



HOPE ABOUNDS



Annual Report
2021

R.M. 115

Dear CEF Community,

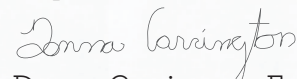
2021 was another difficult year. With the ups and downs of feeling like life was getting closer to pre-pandemic times and then going back into lockdowns and separation, CEF offered stability and companionship to Members. We stayed committed to remaining open, enforcing a vaccination or testing mandate for all staff and volunteers, and continuing with COVID safety protocols to ensure that Members, staff, and Advocates could continue to meet safely.

We expanded the Durham office's food pantry, providing 3,576 lbs of food to 150 CEF Members (impacting 347 household members); piloted a laundry program in Chapel Hill; and worked tirelessly to ensure that Members' basic needs were being met. As we worked with Durham Members to apply for the Emergency Rental Assistance Program (see pg 11 for more information) we were reminded of the need for greater systems change-increased access to eviction diversion programs and affordable housing. In Orange County, CEF formed a coalition called "House Us Now," dedicated to advocacy for affordable housing for those at 30% Area Median Income (AMI) and below (see pg 18). This coalition is working to ensure that housing development and policy are in line with CEF Member needs, hoping to reduce the need for our services in the long term.

Throughout the year we also created opportunities to celebrate. Whether virtually at the annual Share the Love: Art Show (see pg 6) or the Piggy Bank Bash, or in person at Financial Independence Day or the CEF Holiday Parties the CEF community came together to reflect on accomplishments and be in community. At each of these events, I could feel the joy, the hope that our community continued to hold. I was constantly reminded that every person is creative, resourceful, and whole and that even during the most difficult times, there is hope hiding amongst the tension.

As you read through this report I hope you will feel that hope too, that you can see the potential hiding just below the surface. Thank you for being a part of this incredible community and for continuing to offer support as we learn to adapt to a new reality. We are so grateful for each and every contribution. Thank you for supporting this work!

Hope Abounds,

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

Donna Carrington, Executive Director

Hope Abounds



CEF Member David & CEF Advocate Olivia celebrate together at CEF's 2021 Financial Independence Day.

The Numbers: Members & Advocates

This past year, **CEF** engaged
3,109 Members,
impacting **5,894 people**,
including **1,722 children**,
and **4,172 adults**.

206 Advocates

volunteered to provide 1-on-1 support:

2,824 meetings in person,
16,378 hours of support in total.

(Valued at over **\$467,428!**)

Share the Love: Art Show

After pausing in 2020, the annual CEF Art Show came back in 2021! In February, the Share the Love: Art Show was hosted online and around 50 people attended. Focused on love and community, the Art Show was an opportunity to re-connect and focus on being together.

Attendees enjoyed 2D and 3D sticker bomb art from CEF Member Kohl. Kohl's work uses found stickers and objects, including postal service materials to create art focused on bringing attention to the importance of "upcycling."

Another CEF Member, Ken, a former member of the legendary Sun Ra Arkestra, works to "lyrically, soulfully, and spiritually" compose works that can be appreciated by everyone, regardless of background. During the Art Show, he shared an original piece called "Homeless Blues" that he wrote to add to the Durham musical diaspora.

Durham Advocate Lizzy shared 5 pieces during the show. Lizzy uses art as a tool for social change and is interested in bringing art into the Organizing and Advocacy leadership team at CEF.

Artist Synthia connected with CEF four years before the Art Show. She is working on a book called "The Promises We Made" and shared a poem from the book, "Let Love Arise."

CEF Advocacy Choir member Liz believes "art is life." At the beginning of the pandemic, Liz started making fabric masks. Origami helps keep



Art Show presenters: CEF Advocate, Lizzy (with local artist, Cornelio Campos) and CEF Member, Ken.

Liz calm and focused, and she often uses it as a tool to get through zoom meetings. She shared examples of origami beads and handmade collage cards during the art show.

The final artist, Robin, is also the artist featured on the cover of this report. Robin is a columnist and online editor for the Carolina Call Newspaper. Although she identifies as a writer, she says she "understands that sometimes there are no words, so sometimes she paints."

If you weren't able to attend the art show live it's not too late to meet these amazing artists and experience their work. There is a recording of the show on the CEF website. Please enjoy.



“CEF creates a connection with activism, improvement, and progress... It’s a hub for progress.” — Muhsin

CEF Advocate Story: Muhsin

Muhsin has been involved with CEF since it was just starting, in 2008. Initially, Muhsin wanted to volunteer with community organizations after he graduated from UNC in 2006. He found CEF to be a space where he could also make progress as an individual. “CEF creates a connection with activism, improvement, and progress... It’s a hub for progress. When you are improving your situation, whether it be education or jobs or transportation or any of that, you can come here and work with people to do that.”

In addition to being an Advocate, Muhsin participates in CEF events such as the House Us Now march in August 2021. He recalls that House Us Now was good for meeting like-minded people looking to improve affordable housing in the area. “It’s a big crisis in America in general, there is not enough housing. It was a good way to be social and support that cause.”

Connecting his experience as an Advocate with his activism, Muhsin states, “CEF helps alleviate the problem that House Us Now is bringing attention to. They’re doing the leg work... at [CEF’s] Meeting of the Minds, we made the signs and came up with what we were going to say.”

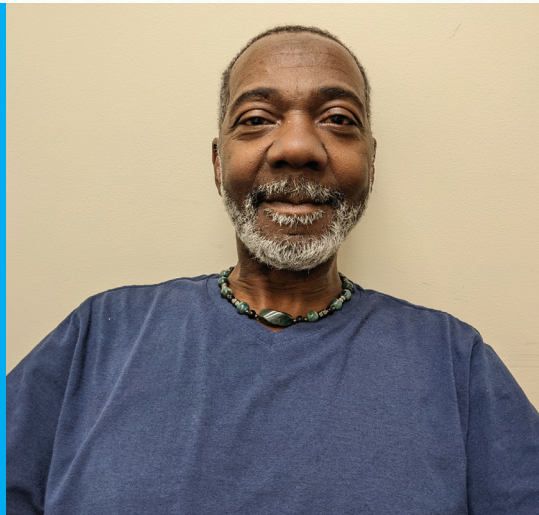
Muhsin is hopeful that he will continue to improve other people’s lives while also improving his own. As an Advocate he is able to practice computer skills and navigating systems, two common barriers to achieving Member goals. He also sees CEF as a place that provides practical ways to practice social activism because “we talk about poverty, a lot of social issues, people being discriminated against, and this is a way to do something positive to affect those issues.”



100 MEMBERS

Found Stable Housing

“Trust em, they’ve got
your best interests at
heart.” — George



Emergency Rental Assistance Program (ERAP)

In May 2021, the Community Empowerment Fund became a community partner in the City of Durham’s Emergency Rental Assistance Program (ERAP). This program, funded with \$9.6 million in federal COVID response funding, was open to Durham County residents below 80% area median income (AMI) who had experienced a financial hardship due to COVID-19. Funding from the program could be used for up to 12 months of past-due rent and utilities and up to 3 months of future rent and utilities.

From May-October 2021, CEF supported 60 residents in submitting applications themselves and submitted applications on behalf of 222 residents. This included 41 current CEF Members, 21 new CEF Members, and 220 Durham residents who are not CEF Members. The City continued to process applications through December 2021. In total, 1,699 households received \$9,449,387.33 in assistance from the City of Durham’s ERAP program. This funding was crucial to prevent evictions and support low-income individuals and families in remaining stably housed.

Nationally, the U.S. Treasury provided \$25 billion in rental assistance through ERAP 1 and an additional \$21.55 billion in assistance through ERA 2. Unfortunately, this was not enough to prevent evictions and many applicants were not able to access the support.

CEF Member Story: Marsha

“It’s really amazing how much having a stable place to lay your head makes a difference.” A former Chapel Hill public safety officer, Marsha first connected with CEF in 2019 when she was having issues with mental health and alcohol abuse. While the referrals she received at that time were outdated and not helpful, Marsha was convinced to give it another try a couple years later when she was sleeping in her car during the pandemic and needed help finding food and housing. Working with CEF and its close partner IFC (InterFaith Council for Social Service), Marsha applied for housing in a retirement home. Even with a college education, Marsha relied on help from CEF volunteers and was stunned at how difficult the process was. Thankfully, Marsha eventually secured her own apartment in the retirement community!

At the same time, she connected with “Meeting of the Minds,” CEF’s community organizing group in Chapel Hill. Marsha was inspired by the group’s goal of creating more housing for extremely low-income households—those at 30% AMI and below—that are often overlooked by affordable housing projects. Through Meeting of the Minds, Marsha spoke out about these issues at a Town Council meeting and some of the council members actually recognized her from her previous work in public service! They were shocked that she was now experiencing homelessness, but Marsha and the other speakers convinced the Town to resolve the zoning issues that were standing in the way of a new affordable housing project.

“Having my own place makes me feel much better and I am able to focus on other things. It’s really amazing how much having a stable place to lay your head makes a difference.” — Marsha



“After that meeting,” Marsha says, “I decided to be an advocate for the homeless whether I had a home or not.” True to her word, Marsha has not only remained active in Meeting of the Minds, but also joined the Orange County Partnership to End Homelessness as a board member. As a community leader, she is spreading her belief that stabilizing housing is the most important thing for people. She wants others experiencing homelessness to learn from her story as well: “Keep trying!” she says, “Hang on, don’t give up...It’s really hard to ask for help. But, you should [still] do it.” Marsha firmly believes that we can all make a difference: “Even if you’re homeless, you can still vote and participate.”



Chapel Hill Advocate Program
Coordinator Kristina Smith, with CEF
Member Artis

“It is a wonderful privilege to be part of an [organization] that can help you out with things you would normally not get any help for. CEF is a pretty good confidante--to cry with, to share with, to moan with.” — CEF Member



93 MEMBERS

SECURED JOBS OR MONTHLY BENEFITS

The Numbers: Savings

135 MEMBERS USED SAFE SAVINGS ACCOUNTS

TO SAVE TOWARDS GOALS OF



**35%
Housing**

Travel, Credit,
Education, Etc.

**20%
Other**



**18%
Emergency
Fund**



**14%
Vehicle**



**14%
Laptop**

95 OPENED NEW ACCOUNTS

**TOGETHER THEY SAVED
\$108,642**

CEF Member Story: Rita



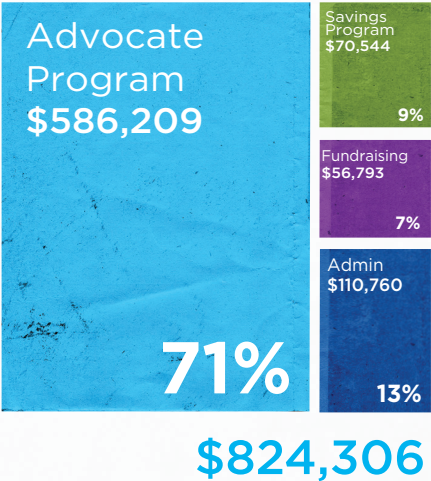
Rita has been a Member with CEF since 2015 and has been coming into the office every week for the past year. Working alongside CEF Advocates, she has accomplished many short-term goals related to employment, housing, a car, and furniture. She already has her eye on her next goal: “Now I’m working on my social security. And we’re having a little problem with that right now, but we’re working on it. And we’re going to accomplish that too. I just put my footwork here and get busy. Don’t stop because I accomplish about 4 or 5 goals, I’m not stopping. I’ve got more to go.”

“CEF helped me get through that. They walked me all the way.” — Rita

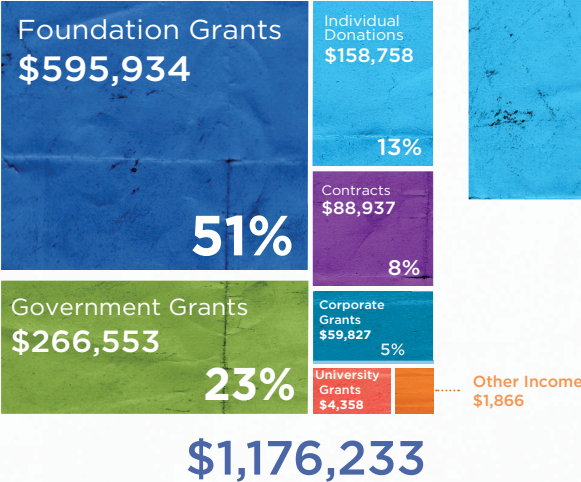
2021 Financials

80% of total expenses are program-based

Expenses



Revenue



House Us NOW!

When Yvette Mathews, the CEF Chapel Hill Office and Community Organizer, started working at CEF she was focused on supporting office operations. Members started telling her about their situations; sleeping outside, working 2 or 3 jobs and not being able to afford rent, and feeling ignored and neglected by the community. “My heart breaks for people that don’t feel like they have a voice,” she shared. Soon, she decided there needed to be a forum for CEF Members and others experiencing homelessness and housing insecurity to be able to express their frustrations. In 2016, she started “Meeting of the Minds.” 28 people came to the first meeting and started sharing their stories. Yvette encouraged the group to start attending town council meetings. They went, but oftentimes they had to sit through the entire meeting before they would have the opportunity to speak. They didn’t feel seen or listened to. Quickly Yvette pivoted tactics and started inviting local politicians to Meeting of the Minds instead. Members felt more comfortable sharing in that space, and they wouldn’t have to wait hours for their voices to be heard.

Within a couple of years, Meeting of the Minds had successfully organized the passage of two bonds, earmarking a total of \$15 million to support affordable housing in Orange County. Then the pandemic hit and meetings were postponed for over a year. In the meantime, costs of living in Chapel Hill rose by 23.2% and new affordable units weren’t being created fast

enough to meet the new demand.

Yvette knew more needed to be done, that the organizing work that Meeting of the Minds began in 2016 needed to come back, and needed to be even stronger than before. In summer 2021, she created a partnership with Chapel Hill-Carrboro NAACP, the Marian Cheek Jackson Center, EmPOWERment Inc., and the Inter-faith Council for Social Service called “House Us Now.” All of these partners have worked with CEF before and each brought a specific area of expertise into the organizing work. The main aim of this campaign was to increase access to affordable housing for community members who make 30% or below area median income (AMI), including those earning North Carolina’s minimum wage of \$7.25/hr.

On August 28, the coalition held its first march and rally. Over 150 people attended, despite the sweltering heat. CEF Members shared personal stories about the difficulty of securing stable housing in Chapel Hill and Carrboro and called on local officials to support policies that ensure affordable housing options for those at 30% AMI and below. Yvette led supporters in singing and chants as they marched from the Peace and Justice Plaza down Franklin Street and through the neighborhood to the Jackson Center. “I felt a lot of admiration, people were listening. House Us Now is going to grow and be a really big thing,” shared Yvette when reflecting on the march.



Supporters gathered at the Peace & Justice Plaza on Franklin Street to mobilize for the House Us Now march. Attendees used signs made by CEF's Meeting of the Minds to bring attention to the need for affordable housing.



The Numbers: Financial Coaching



345 Members worked on

5,242 tasks related to their employment, housing, and finances; and

completed 441 financial coaching sessions on topics such as creating a budget, understanding credit, & how to save on utilities.

CEF Member Story: Dorothy

Dorothy is a new Member of CEF. She came to our Durham office in the last few months of 2021. Like many Members right now, Dorothy has been working on finding safe, affordable housing but, “It’s tough, there are no houses out there. Me and my two grandchildren will probably be evicted... We’ve tried a lot of places, but it’s just not happening with the housing situation.”

Dorothy applied to the Emergency Rental Assistance Program (ERAP) and ERA2 with CEF but the assistance has been slow to arrive. Although she is facing eviction, thousands of people are ahead of her in line for help and she feels like she’ll just have to wait her turn. She fears that it’s going to get worse, “if they tear down McDougald Terrace [in Durham]... that’s another 300 people without homes.”

It’s been difficult for Dorothy to keep up hope. Her two grandchildren have ADHD and ODD and change is hard on them. Not knowing where they are going to be on a daily basis has been an additional stress. Dorothy has been leaning on her network, but “I don’t care where you look, I’ve looked from here to Richmond County. I have my brothers looking, my sisters, my nieces, my nephew, everybody. It’s just rough.”

Dorothy appreciates all of the help the Advocates have given her and encourages them to keep doing what they’re doing. In December, CEF was able to help Dorothy add her grandchildren to the Share Your Christmas



“They don’t let it get me down and help me keep on trying. There is something somewhere. It may not be right away, but there is still hope.” - Dorothy

program through the Triangle Nonprofit & Volunteer Leadership Center. Because of that, “they got exactly what they wanted and it was beautiful.”

Despite the very real challenges of finding housing in this area, Dorothy notes that “when I walk into CEF I feel hopeful cause I know they’re going to try to help me. It’s not their fault that there aren’t any places. They don’t let it get me down and help me keep on trying. There is something somewhere. It may not be right away, but there is still hope.” To other CEF Members, Dorothy’s advice is “Don’t give up, keep on trying. The road’s got to end somewhere.”



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