

# Community-Led Solutions

**During Challenging Times**

By Yolanda L. Taylor

Community Economic Development  
Attorney

- Lawyers develop inside the client population a sustainable knowledge base that allows the population to build foundations for opportunity within, to identify and defeat the causes of poverty.
- Assisting the community in identifying a structural barrier (access to economic resources, housing, sustainability, stability, or employment opportunities) and then helping build capacity within the community to take action.
- At Legal Aid, we can't organize, but we can identify groups that are already organized and support them with our legal work.

# Community Lawyering:

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Today's Challenges Lay  
at the Intersection of  
Race and Gender.

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# Before the Pandemic:

## MacArthur Foundation HOW HOUSING MATTERS

[macfound.org/HousingMatters](http://macfound.org/HousingMatters)

POLICY RESEARCH BRIEF

### Poor Black Women Are Evicted at Alarming Rates, Setting Off a Chain of Hardship

*In disadvantaged neighborhoods, eviction is to women what incarceration is to men: incarceration locks men up, while evictions lock women out.*

by MATTHEW DESMOND

MARCH 2014

Low-income women are evicted at much higher rates than men. The reasons are varied, including lower wages and children, but one rarely discussed reason is the gender dynamics between largely male landlords and female tenants. This study, based on an in-depth look at evictions in Milwaukee, Wisconsin, finds that women's nonconfrontational approach with landlords and their tendency to dodge the issue are two reasons why women from black neighborhoods in Milwaukee represented only 9.6 percent of the population, but 30 percent of the evictions.

Patrice in many ways is a typical low-income mother struggling to find affordable and safe housing. A 24-year-old single mother of three, Patrice and her mother share a two-bedroom apartment with Patrice's three young children and her three siblings. The apartment is on a block of abandoned buildings and memorials for victims of shootings. The back door does not lock, the kitchen window is broken, the toilet and shower remain stopped up for days, and the apartment crawls with roaches. Despite the substandard conditions, Patrice was thankful for a roof over her head.

#### KEY FINDINGS

- In Milwaukee, a city of fewer than 105,000 renter households, landlords evict roughly 16,000 adults and children from 6,000 units each year. That's 16 households evicted every a day.
- With 1 in 14 renter-occupied households evicted through the court system every year, eviction is commonplace in the city's black neighborhoods.
- Women from black neighborhoods in Milwaukee represented only 9.6 percent of the population, but they accounted for 30 percent of the evictions.
- Low wages and children are two reasons why women are evicted, but gender dynamics between predominantly male landlords is a key reason as well.
- Poor black men may be locked up, but poor black women are locked out. Both phenomena work together to propagate economic disadvantage in the inner city.

on rent and was evicted. She and her children would join the





better read this...

Tap Your Age: 18-29 30-39 40-49 50-59 60-69 70-79 80+



# A wave of mass evictions is inevitable, and Black women will be hit the hardest

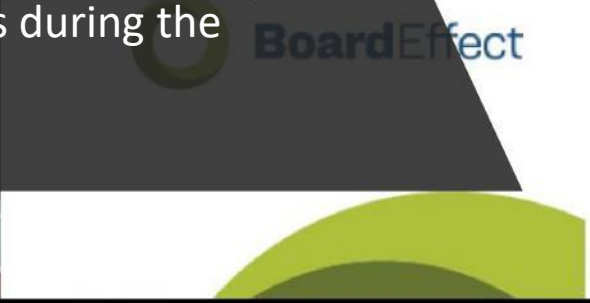
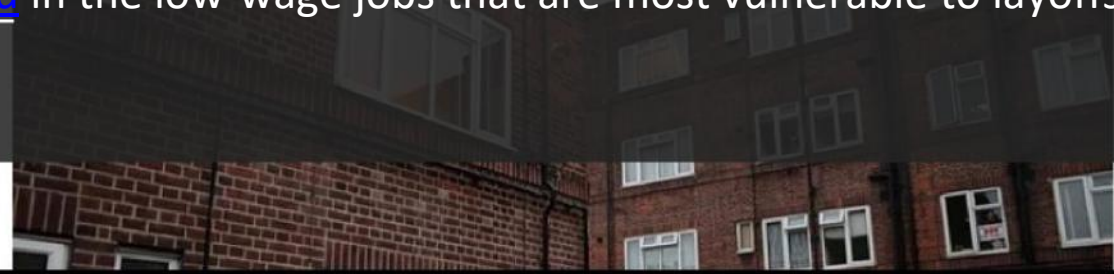
BY LINDA MORRIS, OPINION CONTRIBUTOR — 07/24/20 01:00 PM EDT  
THE VIEWS EXPRESSED BY CONTRIBUTORS ARE THEIR OWN AND NOT THE VIEW OF THE HILL

503 COMMENTS

SHARE TWEET

## During the Pandemic

- As of June, 17.8 million workers remain unemployed and, for many, without a reasonable chance of returning to their prior jobs. Many of those affected are women and workers of color, who are overrepresented in the low-wage jobs that are most vulnerable to layoffs during the pandemic.



Top tech CEOs brace for

# Black, Latino and Indigenous People

- Because of sharp inequities in education, employment, housing, and health care stemming in large part from systemic racism, Black, Latino, Indigenous, and immigrant households have been particularly hard hit.
- Congress included a limited ban on evictions in the Coronavirus Aid, Relief, and Economic Security (CARES) Act of March, but this moratorium has expired.



Home / News / Best States / North Carolina News

# Pandemic Leads to 2.49 Million Unemployment Claims in N.C.

The number of people in North Carolina who've applied for unemployment benefits since the coronavirus pandemic began is at 1.31 million.

By Associated Press, Wire Service Content Oct. 6, 2020, at 11:13 a.m.



**WINSTON-SALEM, N.C. (AP)** — The number of people in [North Carolina](#) who've applied for unemployment benefits since the coronavirus pandemic began is at 1.31 million.

The Winston-Salem Journal reports that the figure was released Monday in a report from the N.C. Division of Employment Security.

The agency said that some people have reached the end of one unemployment benefit program and had to switch to another. For instance, they may have exhausted their 12 weeks of regular state benefits and began a 13-week federal extended pandemic program.

That means the actual number of claims is even higher because some people have had to file for more than one unemployment insurance program. Since the middle of March, people in North Carolina have filed a combined 2.49 million state and federal jobless claims.

The total amount that's been paid out is about \$8.2 billion.

**\$5,000 in savings?**  
Save over \$5000 with the Experience Health Medicare Advantage<sup>SM</sup> (HMO).  
Experience Health [LEARN MORE](#)



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These Challenges  
are **Community**  
Challenges

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# Raleigh Model: Wake County Housing Justice Coalition

- Made up of various organizations, consisting of impacted residents and people of color and their allies.
- Advocating for Affordable Housing (Raleigh's Affordable Housing Bond), Fair Housing Enforcement (Creation of a local enforcement agency to hear complaints) Equitable Zoning and Land-Use Strategies, and Reparations and Economic Justice



## Written Comments to Raleigh's Affordable Housing Bond.

- WCHJC submitted recommendations to Raleigh regarding the need for housing for those living at 30% and below of Raleigh's area median income. In Raleigh, these are essential workers, low waged, and people of color who, with a household of four, make an annual salary of \$27,800.

## WAKE COUNTY HOUSING JUSTICE COALITION



June 1, 2020  
Raleigh City Council  
Avery C. Upchurch Municipal Complex  
222 W Hargett Street  
Raleigh, NC 27601

SENT VIA FIRST CLASS MAIL AND EMAIL TO [citycouncilmembers@raleighnc.gov](mailto:citycouncilmembers@raleighnc.gov)

**RE: Written Recommendations to Raleigh's Proposed Affordable Housing Bond Framework for Equitable Economic Development**

Dear City Council Members:

The following comments on the City of Raleigh's (the "City") proposed Affordable Housing Bond are offered by the Wake County Housing Justice Coalition ("WCHJC"). The WCHJC is a leadership body consisting of impacted residents of the City's most impoverished, historically racially segregated, and now most gentrified neighborhoods, along with their allies from various non profits, diverse backgrounds, races, and experiences. We appreciate the opportunity to engage in dialogue and collaborate with the City on ways to promote the equitable development of Raleigh through the creation of a meaningful housing bond that will address the most dire need for housing faced by residents.

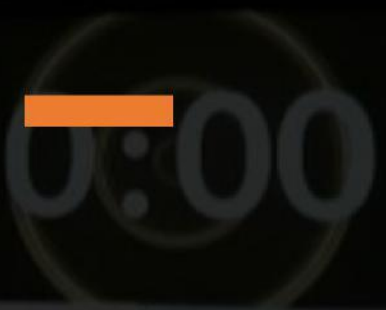
Raleigh is one of the nation's fastest growing cities, with a population increase of 16.1% from 2018 to 2019.<sup>1</sup> The fast pace of development and growth in Raleigh has resulted in the





# GENTRIFICATION

- “The primary housing challenge for Raleigh’s low- and moderate-income residents is housing cost. The majority of these private market residential developments are “luxury” rentals. Developers also continue to acquire older, modest private sector rental communities throughout the city to redevelop as upscale apartments. This both removes affordable units and contributes to the upward pressure on rents.”



# Campaign for An Affordable Housing Bond

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- Residents of the WCHJC also spoke at several public hearing meetings, before the Raleigh City Council, to explain their possible objectives to the bond.
- They highlighted Raleigh's own 2021-2025 Draft Consolidated Plan which states that with Raleigh's tremendous growth, incomes for lower-wage earners have failed to keep pace, with very-low (50% AMI) and extremely-low (30% AMI) income households being most affected.





# WCHJC's Recent Steps

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- Invited individual Council Members to their meetings, to explain their concerns over the bond, in the fact that the bond doesn't state with much detail who it will help, and what types of housing projects will it fund.
- Expanding their educational outreach with other existing groups in Raleigh, and are now educating them on their agenda to push for a bond that will address Raleigh's most stated need for housing (housing for those living below 30% of the AMI)
- Created a MOU, Roles and Responsibilities, Steps for Outreach, New Partnership guidelines, Core Values, and Mission.
- Discussing their agenda with planners, developers, financing lenders, and the city to create financing strategies to build low income housing.



## The Rocky Mount Model: Community Response to Covid-19



BUILD  
a  
BETTER WORLD  
STRENGTHEN  
OUR  
COMMUNITIES

STRONG CITIES  
NEED  
AFFORDABLE  
QUALITY  
HOUSING

UNITY  
LEADERSHIP  
SAFE  
DECENT  
AFFORDABLE  
HOUSING FOR  
ALL  
EMPOWERMENT

LET'S MOVE  
FORWARD  
TO PROTECT  
AFFORDABLE  
HOUSING



# The Community Academy

- Since 2014, I've worked with an organized group of dedicated citizens who are concerned about the high vacancy and blight in their neighborhoods. They consist of leaders from 14 marginalized and racially segregated neighborhoods.
- They are organized around affordable and fair housing, health equity, food security, and equitable economic development.
- Now they are working to direct important federal CARES Act funding into the hands of citizens who need it for rental, utility and mortgage assistance, and submitted written recommendations to the City of Rocky Mount to use the funding in this way.

PAGE Two

### Unpaid bills drive N.C. families to financial brink

**BY TONY ROMM**  
The Washington Post

RALEIGH — As many as 1 million families in North Carolina have fallen behind on their electric, water and sewage bills, threatening residents and their cities with severe financial hardship unless federal lawmakers act to approve more emergency aid.

The trouble stems from the widespread economic havoc wrought by the coronavirus, which has left millions of workers out of a job and struggling to cover their monthly costs. Together, they've been late or missed a total of \$218 million in utility payments between April 1 and the end of June, according to data released recently by the state, nearly double the amount in arrears at this time last year.

Gov. Roy Cooper has asked Congress for more aid to help families pay their bills, but the state's budget is nearly exhausted. The state's budget is nearly exhausted, and the state's budget is nearly exhausted.



Gov. Roy Cooper is a spokesman at the Emergency Operations Center in Raleigh.

# Unpaid bills drive N. Carolina families to financial brink

By TONY ROMM The Washington Post

07.27.20

f o w e

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**The Studios**

Monday, July 27

High 94, Low 71

Tuesday, July 28

High 94, Low 71

Wednesday, July 29

High 94, Low 71

Thursday, July 30

High 94, Low 71

Friday, July 31

High 94, Low 71

Saturday, August 1

High 94, Low 71

Sunday, August 2

High 94, Low 71

Monday, August 3

High 94, Low 71



-> [c o rockymounttelegram.com/news/local/delinquent-residential-utility-bills-top-900k/article\\_1bd57360-6fe5-5076-8a21-9cd6c1ee2d4b.html](http://rockymounttelegram.com/news/local/delinquent-residential-utility-bills-top-900k/article_1bd57360-6fe5-5076-8a21-9cd6c1ee2d4b.html)

# Delinquent residential utility bills top \$900K

By WILLIAM F. WEST Staff Writer Jul 17, 2020

PREV



Here's the bottom line: The City of Rocky Mount has 4,227 of about 25,000 residential utilities customers anywhere from 31 to 120 days overdue in their payments, which adds up to a total of \$911,902 in yet-to-be-paid services.

During Monday's City Council work session, interim Business and Collections Services Director Latasha Hall outlined the specifics and what she and her team propose to do to address the situation,

The City of Rocky Mount provides electric, natural gas, sanitation, sewer and water services. Due to the economic impact of the coronavirus pandemic, the council on March 19 voted to temporarily ban disconnecting utilities services due to non-payments of bills and to temporarily ban imposing late fees.

The nearly \$912,000 figure is as of July 6 and Hall, in documents, said a review of balances exceeding \$200 that are 31 to 120 days behind amounts to an average bill of \$512 per customer.

Hall on Monday told the council many customers are experiencing quite a financial hardship, with the jobless rate in the Rocky Mount area having increased 132.7 percent from March to April.

To help provide COVID-19-related assistance, the municipality has established what is called the [I Itilitiec Ascictance Program](#) thic to exnand the WARM Program

## ICE HOUSE ENTREPRENEURSH PROGRAM

RESIDENTIAL COMMUNITY CRIME & JUSTICE COLLEGE

Tuesdays | August 4, 2020 - September 8, 20 Station Square, 301 S. Church St., Suite 139 Downtown Rocky Mount (virtual deliver/ is available)

ell IDEA

01/PA, STATION SC:WAHL

CLICK FOR MORE INFO!

NEXT

### LATEST E-EDITION

## Rocky Mount Telegram

To view our latest e-Edition click the image on the left.

Rocky Mount Telegram

Rocky Mount Telegram

TELEGRAM



**ROCKY MOUNT**  
COMMUNITY AND BUSINESS  
DEVELOPMENT  
THE CENTER OF IT ALL

July 10, 2020

Yolanda L. Taylor, Esq.  
Legal Aid of North Carolina, Inc.  
Wilson Office  
208 East Goldsboro St,  
P.O. Box 2684  
Wilson NC 27894-2684

RE: Response to Letter Dated July 8, 2020

Dear Ms. Taylor:

We thank the Legal Aid of North Carolina, Inc. and the Steering Committee of the Rocky Mount Community and Business Development Academy for the letter received on July 8, 2020 in response to our Proposed Action Plan. The Office of Community Development has reviewed the comments and the following comments are as follows:

- After careful consideration and review, the Community & Business Development Academy is recommending to use the CDBG-CV funds to support utility assistance for low and moderate income individuals and families who have delinquent utility accounts.

The City of Rocky Mount will use CDBG-CV funds to support utility assistance for low and moderate income individuals and their families who have delinquent accounts.

Will use the FY 2020-2021 CDBG Public Service allocation to help LMI residents with mortgage housing counseling and rental assistance.

The City will partner with Edgecombe County to support utility assistance. (HB 1023- of these funds for use by municipalities within the county, for necessary expenditure incurred due to the public health emergency



# The Change Coalition: Re- imagining Communities

# The group sent written recommendations to the City of Wilson, to advocate for community re-investment

- Promote Equitable Economic Development through the following actions:
- Educate the community on the consequences of evictions and how that often causes poverty, crime, and perpetuates systemic racism.
- Preserve and create affordable housing in downtown Wilson and expand affordable housing throughout the city.
- Create strategies around mitigating the effect of gentrification in “central city” as the downtown area continues to develop and grow.
- Work with the county to implement a county-wide action plan that increases investment in black and brown communities, health, education, and workforce development sectors.
- Create spaces at tables like Wilson Forward and other groups, where impacted residents who live in under resourced communities experiencing poverty are given an opportunity to participate in the visioning of moving the city forward.



## The Change Coalition

July 26, 2020

### SENT VIA EMAIL

Mr. Grant Goings  
Office of the City Manager  
206 Nash Street N.  
Wilson, NC 27893

Re: 2030 Wilson Comprehension Plan; Center City Transformation Plan; Reimagining Communities; The Change Coalition

Dear Mr. Goings:

The Change Coalition (“Coalition”), a leadership body made up of residents and allies of varying backgrounds in Wilson, North Carolina, have mobilized around a shared vision to reimagine communities that are historically racially segregated, marginalized, and underinvested, specifically in Wilson, NC. The Coalition recognizes the important role that you play as the Wilson’s city manager and would like to share with you our vision for creating healthy, vibrant neighborhoods of opportunity.

Our Coalition understands that the current pandemic has created some uncertainties about our economic future. However, before the pandemic Wilson and the center city was beginning to see signs of robust economic development. We are hopeful that this growth and revitalization will continue, therefore that’s why believe that now is the time to plan for equitable growth and shared prosperity. As members of this coalition, we would like to address the systemic issues that plague some of our communities, like high rates of poverty, dilapidated housing, crime, unemployment, lack of quality and affordable housing, under-resourced schools, high-rate of evictions, health inequities, food inequities and denied economic opportunity. While we understand that these issues are complex, we believe that the recent protests and national cries for racial justice equity were also evident in our town, situated less than 50 miles from our state capital. The same young professionals that Wilson seeks to attract from the Triangle, are





# Contact Information:

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