

Race Equity Pocket Questions

Title: Approval of AHSRF September 2025 Grant for \$150,000

Purpose: *To approve the recommended September 2025 Affordable Housing Special Revenue Fund (AHSRF) grant funding for Habitat for Humanity of Orange County, NC to conduct critical repairs for eight low- to- moderate income Carrboro households affected by Tropical Storm Chantal.*

Department: Housing and Community Services (HCS)

1. What are the root causes of inequity in Carrboro and/or overall as it pertains to this subject area?

- a. A mix of **government sponsored and de-facto racism, sexism, and classism**, as well as the **expansion of UNC-Chapel Hill** and **gentrification** throughout Orange County ([Carrboro Connects Plan \(Pg. 21\)](#)), have led to rates of housing burden much higher for those already living at the margins: **BIPOC, LGBTQ+, low-income, and disabled people.** ([NCHFA - Housing Cost Burden](#))
 - i. By the 1930's **housing racial segregation was visible in Chapel Hill and Carrboro**, with most Black residents from Chapel Hill being pushed to neighborhoods that straddled the edge of Chapel Hill and Carrboro, and **Black Carrboro residents being pushed** further to the perimeter of the town, concentrated **around current day E. Main St. and Jones Ferry Rd.** ([Carrboro Connects Plan \(Pg. 21\)](#))
 - ii. In 2025, over **18% of Orange County homeowners were cost burdened. That number rises to 38% for Black households in North Carolina, and between 54% and 87% for low- to- moderate income households.** ([NCHFA - Housing Cost Burden](#)) The disproportionate burden of high housing costs is, unfortunately, unsurprising when we look at income data. The **median owner income in Orange County is over \$119,000** ([NCHFA - NC Median Incomes](#)), and the median income for a **Black household in North Carolina is around \$43,000**, indicating a clear racial discrepancy in ownership rates as well as affordability. ([NC Commerce - Racial Wealth Gap](#))
 1. This encourages a cycle where low- to- moderate income and/or BIPOC households may deprioritize repairs and maintenance, leaving room for dangerous health hazards, decreased energy efficiency, and, in some cases, even condemnation of the unit; a truth we that has been reinforced time and time again by the needs expressed in our affordable housing funding applications.
- b. **BIPOC households are also more likely to be the victims of environmental injustice** leading to higher rates of natural disaster, with a 2021 study confirming that BIPOC communities encounter regulated **air pollutants at a rate 15% higher** than their white counterparts. ([EPA - Polluted Air Exposure by Race](#))

2. Who is experiencing community burden now? Who will experience community burden if this action is passed? Will others experience community burden if this action is NOT passed?

- a. Current Burden: **Eight low- to- moderate income** (80% AMI and below) **households** who **are unable to remain in their homes** due to damage from Tropical Storm Chantal and **cannot afford the extensive repairs** necessary to make their homes livable again.
- b. Burden IF PASSED: **Little burden is expected** if the action is passed, other than some minimal construction noise and traffic. There is the possibility that some debris could be left behind, creating some minor environmental damage in the surrounding area.
- c. Burden IF **NOT** PASSED: The **eight low- to- moderate income households**, as they would have to come up with the extreme costs associated with repairing their homes. The **surrounding neighborhood and the whole Carrboro community** could experience community burden if the households are unable to conduct repairs, as the homes will most likely further dilapidate and **become uninhabitable**.

3. Who is experiencing community benefit now? Who will experience community benefit if this action is passed? Will others experience community benefit if this action is NOT passed?

- a. Benefit: Those who have already received repairs through Habitat's storm recovery/repair program.
- b. Benefit IF PASSED: The eight households would experience, as well as the surrounding neighborhood who would benefit from the community contributions of their neighbors, as well as the beautification of damaged homes in their immediate area.
- c. Benefit IF **NOT** PASSED: There is little benefit to be gained from not funding the repairs. These are critical, as the homes are currently uninhabitable due to flooding from Chantal. The homeowners do not have the resources necessary to conduct the repairs, and the homes would most likely fall into complete disrepair if Habitat does not address them. Mainly, however, the households could be permanently displaced. These events would not create benefit for the community but decidedly create harm.

4. What might be the unintended consequences of this action or strategy?

- a. Possible **noise pollution**, as well as **pollution caused by construction** and possible debris left behind.
- b. Households, which are not Habitat homeowners, will become connected with the organization and possibly receive future assistance. They may also want to give back when they are able, and volunteer for future Habitat construction or repair opportunities, increasing the capacity for such work in the community.

5. What steps has your department taken to mitigate any burdens, inequities, and unintended consequences? What strategies might your department take to address these in the future?

NOTE: This does not reflect a formal commitment by the Town of Carrboro.

- a. Working closely with Habitat to ensure that the projects are **carried out quickly and with little effect on the surrounding community**.

- b. IF NOT PASSED: Working with households, as well as Habitat, to **identify additional funding sources** to complete repairs.
- c. Engaging with jurisdictional peers and community partners to advance equitable affordable housing development **and preservation** in the community