



Annual Report



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Dear CEF Community,

As I write this letter, in April 2021, I am struck by just how much changed in 2020. As a parent with a high-schooler at home everything from morning routines, lunchtime, and what “getting dressed” looks like to how to stay connected to friends, family, classmates, and colleagues evolved during the year. At CEF, a spring break office closure was extended for three months. We knew that being open and meeting in-person with Members is essential to our model and our success and were diligent in figuring out how to re-open safely. In June, both offices opened with strict safety protocols, health screenings, and reduced meeting capacity and we’ve managed to stay open ever since.

As the pandemic spread and more and more people were directly affected we knew there were also changes we needed to make. The pandemic helped us to prioritize our staff--giving all full-time staff a raise and access to employer-paid health insurance, increasing access to paid time off for part-time employees, and creating a restorative leave policy to ensure that all staff have access to additional leave after giving four years of services to the organization. We also expanded our services--offering phone and video appointments to Members, increasing the match on savings from 10% to 15%, and

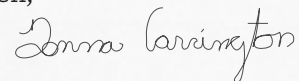
*The front & back cover art is created
from original works by CEF Member, Cameron George.*

creating a Housing Assistance Fund to support Members who were unable to access other funding in staying housed.

In a typical CEF Annual Report, we would share Member stories, highlight successes that they experienced, and share about events and conferences we participated in. We all know that 2020 was not a typical year and, thus, this is not a typical report. Instead of Member stories, you will hear directly from CEF staff. They will share about the challenges and successes they experienced throughout 2020 and highlight some of the unique work we did in response to the pandemic.

The seriousness of COVID-19 hit during my first week as Executive Director of CEF and I couldn’t have imagined the impact. Thank you for believing in us throughout this incredible journey and continuing to support our work during a year when everything was uncertain. We know that the CEF community is strong, loyal, adaptable, and resilient and know that we will continue to grow and evolve together.

Be well,

A handwritten signature in dark ink, reading "Donna Carrington". The script is cursive and fluid, with the first name "Donna" being more prominent than the last name "Carrington".

Donna Carrington, Executive Director

A Resilient Community



This photo is from the Spring 2020 Chapel Hill Advocate graduation celebration organized by Advocate Program Coordinator, Kristina Smith. In reflection she shared, “[It] brings me a lot of joy to see how much love there is in our community. People sent in recorded videos and even attended a zoom to send love to our graduating Advocates.”

The Numbers: Members & Advocates

This past year, **CEF** engaged
3,184 Members,
impacting **6,159 people**,
including **1,817 children**,
and **4,341 adults**.

180 Advocates

volunteered to provide 1-on-1 support:

2,427 meetings in person,
1,000+ Community Care calls,
20,714 hours of support in total,
(valued at over **\$563,420**)!

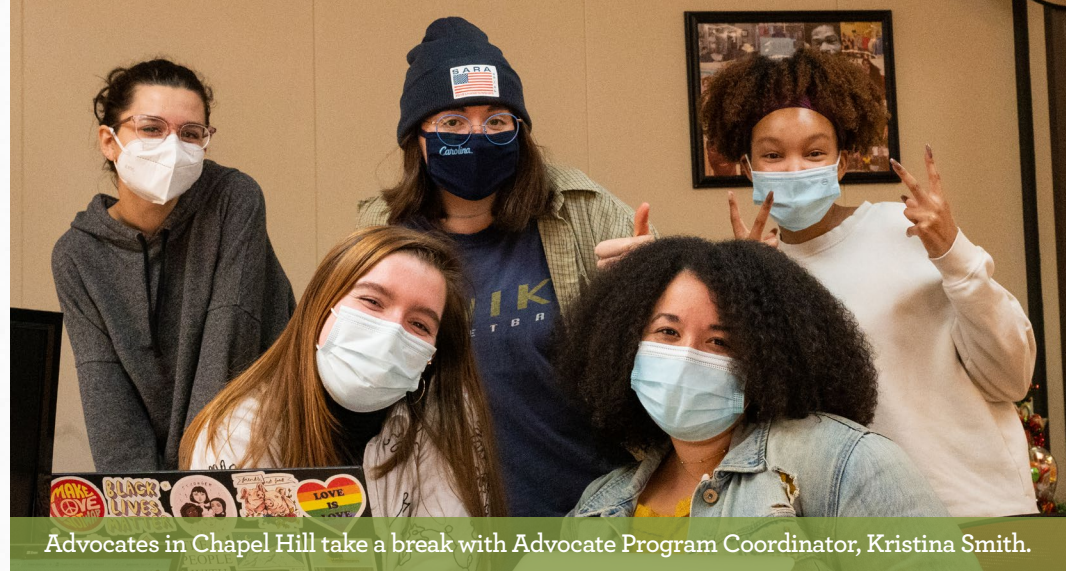
Community Care Calls

Kristina Smith,
CH Advocate Program Coordinator

If you've ever walked into either of the CEF offices, you know it feels special. Sometimes there's singing and dancing, tears and hugs, people chatting over coffee, or simply doing what we do best—working with CEF Members to achieve their goals. As soon as we realized we couldn't safely keep our offices open due to the pandemic, we were at a loss for how to best support our community. Prior to the pandemic, CEF relied primarily on in-person services because connecting with folks experiencing housing and financial insecurity can be difficult, even dehumanizing, over phone or email.

Think about every negative customer service experience you've had. Now imagine each of those interactions were about where you were going to sleep that night or how you would feed your family now that your workplace was closed. We were worried that Members would feel cut off from CEF, that they would want our support but wouldn't know how to access it with our office doors closed. So, we decided to start making Community Care Calls.

With a team of 58 Advocates across the Chapel Hill and Durham offices, we proceeded to check in with every CEF Member we could reach. We assigned Advocates and Staff to each Member and started calling. In total, we made approximately 700 initial phone calls, which does not include three months of follow-up calls to the Members we connected with.



Advocates in Chapel Hill take a break with Advocate Program Coordinator, Kristina Smith.

As we made our calls, we realized that many Members were just looking for a point of connection, to be reminded that there was a group of people out there thinking about them. Yet, some Members also needed our support. Staff and Advocates put our heads together to answer ever-evolving questions around housing, utilities, unemployment, stimulus checks, and countless other topics that we were unfamiliar with in the context of the pandemic. Through these Community Care Calls, we were able to maintain relationships with Members through some of the most complex situations we've ever seen and remind folks that, even when life is at its most difficult, CEF will be there for them.

COVID Resource Databases

Leah Whitehead,










DU Advocate Program Coordinator

When everything shut down, the first question CEF faced was, “How can people get what they need to survive?” The usual resources changed their operations, new services were cropping up each day, and Members shared how difficult it was to know how to get what they needed. I had just started as the Advocate Program Coordinator in CEF’s Durham office after leaving my role in the Chapel Hill office and was new to the Durham resource landscape.

At the time Durham didn’t have a Member Services Coordinator (MSC), so I stepped in to support Diiv, the MSC in CEF’s Chapel Hill office, and figure out what we could do to support Members. What started as an informal spreadsheet created by a former CEF Advocate morphed into a complex database run by a team of Advocates in both offices.

The database was shared by partners including the Orange County Health Department, Duke Hospital nurses, and neighbors organizing local mutual aid efforts. The spreadsheet was challenging to maintain due to frequently-changing information and the limitations of the spreadsheet format, but it did the job. When Debbie joined the CEF team as the Durham MSC over the summer, we were able to link up with other community partners including Duke Student Collaborative on Health Policy, Lincoln Community Health Center’s Help Desk, Orange County Rape Crisis Center, and Compass Center.

We continued to update resources in English and Spanish and connected with a local chapter of Code for America to explore moving our database onto a searchable web platform called nccovidsupport.org. In the end, this tool did exactly what we needed it to. We got to build deeper relationships with each other and our partners, got a lot of information out to a lot of people, and were ready to hit the ground running when we re-opened and transitioned back to more normal services.

COVID-19 Resource Spreadsheet - Durham NC	
 Share this list:	tinyurl.com/ducovid19resources
 ¿Busca recursos en Español?	tinyurl.com/ducovid19recursos
 Older Adults list (55+) :	tinyurl.com/olderadultsresources
 Need help navigating this list?	Call 919-797-9233 (M/W, 10-12AM & 1-3PM, TH, 5-7 PM)
 Looking for resources in Orange Co?	tinyurl.com/chcovid19resources
Table of Contents	
Medical Care	Where to access healthcare, guidance on how and when to get tested if you are experiencing symptoms
Prescription Medications	Resources on medication expense assistance and pharmacies
Behavioral Health and Crisis Support	Resources for mental health, behavioral health, domestic violence intervention and substance abuse
 Food	Where and when to get free/low cost food
 Housing	Information about shelter, finding and retaining your housing, and utilities
 Communication/Technology	How to access phone/internet/computers
 \$\$ for Lost Wages	Information on getting money if you are not able to work during this time. Includes resources about unemployment and disability benefits

The COVID-Resource databases were specific to each community CEF works with, this image shows how the Durham database was organized for ease of use.



101 MEMBERS

Found Stable Housing

“CEF has really helped
change my life. I can
count on them for
anything.” — Colleen



Eviction Moratorium

Kevin Atkins,
Housing Assistance Coordinator

For all things related to housing, the pandemic created havoc. When the quarantine first began, no one could anticipate the severe effects it would have on Members’ living situations. With businesses closing and mass layoffs, many Members began to feel the pressure of losing their homes because they could not pay their rent. As the government mandated everyone to stay home, what would happen to those who could no longer afford their rent?

The 2020 eviction moratorium single-handedly saved millions of people from being homeless. This policy, which prevented landlords from being able to evict their tenants, was a policy that I, personally, was very thankful for. Not only did the government prevent people from being evicted, they also provided funding for rental assistance and back-rent, preventing individuals from accumulating debt and helping landlords keep up with mortgages.

As the Housing Assistance Coordinator at CEF’s Durham Office, I am particularly grateful for these initiatives. Keeping people housed is an essential part of CEF’s mission and work, and without these government initiatives millions of additional people would be experiencing long-term instability.

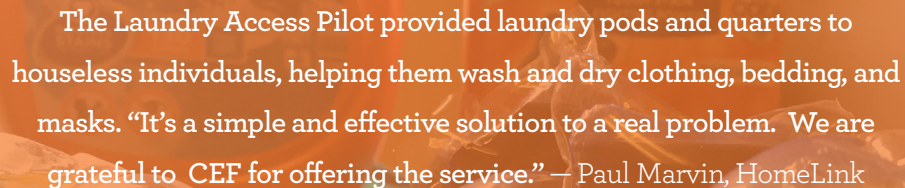
OC Unsheltered Work Group: Emergency Response to COVID

Diiv Sternman,
CH Member Services Coordinator

In Orange County, the homeless services system convened emergency response working groups to respond to the changing needs related to housing and homelessness during the pandemic. The Unsheltered Workgroup met every other week starting at the end of March 2020. The main question the group faced was “What do people who are living unsheltered in our community need in order to stay safe from COVID-19?”

Answers included:

- Access to basic hygiene like bathrooms (public restrooms were deemed “nonessential” and closed during the first stages of the pandemic), showers (community centers, pools, and locker rooms closed and with them all public shower facilities), handwashing, and laundry;
- Someone to meet people where they were physically located in the community (all service sites where people frequently connected with resources were closed to in-person gatherings);
- Access to information about COVID-19 and how to stay safe from trusted sources (without internet access and without strong relationships with healthcare providers, misinformation was rampant);



The Laundry Access Pilot provided laundry pods and quarters to houseless individuals, helping them wash and dry clothing, bedding, and masks. “It’s a simple and effective solution to a real problem. We are grateful to CEF for offering the service.” — Paul Marvin, HomeLink


- Not having police remove or trespass people from their established campsites (that practice scatters people and can lead to infection spreading from one campsite to the next);
- A safe place to stay and quarantine if someone does get sick with COVID-19.

As participants in this workgroup, CEF introduced the idea that a Street Outreach Team, which our community has long needed, could address many of these issues all at once. We also pushed for Chapel Hill to reopen public bathroom and shower facilities to folks living unsheltered, which they did by the end of April, and we started a Laundry Access Pilot that paid for loads of laundry at local laundromats.

CEF helped launch the Street Outreach Team, introducing the team to CEF Members and their networks and advocating for the use of CARES Act funding to get the team launched quickly. CEF continues to advocate for reallocating some police department funding to the Street Outreach Team to ensure it can continue once federal funding runs out.



“Something that brought me joy this year was the few times that we have been able to gather in-person as a staff outside.” — Advocate Program Coordinator, Leah Whitehead reflecting on 2020.


118 MEMBERS
SECURED JOBS OR MONTHLY BENEFITS

The Numbers: Savings

241 MEMBERS USED SAFE SAVINGS ACCOUNTS

TO SAVE TOWARDS GOALS OF



35%
Housing



25%
Emergency Fund



21%
Vehicle



18%
Laptop

Travel, Credit,
Education, Etc.

12%
Other

61 OPENED NEW ACCOUNTS

TOGETHER THEY SAVED
\$107,616

COVID Savings Distributions

ari rosenberg,
Director of Development & Finance

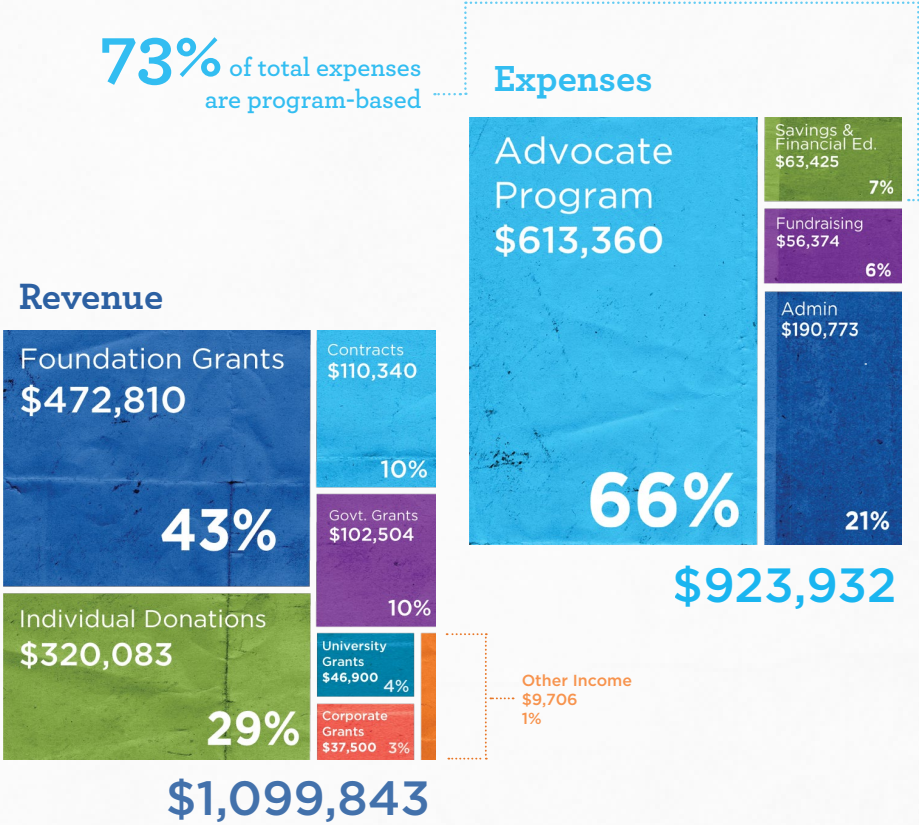
In March 2020, it became clear that our world was changing. In addition to the health impact of COVID-19, it was clear that anyone experiencing loss of income could quickly become destabilized. It also became clear that the effects would disproportionately impact CEF Members.

In order to help mitigate destabilization, we launched the COVID-19 Safe Savings campaign at the end of March. We pledged to redistribute 100% of funds raised to match Member savings at 15% and replenish savings withdrawals made between March 10 and June 30.

In total, we redistributed \$34,933.32 to 163 Members through their Safe Savings Accounts and increased the match on savings from 10% to 15% permanently. Donated funds came from 195 donors who recognized the importance of redistributing income to CEF Members. The campaign also launched CEF’s new Housing Assistance Fund (read more about the HAF on pg 18).

Looking back, I continue to be struck by the generosity of our community and their willingness to trust us during such difficult times. We were all experiencing a new reality with an uncertain future, yet people’s belief in CEF and our ability to support Members was unwavering. I hope that we can continue to grow and build together, especially through difficult times.

2020 Financials



Housing Assistance Fund

Debbie Long,
DU Member Services Coordinator

Housing was in crisis mode long before COVID-19. But when the pandemic hit, it exacerbated what was already a dire situation for many renters in this country: finding and/or maintaining “affordable” housing. In order to ensure CEF Members could maintain their housing throughout the pandemic, CEF decided to create an internal fund that could be used to support Members in paying past-due rent and utilities. The fund was created with the re-direction of stimulus checks. Nine individuals and families opted to redistribute their stimulus check into community care by donating them to CEF for the Housing Assistance Fund. As Member Services Coordinator at CEF’s Durham office, I worked with other staff to get these funds into the hands of landlords so that Members could gain some peace of mind during a very challenging time. COVID-19 did not change the needs of the people—it intensified them.

The redistribution of these stimulus dollars was particularly important as many CEF Members were not able to access checks directly. The digital divide still exists for many, and figuring out how to obtain a stimulus check was difficult when libraries and other public internet access points were shut down. In addition, some Members experienced difficulty due to language barriers and past IRS intimidation.



Though we weren't able to gather in-person, the 2020 Piggy Bank Bash was a huge success. Members, past-Advocates, and community members shared their experiences with CEF and the CEF Advocacy Choir ensured that our raucous energy was felt.

In 2020, the Housing Assistance Fund supported 9 households with rent and application fees. In order to receive assistance from the fund, Members were offered financial coaching and budgeting tools, including access to CEF’s free Safe Savings Accounts which offer a 15% match when Members meet a savings goal. These tools are meant to support Members in both the short and long term. Assisting members with funding from the Housing Assistance Fund was a game-changer when paired with connections to resources and other service providers, as well as continued housing advocacy support from CEF. Thanks to generous donations, CEF has been able to continue to provide access to the Fund for Durham-based Members.

Move-in Packages Program

Maggie Mraz,
Staff Support

It was a pleasure to work alongside CEF members as they applied for Orange County's Move-In Packages in 2020. Fourteen Members who had recently moved were invited to make wish-lists of necessities to transform their new residences into a home. Sheets, towels, beds, lamps, pots & pans, and small appliances were received by many. It was so fun to see the variety of designs and colors chosen. The orders included twin sheet sets with planets and stars, bright yellow dish towels, and comforter sets in Carolina blue.

A member living in an Oxford House now rests in a recliner. Brothers sleep soundly in bunk beds. A hospital CNA moved from an air mattress to memory foam. It felt so good to be a small part of people working hard to carve out a place called home. Recipients were amazed by the ease of the process. They eagerly watched out for packages to arrive. Simple things that make an apartment a home or a room a refuge found their way to CEF Members.

The Numbers: Financial Coaching



329 Members worked on

4,289 tasks related to their employment, housing, and finances; and

completed 697
financial coaching sessions
on topics such as
how to save on utilities,
understanding credit,
& creating a budget.

Meeting of the Minds

Valerie Lucas,
Advocate

As the pandemic came into full force during March 2020, Ms. Yvette and I reluctantly made the decision to temporarily suspend Meeting of the Minds activities. CEF as a whole had decided to temporarily close both offices, and there were still so many unknowns about COVID-19. We didn't know how severe the virus was or how it would spread through the community. However, it was already clear that the pandemic would disproportionately impact the population that CEF serves. Members are more housing insecure, more likely to be Black, and older than the general population of Chapel Hill. These groups have been historically disadvantaged during past crises. We didn't want Meeting of the Minds, a safe space for so many, to be a place where people contracted a deadly virus, so instead of gathering in person, CEF conducted check-in calls with Members regularly to make sure people felt supported and heard (See Community Care Calls pg. 6).

Although the reopening of CEF offices in June brought new opportunities for political engagement, we were still wary of the potential for community spread of the virus and decided to continue to avoid hosting gatherings. As protests for racial justice filled the streets and the election grew near we knew we couldn't stand idly by. Instead of a monthly activity, Meeting of the Minds became a daily activity. Ms. Yvette encouraged everyone who walked through the door to get folks



CEF staff, Advocates, and Members were moved to action as the brutal killings of unarmed Black men and women continued in prominence throughout the pandemic.

registered to vote and core members of Meeting of the Minds found small opportunities to engage in activism and advocacy. Members participated in marches for both racial justice after the murder of George Floyd and for the presidential election, supporting voting rights and a fair democratic process.

As the year ended, we knew we wanted to bring back regular meetings and connection points. Solidifying a partnership with IFC: Activate!, we created a flexible format that involves some Members meeting in person while others attend virtually. We look forward to the upcoming year as greater vaccination rates and lower community transmission of the virus unlock more advocacy strategies and opportunities.

Racial Equity Work

Donna Carrington,
Executive Director

In 2020, CEF's racial equity work began with the introduction of a new organizational structure and a Black female Executive Director. This change came from a two-year strategic planning and transition process in which centering Black leadership became a priority. Hiring a Black ED was not the end of work that CEF needed to do to stand in the truth of being an antiracist organization but rather an invitation to dive deeper into that work together.

The staff chose to read and discuss *How to be an Antiracist* by Ibram X. Kendi and to hold monthly racial caucuses. Caucussing has allowed for support along racial lines and for CEF to grapple with how white supremacy values are showing up in our work and in our interpersonal relationships with each other.

CEF's commitment to racial equity doesn't end with our staff. The majority of CEF's Board of Directors attended a racial equity training alongside some staff members last summer and the Board added a racial equity committee to focus on recommendations for how to enhance racial equity at the board level. Advocates have also engaged with racial equity work, discussing how white supremacy values show up in their work and relationships through a discussion space

called Breaking the Silences. This space provided opportunities for Advocates to confront themselves and to critique CEF--helping to hold us accountable to living out our antiracist values.



“Board involvement in racial equity work is key to CEF’s vision of eliminating the racial wealth gap, and living out our values as an antiracist organization. The board’s work will help to parlay this work into the broader community, and identify and address ways that white supremacy shows up in the organizational structure.”—Carolyn Fryberger, Treasurer

Vigils For Those Who Passed

Toia Potts,
DU Office & Community Organizer

Having a vigil for a year like this seemed mandatory. People all over the world lost family and friends dear to them. In our community, we had the shared and similar experiences of losing family and Members of the CEF community. We wanted to be sure to honor those we lost and have time to share memories of them. It had been months since we had come together as a community and social distancing and isolation made the losses that much harder. Ultimately, these losses brought some of us together.

For the vigil in Durham, it was a peaceful chilly evening. We gathered, masked and distanced, with our candles lit under the gazebo and shared the names and stories of people we lost in 2020. We smiled, gave thanks, sang, and cried as we uplifted their memories and gave a moment of silence in honor of each individual.

I hosted the vigil and was somewhat nervous at first because I felt really heavy. In 2020, I lost my grandpa and my mother; it was one of my hardest years yet. It was made more difficult because funeral arrangements weren't as normal. The vigil gave me another chance to speak freely in the atmosphere and give thanks to my mom. Though sad, it was a beautiful moment to hold space for everyone.

Anthony C Paige, Jr.

G.G. Feather

Colleen Johnson

Henry D Moody

Connell Green

James R Goode II

Darryl Davis

Jay Revels

Daryl Marshall

Kelly Jones

Devon R Andrews

Tommy Keeter

Eugene Willock

Warren Levy

*We dedicate this in the loving memory of
CEF Members that passed over in 2020.*



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Durham: 919-797-9233

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