

DECEMBER 2021



# THE AMERICAN RESCUE PLAN IS FOR YOU

## Findings and Recommendations from New Haven's ARP Community Engagement Process



TOGETHER  
NEW HAVEN



Mayor Justin Elicker  
Board of Alders



# TABLE OF CONTENTS

<b>4</b>	<b>Letter from the Mayor</b>
<b>7</b>	<b>Introduction</b>
<b>10</b>	<b>Process and Methodology</b>
<b>13</b>	<b>Overarching Themes</b>
<b>17</b>	<b>What We Heard</b>
<b>25</b>	<b>Programs to Address the Racial Wealth Gap</b>
<b>33</b>	<b>Moving Forward</b>
<b>34</b>	<b>Acknowledgments</b>
<b>35</b>	<b>How to Follow-Up</b>
<b>36</b>	<b>Appendix</b>

PROJECT PARTNERS

**HESTER**<sup>ST</sup>

**DC**  
**DESIGN**

# LETTER FROM THE MAYOR

As we all know, our community has suffered profound and very personal and economic impacts due to the COVID-19 pandemic. Over 8,700 Connecticut residents have died from COVID-19 and locally our positivity rate remains relatively high. At the same time, there are promising indications of recovery all over the city. Working closely with our Health Department and community health providers, we have achieved a vaccination rate of 60%; over 50 businesses have opened in 2021 alone and recently released 2020 Census numbers indicate that our population rose 3.3% despite the fact that the Census was carried out in historically challenging times. The Summer Reset, launched with the support of the Board of Alders, restored a sense of community and wellbeing, particularly at YARD pops held weekly throughout the summer. It is through this lens of current challenges and future opportunities that we set a strong foundation of resiliency for many years forward.

This Phase 3 proposal for allocation of American Rescue Plan funds follows extensive research and a community outreach process known as the Civic Space. I was grateful for the opportunity to listen to the community and hear from constituents about the key issues of our time in small groups, one on one meetings and at all of the five general public meetings held over the summer. With these meaningful conversations in mind, Phase 3 is highlighted by investments in the following areas - Youth Engagement and Early Childhood, with new programming through a network of new and existing youth centers citywide; a new Vocational and Technical Initiative, designed to enhance our workforce and entrepreneurial readiness development leading to sustainable and well-paying careers; and Housing for All, through the production of new units as well as supports for renters and homeowners.

We are taking meaningful steps to align eligible programs to address the Climate Emergency and respond to the urgent need for programs aimed at Economic and Wealth Creation. In doing so, we are putting in place a long-term systemic effort to address the racial wealth gap and the creation of intergenerational transfer of wealth for New Haven's

Black and Brown communities. Many residents and stakeholders supported programs that advance Financial Empowerment, which is included in the Phase 3 proposal along with additional direct financial relief to New Haven's most vulnerable populations.

Public Health and Parks and Open Space programs are designed specifically to create a healthier community. The New Haven Land Bank is geared towards mitigating the adverse impact of vacant or underutilized properties with the goal of putting assets back into use for economic recovery and affordable housing.

Some recommendations (bike- and pedestrian improvements and fiber-to-the-home for example) will be aligned with our funding goals under the Infrastructure Investment and Jobs Act and similar project-based funding sources. Additionally, programs and services to improve public safety are of the utmost importance. New initiatives to address ongoing Public Safety concerns are in progress and were announced earlier this Summer under the umbrella of the newly proposed Department of Community Resilience.

The Phase 3 process has helped us to learn from history to begin to address systemic and institutional racism, develop our own leadership intentionally within local communities and organizations, work with an abundance mindset and an openness to possibilities and strive for transparency and accountability to the residents of New Haven in part by committing to foster anti-racist visionary spaces now and well into the future. To that end, the [CivicSpaceNHV\\*](https://www.civicspacenh.com/) will remain an open portal for community engagement and transparency in the recovery process.

Thank you for your time and attention to these very important issues at a critical time of recovery for New Haven, as well your support for earlier phases, including the Summer Reset. I look forward to your continued support in the implementation of the American Rescue Plan funded programs.

Sincerely,  
**Justin Elicker**, Mayor

---

\*<https://www.civicspacenh.com/>



# INTRODUCTION

## ABOUT THE AMERICAN RESCUE PLAN

In March 2021, President Biden signed the **American Rescue Plan (ARP)** Act which provides the City of New Haven with 90 million in funds for social and economic recovery in the wake of the devastating COVID-19 pandemic. New Haven allocated \$6.3 million of these funds through the Summer Reset, which funded urgently needed summer youth programs, arts and violence prevention initiatives.

Additional funds were allocated to the new Department of Community Resilience that will focus on several initiatives such as violence prevention, prison reentry issues, housing and homelessness, and mental health and substance abuse.

The remaining ARP funds will be used for COVID recovery efforts, infrastructure investments and to pilot transformative programs that address New Haven's racial wealth gap.

## A UNIQUE OPPORTUNITY

While the funds allocated in the American Rescue Plan provide a much-needed infusion of resources to people and neighborhoods that have suffered a disproportionate brunt of the pandemic, the funding allocation and implementation process also provides New Haven with an opportunity to heal and reignite trust in city government.

It is an opportunity to reimagine the way City-led policies and programs are implemented, and to reknit the fabric of social and civic life, anchored in justice and equity. By ensuring meaningful participation in the design of the systems that shape resident's lives, the City of New Haven aims to increase trust in government and foster a sense of connection and belonging for traditionally underrepresented and marginalized populations such as low-income communities, communities of color, immigrants, and undocumented New Haven residents.



**Providing residents with coaching and budgets is not the answer. Financial literacy is a program which is great, but prioritize giving people money instead of a case manager.**

Rebecca Allen, Melville Charitable Trust



## COMMUNITY CONVERSATIONS ABOUT RECOVERY

The City of New Haven is one of the few cities and towns in Connecticut that is taking a community-based approach regarding ARP funding. Community input has been foundational in helping shape how New Haven can support a short- and long-term just and equitable recovery for its most vulnerable. Starting in May 2021, New Haven conducted a multi-pronged citywide process under the umbrella of Civic Space to hear directly from residents and community stakeholders. Through several in-person and virtual events, the City gathered community ideas and priorities to inform how ARP funds can be most effectively used.

During two initial public meetings with the Mayor, in May and June 2021, residents identified a broad set of issues that were most important to them. These included COVID-19 recovery, transportation, infrastructure, education, housing security, public safety, economic development and the racial wealth gap. Additional meetings and engagements led by Hester Street and DC design focused on programs

## PROGRAMS TO ADDRESS THE RACIAL WEALTH GAP

The American Rescue Plan provides a once in a generation opportunity for New Haven to pilot and test transformative and catalytic programs to advance racial justice, address income inequality, and help close the persistent racial wealth gaps that have been exacerbated by the pandemic. As part of the ARP engagement process, the city of New Haven also launched a focused effort in partnership with Hester Street and DC Design to identify tangible programs to address these inequities deeply informed by those closest to the issues—New Haven’s low-income Black and Brown communities.

Prior to the pandemic, data showed that Black and Latinx New Haven residents faced disparities and inequities in economic stability compared to White New Haven residents. Across the board, Black and Latinx residents have lower wages, higher rates of negative net worth, and lower homeownership rates compared white New Haven residents. These social and economic disparities have only increased with the COVID-19 pandemic that disproportionately impacted Black and Latinx communities.

and services to close the racial wealth gap. This document summarizes the community engagement process, outlines key issues and recommendations stakeholders identified, and shares findings from the focused effort to identify programs and services to address New Haven’s racial wealth gap.

The community conversations and the overall process have been governed by the following guiding principles<sup>1</sup>:

1. Learn from history to address systemic and institutional racism
2. Develop leadership intentionally within local communities and organizations
3. Work with an abundance mindset and openness to possibilities
4. Strive for accountability to the residents of New Haven
5. Commit to foster anti-racist visionary spaces

As such, this process focused on New Haven’s racial inequities related to:



Income Inequality



Intergenerational Wealth



Homeownership Rates



Access to Institutional Capital

The goals of this focused effort were to:

1. Engage residents to identify needs and priorities to reduce income inequality
2. Acknowledge and discuss impacts of systemic racism
3. Deepen collaboration among residents, government, community based organizations and institutions
4. Make policy making and governance more equitable and transparent

<sup>1</sup> Adapted from PISAB Analyzing Power and Living Cities Principles.



## A STEP TOWARDS RECONCILIATION

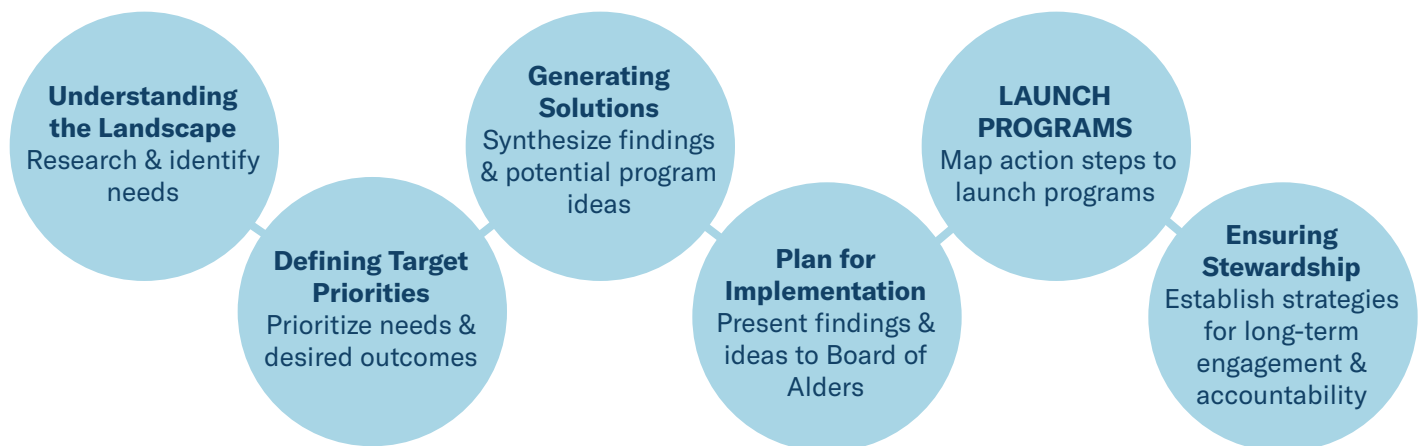
The causes of the racial wealth gap are complex and many. They are related to the legacy of systemic racism which results in different racial groups having different opportunities and experiences both historically and in the present day. Some factors include the long-term impacts of slavery, the legacy of Jim Crow, racial violence, redlining and housing segregation and systemic discrimination based on race in access to housing, education, loans and job opportunities.

Confronting this history requires a concentrated effort by New Haven, and cities across the country, to implement wealth-building strategies to tackle the institutions that create and maintain the racial wealth gap. These strategies may include a mix of economic policies and programs to fund college education, forgive student loans, provide down payment and housing restoration grants, or provide small business grants to promote Black entrepreneurship, among others.<sup>2</sup>

This process is only the first step, and true reconciliation requires deep, long-term collaboration and dialogue with New Haven residents and Black and Brown community leaders already leading the way. With this process, New Haven aims to pilot new or expanded citywide initiatives to help reduce New Haven's racial wealth gap and promote economic power, as well as establish pathways for ongoing stewardship and community input to evaluate and inform the implementation of pilot programs.

## PROCESS

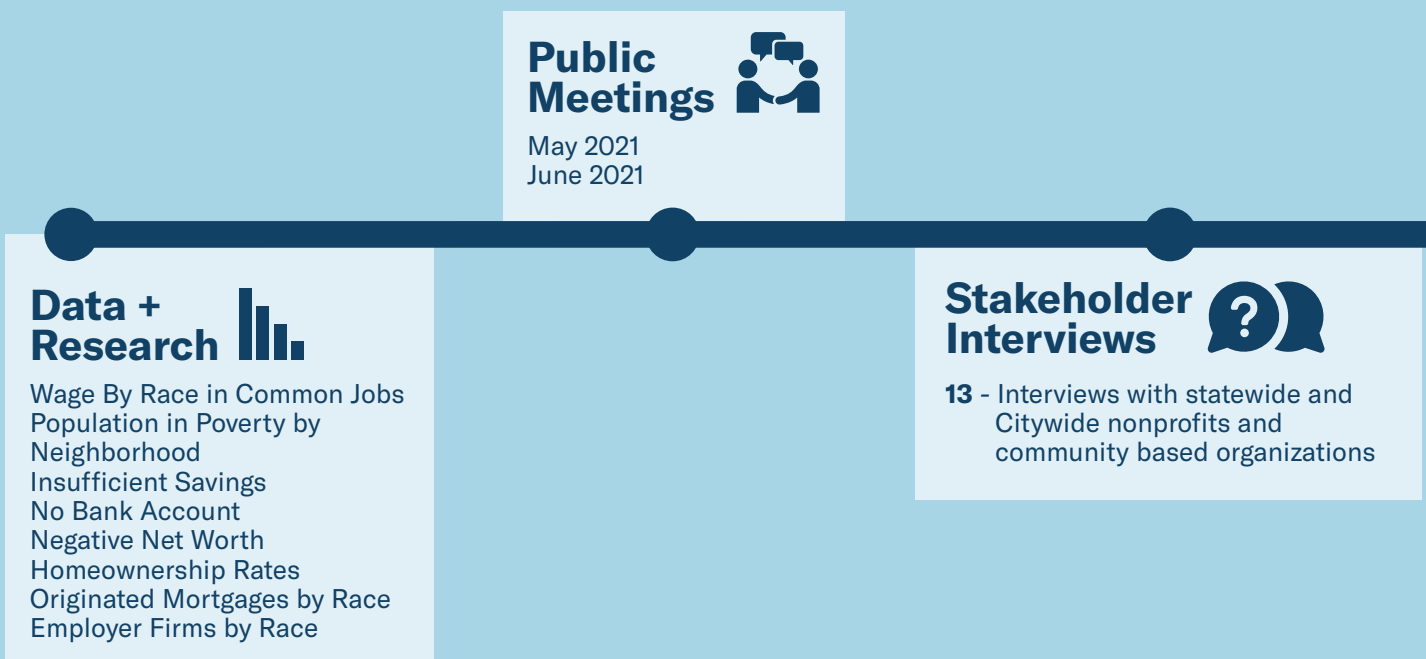
Stakeholders were engaged through a multi-step process outlined below:



<sup>2</sup> <https://www.brookings.edu/policy2020/bigideas/why-we-need-reparations-for-black-americans/>

# PROCESS AND METHODOLOGY

In partnership with the City, Hester Street and DC Design led a collaborative engagement process to reach New Haven residents in key neighborhoods of need, and the non-profit and service providers that serve these communities. This process combined both quantitative and qualitative data to help paint a clearer picture of the challenges impacting the lives of New Haven residents. It includes: (i) background research referencing publicly available resources; (ii) public events, neighborhood meetings and virtual focus groups where residents shared their personal experiences; and (iii) one-on-one interviews with non-profits and service providers to have in-depth discussions on the racial wealth gap. In addition, through the Civic Space platform, the City is continuing to collect input digitally and encourages New Haven residents to submit input on how ARP funds should be allocated. The information gathered through this process is being used to inform new or expanded citywide initiatives that aim to reduce the racial wealth gap and promote economic power. The complete process is outlined in the diagram below.





## Neighborhood Meetings



7/08 - Fair Haven Library  
8/03 - Wilson Branch Library  
8/17 - Shubert Theater

## Online Proposals



54 - Total Ideas and Proposals Submitted

## Virtual Focus Groups



4 - Stakeholder Focus Groups  
1 - Board of Alders Focus Group  
1 - State Delegation Briefing



# OVERARCHING THEMES

Through a series of interviews, public meetings, and focus groups, Hester Street and DC Design discussed inequities as they relate to intergenerational wealth, income inequality, homeownership rates, and access to institutional capital with New Haven residents, non-profit and service providers, and community leaders. The purpose of these sessions was to provide an opportunity for residents and local stakeholders to express their concerns and help develop solutions to ensure that ARP funds meet the needs of those most impacted by the COVID-19 pandemic in the short- and long-term.

Participants shared feedback that was specific to the issue areas above, as well as some macro-level feedback that is applicable to existing New Haven programs and future ARP funded programs. They emphasized the need for clear goal setting, support with accessing existing programs, community partnership in the implementation of future programs, direct financial assistance for vulnerable populations and non-profits, and improved disbursement mechanisms for City funds. The issues raised through these engagement sessions shaped the challenges and opportunities laid out in this section.



**I have lived a lifetime in New Haven and have found a general lack of information and resources. I did my research to get funding from City programs, and now have a 400+ member Facebook group that is focused on wellness, education and community boards.**

Public Meeting Participant



**New Haven programs are for show. It's who you know or don't know. It's inaccessible. We need to evaluate programs and see if they are successful.**

Public Meeting Participant



## 1. Articulate clear goals and targets for ARP funds and report on progress

### Issue:

- Many stakeholders requested that the City clearly identify the goals, target populations and metrics of success for ARP funds. They also requested that the City regularly evaluate current and future programs, and report publicly on program progress and impact.

### Recommendations:

- The City should include a macro-vision statement for ARP funds and clearly articulate target populations and geographies for all and specific programs.
- The City should publish ARP funding decisions, share quarterly updates, and publish annual evaluation and impact reports on the Civic Space platform.

## 2. Increase awareness and information on existing NH programs

### Issue:

- New Haven's myriad of existing City-led support programs and services are relatively unknown to many, and residents, non-profit and service providers feel that these programs and services are underutilized.

### Recommendations:

- The City should collect and centralize information on existing programs and partner with local organizations and leaders, as well as neighborhood branch libraries on a broad based communications strategy to increase awareness and program participation.

## 3. Support navigation and usage of existing Federal Support Programs

### Issue:

- Existing Federal and State support programs (ERAP, Child Tax Credit, PPP Loans, etc.) are unknown, and eligible residents and service providers need support to become aware and access these benefits.

### Recommendations:

- The City should work in partnership with local non-profits, fund Community Navigators to increase awareness, and support residents and small MWBE business owners in accessing multiple support programs and funds.

## 4. Allocate some ARP funds towards direct aid to New Haven's most vulnerable

### Issue:

- Very low-income and vulnerable New Haven residents, including re-entry populations, single Black and Latinx mothers and undocumented immigrant households, need immediate financial relief to help create financial stability and a pathway towards building wealth.

### Recommendations:

- In keeping with many similar sized cities across the country, New Haven's investment in support programs should be complemented with the allocation of ARP funds for direct financial relief to New Haven's most vulnerable through unrestricted grants or financial assistance.
- Funds should be provided to individuals, as well as non-profit organizations and service providers that have a successful track record of serving vulnerable communities.

## 5. Ensure existing programs are accessible to non-English speakers and immigrants

### Issue:

- Immigrant populations are either ineligible for existing support programs, or unable to access information on programs that are available.

### Recommendations:

- The City should ensure that undocumented immigrants are eligible for programs when developing program eligibility requirements.
- The City should require language access and outreach to non-English speakers as part of all new ARP funded Program Design requirements.

## 6. Partner and coordinate with local non-profits and grassroots organizations on program implementation

### Issue:

- There is limited partnership, coordination and linking of programs between the City and organizations already doing the work, especially those that are Black and Brown led. There is also limited funding available and many impactful New Haven organizations are only supported by 1 or 2 key contributors.

### Recommendations:

- The City should prioritize local and Black and Brown led non-profit partners for program implementation and evaluation, and where applicable, provide multi-year funding to scale up or support existing programs.
- The City should also ensure that RFP opportunities are transparent and accessible to local partners and organizations.

## 7. Connect the dots and provide connective/wraparound services to NH residents

### Issue:

- While many programs and support services exist in New Haven, they currently operate in silos and residents are not able to make connections between services. Additionally, the programs do not include a wraparound service component.

### Recommendations:

- The City should improve coordination and referral protocols for new and existing programs, and integrate a wraparound service approach to all ARP funded Program Design so that participating residents can have access to Community Navigators, transportation, childcare, mental and physical health services as necessary.

## 8. Improve procurement and disbursement of City funds

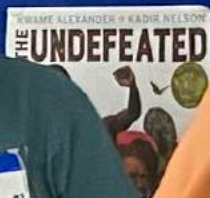
### Issue:

- The City's current procurement procedures lead to delays in receiving funds from the City for contracts already completed by local non-profits and service providers. This disproportionately impacts small, and minority owned businesses and nonprofits that are unable to cover programs costs upfront.

### Recommendations:

- The City should evaluate and improve city procurement mechanisms and payment timelines with a focus on the impacts on minority owned businesses and nonprofits.
- The City should also address and correct inconsistent document requirements across city agencies that may act as barriers to program participation for community organizations.





# Reading



## WHICH OF THESE ISSUES ARE MOST IMPORTANT TO YOU?

Data shows that New Haven residents experience the racial wealth gap in many ways. Below are four areas where there are existing racial inequities. Please follow the steps to complete the activity and help us understand the issues that are most important to you.

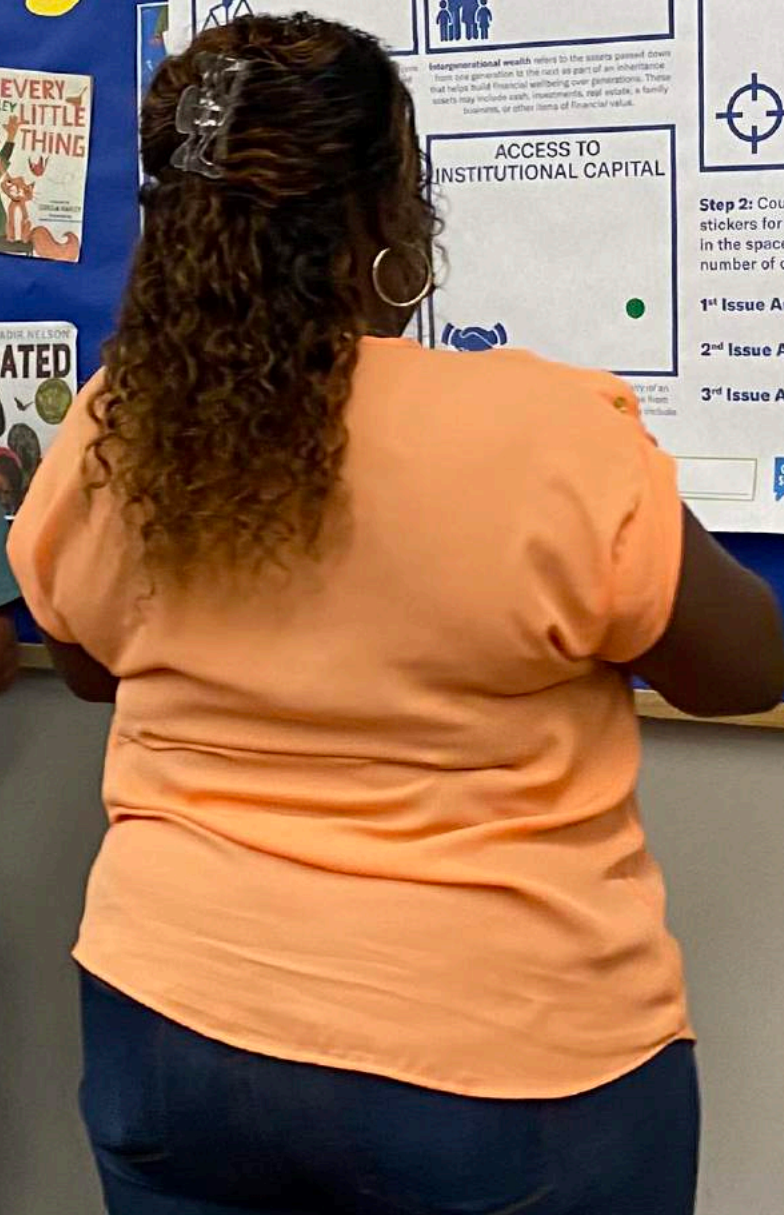
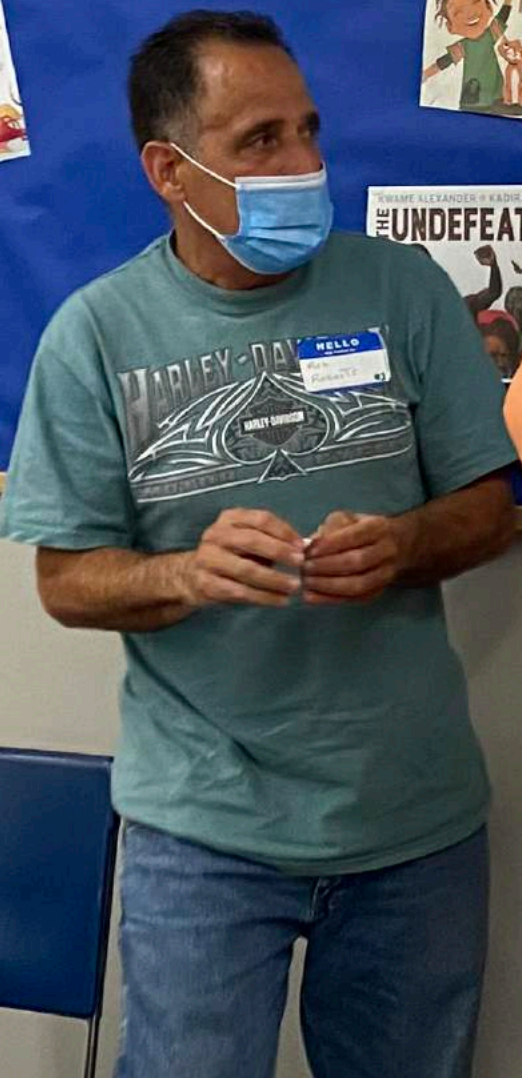
**Step 1:** Take 3 dot stickers and place them in the squares that represent the top 3 issue that are most important to you.

<b>INCOME INEQUALITY</b> 	<b>INTERGENERATIONAL WEALTH</b>  <small>Intergenerational wealth refers to the assets passed down from one generation to the next as part of an inheritance that helps build financial wellbeing over generations. These assets may include cash, investments, real estate, a family business, or other items of financial value.</small>	<b>OTHER ISSUE AREAS</b> 
	<b>ACCESS TO INSTITUTIONAL CAPITAL</b> 	

If there are issues that are not listed that you are very interested in discussing, write them in the space provided and place your sticker next to them.

**Step 2:** Count the total number of dot stickers for each issue and rank the issues in the space below based on the total number of dots they received.

**1<sup>st</sup> Issue Area:** \_\_\_\_\_  
**2<sup>nd</sup> Issue Area:** \_\_\_\_\_  
**3<sup>rd</sup> Issue Area:** \_\_\_\_\_





# WHAT WE HEARD

## PRIORITY ISSUE AREAS

In May and June 2021, the Civic Space held two preliminary public meetings with Mayor Elicker for New Haven residents and stakeholders to identify the most important set of issues to ensure a just COVID-19 recovery for those most impacted. Identified priority issues include climate change and climate emergencies, transportation, infrastructure, education, housing security, public safety, economic development and the racial wealth gap.

New Haven, in collaboration with Hester Street and DC Design, conducted additional engagement to continue identifying how best to allocate ARP funding for New Haven residents most impacted by the COVID-19 pandemic. What follows below are the issues prioritized by New Haven residents and key stakeholders and their recommendations to address each of these issues.

## RANKED PRIORITIES ON CLOSING THE RACIAL WEALTH GAP

<b>1<sup>st</sup></b>	<b>Income Inequality</b>	<b>30%</b>
<b>2<sup>nd</sup></b>	<b>Intergenerational Wealth</b>	<b>29%</b>
<b>3<sup>rd</sup></b>	<b>Homeownership Rates</b>	<b>21%</b>
<b>4<sup>th</sup></b>	<b>Access to Institutional Capital</b>	<b>20%</b>

## ADDITIONAL PRIORITIES IDENTIFIED BY STAKEHOLDERS

<b>Climate Change &amp; Emergencies</b>	<b>Public Safety</b>	<b>Youth &amp; Childcare</b>
---	----------------------	------------------------------

# KEY ISSUES ON CLOSING THE RACIAL WEALTH GAP

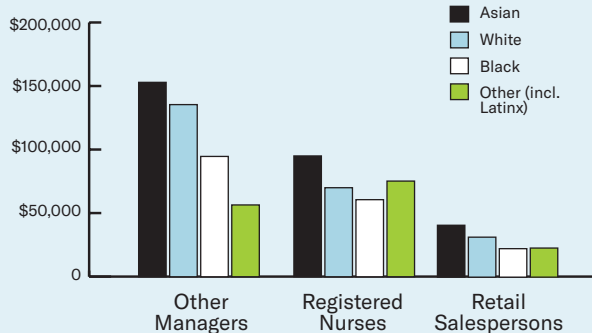
## Income Inequality



**Income inequality** Income Inequality refers to the uneven distribution of income between individuals, groups, or populations. It varies based on social factors such as sexual identity, gender identity, age, immigration status, and race or ethnicity.

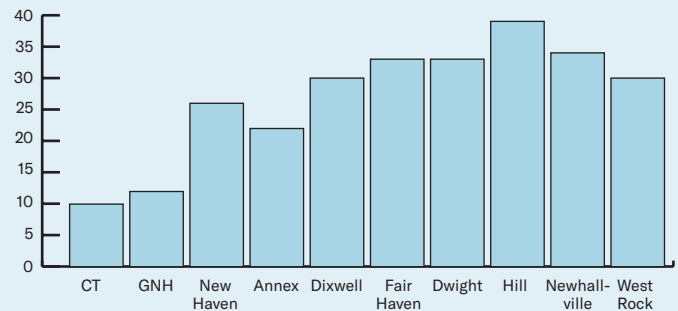
### Wage By Race In Top 3 Common Jobs (\$)

Connecticut // 2015



### Poverty Rate By Neighborhood (%)

New Haven // 2015



Black and Other Connecticut resident's earn lower wages in the five most common occupations in Connecticut. 25% of New Haven's population lives at the poverty level, with 20%-40% of the total population in the neighborhoods of need indicated in the chart that live at the poverty level.<sup>3</sup>

## Community Recommendations to Address Income Inequality

30% of participants engaged across all the public meetings identified income equality as the first most important issue when addressing the racial wealth gap in New Haven. The following solutions were identified by New Haven residents and stakeholders:

- Expand financial incentive opportunities currently offered to developers and larger institutions to individual residents, small businesses, and first-time home-buyers
- Increase public transportation options to shorten commute times and expand employment access
- Enhance workforce development programs to better connect residents with sustainable and well-paying careers
- Support entrepreneurs and small businesses recovering from the economic impacts of the pandemic
- Support students and young adults dealing with student debt with grants, loan forgiveness programs + pathways to homeownership



**My daughter graduated and joined the workforce, but she has to leave New Haven to find and go to work. People leave New Haven and go to cities like NYC for better paying jobs.**

Public Meeting Participant



<sup>3</sup> Data acquired from the Census Bureau's ACS PUMS 2019 1-Year Estimate via the Data USA portal and from the 2020 Connecticut Neighborhood Profiles by DataHaven

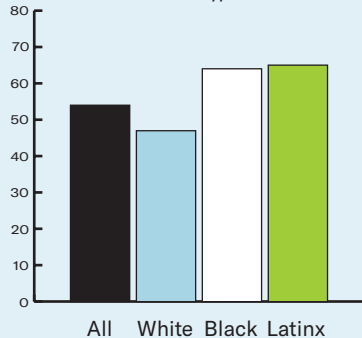
# Intergenerational Wealth



**Intergenerational wealth** refers to the assets passed down from one generation to the next as part of an inheritance that helps build financial wellbeing over generations. These assets may include cash, investments, real estate, a family business, or other items of financial value.

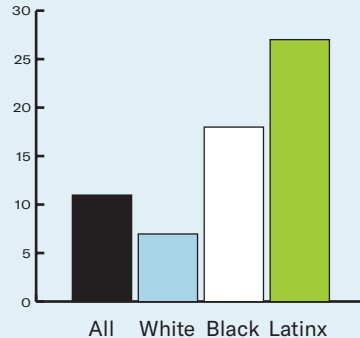
## Adults With Insufficient Savings (%)

New Haven // 2015



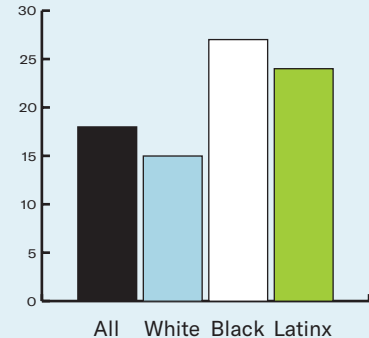
## No Bank Account (%)

Greater New Haven // 2016



## Negative Net Worth (%)

Greater New Haven // 2016



Black and Latinx individuals are less likely to have sufficient savings, and they are 2-3 times less likely to have a bank account compared to White individuals. In addition, 27% and 24% of Black and Latinx Greater New Haven residents respectively said they have a negative net worth.<sup>4</sup>

## Community Recommendations to Build Intergenerational Wealth

29% of participants engaged across the public meetings identified intergenerational wealth as the second most important issue when addressing the racial wealth gap in New Haven. The following solutions were recommended by participants to build intergenerational wealth for Black and Brown New Haven residents:

- Increase wages to help residents keep up with the cost of living, build wealth, and access homeownership.
- Allocate specific and unrestricted funds to provide financial support to vulnerable New Haven residents
- Implement programs in Black and Brown communities to help increase property values as a wealth building strategy
- Encourage large institutions to hire local New Haven residents
- Build support for employment benefits that cover the high costs of healthcare and childcare
- Provide financial literacy programs to support Black and Brown residents with saving, budgeting, investing and end of life planning



**We need reparations because we know that the inequality is real.**

Public Meeting Participant



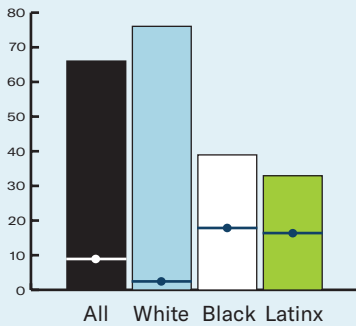
<sup>4</sup> Data acquired from the Connecticut Wellbeing and Equity Survey (2017) by DataHaven

# Homeownership Rates

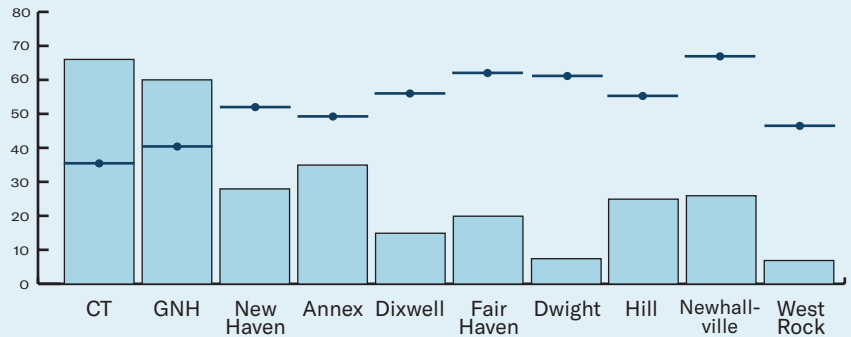


The **homeownership rate** represents how many homes are owned by the people who live in them. This may be impacted by an individual's ability to save for a down payment, ability to get assistance with a down payment from family members or otherwise, access to a housing loan, or the price of housing.

**Homeownership Rates (%)**  
Severe Cost-Burden (%)  
New Haven // 2016



**Homeownership Rates by Neighborhood (%)**  
Cost-Burdened Households By Neighborhood  
New Haven // 2018



Data shows that Black and Latinx New Haven residents have about half the rate of homeownership compared to White New Haven residents. Additionally, Black and Latinx households suffer higher rates of severe cost-burden than White households.<sup>5</sup>

## Community Recommendations to Promote Equitable Homeownership

21% of participants engaged across the public meetings identified homeownership as the third most important issue when addressing the racial wealth gap in New Haven. The following are community recommendations to address the low homeownership rate of Black and Brown New Haven residents:

- Evaluate and reform homeownership programs to ensure they are equitable and that they support low-income and immigrant populations
- Implement policies that protect low-income families and immigrants at risk of eviction and homelessness due to the impacts of predatory landlords and private developers
- Support current homeowners with programs and case management to help them keep up with mortgage payments and maintain homeownership
- Ensure new and existing banks are investing in communities through home loans, accessible bank accounts and other financing options
- Ensure proactive code enforcement against predatory and absentee landlords
- Prioritize multi-year funding for local housing partners geared towards eviction prevention, homelessness services, and affordable housing maintenance
- Create neighborhood-based development plans that respond to community needs

“ I did not get my first house until I was 50 years old because of low income. I was a cook for Yale for 15 years. They paid pennies ... I am now 66 years old and retired from Yale, but I still drive a school bus because I can't afford to retire.

Public Meeting Participant



<sup>5</sup> Data acquired from Access to Homeownership in Greater New Haven by Camille Seaberry of DataHaven (2018) and the 2020 Connecticut Neighborhood Profiles by DataHaven (2019)

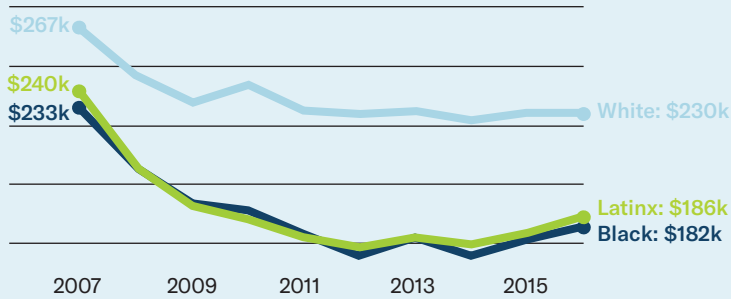
# Access to Institutional Capital



**Access to institutional capital** refers to the ability of an individual or business to secure financial resources from lenders such as banks or private funders. These may include loans for starting a business or buying a home.

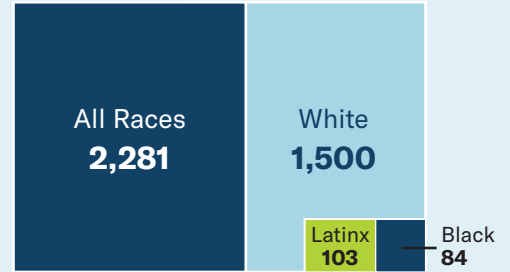
## Median Values of Originated Mortgages by Race (\$)

Connecticut Owner-occupied home purchase loans // 2007-2016



## Number Of Employer Firms

New Haven // 2017



The data shows that Black and Latinx applicants have received less loan acceptances even when they make the same income as White applicants. In New Haven, only 84 out of 2,281 employers surveyed in New Haven are Black-owned, and only 103 are Latinx-owned.<sup>6</sup>

## Community Recommendations to Promote Equitable Access to Capital

20% of those engaged across all the public meetings identified institutional capital as the fourth most important issue when addressing the racial wealth gap in New Haven. The following are stakeholder generated solutions to help improve access to institutional capital for Black and Brown New Haven residents:

- Promote youth financial literacy through educational programs on wealth building and entrepreneurship
- Promote small business resources and programs in New Haven to grow access
- Support Black and Latinx small businesses that are vulnerable to large retailers and developers
- Reduce the tax burden on individual residents by ensuring all large institutions pay their fair share of property taxes

“ It takes money to make money. No one wants to lend money for young people to start a business. ”

Public Meeting Participant

<sup>6</sup> Data acquired from Access to Homeownership in Greater New Haven by Camille Seaberry of DataHaven (2018) and the US Census Bureau's 2018 American Business Survey

## ADDITIONAL PRIORITIES IDENTIFIED BY STAKEHOLDERS

### Climate Change & Emergencies

During the May and June public meetings, residents and key stakeholders identified investment in green energy, jobs and infrastructure; improved roads and highways; and wider installation of electric vehicle charging stations as ways to achieve climate justice in New Haven.

### Public Safety

Concerns about public safety were expressed heavily at all public engagement sessions. Residents were concerned about upticks in violence, mental health and domestic violence situations and felt that calling 911 was not always an option in Black and Brown communities because of a fear of over-policing.

Residents and key stakeholders identified a broad range of solutions to address public safety concerns and combat gun violence, including creating Violence Intervention Programs, safe pathways to schools for youth, investment in youth programs and investments in parks and community centers in vulnerable neighborhoods.

**Note:** *The administration is in the process of implementing new initiatives to address ongoing public safety concerns, including the newly proposed Department of Community Resiliency. The department will focus on sustainable city-wide violence prevention efforts, establishing a community crisis response team, homelessness services, and community mental health needs. It will also work to improve the City's ability to coordinate among existing contractors and service providers, evaluate program performance and leverage newly available ARP funds to improve public safety.*

### Youth & Childcare

The high cost of childcare and the impact it has on working parents was a theme that came up multiple times in all engagement settings. Participants noted that this issue was exacerbated during the pandemic as many caregivers were not able to work due to the lack of safe childcare options. Many participants stated that in order for any new or expanded ARP funded programs to succeed, funding and support for affordable childcare for both families and childcare providers is fundamental.

Residents and key stakeholders also emphasized a need for wraparound programs and investments focused on youth. They identified a need for access to paid internship and apprenticeship opportunities; low cost childcare services; free tutoring; and mental health services as some of the clear ways to support New Haven youth and address the pressing need for access to quality, affordable childcare.



Beyond)

Beyond)

WHICH OF THESE ISSUES ARE MOST IMPORTANT TO YOU?

Issue	Important
Climate Change	
Healthcare	
Economic Stability	
Education	
Other	

# Courtland S Wilson Branch Library

nhfpl 303  
Westington  
SUCURSAL WILSON  
WILSON BRANCH  
Courtland S Wilson Branch





# PROGRAMS TO ADDRESS THE RACIAL WEALTH GAP

This section outlines three (3) proposed programs that were deeply informed by feedback from residents, non-profit and service providers, and community leaders that participated in the engagement process. Across the board, stakeholders shared that the proposed programs should address immediate needs combined with a long-term strategy, focus on the most vulnerable populations and New Haven residents who are excluded from current relief programs, and include a mix of support services and direct financial assistance. Stakeholders also emphasized the need for deep and authentic partnerships with grassroots organizations in the implementation of these programs to support those already doing the work, expand the program reach and grow the City's capacity, and to help administer or evaluate the programs.

Based on incorporating all the feedback from stakeholders outlined in the previous chapters, the three proposed programs are: (i) increase economic opportunity for New Haven's Black and Latinx small businesses; (ii) increase financial stability through financial empowerment services and a guaranteed income pilot; and (iii) build a thriving vocational and entrepreneurship pipeline. The three (3) proposed programs are part of a larger ecosystem of support that the City is considering as part of the American Rescue Plan for New Haven.

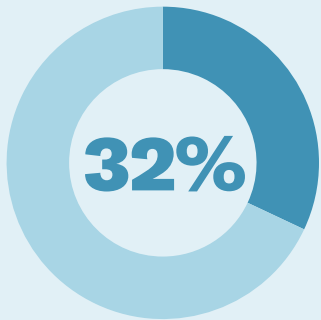
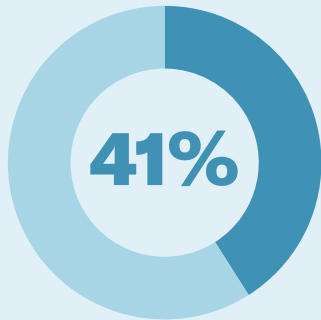
*These program descriptions reflect community input. However, not all aspects of these programs were deemed feasible for the Phase 3 proposal (e.g. guaranteed income pilot). New Haven will continue to explore incorporating aspects of these programs into the Phase 3 and future funding streams.*

# Increase Economic Opportunity for New Haven's Black and Latinx owned Small Businesses



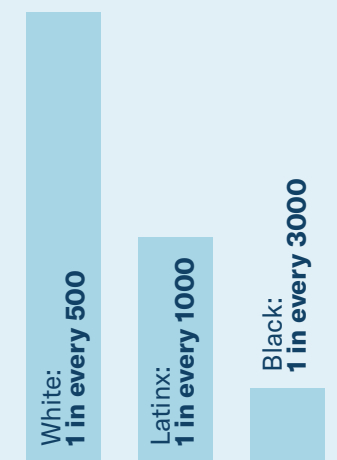
Provides up to 150 Black and Latinx small businesses in all stages of their entrepreneurship journey with \$10,000-25,000 grants and technical assistance.

## COVID-19 Business Closures



41% Black + 32% Latinx businesses nationwide closed due to COVID-19

## Rate of Starting a Small Business



## Issue

Entrepreneurship is a pathway to wealth and social change, but racial disparities and institutionalized discrimination make entrepreneurship more challenging for Black and Latinx founders. Recent research illustrates that only 1 in every 3,000 Black Connecticut residents and 1 in every 1,000 Latinx Connecticut residents start a small business, compared to one in every 500 White residents.<sup>7</sup> These businesses have also been disproportionately impacted by COVID-19. Data shows that relief programs such as the Paycheck Protection Program (PPP) were much harder to access for Black and Latinx businesses who tend to have fewer banking ties and operating reserves compared to their white counterparts.<sup>8</sup>

This is echoed by national data reporting that 41% of Black businesses and 32% of Latinx businesses closed nationwide due to the economic impacts of COVID-19. The long-term implications of these closures are employee job losses and further income inequality for minority- and female-owned businesses.<sup>9</sup> These troubling statistics were reinforced through the public engagement process where New Haven residents, service providers and small business owners have reported a lack of access to capital as a barrier to both starting and maintaining a business. Immigrant and Latinx small businesses on Grand Avenue in the Fair Haven neighborhood, and Black women business owners were particularly identified as key populations in need of financial support.

## Eligibility

Black and Latinx Small Businesses within the City of New Haven

## Estimated Budget

\$5.0-\$10.0 Million

<sup>7</sup> <https://d33euwcbjqjuo.cloudfront.net/documents/New-Haven-Inclusive-Entrepreneurship.pdf>

<sup>8</sup> <https://ctexaminer.com/2021/01/25/banking-and-business-ties-key-to-federal-aid-process-for-minority-owned-businesses/>

<sup>9</sup> <https://siepr.stanford.edu/sites/default/files/publications/20-022.pdf>

## Program Information

This program will provide both grants and support services to 150 Black and Latinx small businesses in all stages of their entrepreneurship journey to not only survive the COVID-19 pandemic, but also have the tools and resources to thrive beyond the recovery.

**Grants ranging from \$10,000 and \$25,000** will be provided to support start-up expenses, digital transitions, equipment and mechanical upgrades, and other strategies to adjust and thrive in a changing marketplace to 150 businesses. Grant requirements and application procedures will be designed to have low barriers to entry and robust outreach will be conducted to ensure that eligible businesses are encouraged and supported in the application process.

The program will also **expand existing support services** to Black and Latinx businesses. These services will include technical assistance and support to increase access to institutional capital and recovery programs, support in MWBE registration, legal and marketing assistance, and networking assistance to

connect participants to industry mentors and downstream support services. Additionally, the program will also support small businesses in increasing recruiting of local New Haven residents as employees for their workforce needs. Focus sectors for priority funding are food and social impact technologies as well as other businesses with higher performance requirements for employment and economic impact.

New Haven's Small Business Resource Center will oversee the program, and most importantly partner with local nonprofits and service providers to ensure the successful implementation of this program.

---

## Case Study

### Louisville Financial Incentives and Loan Programs:

Located in Louisville, KY, this program provides financial support through low-interest loans to new and expanding small businesses. This includes up to \$50,000 business accelerator loans to new and expanding small businesses with credit or banking barriers. Additional loans are also available for expansion funds, energy efficiency upgrades, storefront improvements, etc.

**More Information:** <https://louisvilleky.gov/government/louisville-forward/local-loan-programs>



**The City can put forward funding towards an equity-focused approach to finances and capital so that more entrepreneurs and small businesses can get funded.**

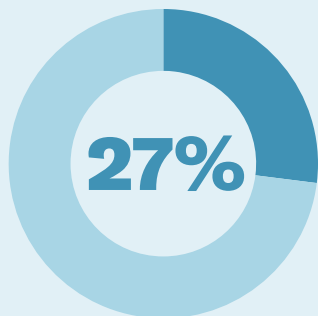
Michael Harris, New Haven Innovation Lab.





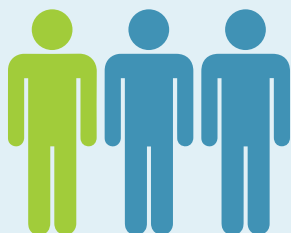
## Increase financial planning and empowerment services and implement a Guaranteed Income Pilot targeting New Haven's most vulnerable Black and Brown populations.

### Negative Net Worth



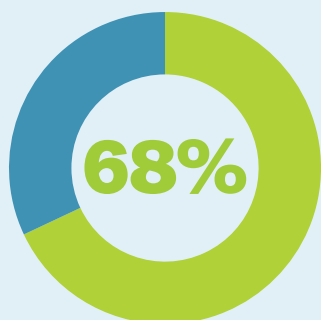
27% of Black individuals report having a negative net worth

### No Bank Account



1 of 3 Latinx New Haven residents are unbanked

### Re-Arrest Rate



68% three (3) year re-arrest rate for formerly incarcerated Black, Indigenous and other people of color

## Context

Nearly a third of New Haven's Latinx residents are unbanked and 27% of Black individuals report having a negative net worth according to the Connecticut Wellbeing and Equity Survey by DataHaven. In addition, formerly incarcerated Black, Indigenous and other people of color face tremendous economic and systemic barriers to successful reentry. They face higher unemployment and homelessness rates than the general public, and experience a three-year re-arrest rate of 68 percent.<sup>10</sup>

Across the engagement process, income inequality was identified as the most pressing issue area in addressing the racial wealth gap. An overwhelming number of stakeholders expressed the need for direct financial support for New Haven's most vulnerable populations. The overlapping structural barriers to building wealth for Black and Latinx households highlight a need for programs such as guaranteed income and a comprehensive approach to increasing financial literacy and planning, as well as effectively accessing federal supportive funding streams that have come online through the COVID-19 pandemic.

---

## Eligibility

Single Black Mothers, Undocumented New Haven Residents and Formerly Incarcerated Black, Indigenous and Other People of Color

---

## Estimated Budget

\$8.0-\$10.0 Million

<sup>10</sup> <https://theappeal.org/the-lab/white-paper/the-case-for-temporary-guaranteed-income-for-formerly-incarcerated-people/>

## Program Information

This dual-pronged program would build economic power and resilience by providing temporary unconditional funds, and expanded financial literacy and financial planning programs to very low-income and vulnerable New Haven residents.

A portion of the allocated funds could be used to pilot a **Temporary Guaranteed Income (GI) program** for a combination of New Haven's most vulnerable: formerly incarcerated Black, Indigenous and other people of color, very low-income single Black and Latinx mothers and undocumented residents. These three population groups represent those most at risk of homelessness, unemployment or underemployment. The program could reach about 800 households that could receive approximately \$500 per month over a period of one or two years. Unrestricted direct payments for very low-income households provide a safety net that enables head of households to more easily access food and essential needs, participate in workforce training or purchase interview clothes. For individuals exiting prison, unrestricted funds can ease the immediate

economic burden of reentry and help provide personal stability.

An additional set of funds could be used to provide **financial planning and economic empowerment services** to participating households to support them with getting banked, debt management, financial planning and access to eligible federal, state and local support programs. The funds could be used to create up to five (5) counselor/navigator positions at the Financial Empowerment Center to provide necessary guidance on accessing additional federal support programs over two years. Tracking and evaluation of outcomes in both the Guaranteed Income pilot and Financial Empowerment services could be carried to assess the potential for scaling up and or expanding the programs.

There is a healthy network of local partners, funders and actors that could be brought in as coordinators and thought partners to identify equitable and strategic selection criteria and programmatic measures.

---

## Case Study

### Stockton Economic Empowerment Demonstration (SEED):

Located in Stockton, California, this program provided \$500 per month for 24 months to 125 randomly selected residents living in neighborhoods with a median income of \$46,033 or less. The program helped reduce income volatility, enabled participants to find full-time employment, and improved participants mental and emotional well-being.

**More Information:** <https://www.stocktondemonstration.org/press-landing/guaranteed-income-increases-employment-improves-financial-and-physical-health>



We feel strongly in giving individuals money directly and allowing them the dignity of making their own choices. We've tracked data that showed that the majority of spending was on utilities, bills and food. Clearly, families prioritized meeting their immediate needs.

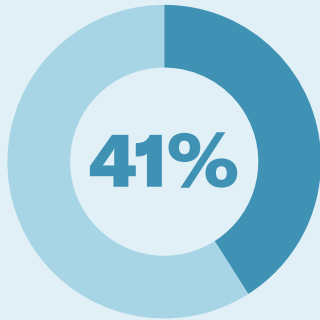
Jennifer Heath, UWGNH





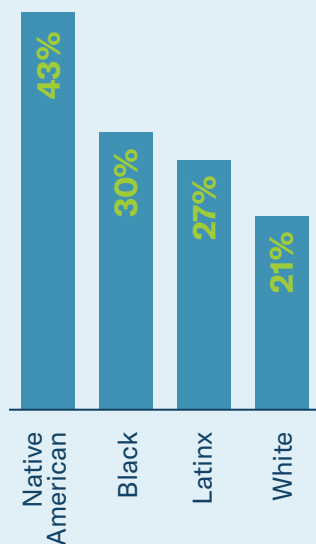
A vocational and entrepreneurial pipeline that will guide young Black and Brown residents towards living wage careers and entrepreneurial opportunities in high growth areas.

## College Enrollment



41% of New Haven Public School graduates do not enter college

## CT COVID-19 Joblessness and Unemployment



Communities of Color experienced disparities in joblessness and unemployment during COVID-19 Pandemic

## Context

One of the biggest challenges facing New Haven is that of economic insecurity. As of August 2021, the overall unemployment rate in the city was 8 percent.<sup>11</sup> While the economic impacts of the Covid-19 pandemic affected all racial groups, communities of color experienced particularly challenging outcomes, which is reflected in the disparities of how joblessness and unemployment were experienced by different racial groups across the state. While about 21% of white workers in Connecticut have filed for unemployment since the pandemic began, nearly 43% of Native Americans, 30% of Black Americans, and 27% of Latinos have sought out unemployment support.<sup>12</sup>

During the stakeholder interviews and focus groups with residents, service providers and community leaders, we heard repeatedly about the lack of programming for students who do not plan to attend college or are interested in a vocational pathway. While there are programs for college-bound high school students like New Haven Promise, Squash Haven, and others, there are few for non-college bound youth. Many of these students will either pursue service-based labor jobs, or experience unemployment.

In addition, through conversations with entrepreneurs, it was clear that many have bigger dreams for their ventures, but expressed frustration over the lack of clarity around the process, red tape, a lack of autonomy for the Black community when it comes to investing dollars in the real support the community needs, an overall lack of funding, a non-acknowledgement of the invisible network support needed to sustain their efforts, and the continued working in silos of the organizations that can provide support to those seeking vocational or entrepreneurial career paths.

## Eligibility

Black and Brown youth and young adults unlikely to attend 4-year Colleges

## Estimated Budget

\$5.0-\$10.0 Million

<sup>11</sup> <https://beta.bls.gov/dataViewer/view/timeseries/LAUCT095200000000003>

<sup>12</sup> <https://www.ctdata.org/covid19-unemployment>

## Program Information

As New Haven seeks to create the infrastructure to support a long-term recovery from the pandemic, there are two powerful approaches the city can take to fortify its economic infrastructure and help New Haven residents thrive. The first is to build a **vocational pipeline** that offers those who choose not to enter college access to training and high-quality living wage jobs. This is particularly important for New Haven, as 41 percent of New Haven Public schools graduates don't enter college, a 12 percent difference from the state average of 29%.<sup>13</sup> The second is to help New Haven residents who acquire trade skills to build a pathway to **wealth through an entrepreneurial pipeline**. Entrepreneurs create jobs and tend to hire people from their own communities. Recent research illustrates, however, that only 1 in every 3,000 Black residents and 1 in every 1,000 Latinx residents in Connecticut start a small business, compared to one in every 500 white residents.<sup>14</sup> The creation of a Vocational to Entrepreneurial pipeline will serve as a major economic catalyst for the city.

The allocated funds will be used for the employment of Service Navigators who will serve as key points of contact for New Haven residents. They will work to build trust within the community, conduct outreach to those who are a good fit for the Vocational Entrepreneurship Pathway, and direct Black and Brown youth and adults toward the proper resources needed to advance toward their goal. Part of this role will include reaching out to Black and Brown youth in New Haven who are unlikely to attend college, or those seeking to start their own business venture from an existing vocational skill. These navigators should also have a deep knowledge of the vocational training and jobs landscape in New Haven.

Additional funds will be split between several key activities: (i) providing funding to support existing organizations and programs; (ii) to identify and develop new programs in high-income, high demand career paths; and (iii) to support students as they move through the pipeline with stipends that cover their training, mentorship, and basic needs support.

---

## Case Study

### North Carolina IDEA MICRO Program:

Located in North Carolina, this program awards \$10K in micro grants to young businesses, companies, and entrepreneurs testing innovative business ideas. Similar concepts could be implemented for vocational entrepreneurs in New Haven. Program participants receive additional support through business development programs, mentorships, seminars, partner introductions, etc.

**More Information:** <https://ncidea.org/grants-programs/nc-idea-micro/>



**Focus on developing responsive youth programs for middle-of-the-road kids who are not paid attention to. Those kids are hurting too and no one is focused on their pain. They are not the problem.**

Amos Smith, CAANH



<sup>13</sup> [https://edsight.ct.gov/Output/District/HighSchool/0930011\\_201819.pdf](https://edsight.ct.gov/Output/District/HighSchool/0930011_201819.pdf)

<sup>14</sup> <https://d33euwcbjqjuo.cloudfront.net/documents/New-Haven-Inclusive-Entrepreneurship.pdf>

EXIT

### WHICH OF THESE ISSUES ARE MOST IMPORTANT TO YOU?

Rank these issues from most important (1) to least important (5) in terms of importance to you. Rank the four areas where there are the most issues. Please label the chart to indicate the priority and date of assessment. Do not check any issues that are not on the chart.

<b>INCOME INEQUALITY</b> 1 2 3 4 5	<b>INTERGENERATIONAL WEALTH</b> 1 2 3 4 5	<b>OTHER ISSUE AREAS</b> 1 2 3 4 5
<b>HOUSING AFFORDABILITY</b> 1 2 3 4 5	<b>ACCESS TO INSTITUTIONAL CAPITAL</b> 1 2 3 4 5	

Helpful Hints: The chart is for you to use to indicate the priority and date of assessment. Do not check any issues that are not on the chart. Please label the chart to indicate the priority and date of assessment. Do not check any issues that are not on the chart.

Map to locate the total number of all issues for each issue. Do not check the number of issues that are not on the chart.

1st Issue Rank  
2nd Issue Rank  
3rd Issue Rank  
4th Issue Rank

BEESIGN REENTER





# MOVING FORWARD

The recommendations included in this report provide guidance to the City of New Haven, New Haven residents, non-profit and service providers and community leaders as they work collaboratively to implement programs that respond to existing socioeconomic and racial inequities that have been exacerbated by the COVID-19 pandemic. These programs will be designed in close collaboration and partnership with the rich and strong ecosystem of community based organizations, service providers and other leaders that already exists in New Haven. The conversation does not end here. The City will also work to incorporate strategies for long-term community engagement and transparency throughout the program planning and implementation process for the remainder of ARP funds, as well as other federal funding streams that are in the pipeline. New Haven's leadership recognizes that continued dialogue and participation from those closest to the issues is imperative for a just and equitable recovery from the pandemic.

New Haven will implement the following strategies for long-term community engagement and transparency:

1. Public reporting of ARP funding allocations
2. Public notice of funding opportunities for community based organizations, small businesses and service providers
3. Public involvement in deciding future Phases of ARP funding allocation
4. Ongoing public input with program implementation partners
5. Ongoing public meetings and focus groups for residents to connect with government
6. Long-term partnerships with community based organizations on program outreach, implementation and evaluation

## LEGISLATIVE PROCESS

Through the remainder of the year, the City will continue to refine the programs outlined in this document, including the potential program partners, critical geographies and populations, and the estimated budget for each program and initiative. Once the program details are finalized, the complete list of potential programs and initiatives will be submitted to the Board of Alders for consideration. Starting in 2022, key stakeholders will then be re-engaged through a series of public events where they will hear specifics about the proposed programs, and more importantly share input, comments, questions or concerns regarding the proposed program design, initiatives and ARP funding allocations. The decision making process is outlined below.



# ACKNOWLEDGMENTS

This community engagement process has been an initiative of the City of New Haven, led by the Economic Development Administration (EDA) in partnership with Hester Street and DC Design, and in collaboration with additional government and community based partners. The Civic Space website and on the ground coordination and logistics for the community engagement process was carried out by Corrina Santos of Glamurosa Creative.

We would like to take a moment to thank all who were involved, including the Board of Alders, other elected officials, the Mayor's office, nonprofits and community based organizations, and most importantly New Haven residents. This process would not have been possible without their willingness to openly participate through interviews, focus groups and public meetings to give their precious time and share priorities, expertise, and insights on how New Haven should respond to the economic impacts of the COVID-19 pandemic and work to address the racial wealth gap. We would also like to thank the New Haven Free Public Library and the Shubert Theatre for sharing their space with us.

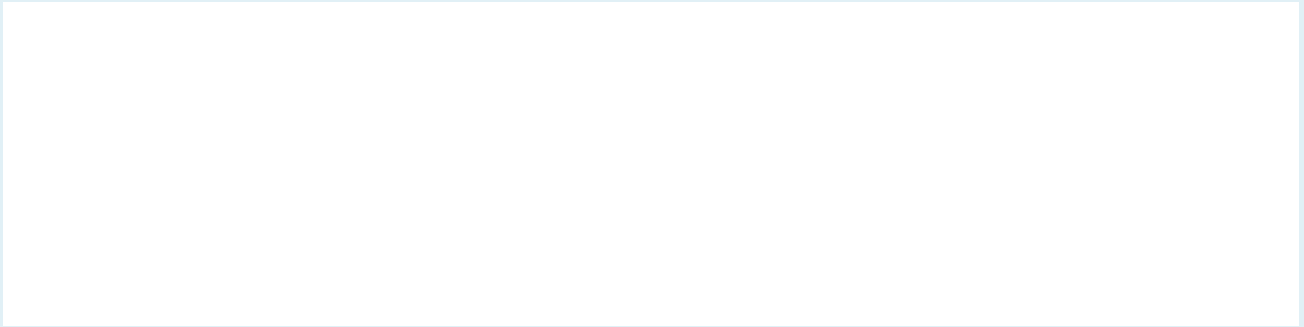
We were not able to speak with everyone, but we did our best to center the voices of the most vulnerable, as well as Black and Brown communities. We strive to stay true to what we have heard but acknowledge that New Haven residents must continue to be at the center of all future public engagement and directly inform the allocation of this and future American Rescue Plan Funds and other federal funding streams.

# HOW TO FOLLOW-UP

## QUESTIONS OR COMMENTS ABOUT THE REPORT?

Share your thoughts on the questions below by visiting: [CivicSpaceNH.com/submit-a-topic](https://CivicSpaceNH.com/submit-a-topic)

**1. What new or existing opportunities do you see to partner with the City of New Haven on the American Rescue Plan?**



**2. What programs, activities, or services are lacking from the proposed programs and initiatives included in this report?**



## WANT TO STAY UPDATED?

To stay updated on the planning and implementation of the American Rescue Plan visit: [CivicSpaceNH.com](https://CivicSpaceNH.com)

# APPENDIX

## ARP PROGRAM CASE STUDIES

Below are some programs and policies that other cities have used to improve disparities in income inequality, intergenerational wealth, homeownership rates, and access to institutional capital.

### Issue Areas Key:



Income Inequality



Intergenerational Wealth



Homeownership Rates



Access to Institutional Capital

### **Down Payment/Closing Cost Assistance**

New Haven, CT

***Up to 6% loan assistance on the purchase price of a single family housing unit or \$10,000.***

#### **Issue Areas**



#### **Eligibility**

- Purchasing a single family (1-4 people) housing unit

#### **Quick Info**

- City will provide 0% interest forgivable loan that is forgiven at the rate of 20% per year
- At the end of the 5-year loan period the loan is fully forgiven
- The applicant may sell or transfer the property at any time as long as the loan is fully paid or the loan payment is transferred to the new owner

**More Info:** [https://www.newhavenct.gov/gov/depts/lci/homebuyers/closing\\_assistance.htm](https://www.newhavenct.gov/gov/depts/lci/homebuyers/closing_assistance.htm)

### **NC IDEA MICRO Program**

North Carolina

***Awards \$10k in micro grants to young businesses + companies.***

#### **Issue Areas**



#### **Eligibility**

- North Carolina company w/ innovative model
- Typically less than \$50K in revenue from last 12 months

#### **Quick Info**

- Up to \$10K in grants awarded to entrepreneurs testing business ideas
- Awarded est. \$770,000 in grant funding to 77 companies since 2018
- Additional support provided through programs, mentorship, seminars, partner introductions, etc.

**More Info:** <https://ncidea.org/grants-programs/nc-idea-micro/>

## R.I.S.E IDA Program

Los Angeles, California

**Match savings account that gives participants \$2.50 for every \$1 saved up to \$1,000.**

### Issue Areas



### Eligibility

- 18 Years old w/ valid SSN/ITIN
- Reside in Los Angeles
- Annual Earnings below 200% of poverty guidelines

### Quick Info

- \$2500 grant in the form of an Individual Development Account (IDA)
- Give participants \$2.50 for every \$1 saved to help families build wealth over 6 – 24 months period
- 87% of participants also participated in Financial Education Resources provided by R.I.S.E

**More Info:** <https://risela.org/savings-programs/2500-grant/>

## Louisville Financial Incentives + Loan Programs

Louisville, KY

**Financial support through low-interest loans to new + expanding small businesses**

### Issue Areas



### Eligibility

- Small Business Owners in Louisville, KY

### Quick Info

- Up to \$50K business accelerator loans to new + expanding small business w/ credit or banking barriers
- Up to \$100K loans to businesses processing food grown by Kentucky farmers
- Additional loans for expansion funds, energy efficiency upgrades, store front improvements, etc.

**More Info:** <https://louisvilleky.gov/government/louisville-forward/local-loan-programs>

## HouseHartford Homebuyer Assistance Program

Hartford, Connecticut

**Down payment assistance for low and moderate income home buyers to purchase 1-4 family homes**

### Issue Areas



### Eligibility

- Low and moderate-income individuals

### Quick Info

- 20% assistance in down payment, with maximum of \$40,000 for purchase of 1-4 family homes
- Loan forgiveness over 5-15 year period
- Applicants make minimum contribution of own funds of \$1,000-\$2,000
- Complete 8-hour home-buyer education class
- Assisted more than 1,300 families in homeownership

**More Info:** <https://www.hartfordct.gov/Government/Departments/DDS/DDS-Services/Homebuyer-Assistance>

## GUARANTEED INCOME CASE STUDIES

Below are some programs and policies that other cities have used to improve disparities in income inequality, intergenerational wealth, homeownership rates, and access to institutional capital.

### **Stockton Economic Empowerment Demonstration (SEED)**

Stockton, California

**Summary:** *125 Stockton households were randomly selected from neighborhoods at or below Stockton's median income to receive unconditional \$500 monthly payments over two years.*

**# of people:** 500 households

**Length of Pilot:** 24 months

**Dollar Amount:** \$500 monthly payments

**Benefits/Impacts:**

**Overall Budget:** \$3 Million

- Reduced income volatility or the month-to-month income fluctuations
- Enabled recipients to find full-time employment.
- Residents showed less depression and anxiety with an overall enhanced well-being.
- Alleviated financial scarcity creating new opportunities for self-determination, choice, goal-setting, and risk-taking.

**Funded by:** Philanthropy - multiple donors including the Economic Security

**Project Population Served:** Stockton households living in neighborhoods with a median income at or below \$46,033 (no limit on individual income)

**More Info:** <https://www.stocktondemonstration.org/press-landing/guaranteed-income-increases-employment-improves-financial-and-physical-health>

---

### **The Magnolia Mother's Trust (MMT)**

Jackson, Mississippi

**Summary:** *The Magnolia Mother's Trust provided unconditional \$1,000 monthly payments for 12 months to Black mothers living in extreme poverty in the Deep South.*

**# of people:** Year 1 - 20 Black Mothers  
Year 2 - 110 Black Mothers

**Benefits/Impacts:**

**Dollar Amount:** \$1,000 monthly payments

- After the first year, participants' ability to pay all bills without additional support increased from 37% to 80%.
- After the second year (started right after COVID-19 lockdown):
  - 56% increase in paying all bills on time without support
  - 48% more likely to have money saved for emergencies

**Overall Budget:** Est. \$240K for Y1 + operational costs

**Funded by:** Philanthropy - multiple donors including the Economic Security

**Project Population Served:** Low-income, Black mothers with an average annual income of \$11,300

**Length of Pilot:** 12 months (renewed for a second year)

**More Info:** <https://springboardto.org/wp-content/uploads/2021/04/2021-Updated-Two-Pager-FINAL-1.pdf>

## **Multnomah Mother's Trust Project (MMTP)**

Multnomah, Oregon

**Summary:** *\$625,000 fund to provide \$500 monthly payments to 100 Black female-headed households with children. Participants are invited to provide monthly information on spending and/or participate in a design process related to Baby bonds, debt reduction + asset building.*

**# of people:** 100 households

### **Benefits/Impacts:**

**Dollar Amount:** \$500 per month

- TBD, program in progress

**Overall Budget:** \$625,000

**Funded by:** American Rescue Plan (ARP) Direct County Funding

**Project Population Served:** Black female-headed households with children

**Length of Pilot:** 1 year

**More Info:** [https://multco-web7-psh-files-usw2.s3-us-west-2.amazonaws.com/s3fs-public/25399B-22\\_adopted.pdf](https://multco-web7-psh-files-usw2.s3-us-west-2.amazonaws.com/s3fs-public/25399B-22_adopted.pdf)

## UNDOCUMENTED WORKERS FUND

Below are some programs and policies that other cities have used to improve disparities in income inequality, intergenerational wealth, homeownership rates, and access to institutional capital.

### Immigrant Community Assistance Program

New Orleans, Louisiana

**Summary:** *\$750,000 fund to provide direct financial assistance of \$1,000 to 500 immigrant families. Additional stipends provided to CBOs to administer funds.*

**# of people:** 500 families

**Dollar Amount:** \$1,000 one time payment

**Overall Budget:** \$750,000

**Funded by:** Philanthropy - Open Space

**Project Population Served:** Immigrant Workers

**Length of Pilot:** Launched 2020, length of pilot unknown.

#### Benefits/Impacts:

- Funds spent on essential items including rent, utility bills, food + school clothes
- Additional \$200,000 to CBOs + community health workers supported sharing vaccination + testing information to vulnerable communities w/ lack of access
- Established new strategies for distributing funds to undocumented immigrants using Immediate Relief Cards in partnership w/ MoCaFi Mobility Bank + Master Card

**More Info:** <https://www.nola.gov/mayor/news/june-2020/mayor-cantrell-announces-%24750%2C000-commitment-to-immigrant-communities-for-covid-19-relief/>

---

### Undocumented Workers Fund

Boston, Massachusetts

**Summary:** *\$1 million dollars to the Massachusetts Immigrant Collaborative (MIC) to support Boston residents who were not eligible for federal COVID-19 relief benefits. Funds as cash assistance to families in need, regardless of immigration status.*

**# of people:** 1,200 Families

**Dollar Amount:** \$1,000 one time payment

**Overall Budget:** \$1M

**Funded by:** American Rescue Plan (ARP)

**Project Population Served:** Undocumented Immigrants

**Length of Pilot:** Launched 2021

#### Benefits/Impacts:

- A trusted Community-Based Organization that has already been providing emergency aid will evaluate applications based on Boston residency, household income, access to direct federal COVID-19 relief benefits, and financial need.
- Cash aid will be given in proportion to the applicant's economic situation.

**More Info:** <https://www.boston.gov/news/1-million-support-families-not-eligible-direct-federal-covid-19-relief>



## **City of Albuquerque Community Impact Fund**

Albuquerque, New Mexico

**Summary:** *\$4 million in American Rescue Plan Act funding allocated in direct financial support to families who were previously excluded from federal stimulus aid. The City will work with CBOs to inform the public about this new funding, including El CENTRO de Igualdad y Derechos, the Asian Family Center, Partnership for Community Action, Encuentro, Enlace Comunitario, and APS Family Resource Liaisons.*

**# of people:** TBD

**Length of Pilot:** Launched 2021

**Dollar Amount:** \$1,200 one time payment

### **Benefits/Impacts:**

**Overall Budget:** \$4M

- Partnership with trusted CBO partners on outreach
- Reserved for families with household income of less than \$75,000, among other criteria

**Funded by:** American Rescue Plan (ARP)

**Project Population Served:** Immigrant workers and others excluded from federal stimulus aid

**More Info:** <https://www.cabq.gov/economicdevelopment/news/city-directs-4-1-million-to-communities-previously-overlooked>

## NON-PROFIT RELIEF FUNDS

Below are some programs and policies that other cities have used to improve disparities in income inequality, intergenerational wealth, homeownership rates, and access to institutional capital.

### ARP Non-Profit Grants

Muncie, Indiana

**Summary:** *\$2 million fund to assist nonprofit organizations and their clients who were hardest hit by COVID-19. Organizations + programs should address disparities in public health outcomes, pandemic impacts + educational disparities.*

**# of people:** TBD, Grant Applications due 9/30

**Dollar Amount:** Heart of Indiana United Way's ARP Nonprofits Grants Committee to recommend approval + grant allotments to the City of Muncie for Payment

**Overall Budget:** \$2M

**Funded by:** American Rescue Plan (ARP)

**Project Population Served:** Nonprofits located within City of Muncie

**More Info:** <https://indianapublicradio.org/wp-content/uploads/2021/05/Muncie-ARP-Plan.pdf>

---

### Nonprofit Emergency Relief Fund

Denver, Colorado

**Summary:** *Provides up to \$15,000 one-time grant assistance to nonprofit organizations to alleviate financial impacts resulting from COVID-19.*

**# of people:** 300 local nonprofits (to-date)

**Dollar Amount:** \$15,000 grants

**Overall Budget:** Over \$3 Million total awarded in grants to-date. \$308 million received in ARPA Funds. Total nonprofit allocation unknown

**Funded by:** CARES Act, ARP and other sources

**Project Population Served:** Nonprofit organizations in neighborhoods serving historically marginalized populations

**Length of Pilot:** Launched in 2020. Length of pilot unknown

**Benefits/Impacts:**

- Financial relief to smaller non-profit organizations serving most under-resourced residents

**More Info:** <https://www.denvergov.org/Government/Agencies-Departments-Offices/Economic-Development-Opportunity/Pandemic-Relief-Recovery/Nonprofit-Emergency-Relief-Grants>

## **Baltimore Nonprofit Relief**

Baltimore, Maryland

**Summary:** *Provides up to \$50K for Baltimore nonprofits providing essential and wraparound services to communities hardest hit by COVID-19.*

**# of people:** 124 nonprofit organizations to-date

**Dollar Amount:** Up to \$50,000 grant

**Overall Budget:** \$2M

**Funded by:** American Rescue Plan and the State of Maryland Department of Housing and Community Development

**Project Population Served:** Tax-exempt organizations w/in Baltimore City

**Length of Pilot:** First round funds released in December 2020. Length of pilot unknown

### **Benefits/Impacts:**

- Provides critical gap funding to allow nonprofits to continue to provide direct services

**More Info:** <https://www.baltimorecivicfund.org/nonprofit-relief-fund>

## STAKEHOLDER INTERVIEWS

We would like to thank the following for participating in the stakeholder interview process:

**Rebecca Allen**, Melville Charitable Trust

**Stephen Cremin-Endes**, Neighborhood Housing Services of New Haven

**Eliezer Lee Cruz**, Community Foundation for Greater New Haven

**Michael Harris**, New Haven Innovation Collaborative

**Jennifer Heath**, United Way of Greater New Haven

**Anne-Marie Knight**, Black Business Alliance

**Brent Peterkin**, Gather New Haven

**Cortney Renton**, CitySeed

**Takima Robinson**, CT Association for Human Services

**Amos Smith**, Community Action Agency of New Haven

**Caroline Tanbee Smith**, Collab New Haven

**Virginia Spell**, Urban League of Southern CT

**Giovanni Zinn**, Climate Change Task Force



**HESTER ST**



Mayor Justin Elicker  
Board of Alders



**TOGETHER  
NEW HAVEN**

**DC  
DESIGN**