance & Facilities (Repairs, Trash, Utilities, Pest Control, Janitorial, Lawn Care, etc.) |                              | \$5,000                      | \$50,000                     | \$80,000                     | \$80,000                     | \$80,000                     | \$ 295,000   |
| Office Supplies                                                                                 |                              | \$200                        | \$500                        | \$500                        | \$500                        | \$500                        | \$ 2,200     |
| Payroll & Personnel (New/Direct Services Only - Includes Taxes & Benefits)                      |                              | \$31,625                     | \$88,550                     | \$128,053                    | \$131,894                    | \$135,851                    | \$ 515,972   |
| Payroll: Administration - Program Oversight, Director, Finance, Technology, etc.                | \$5,000                      | \$30,000                     | \$30,000                     | \$30,000                     | \$30,000                     | \$30,000                     | \$ 155,000   |
| Project Management                                                                              |                              | \$20,000                     |                              |                              |                              |                              | \$ 40,000    |
| Technology & Equipment                                                                          |                              |                              | \$4,000                      | \$1,000                      | \$1,000                      | \$1,000                      | \$ 7,000     |
| Telephone & Internet                                                                            |                              | \$300                        | \$1,200                      | \$1,200                      | \$1,200                      | \$1,200                      | \$ 5,100     |
| Vehicles - Gas, Maintenance, & Mileage Reimbursement                                            |                              | \$250                        | \$500                        | \$500                        | \$500                        | \$500                        | \$ 2,250     |
| In-Kind Expenses (Food & Facility Donations)                                                    |                              |                              |                              |                              |                              |                              | \$ -         |
| Total Projected Expenses:                                                                       | \$128,300                    | \$1,470,975                  | \$714,950                    | \$271,453                    | \$275,194                    | \$278,951                    | \$ 3,139,822 |
| Less Capital:                                                                                   | \$120,800                    | \$1,379,200                  | \$500,000                    | \$0                          | \$0                          | \$0                          | \$ 2,000,000 |
| Total Operating Expenses:                                                                       | \$7,500                      | \$91,775                     | \$214,950                    | \$271,453                    | \$275,194                    | \$278,951                    | \$ 1,139,822 |

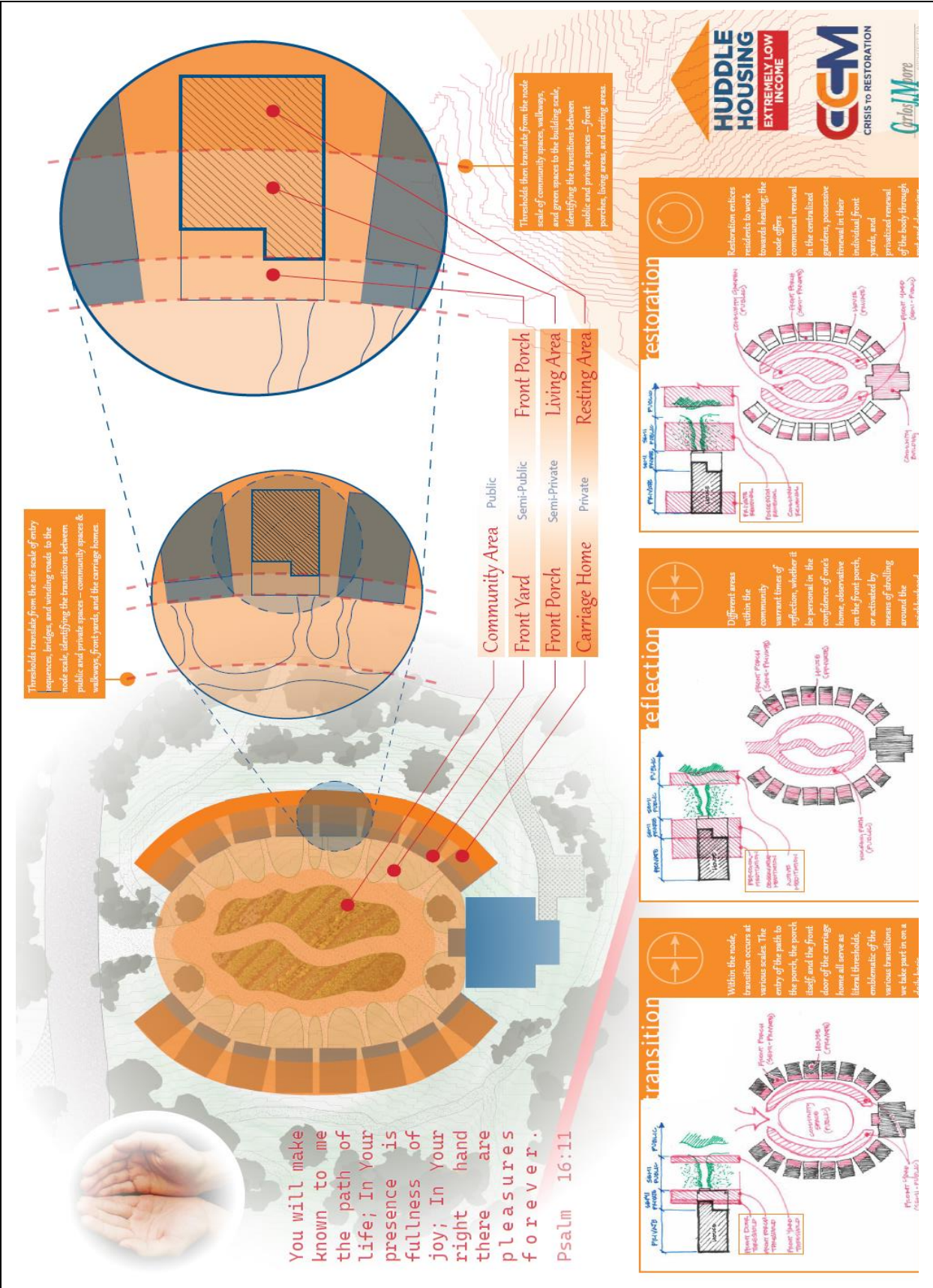
### Project Site:

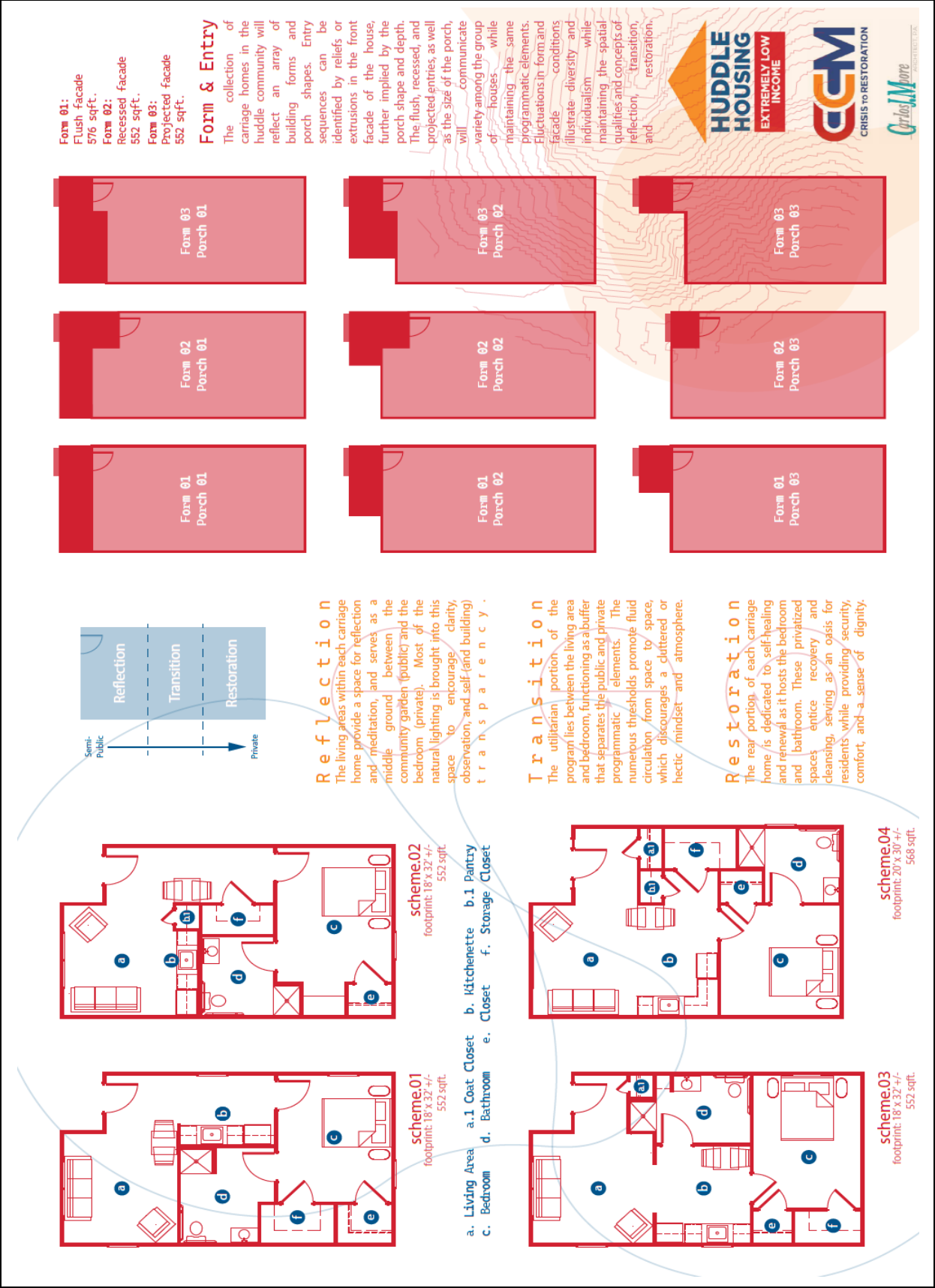
- Pine Street Property
- 13.67 Acres
- Access via Kenlough Drive

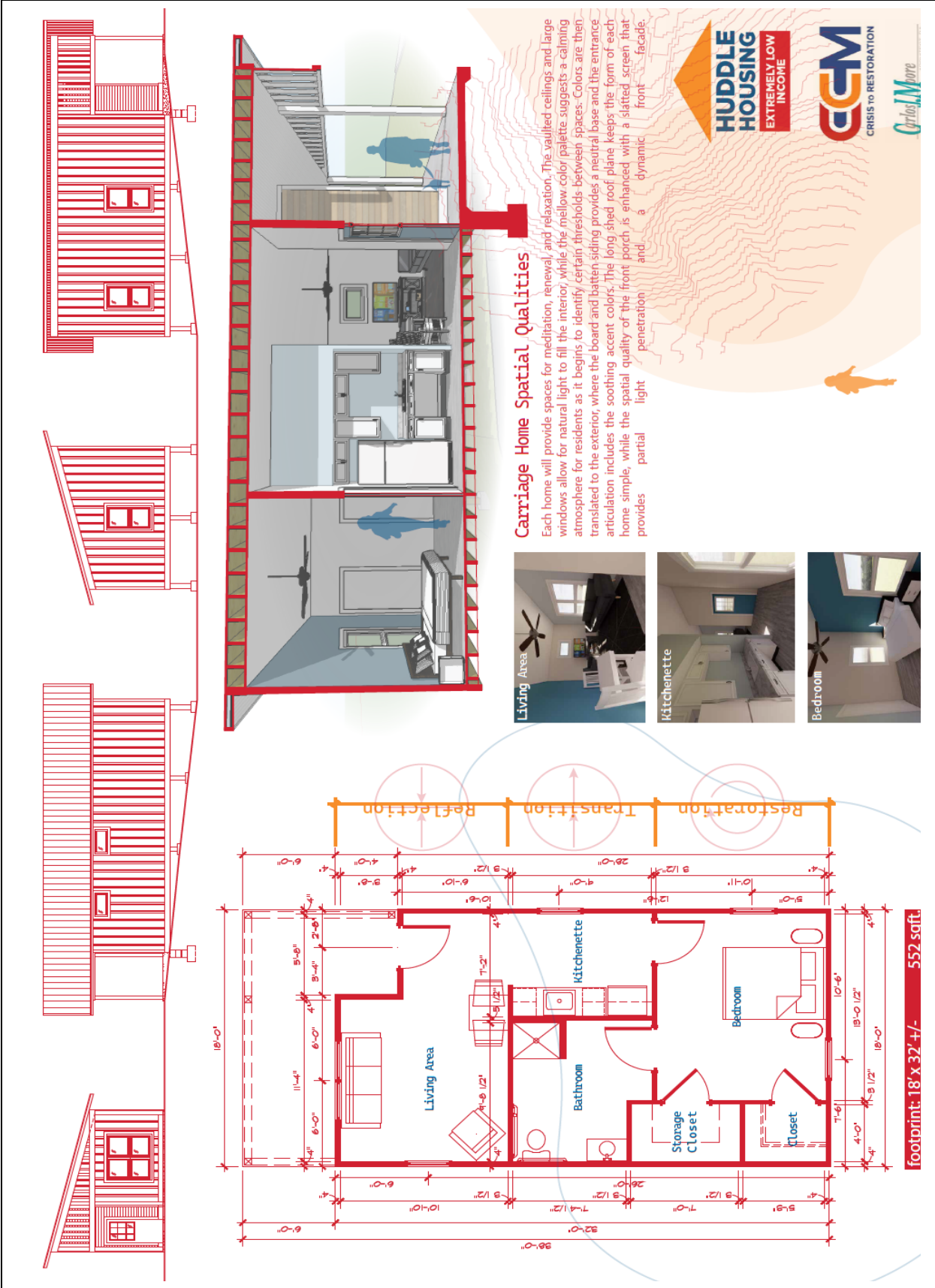


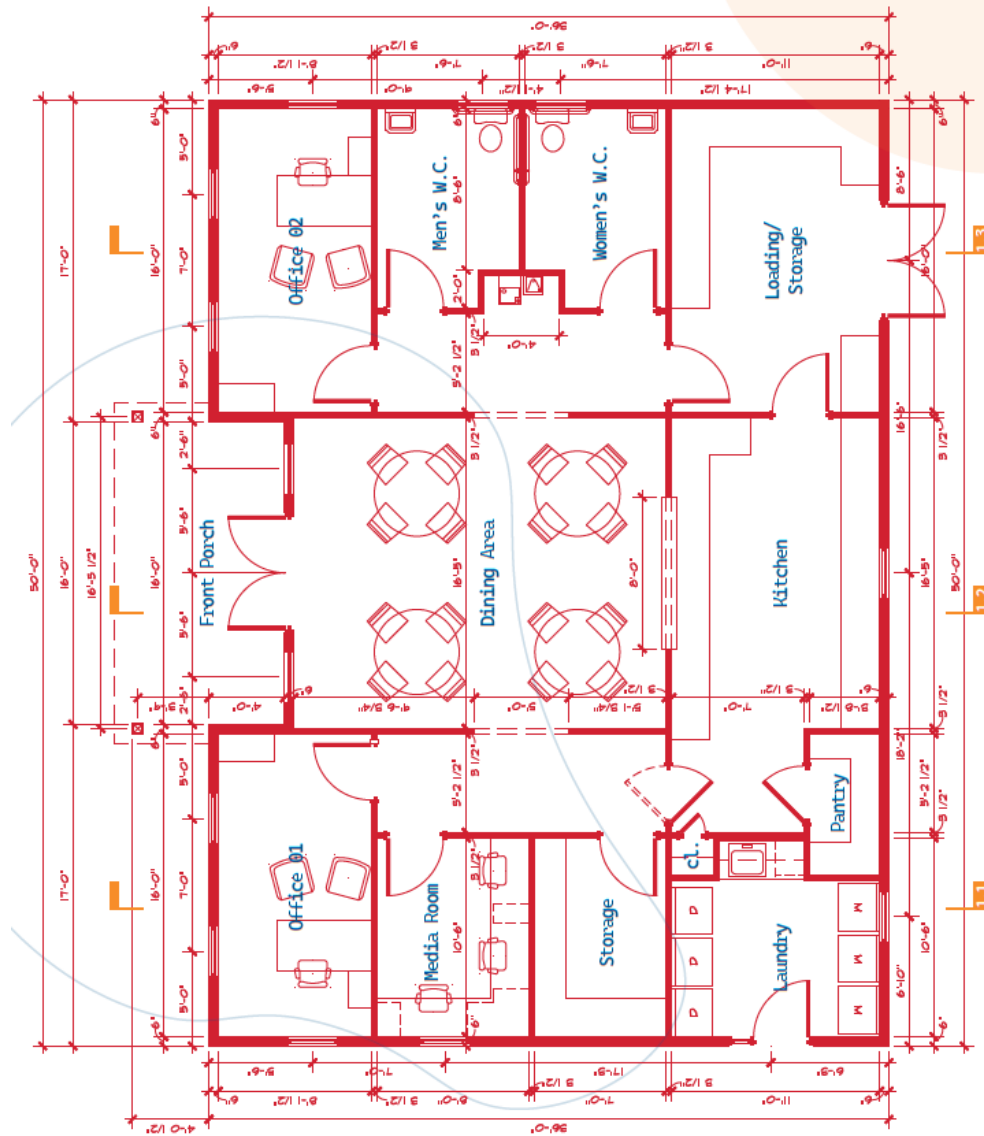
HOLD FOR REVISED SITE PLAN









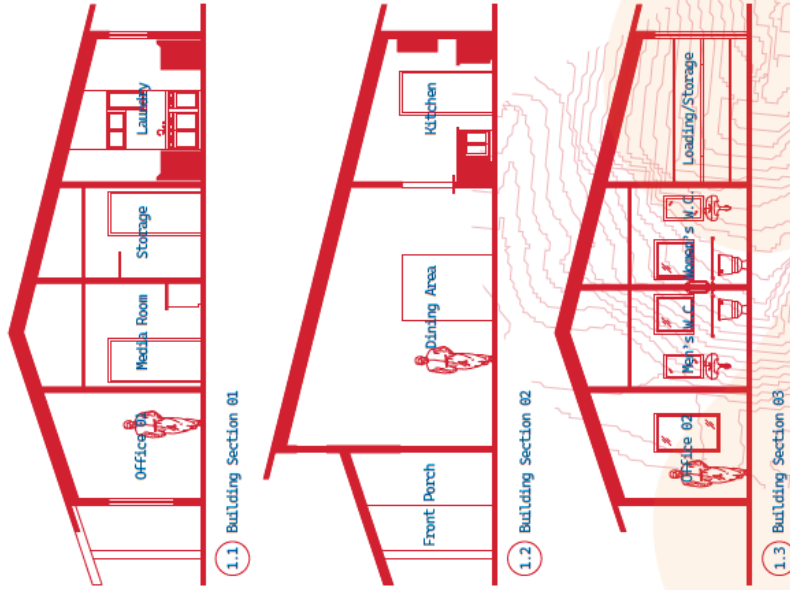


Community Building: Scheme 01

footprint: 50' x 36' +/-

1,736 sqft.

This Community Building Scheme prioritizes a central gathering space where residents may enjoy a lunch or dinner and/or participate in community projects, lectures, or classes. This space becomes multipurpose and filled with natural light from the front entrance and the clerestories above. The kitchen will be directly adjacent to the dining area with a serving window in between, as hallways on either side of this common area lead to other programmatic elements. Meanwhile, staff-oriented spaces are stationed at both ends of each hallway to prevent residents from wandering around the building. Public spaces, such as the restrooms and media room, are located in between these elements. Offices 01 and 02 are located at the front of the building with views out into the community garden/courtyard, enhancing security measures. Utilitarian portions of the program are stationed at the building's rear.







**Profiles of real people we have helped at  
Cooperative Christian Ministry,  
or have been unable to help due to lack of facility**

*Mary-Anne is a 61 year old mother who is only able to work part-time, while taking care of her 27 year old son who has had a physical disability since birth. The group home where Adam was living closed as a result of staffing shortage. Mary-Anne has dedicated her life to helping her son live the best life she can provide him. They volunteer regularly because she believes serving others keeps her and Adam's hope alive. Mary-Anne is facing eviction as her rent recently increased significantly, while food and the general cost of living have gone up. Mary-Anne is looking for a safe community that is also affordable while she seeks to restore supportive housing for Adam and recover her own housing and financial stability.*

*Richard is 45 years old and receives disability as a result of a car accident he was in during his teenage years. Richard has not let this accident stop him from working, but unfortunately, if his income exceeds a certain threshold, his disability will cease. Richard works at a local bookstore in Concord part-time and he loves what he does. On his days off, he enjoys reading books, taking care of his dog, and talking to his neighbors about wonderful stories he has read. Richard is well-liked by everyone he comes across, but his income is not enough to sustain his housing and other expenses. Richard met Tonya, a regular at the bookstore, ten months ago and they plan to marry within the next two years. Their income together will be sufficient to sustain them. Richard is a great candidate for Grace Place as he continues to build his life and be a positive example in the community.*

*Ms. Taylor is 68 years old, a widow and in-home nurse whose skillset has limited her income. Ms. Taylor's family is all the way in California, and although they have offered her a place to stay, Ms. Taylor still needs time as she considers leaving the only community she has ever known. Ms. Taylor has built a network of friends in Kannapolis and feels anxious about her big move. Huddle House gives her the ability to transition on her terms. Over the next two years, Ms. Taylor will take visits to California and re-establish relationship with her daughter, son-in-law, and grandchildren.*

*Mr. Hanks is a 58 year old well-respected veteran of many years in the Army. He is known for being the protector, the defender, and the boss of his group. Mr. Hanks was in a serious accident in the military that caused mobility issues and chronic pain. Recently divorced, and with children in college Mr. Hanks needs a place to go as he figures out what is next. Not only is Mr. Hanks looking for a place to rest, where he feels safe at night, but also a place to find restoration. The community living style is appealing for a man who is just starting life out alone and desires community. Mr. Hanks will benefit from support and encouragement in this season of his life.*

*Mrs. Angie is 62 years old. She has been married to her kind and loving husband John for over 31 years. They lived in a house in Kannapolis and loved their community, enjoyed taking care of their property, and looking out for their neighbors. Angie and John never had biological children, but dedicated their lives to children within the foster care system of Cabarrus County. Three months ago, John passed away unexpectedly. Both were receiving social security, but her remaining income is not adequate to cover rent and other expenses. The Huddle House Community will be the perfect transition for Angie. Just as she and John helped so many vulnerable children, our community should be pleased to help her during such a vulnerable time.*



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