

## Attachment A

### Carrboro Family Financial Assistance Program Summary

Round 1 - January–May 2024

Round 2 - June-October 2024



TOWN OF CARRBORO • NC  
FACING RACE, EMBRACING EQUITY

The Carrboro Family Financial Assistance Program was created based on a need in the community, the commitment made by the Town Council in the Resolution Supporting Reparations for Black Carrboro and a recommendation from the Racial Equity Commission to assist Carrboro residents with financial challenges resulting from the pandemic for housing, utilities, childcare, internet and transportation.

This program was completed in two rounds over the course of eight months. American Rescue Plan Act (ARPA) funds were used and resulted in a total of \$299,113 being dispersed to 135 families in need. There was a total of 255 applicants that applied with 20 applicants applying for both rounds. The majority of the funds was used for housing with 27 families facing eviction. Families assisted spoke five different languages<sup>1</sup> and self-identified in ten different race and ethnicities. While available funds were distributed for both rounds there was a need for additional funds to complete Round Two requests. Without additional funds, 17 families did not receive any funding for a total of \$9,593. (See Round One and Two summaries for additional information about funding requests and factors.)

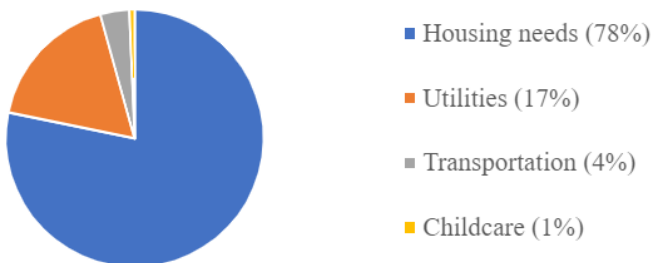
#### Round One Summary

ARPA funding was used to assist Carrboro residents with financial challenges resulting from the pandemic for housing, utilities, childcare and transportation. Applications were accepted from January 16th to January 31, 2024. The total amount of funding dispersed - **\$128,486**. Twenty-four applications were denied because their household income was over the program threshold<sup>2</sup>, required documentation was not provided or the resident lives outside of Carrboro.

A total of 105 applications were received. 81 applications (households) were approved. The participants self-identified as:

63 %	Black or African American <sup>3</sup>	5.5 %	Asian <sup>4</sup>
17 %	White	3%	Other
11 %	Hispanic	.5%	Native American

Breakdown



#### Round One Funding Allocations

Housing	\$100,516
Utilities	\$ 22,431
Transportation	\$ 4,683
Childcare	\$ 856

<sup>1</sup> Arabic, English, Karen, Spanish and Pashto.

<sup>2</sup> Families were required to be 200% below the poverty level.

<sup>3</sup> The Black or African American demographic is 1% Black Indian.

<sup>4</sup> The Asian demographic is 2% Asian Arabic, 1.5% Asian Afghan, 1.5% Asian and .5% Asian Indian.

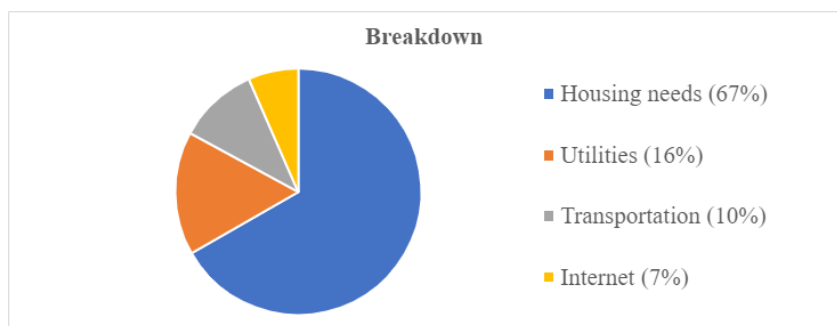
Out of the 81 approved, 18 families received no funding, and some families received only partial fulfillment of their requested assistance. Many factors attributed to the additional requested \$77,600 not being dispensed, including the need for future financial assistance, funding criteria outside of the scope of this program<sup>5</sup>, insufficient documentation and company policy prohibiting payments. Some families requested more than the program threshold.

### **Round Two Summary**

Additional ARPA funding was available to offer round two. Annual internet was added as a category for residence applying to receive financial assistance. Applicants were accepted from June 24<sup>th</sup> to July 26, 2024. This round required all participants receiving funds to attend a financial counseling session provided by Empowerment Inc. The total amount of funding dispersed was **\$170,627**. Thirty-four applications were denied because their household income is over program threshold, required documentation was not provided or the resident lives outside of Carrboro.

A total of 150 applications were received. 116 applications (households) were approved. The participants self-identified as:

76 %	Black or African American	3 %	Asian
8 %	Hispanic	3 %	Bi-racial
7 %	Did not answer	3 %	White



### **Round Two funding Allocations**

Housing	\$113,782
Utilities	\$ 38,928
Transportation	\$ 17,917
Internet	\$ 11,232
Childcare	\$ 0

Out of the 116 approved, 26 families received no funding, and some families received only partial fulfillment of their requested assistance. Many factors attributed to the additional requested **\$92,290** not being dispersed, including the same description as round one with additional factors. These factors include requested amount over threshold because of first round funding, evictions leading to funding denials, didn't sign up for a financial counseling session and not enough funding to complete the need.

This program was implemented through a partnership with Orange County Department of Social Services, Empowerment Inc., El Centro Hispano, Refugee Community Partnership, Town of Carrboro Finance, Housing and Community Services and Communications and Engagement Departments and the Race and Equity team.

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<sup>5</sup> Some families