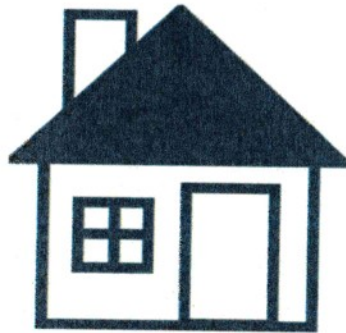




**ONLINE RESOURCES & CONTACTS**  
*with space to make notes*

# **FOR HOUSING & LOW INCOME HOUSING**



**HUD Housing Counselor: 1.800.569.4287**

*Use the resources in this booklet to contact for low income housing available or applications for housing. Also contacts are given to report unfair practices and possible housing repair for those with low income.*



**CABARRUS COUNTY**  
*Health and Human Services*

**Social Services | Behavioral Health | Veterans Services | Transportation**

**DISCLAIMER: CABARRUS COUNTY AND CABARRUS COUNTY DSS ARE NOT RESPONSIBLE FOR THE ACCURACY OF THIS INFORMATION. WHILE EFFORTS ARE MADE TO KEEP INFORMATION CURRENT, IT MAY CHANGE DAILY.**

**COOPERATIVE CHRISTIAN MINISTRY**

246 COUNTRY CLUB DRIVE, CONCORD, NC  
MON –THURS : 9AM-12PM  
**For HOMELESS /SHELTER /HOUSING CALL:  
704.786.4709, PRESS OPTION #6**  
**<https://www.cooperativeministry.com>**  
ONLINE APPLICATIONS for Crisis assistance  
is offered as well as transitional housing  
program (this is not emergency housing)  
**Visit: [HelpWithHousing.net](http://HelpWithHousing.net)**

**[HelpwithHousing.net](http://HelpwithHousing.net)**

This site provides  
a digital platform

for the homeless population or those  
serving others in housing crisis in our  
community to be CONNECTED to the  
appropriate resource that best fits needs.  
The site provides an opportunity for the  
community member to complete an online  
application, answering questions that best  
fit their needs... and therein be directed to  
an appropriate resource. This site will also  
aggregate the data to provide meaningful  
insight into the actual circumstances and  
conditions related to homelessness and  
housing crisis in our community.

**CITY OF CONCORD  
HOUSING AUTHORITY**

**M-F 8-5PM  
704.920.6100**

Housing Office: **283 HAROLD GOODMAN  
CIR SW, CONCORD NC** Fax: 704.920.6960  
Tech Center: 704.920.6110

**[www.concordnc.gov/Departments/Housing](http://www.concordnc.gov/Departments/Housing)**

**WAITING LIST INFO:**

**[www.waitlistcheck.com/nc2981](http://www.waitlistcheck.com/nc2981)**

Four public housing sites; Computer  
Training Classes; Housing Choice Voucher  
Program; the Family Self-Sufficiency  
Program (FSS);and ROSS Homeownership  
Program. These programs help to promote  
more self-sufficiency and economic  
homeownership opportunities for local  
residents.

**SECTION 8 PROGRAM**



**[www.findhelp.org](http://www.findhelp.org)****ONLINE RESOURCES**

SITE that will

provide more local resources not listed on these pages. *Type in zip code and search for topic.* Provides lists of long- term housing; assisted living; independent living; nursing home care; public housing; safe housing; short term housing; nursing home; sober living; temporary shelters.

**US DEPARTMENT OF  
HOUSING AND  
URBAN  
DEVELOPMENT-HUD**

TDD/TTY: 7-1-1  
RELAY SERVICE  
DIAL 2-1-1 IF YOU  
ARE IN A HOUSING  
CRISIS, search  
North Carolina  
housing to fit your

needs and budget, from market-rate to affordable rentals, accessible units, housing for seniors and veterans, and more! This service is free and easy to use. **SEE PAGE 15 FOR LIST OF SERVICES AVAILABLE**

**[NChousingsearch.org](http://NChousingsearch.org)****[www.hud.gov](http://www.hud.gov)****Ph: 202-708-1112 TTY: 202-708-1455****9 - 5 PM EST M - F (except for Federal Holidays) 800.955.2232**

**HUD OFFICE FOR NORTH CAROLINA -  
GREENSBORO FIELD OFFICE:** Asheville Bldg  
1500 Pinecroft Road, Ste 401 Greensboro,  
NC 27407 **Ph: 336. 547.4000 FAX: 336.  
547.4138 NC\_Webmanager@hud.gov**

**SALVATION ARMY****Located in  
Cabarrus County:**

216 PATTERSON AVE., CONCORD NC  
28025 CALL **704.782.7822, 704.782.7710**  
**[www.salvationarmycarolinas.org/  
cabarrus](http://www.salvationarmycarolinas.org/cabarrus)**

May possibly have connections with low income housing and/or special housing connections throughout NC.



## CITY OF KANNAPOLIS HOUSING ASSISTANCE

401 LAUREATE WAY, KANNAPOLIS 28081

The City has some limited programs for housing assistance. For additional information, contact Community Development Program Administrator  
**PHONE: 704.920.4332 or**

**email: [sgordon@kannapolisnc.gov](mailto:sgordon@kannapolisnc.gov)**

*Section 8: The City does not administer a Section 8 rental program. For information on Section 8, contact the **Concord Housing Authority at 704-920-6100** or the **Rowan County Housing Authority at 704-633-1410**.* The City of Kannapolis works with agencies to make energy-efficient, environmentally friendly homes affordable through a combination of down payment assistance, grants and other financial resources. Families that are eligible for home ownership assistance must earn less than 80 percent of the area median income.

## HOUSING HELP FOR SERVICE MEMBERS, VETERANS AND THEIR FAMILIES Region 5

[www.socialserve.com/tenant/NC/index.html?type=rental](http://www.socialserve.com/tenant/NC/index.html?type=rental)

TYPE IN AREA, ANSWER QUESTIONNAIRE, FILTER/SEARCH

9AM-8PM M-F **1.877.428.8844**

TDD/TTY: 7-1-1 RELAY SERVICE

Socialserve is a nonprofit, bilingual call center connecting people to housing and offering second chance employment. They provide housing location services, assist displaced households, support waiting list openings, and gather housing data nationwide.

## UNITED WAY HOPE LINE

**[WWW.211.ORG](http://WWW.211.ORG) 919.361.4835**

**888.892.1162 866.744.7778**

Info for needs related to bills; mental health; crisis; **housing**; food; substance abuse. AVAILABLE IN 180 LANGUAGES.



**The HOPE Program**

Takes applications  
for rental and

utility assistance; HOUSING opportunities  
and PREVENTION OF EVICTION.

**888-927-5467** Visit: [hope.nc.gov](http://hope.nc.gov)

**888-9ASK-HOPE** or **888-927-5467**

[www.rebuild.nc.gov/hope-program](http://www.rebuild.nc.gov/hope-program)

This application round is limited to  
applicants who are 50% of area median  
income (AMI) or below. This round of  
applications will cover 12 months of rental  
payments (9 months of arrears, 3 months  
of rent).

**TO CONTACT A HUD  
HOUSING COUNSELOR**

**9 - 5 PM EST**  
**Mon- Fri**  
(except for

Federal Holidays) <https://www.hud.gov>  
**800.955.2232**

[www.usa.gov/finding-home](http://www.usa.gov/finding-home)

Housing Counselor: **1.800.569.4287**

**HABITAT FOR HUMANITY 786.4001**

[http://www.habitat.org/housing-help/  
apply](http://www.habitat.org/housing-help/apply) EMAIL: [info@habitatcabarrus.org](mailto:info@habitatcabarrus.org)  
8 CHURCH ST, S, CONCORD NC 28025

**Habitat for Humanity** is a nonprofit  
organization that helps people in the  
community and around the world build or  
improve a place they can call home.

**LOW INCOME HOUSING RESOURCES**

[www.low-incomehousing.net](http://www.low-incomehousing.net)

**\*CHECK VARIOUS COUNTY, TOWN, CITY  
WEBSITES** which may provide a range of  
municipal services in their area, including  
safety net programs, including low-income  
housing. Town and City Halls in surround-  
ing counties may provide rental assistance  
programs, and other **housing options for  
low-income individuals and families.**

Some county governments, cities or  
towns manage low-income apartments  
and single-family homes, and the Town or  
City Hall may **provide information on  
applying for low-income housing, income  
requirements, and reporting issues.**

**AYA HOUSE****Non Profit Corporation  
704.939.8370****EMAIL: [yahouse@windstream.net](mailto:yahouse@windstream.net)  
<https://www.ayahouse.net>****1572 Dale Earnhardt BLVD Kannapolis  
NC 28083 Ph: 561-502-5157**

Drug rehab center and mental health clinic. Offers long-term homeless people, those receiving treatment for substance abuse, and transitional homes in a family setting. Offers reasonably priced, homelike settings to adults (18 years of age and older) who have successfully finished primary residential treatment for substance abuse and who sincerely want to continue practicing sobriety and growing in all aspects of their lives—mental, physical, spiritual, and social—in a supportive recovery community.

**WeBuild CONCORD****704.784.0039**

4 Barbrick Ave SW, Suite 10,  
Concord NC 28025 Building Homes,  
Partnerships, and Opportunities. Build  
equitable and affordable homes for  
residents. [www.webuildconcord.org/  
apply-for-a-home](http://www.webuildconcord.org/apply-for-a-home)

**SocialServe****A PARTNER OF EMPHASYS****800.706.9126 1601 BRENNER AVE,  
SALISBURY 28144****[www.socialwork.va.gov](http://www.socialwork.va.gov)****[www.va.gov/homeless/hud-vash.asp](http://www.va.gov/homeless/hud-vash.asp)****704.267.7828****EMAIL: [kecia.robinson@va.gov](mailto:kecia.robinson@va.gov)****704.329.1300 Ext 32109****SSVF Volunteers of America of Carolinas:****507 W. Innes St. Suite 280 Salisbury, NC  
28144 980.643.4239 for REFERRAL****FORM, EMAIL:****[salisburyreferrals@voacarolinas.org](mailto:salisburyreferrals@voacarolinas.org)****EL PUENTE HISPANO RESOURCES****335 ANN STREET NW, CONCORD 28025****980.389.0615 8-5PM****Email: [info@elpuentehispano.org](mailto:info@elpuentehispano.org)**



**MISCELLANEOUS ONLINE SOURCES**

- <https://www.usa.gov/finding-home>
- Housing Counselor: 1.800.569.4287  
HUD
- <https://www.gosection8.com/Section-8-rental-housing-in-Cabarrus/NC/>
- <https://affordablehousingonline.com/housing-search/North-Carolina/Cabarrus-County>
- <https://hellosection8.com/Recent-Section-8-Listings-in-NC.html>
- [www.rentalhousingdeals.com/index.php/section-8-housing/NC/Concord](http://www.rentalhousingdeals.com/index.php/section-8-housing/NC/Concord)
- <https://seniorlivingways.com/>

SENIOR LIVING OPTIONS INCLUDE SENIOR APARTMENTS, ASSISTED LIVING, TINY HOUSES, INDEPENDENT LIVING, RETIREMENT COMMUNITIES, AND SENIOR MOBILE HOMES. EXPLORE THE BENEFITS OF BOTH SENIOR AND ASSISTED LIVING.

- Also check with various local realtors to see if they assist or know of any listings for those that will accept Section 8 vouchers.

**HIV & SUPPORT SERVICES  
BY RAIN, INC.****704.372.7246**

601 EAST 5TH STREET CHARLOTTE 28202

[www.carolinarain.org](http://www.carolinarain.org)Email: [info@carolinarain.org](mailto:info@carolinarain.org)**THE ARC OF NC** 1.800.662.8706 Housing for  
people who have disabilities, deemed  
disabled through Social Security Admin.



## SENIOR RENTAL UNITS

### SENIOR LIVING COMMUNITIES

<https://seniorlivingways.com/>

## HOUSING AUTHORITY OFFICES IN ROWAN COUNTY

### ROWAN COUNTY HOUSING AUTHORITY

APPLICATIONS OBTAINED FROM 402 N. MAIN  
STREET, ROOM 204, SALISBURY 28144

**704.216.8588 M-F 8-5PM**

310 LONG MEADOW DRIVE, SALISBURY 28147

**704.633.8380 M-THURS 8:30-5:30;**

**FRI 8-12pm**

Email: [edrcha@carolina.rr.com](mailto:edrcha@carolina.rr.com)

[rowancountync.gov/414/Housing-Programs](http://rowancountync.gov/414/Housing-Programs)

### EAST SPENCER HOUSING AUTHORITY 206

SOUTH LONG STREET, EAST SPENCER, NC

28039 **704.637.2284 M-THUR 8-5PM**

[kirstonfitzgeralds@gmail.com](mailto:kirstonfitzgeralds@gmail.com)

### CITY OF SALISBURY HOUSING ASSISTANCE

HANNAH JACOBSON, COMMUNITY PLANNING  
SERVICES **704.638.5230**

[hannah.jacobson@salisburync.gov](mailto:hannah.jacobson@salisburync.gov)

**704.216.2738**

### SALISBURY HOUSING AUTHORITY

200 MARTIN LUTHER KING JUNIOR AVENUE

SOUTH, SALISBURY NC 28144

**704.636.1410 M-THU 8:30-5PM;**

**FRI 8:30-12pm**





## HOUSING AUTHORITY OFFICE IN UNION COUNTY

### MONROE HOUSING AUTHORITY

504 HOUGH STREET, MONROE, NC 28112

**704.289-2514 877.735.8200 M-THURS. 8AM-5PM**

**[www.monroehousing-nc.com](http://www.monroehousing-nc.com)** The Monroe Housing Authority (MHA) offers quality affordable housing in Monroe and Union County, NC. MHA administers Public Housing (PH) and Section 8 Housing Choice Vouchers (HCV) funded by the U.S. Department of Housing and Urban Development (HUD).

## HOUSING AUTHORITY OFFICE IN IREDELL COUNTY

### STATESVILLE HOUSING AUTHORITY

110 W Allison St Statesville, NC 28677-6616

**704.761.4500 Fax: 704-878-8780**

**E-mail: [questions@sha-online.org](mailto:questions@sha-online.org)**

**Website: <https://statesvillehousing.org>**

**SPANISH AVAILABLE**

## GROUP HOUSING FOR INTELLECTUALLY DISABLED:

- **MONARCH SERVICES/UMAR GROUP HOMES**  
**866.272.7826**  
**<http://monarchnc.org/residential-options>**  
**<https://www.aplaceformom.com/>**
- **Cabarrus County Group Homes Inc.**
- **Office: 288 Aviation Dr, China Grove NC**  
**28023 704.855.0004**
- **Disabilty Housing Assistance:**  
**<https://www.uslowcosthousing.com/housing/rent-assistance>**

**DISABLED PERSONS SHOULD CHECK WITH  
MEDICAID/MEDICARE INSURANCE PROVIDER FOR  
MORE LISTINGS, OPTIONS FOR HOUSING/ GROUP  
HOMES**





**NEED ADVICE ? CONTACT A HOUSING  
COUNSELING AGENCY OR CALL  
800.569.4287**

## **ALLIANCE CREDIT COUNSELING, INC**

8000 CORPORATE CENTER DRIVE SUITE 114,  
CHARLOTTE, NC 28226

**704-341-1010**

**866-303-3328**

Fax: 704-973-9462

E-mail: [home@knowdebt.org](mailto:home@knowdebt.org)

Website: [www.knowdebt.org](http://www.knowdebt.org)

**9AM-5:30PM, M-F**

- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Resolving/Preventing Mortgage Delinquency Workshops

## **COMMUNITY LINK**

601 E 5th St. Suite 220  
Charlotte, North Carolina 28202

**800.977.1969**

**704.943.9490**

Website: [www.communitylink-nc.org](http://www.communitylink-nc.org)

Email: [intake@communitylinknc.org](mailto:intake@communitylinknc.org)

- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops
- Resolving/Preventing Mortgage Delinquency Workshops
- Services for Homeless Counseling





## PROGRAMS TO HELP FIND AND MAINTAIN HOUSING

### GRACE-MAR SERVICES, INC

9AM-4:45PM; M-THURSDAY  
9AM-4PM; FRIDAY

PH: 980.867.8675  
615 E 6th St, Ste 116 CHARLOTTE, NC 28202-

**704-909-6041 Fax: 888-617-8144**

E-mail: [kennysmith@gracemar.org](mailto:kennysmith@gracemar.org)  
[www.gracemar.org](http://www.gracemar.org)

- Fair Housing Pre-Purchase
- Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Rental Housing Workshops

### CHARLOTTE CENTER FOR LEGAL ADVOCACY

8:30AM-5PM; M-FRIDAY  
1431 Elizabeth Avenue, CHARLOTTE, NC 28204

**Ph: 704-376-1600 800-438-1254**  
**Fax: 704-376-8627 SPANISH AVAILABLE**

[info@charlottelegaladvocacy.org](mailto:info@charlottelegaladvocacy.org)  
<https://charlottelegaladvocacy.org/>

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Rental Housing Counseling
- Rental Housing Workshops
- Services for Homeless Counseling





## PROGRAMS TO HELP FIND AND MAINTAIN HOUSING

**NCDHHS.GOV**

**[https://www.ncdhhs.gov/assistance/  
low-income-services/programs-to-find-  
maintain-housing](https://www.ncdhhs.gov/assistance/low-income-services/programs-to-find-maintain-housing)**

2001 MAIL SERVICE CENTER  
RALEIGH, NC 27699-2000

**CUSTOMER SERVICE: 1.800.622.7030**

These programs help people who:

- Have extremely low income
- Disabilities
- May be homeless

Assistance is offered to those living in or moving to North Carolina in the following areas:

- Identifying rental housing locations
- Guidance relating to landlord tenant relations and tenant's rights and responsibilities
- Reasonable accommodations and reasonable modifications opportunities
- Identifying agencies that assist with foreclosure prevention
- Identifying grants or loans for home repair
- Reverse mortgage counseling referrals
- Providing operation of the North Carolina Emergency Solutions Grant (ESG) Program which provides funding to nonprofits and local governments for the following activities:
  - Homeless shelter operations and services
  - Rapid re-housing services
  - Homelessness prevention services

**DISCLAIMER: CABARRUS COUNTY AND CABARRUS COUNTY DSS ARE NOT RESPONSIBLE FOR THE ACCURACY OF THIS INFORMATION. WHILE EFFORTS ARE MADE TO KEEP INFORMATION CURRENT, IT MAY CHANGE DAILY.**





## PROGRAMS TO HELP FIND AND MAINTAIN HOUSING

### **NACA (NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA)**

5500 EXECUTIVE CENTER DRIVE, SUITE 105  
CHARLOTTE, NC 28212

**704.536.7676** SPANISH AVAILABLE

**Website:** <https://www.naca.com>

COUNSELING CENTER: 5855 Executive Center Dr Suite 400  
CHARLOTTE, NC 28212-8881

**Ph: 606-230-6222 617-250-6222**

**Fax: 877-329-6222**

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops

### **THE SAFEGUARD GROUP - HOUSING & DEBT ADVISORS**

240 N Main St Mooresville, North Carolina 28115-2528  
SPANISH AVAILABLE

**Phone: 800-673-6993**

**800-673-6993-option 5**

**Fax: 866-383-7181**

**E-mail:** [rcornejo@safeguardcredit.org](mailto:rcornejo@safeguardcredit.org)

**Website:** <https://www.safeguardcredit.org/>

- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling

**DISCLAIMER: CABARRUS COUNTY AND CABARRUS  
COUNTY DSS ARE NOT RESPONSIBLE FOR THE  
ACCURACY OF THIS INFORMATION. WHILE EFFORTS ARE  
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CHANGE DAILY.**



**COMMUNITY FOUNDATIONS NC  
HOUSING COALITION**

347 North Main St. Suite 204B MOORESVILLE, NC 28115

**Phone: 704-799-7641 704-799-7641****Fax: 704-799-7704****kbrantley@cfcdc.org****Website: cfcdc.org**

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops

**DREAMKEY PARTNERS**4601 Charlotte Park Dr Ste 350 Charlotte, North  
Carolina 28217-1920**Phone: 704-342-0933****Website: www.cmhp.org**

SPANISH AVAILABLE

- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Resolving/Preventing Mortgage Delinquency Workshops

- [hellosection8.com/Recent-Section-8-Listings-in-NC.html](http://hellosection8.com/Recent-Section-8-Listings-in-NC.html)  
[rentalhousingdeals.com/index.php/section-8-housing/NC/Concord](http://rentalhousingdeals.com/index.php/section-8-housing/NC/Concord)
- Also check with various local realtors to see if they assist or know of any listings for those with Section 8 vouchers



**SALISBURY COMMUNITY DEVELOPMENT CORPORATION**

1400 West Bank Street Salisbury, NC 28144-3912 8:30AM-5PM M-FRIDAY

**Phone: 704-638-5383** ROB STEVENS

Fax: 704-797-4041

E-mail: rstev@salisburync.gov

Website: www.salisburycdc.org

**PH: 704.638.5297 704.216.2738**

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Resolving/Preventing Mortgage Delinquency Workshops

**US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)**

*For more information & #s see page 3.*

<https://www.hud.gov>

9 - 5 PM EST M - F (except for Federal Holidays) 800.955.2232

- **RENTAL ASSISTANCE:** Section 8; search for apartments; contact a Housing counseling agency; REAC Property and Unit Inspection; rentals for seniors; low income and/or disabled
- **LOCAL PUBLIC HOUSING**
- **RENT RELIEF RESOURCES** (Eviction concerns; For landlords; etc)
- **REPORT HOUSING DISCRIMINATION**
- **REAC PROPERTY AND UNIT INSPECTIONS** (Public and multifamily housing; Housing Choice Vouchers (HCV) programs
- **HOMEOWNERSHIP** (Buying a home)
- **HOMES FOR SALE**
- **FIND A LENDER DATA SETS**
- **HOUSING CHOICE VOUCHER PROGRAM** (section 8)



## Rural Development

U.S. DEPARTMENT OF AGRICULTURE

<https://www.rd.usda.gov/about-rd/agencies/rural-housing-service>

**800.414.1226**

USDA's Rural Housing Service offers a variety of programs to build or improve housing and essential community facilities in rural areas. We offer loans, grants and loan guarantees for single- and multifamily housing, housing for farm laborers and much more.

We also provide technical assistance loans and grants in partnership with non-profit organizations, Indian tribes, state and federal government agencies, and local communities.

FSA SERVICE CENTER OFFICE

CABARRUS-MECKLENBURG COUNTY FARM  
SERVICE AGENCY

715 CABARRUS AVE W  
CONCORD, NC 28027-6214

(704) 788-2107 ext 2  
(844) 325-6881 Fax

**Mailing Address:**

715 CABARRUS AVE W ROOM 201  
CONCORD, NC 28027-6214

Miranda McDaniel  
County Executive Director  
(704) 788-2107 ext 2  
(844) 325-6881 fax  
[miranda.mcdaniel@usda.gov](mailto:miranda.mcdaniel@usda.gov)

AMBER RHAMANI BROWN  
Farm Loan Manager  
(910) 592-4791  
[Amber.Brown@usda.gov](mailto:Amber.Brown@usda.gov)

**My Notes:**

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



**R.E.A.C.H.****Readiness Education & Counseling for Housing  
& Homeownership****education@prosperitycdc.org Phone:****704.933.7405 Fax: 704.938.7431****PO BOX 1095, CONCORD 28026****1660 GARNET STREET, KANNAPOLIS**

Teaching financial literacy that is different  
between living from pay check to pay check,  
and being able to afford the things that you  
want and need, to build wealth that works for  
you. For more info., see PROSPERITY  
UNLIMITED, INC below.

**PROSPERITY UNLIMITED, INC.  
IN CABARRUS COUNTY****contact@prosperitycdc.org****1660 GARNET STREET, KANNAPOLIS NC 28083****CALL FOR APPT. M-F, 8:30-5PM****704.933.7405****FAX: 704.938.7431****www.prosperitycdc.org SPANISH AVAILABLE**

**A HUD-APPROVED HOUSING COUNSELING AGENCY  
OFFERS ADVICE ON FINANCES, HOUSING,  
HOMEBUYING, AND FORECLOSURE BUT DOES NOT  
MAKE FINANCIAL PAYMENTS. INCOME  
VERIFICATION IS REQUIRED. SEEK HELP EARLY;  
DON'T WAIT UNTIL THE LAST MINUTE.**



## *Contacts for Housing Repair Opportunities through grants*

- City of Concord (704) 920-5122  
Urgent repair and full rehabilitation (Homeowners only)
- City of Kannapolis (704) 920-4332  
Urgent repair and full rehabilitation (Homeowners only)
- Cabarrus County (704) 920-2141  
Weatherization, Heating and Air Repair and Replacement, and  
Housing and Home Improvement (Home Modification  
Accessibility) (Homeowners and some rental)
- Independent Living Rehabilitation (Division of DHHS)- (704) 568-  
8804 Home Modification Accessibility

**Cabarrus County Dept of Commerce**  
**704.920.2142 PO Box 707, Concord NC 28026**

### **CONTACTS FOR MINIMUM HOUSING ISSUES:**

- City of Kannapolis: Planning Dept: 704.920.4350
- City of Concord: Police Code Enforcement: 704.920.5120
- Unincorporated county- Cabarrus County Planning and Development Dept:  
704.920.2141

## **TO REPORT UNFAIR HOUSING**

**So what do I do if I think that it is UNFAIR Housing?**

**Call your appropriate jurisdiction of FAIR HOUSING :**

- **City of Concord: 704. 920.5137**
- **City of Kannapolis: 704. 920. 4332**
- **Cabarrus County: 704.920.2141**
- **The Human Relations Commission 919.431.3036**
- **HUD Greensboro 336.431.3036**





## HOW DO I DISTINGUISH BETWEEN FAIR HOUSING AND LANDLORD TENANT RELATIONS?

- Failure of landlord to make repairs on housing that is currently rented with some exceptions is usually a landlord-tenant issue.
- Lease agreements on napkins or worse yet no written agreements may be landlord-tenant.

Items such as these are referred to the NC Department of Justice Consumer Protection Office Landlord Tenant Relations at:

**877.5-NO-SCAM (877.560.7226)**

## IF YOU THINK YOUR RIGHTS HAVE BEEN VIOLATED

### What to Tell HUD:

- Your name and address
- The name and address of the person your complaint is against (the respondent)
- The address or other identification of the housing involved
- A short description of the alleged violation (the event that caused you to believe your rights were violated)
- The date(s) of the alleged violation.

**Where to Write or Call:** File a complaint online, send a letter to the HUD office nearest you, or if you wish, you may call that office directly. Persons who are deaf or hard of hearing and use a TTY, may call those offices through the toll-free Federal Information Relay Service at 1-800-877-8339.

**DISCLAIMER: CABARRUS COUNTY AND CABARRUS COUNTY DSS ARE NOT RESPONSIBLE FOR THE ACCURACY OF THIS INFORMATION. WHILE EFFORTS ARE MADE TO KEEP INFORMATION CURRENT, IT MAY CHANGE DAILY.**





The Consumer Financial Protection Bureau (CFPB) is developing housing resources for consumers, including renters, homeowners, and housing professionals. Recently, the U.S. Department of the Treasury invited CFPB to present their updated resources at an ERA Office Hours, and is including a list of these resources BELOW:

**HOUSING INSECURITY RESOURCES****GETTING HELP PAYING RENT OR BILLS****HOMEOWNER ASSISTANCE FUND****SUBMIT A FINANCIAL COMPLAINT****FIND A HOUSING COUNSELOR TOOL****CONSUMER COMPLAINT DATABASE****READ COMPLAINTS**

**CALL US: 855.411.2372**  
**TTY/TTD: 855.729.2372**  
**8AM-8PM, EST,**  
**Monday through Friday**  
**(except federal holidays)**

**EMAIL: [emergencyrentalassistance@treasury.gov](mailto:emergencyrentalassistance@treasury.gov)**