



Investment Connection – Response to COVID-19: Colorado

May 5, 2020



Welcome

INVESTMENT CONNECTION



FEDERAL RESERVE BANK of KANSAS CITY

RESPONSE TO COVID-19

Expansion of Investment
Connection in 2019

Federal Reserve Banks of:

Atlanta

Cleveland

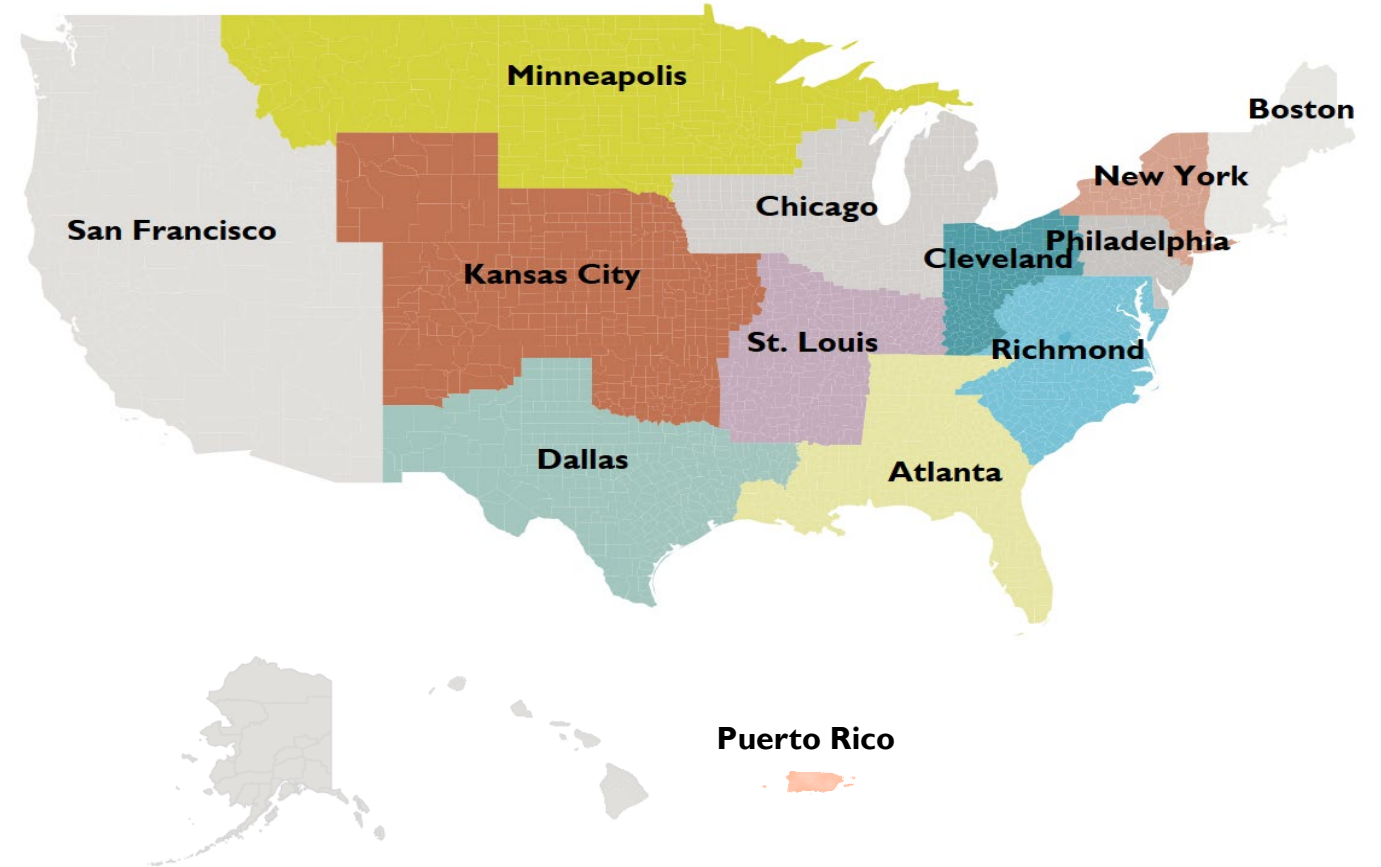
Dallas

Minneapolis

New York

Richmond

St. Louis



**Investment Connection – Response to COVID-19: Colorado
Webinar ~ May 5, 2020**

- 1:00 p.m. – 1:15 p.m.** **Welcome and Logistics**
Ariel Cisneros, Senior Advisor
Federal Reserve Bank of Kansas City, Denver Branch
- Remarks**
Governor Lael Brainard
Federal Reserve Board of Governors
- 1:15 p.m. – 1:25 p.m.** **Meeting the Increased Demand for Workforce Development and
Employment Services in the Aftermath of COVID-19**
Katy Hamilton, Chief Executive Officer
Center for Work Education and Employment (CWEE)
- 1:25 p.m. – 1:35 p.m.** **COVID Relief Fund**
Carrie Hanson, Director of Development
Colorado Enterprise Fund (CEF)
- 1:35 p.m. – 1:45 p.m.** **COVID – 19 Relief for Teen Families**
Suzanne Banning, President and Chief Executive Officer
Florence Crittenton Services of Colorado
- 1:45 p.m. – 1:55 p.m.** **United for Business**
Tricia Allen, Vice President of Community Impact
Mile High United Way
- 1:55 p.m. – 2:05 p.m.** **Mortgage Payment Assistance for Southwest Colorado Homeowners**
Lisa Bloomquist, Executive Director
HomesFund
- 2:05 p.m. – 2:15 p.m.** **Impact Recovery at Mi Casa Resource Center**
Monique Lovato, Chief Executive Officer
Mi Casa Resource Center
- 2:15 p.m. – 2:25 p.m.** **Home-Delivered Medically Tailored Meals for Food-Insecure, Low-
to Moderate-Income Critically Ill Coloradans**
Owen Ryan, President and Chief Executive Officer
Project Angel Heart
- 2:25 p.m. – 2:35 p.m.** **COVID-19 Relief**
David Pump, President and Chief Executive Officer
Pueblo Diversified Industries
- 2:35 p.m.** **Funder Response Forms
Evaluations**
More Proposals: <https://investment-connection-webportalapp.com/>
- 2:45 p.m.** **Adjourn**



Response Forms Evaluation Forms



Meeting the Increased Demand for Workforce Development and Employment Services in the Aftermath of COVID-19

Katy Hamilton, Chief Executive Officer
Center for Work Education and Employment (CWEE)



**CENTER FOR
WORK EDUCATION &
EMPLOYMENT**

Mission: To foster personal and professional transformation through confidence building, customized skills training, and career advancement

Katy Hamilton, CEO

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Who We Serve

- ✓ 100% live below the FPL
- ✓ 87% are single parents
- ✓ 81% are minorities
- ✓ 57% are aged 17-29 years
- ✓ 54% report unstable housing
- ✓ 46% lack high school degree

Impacts



Each year, alumni placed into jobs pump more than \$6 million in earned wages back into the Denver Metro economy



CWEE has served over 15,000 families, addressing the root causes of poverty

COVID-19

- Disproportionate impact on our families
- Shift of program delivery to be virtual
- Innovating our services to current needs
- Unprecedented demand for our services
 - Colorado's Unemployment rate rose to 4.5% in March
 - Applications to Colorado Works/TANF program rose 51% from February to March



INVESTMENT CONNECTION

Community Development Investment and Lending Partnership

Organization Background

Name Of Organization

Center for Work Education and Employment (CWEE)

Mission Statement

CWEE's mission is to foster personal and professional transformation for low-income parents through confidence building, customized skills training, and career advancement.

Overview Of Organization

CWEE has been the leading workforce development and anti-poverty agency in Colorado for 38 years. As the only organization providing low-income parents with complete job readiness and retention skills, as well as wraparound services that reduce barriers to employment, CWEE has served over 15,000 families since its inception and continues to demonstrate success in guiding families out of poverty towards self-sufficiency. Unemployment and poverty persist within the community as welfare reform acts have remained stagnant and barriers to upward economic mobility remain intact. The majority of those served are supported by Temporary Assistance for Needy Families (TANF), which requires a qualifying income that is below 125% of the Federal Poverty Level. This system keeps families from attaining self-sufficiency as they must remain extremely low-income to receive TANF or will experience the "cliff effect": when families lose their government benefits as a result of gaining employment and face a sharp drop in resources that they cannot overcome. CWEE is successful in developing self-supporting and sustaining families through its comprehensive workforce development training and support model

that addresses the many complex and intertwined barriers to advancement faced by those it serves. CWEE delivers its model through its two core programs: Career Readiness and Steps to Success (S2S). Career Readiness offers personalized employment plans, professional confidence building, customized skills training, and education and career advancement. By providing wraparound services, such as transportation and childcare resources, the program addresses barriers to long-term employment. Its primary focus is on securing participants a living wage and quality employment - defined as positions which are 30 or more hours per week, offer career-advancement opportunities, pay above minimum wage, offer comprehensive benefits, and are located within one mile of public transit – that are aligned with participants’ career goals. S2S provides job retention services specifically designed to offset the cliff effect. Participants receive case management services, attend trainings, and complete a Career Advancement Plan that tracks progress through financial coaching, professional development, and personal career goals. During months four, five, and six, when participants’ government benefits typically end, they receive \$200 stipends to mitigate impacts of the cliff effect.

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**Proposal
Information**

Proposal Title

Meeting Increased Demand for Workforce Development and Employment Services in the Aftermath of COVID-19

Support Request

Investment/Grant

Requested Dollar Amount

30000

Please list other Significant Partners in the Proposal

Nonprofit partners: - The Learning Source - The Educational Opportunity Center - MotherWise - mPowered Public agency partners - Denver Department of Human Services - Colorado Works - Arapahoe County Department of Human Services - Colorado Works CWEE also partners with almost 150 area employers to ensure participant placement in quality employment.

Proposal Description

CWEE serves a high-need population of very low-income individuals and families who are and will continue to be disproportionately vulnerable to the consequences of the COVID-19 crisis and its negative impacts on health, mental health, employment, and access to basic needs. Due to the COVID-19 pandemic, to play its role in stopping the spread of the virus and in compliance with Denver's shelter-in-place orders, CWEE temporarily suspended operations of its core onsite workforce development programming. However, the organization has been maintaining connections with and supporting its participants in the following ways: providing select virtual skill-building workshops, conducting a comprehensive needs assessment to learn about what additional challenges participants are facing as a result of COVID-19, and providing phone-based check-ins. CWEE is also issuing Supportive Services funds to help participants meet their basic needs and distributing essential items to participants at no cost, including diapers, personal hygiene packs, and cleaning supplies. Moreover, CWEE's leadership and program staff are using this time to plan and prepare for an anticipated sharp increase in demand for its services in coming months and to define CWEE's role in supporting the economic recovery of the population it serves. Many CWEE participants and alumni work as hourly employees in retail, hospitality, and other industries that have been hit hardest and experienced large-scale layoffs. CWEE's main referral partners – the Denver and Arapahoe County offices administering the TANF program – are anticipating a significant increase in TANF applicants in need of support securing new employment, with Arapahoe County already reporting a 242% increase. CWEE must prepare for the anticipated increase of referrals it will receive following the influx in TANF program participants in the aftermath of the immediate COVID-19 pandemic. Thus, support gained through participation in the Investment Connection will be utilized by CWEE to bolster its financial position after expenditures required to remain productive and viable during its onsite closure and to provide COVID-19 responsive services.

Support will also enable CWEE to prepare and ramp up for the anticipated increased demand for services and, in turn, help even more low-income Denverites financially impacted by the pandemic regain stability and employment.

Issues Addressed (check all that apply)

Asset Building / Financial Access, Capability and Empowerment, Stabilization and Sustainability,
Workforce Development / Economic Development, Other, Disaster Relief

Other Description

Case management, referral resources, and mental health services

Geographic Impact

County-wide

State

Colorado

Colorado Counties

Adams, Arapahoe, Denver, Jefferson

Population Served

CWEE serves very low-income parents in the Metro Denver area. Current participant demographics include: • 100% live below the Federal Poverty Level (FPL) • 96% lack a postsecondary degree • 89% are female • 81% are minorities • 87% are single parents • 67% have children aged 5 or under • 57% are aged 17–29 years • 54% report unstable housing • 46% lack a high school or High School Equivalency degree • 41% experience domestic violence or abuse • 31% have a previous criminal history

Population Income by Area Median Income (AMI) and other identifiers (percentage of Free and Reduced Lunch for youth or designated "Disaster Area" or designated "Distressed or Underserved")

All CWEE participants are below 100% of the FPL. The vast majority of participants are TANF recipients upon referral to CWEE; to be TANF eligible, individuals must be below 125% of the FPL. However, because CWEE's target participants are those who are unemployed or very underemployed, participant income is typically well under even this poverty indicator.

Anticipated Outcomes/Impact

CWEE's primary goal is to prepare participants for career-focused employment and sets measurable objectives to assess its progress towards attaining this goal. At the beginning of FY20, CWEE set the following target outcomes for its Career Readiness program:

- 65% of participants will obtain employment.
- 60% of participants who enter the workforce will retain employment for at least six months.
- The average wage upon placement will be at least \$13.25/hour.

Anticipated Steps to Success program outcomes for FY20 include:

- Expand the program to serve at least 10% more participants than in FY19.
- Increase the six-month employment retention rate to 85%.
- Increase the one-year employment retention rate to 75%.

CWEE has not yet assessed the impact that COVID-19 will have on its FY20 outcomes to adjust anticipated outcomes accordingly, or to develop FY21 anticipated outcomes. Development of FY21 outcomes will take the longer-term effect of COVID-19 on service delivery into account once the organization has more insight into its impacts.

Describe evaluation methods used to measure success

Evaluation of CWEE's programs and processes is an integral part of the agency's work and success. Individual- and organizational-level quantitative and qualitative measures are defined and tracked by all levels of the organization. Aggregate performance metrics that are measured and used in evaluation activities for the Career Readiness program include: number and percent of participants who attain and retain employment, work activity participation hours, starting salary upon employment, progress in skill development (i.e. reading, digital literacy, select soft skills), barrier resolution, and credentials attained.

Front-line staff meet bi-weekly with supervisors and as a team to review progress towards goals. The agency utilizes CiviCore, a client management and outcome tracking system that tracks demographic information, quantifies client achievement, and customizes activities, services, and reporting. Staff and support teams collectively evaluate participant data on a bi-weekly and quarterly basis, assessing academic progress, monitoring barriers to employment, and ensuring participants' abilities and skills are aligned with the current needs of Colorado employers. Furthermore, as a result of having been awarded a competitive national grant, CWEE is currently working with The Abdul Latif Jameel Poverty Action Lab (J-PAL) at the Massachusetts Institute of Technology to conduct a randomized control trial of its Career Readiness program that will enable the organization to more rigorously attribute positive outcomes to program participation and measure longitudinal outcomes over three to five years.

Project Time Frame - Is your request for an existing or new program

Existing Program

Other Supporting
Documentation

File Download

N/A



COVID Relief Fund

Carrie Hanson, Director of Development
Colorado Enterprise Fund (CEF)

Impact



Loans Closed
2655

\$ Loan
\$95,461,670.17

\$ Balance as of 12/31/19
\$27,281,046.32

Avg. Loan
\$36,132.35

Total Jobs
23169

Who are we helping in the community?



Start-Ups
47.89%



Vets
5.15%



Minority
21.37%



Women
41.04%



Low Income
49.46%



CDFI Target Market
53.07%

COVID-19 Relief Loan- Access to Capital

RELIEF | RECOVER | REBUILD

CEF COVID Small Business Relief Loan (new product)

\$7M fund to serve 300+ CEF existing, former and new clients

- Loan Amounts <\$25K / <5% rate / <6 year term / 6 mos. interest only
- Quick underwriting, approval, close and disbursement (target avg. <14 days)
- Currently available only in cities with permanent capital invested in fund



2019 SBA
Community Lender
of the Year SBA

COVID-19 Relief Fund - \$7M

RELIEF | RECOVER | REBUILD

\$4M new impact investment

- Expand revolving loan fund to serve broader CEF footprint
- Rate: <1% rate / Term: 3 -10 years
- Full recourse to CEF / subordinated / unsecured
- 5%+ operating grant to support servicing and loan losses



2019 SBA
Community Lender
of the Year SBA

INVESTMENT CONNECTION

Community Development Investment and Lending Partnership

Organization Background

Name Of Organization

Colorado Enterprise Fund

Mission Statement

Colorado Enterprise Fund (CEF) accelerates community prosperity by financing and supporting disadvantaged entrepreneurs and small businesses.

Overview Of Organization

We spur investment and build capacity in those who are excluded from mainstream financing and entrepreneurial networks, specifically targeting low-income, women and minority small business owners. CEF provides financing options when banks cannot lend or cannot lend enough, specializing in loans up to \$1M for new and existing small businesses and social enterprises throughout Colorado. CEF has a variety of loan products to meet the needs of businesses. Startup and existing businesses with a limited track record or owners with blemished credit histories are eligible for our financial products that include microloans, small business term loans, lines of credit and commercial real estate loans. Business Acceleration Services (BAS) is CEF's program that delivers free business coaching for the life of a loan. BAS provides individualized consultation to help borrowers strengthen their business. BAS conducts comprehensive assessments in 27 standard business practices and then works with each borrower where deficient to make the biggest impact. Coaching is provided in-house, onsite, online over the phone - in English or Spanish. Statewide, our programs have supported economic growth by impacting

21,237 jobs through lending \$90M to 2,531 small businesses. CEF was the first certified Community Development Financial Institution (CDFI) in CO in 1996. We were in the first cohort of the SBA Microloan Program in 1992 and recognized as the 2019 SBA National Community Lender of the Year! CEF is the only AERIS-rated (A rating) business lender in CO. We are headquartered in Denver with satellite offices in Fort Collins and Colorado Springs. By partnering with 1,200 bankers, 88 Small Business Development Centers and 60 nonprofits, CEF is a statewide leader in diversifying the small business economy. Our \$28M portfolio is 58% low-income, 23% minority, 48% women and 6% Veteran entrepreneurs; 24% of loans have been to startups, 55% in high poverty/low-income areas, and 65% in the Denver metro area, 22% N. CO CO, 7% S. CO and 6% rural communities. Although CEF's lending is considered riskier than banks, repayment rates are consistently 97+%.

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www.coloradoenterprisefund.org

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**Proposal
Information**

Proposal Title

COVID Relief Fund

Support Request

Loan, Investment/Grant

Requested Dollar Amount

4500000

Please list other Significant Partners in the Proposal

Small Business Administration has invested loan and operating capital that creates CEF's infrastructure to deploy, service, coach COVID Relief Loans

Proposal Description

The landscape of small business lending is very different now – shifting from using debt to invest/expand business to now retain/rescue business. New loans in this environment are riskier. CEF would like to create a \$5M COVID Small Business Relief Fund to help Colorado small businesses in the short-term during the COVID disruption. CEF is fully equipped to service and coach our current 670

clients remotely with full online access. CEF surveyed our borrowers and have attended many conversations with community partners. In general, small business owners are sharing that they need:

- 1) Rent, Tax and Debt abatements
- 2) Guidance on managing payroll & cashflow, taking care of employees
- 3) Direction on accessing state & federal emergency relief programs
- 4) Access to new loans for short-term assistance (bridge loan or working capital)

The COVID Small Business Relief Fund could save 1,000+ jobs and retain 200+ small businesses (\$40M+ economic impact). CEF has 43 years of experience responding to market needs, deploying flexible, alternative capital and providing coaching resources throughout the state. CEF is well-positioned to offer a COVID Relief Loan with fast turnaround to get small businesses through their most urgent short-term needs. COVID Small Business Relief Loan - <\$25K loans / 5% rate / 5 yr term / 6 mos interest only - Fully deployed to 200-250 small businesses over 12 months - Quick underwriting, approval, close and disburse (avg. 14 days) - Help viable businesses that are hardest hit: service, childcare, retail, food, etc. - Align with SBA Disaster Relief loans (longer-term lending options) - Manage as segregated pool COVID Relief Fund Capitalization Requests to consider: - CEF is contributing \$500K of our capital to start this fund! Loan Capital NEED - Grant: \$500K as seed capital will launch the fund and be leveraged 10:1 - Debt: \$4M <=1% PRI, 5-year maturity, interest only. Shared charge-off (-20% return) Operating Capital NEED - \$500K increased/new grants so CEF may serve more businesses

Issues Addressed (check all that apply)

Disaster Relief, Small Business Development / Microlending

Geographic Impact

State-wide

State

Colorado

Colorado Counties

Population Served

The COVID Small Business Relief Fund will help viable small businesses hardest hit by the COVID disruption. Most CEF clients are low-income, low wealth, or lack the credit, collateral or cash flow required by traditional lenders. CEF focuses capital and coaching on a target population of low-income, minorities and women because they face systemic barriers to building wealth for their families, restraining them and their communities from adequate capital to leave poverty and change their lives.

Population Income by Area Median Income (AMI) and other identifiers (percentage of Free and Reduced Lunch for youth or designated "Disaster Area" or designated "Distressed or Underserved"

CO's median income as \$69K, with \$52K for Hispanics and Blacks and \$48K for Native Americans. At FYE19, 72% of CEF's active portfolio clients are low income or minorities. The average household income of CEF clients is \$37K, half of the statewide median; with 29% of its portfolio low/very low income, and 36% extremely low income.

Anticipated Outcomes/Impact

CEF catalyzes business ownership and job creation by offering flexible business financing products, personalized client support, one-on-one business coaching, and access to additional resources for underserved entrepreneurs. A COVID Small Business Relief Fund could save 1,000+ jobs and retain 200+ small businesses and have \$40M+ economic impact. The Fund will: - Provide low barrier/low rate/quick close microloans to 200-250 small businesses in 12 months - Provide coaching/TA tools, webinars, one-on-one consulting (estimate total 3000 hours) to support 700 businesses - Connect 400 small businesses to federal disaster relief funding

Describe evaluation methods used to measure success

CEF will measure and report quarterly and annually to our investors: - Dollars deployed - # of borrowers - Socio economic status of borrowers (low income, minority, woman, veteran) - Jobs impacted (created and retained) - Coaching hours provided - Portfolio status (N/R, delinquency rates, restructures) - Organizational financial statements CEF seeks borrower feedback through an annual customer satisfaction survey and uses the results to improve borrower interaction, support and business acceleration services (BAS). BAS measures impact based on changes of business practices pre/post assessment. We monitor loan fund performance and solvency against standard financial ratios, and CDFI peers.

Project Time Frame - Is your request for an existing or new program

New Program

Other Supporting
Documentation

File Download

N/A



COVID-19 Relief for Teen Families

Suzanne Banning, President and Chief Executive Officer
Florence Crittenton Services of Colorado



Florence Crittenton Services

Our Mission

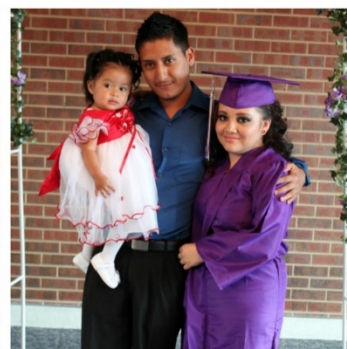
Florence Crittenton Services educates, prepares, and empowers teen mothers and their children to become productive members of the community.

Our Vision

Healthy, self-sufficient families building strong communities.

Our Focus

A two-generation service model empowering young moms to succeed as parents, scholars and professionals, while ensuring that their children become kindergarten-ready.



FloCrit's Full-Service Campus

- State-of-the-art high school building, including a MedConnect health career certification program, along with job readiness support (resumes, interviews, dressing for success)
- Early Childhood Education Center with 10 classrooms and 3 playgrounds
- Family Advocates offering individual case management and wraparound services
- Basic and Emergency Needs Center
- Mile High United Way “Center for Family Opportunity”
- Community partners providing on-site services



Our Response to COVID-19

REQUEST FOR FUNDING: \$10,000

- Basic and emergency needs supplies and cash cards delivered to all moms
- Virtual parenting education
- Virtual case management
- Virtual ECE Center programming
- Online high school classes
- Virtual post-secondary transitions support



INVESTMENT CONNECTION

Community Development Investment and Lending Partnership

Organization Background

Name Of Organization

Florence Crittenton Services of Colorado

Mission Statement

Florence Crittenton Services educates, prepares, and empowers teen mothers and their children to become productive members of the community.

Overview Of Organization

Florence Crittenton Services (“FloCrit”) is a Denver nonprofit with the mission to educate, prepare, and empower teen mothers and their children. Our nationally acclaimed, two-generation service model empowers young moms to break the cycle of poverty and succeed as parents, scholars and professionals, while ensuring that their children become kindergarten-ready. Florence Crittenton Services’ campus provides teen families with a one-stop center for accessing all five of the Key Components of a Two Generation (“2-Gen”) Approach, as identified by the Aspen Institute: 1) Post-Secondary and Employment Pathways; 2) Early Childhood Education; 3) Health and Wellness; 4) Economic Assets; and 5) Social Capital. The Florence Crittenton Campus is recognized in the Denver community as a leader in trauma-responsive care for young adults, infants and children. Young families come from all across the metro area—including Adams, Arapahoe and Jefferson counties—to access our programs and work one-on-one with our many on-site community service partners. Florence Crittenton Services’ Student and Family Support Program (SFSP) is a team of Family Advocates that provides every

family we serve with parenting education and customized, asset-based case-management and wraparound services. Our Early Childhood Education Center, given a four-star quality rating by Colorado Shines, is a full-day learning laboratory with 10 classrooms for infants and children from six weeks old to Pre-K. The on-site, Alethia E. Morgan, MD Health Center provides our young moms and children with medical care, immunizations, mental health counseling, family planning and dental services. And, together with Denver Public Schools (DPS), we offer the on-site Florence Crittenton High School and GED classes for young moms up to age 21. FloCrit continues serving young moms and their families after they graduate from DPS. The Florence Crittenton Campus is a member of the Mile High United Way Centers for Family Opportunity. Through this and other partnerships, we provide job training opportunities, afternoon recreational and education programs, and meals for young moms and dads, including graduates and alumnae, and their family members.

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**Proposal
Information****Proposal Title**

COVID-19 Relief for Teen Families

Support Request

Investment/Grant

Requested Dollar Amount

10000

Please list other Significant Partners in the Proposal

Florence Crittenton Services is collaborating with a wide range of public and private agencies, non-profit organizations and corporations to further its mission. Our longest standing partner is Denver Public Schools (DPS), with whom we collaborate to bring high school education, GED and concurrent enrollment opportunities to teen moms. We are also a Mile High United Way Center for Family Opportunity, a collaboration that helps us bring additional community services from United Way partners for graduates and families on campus. Other key partners include Denver Health, which operates the school-based health center; Clayton Early Learning, with whom Florence Crittenton

Services operates four Early Head Start classrooms in our ECE Center; Parent Possible, which provides training around the Parents as Teachers curriculum; Denver Children's Advocacy Center, which provides mental health services to our teen families; and Mental Health Center of Denver, which provides classroom-based coaching around behavioral health issues for teachers, children and moms. FloCrit also has over 20 active community partnerships that provide important resource-based services to our organization. Florence Crittenton Services incorporates partnerships that help us maximize outcomes for teen families and efficiently use organizational and community resources. FloCrit's new strategic plan, Impact 2025, includes initiatives to further integrate partnerships into our work.

Proposal Description

FloCrit is responding to the evolving COVID-19 situation with the health and safety of our community at the heart of our decision making. Buildings on our campus closed March 13th. The majority of the young moms that we serve rely on the resources that our campus offers in order to provide for themselves and their families. We provide materials such as diapers, wipes, formula, and personal hygiene products to our moms so that they are able to attend school rather than working a full-time job in order to provide for their families. Because we had to suddenly close our campus, it is crucial that our young moms still have access to basic needs supplies while they are away from campus. With many of our young moms being either undocumented themselves or having undocumented parents, it is unlikely that most will be able to directly benefit from the financial relief package recently approved by the federal government. Additionally, it is important that our Family Advocates stay in contact with our moms while they are away from campus in order to ensure that all of their individual needs are met and that they have access to the appropriate resources. We will also need to keep the children of our young moms engaged through the provision of virtual early childhood education content. An investment of \$10,000 will assist FloCrit in continuing to provide for families while they are off-campus during this

crisis. Before our campus closed, we were able to provide each of our teen moms with a care package containing three weeks' worth of diapers, baby wipes, personal hygiene products, and gift card in the amount of \$100 (or \$150 if she has more than one child) to help them with groceries and supplies while they stay at home. We recently completed a second delivery, which included all of the above materials in addition to Chromebooks for each mom so that she can continue her studies online. We will continue to make basic needs deliveries for as long as necessary until our building safely reopens. Additionally, our Family Advocates are working hard to conduct virtual check-ins with each of our teen families weekly, and are providing help navigating other community resources available to low-income families to help them get through this crisis. We will continue supplying basic needs and virtual support for as long as necessary. We are also doing parenting and child development education, ECE story hour, and ECE circle time, all virtually.

Issues Addressed (check all that apply)

Community Services and Facilities, Disaster Relief

Geographic Impact

State-wide

State

Colorado

Colorado Counties**Population Served**

FloCrit helps an average of 540 people every year; including approximately 210 pregnant and parenting girls (ages 14-21), 180 young children, and 150 young fathers and other family members. 99% self-identify as youth of color and 95% qualify for free and reduced lunch and are therefore considered low-

income. Currently, 103 young moms are enrolled – 93 with 1 child and 10 with either 2 or 3. All 103 moms and their children are being served by our relief efforts.

Population Income by Area Median Income (AMI) and other identifiers (percentage of Free and Reduced Lunch for youth or designated "Disaster Area" or designated "Distressed or Underserved"

95% of teen mothers served qualify for free and reduced meals and thus are considered low income, at least 21% are food insecure, and 24% lack stable housing—including periods of homelessness.

Anticipated Outcomes/Impact

Our primary goal is to ensure that all of our teen families feel as safe, supported, and stable as possible during these uncertain times. With that in mind, the anticipated outcomes for this relief programming are as follows: 1) Teen mothers enrolled at FloCrit will receive basic needs support for themselves and their children. 2) Teen mothers enrolled at FloCrit will receive virtual case management and wraparound support. 3) Teen mothers and their children will smoothly transition back into on-campus programming once it is safe to do so. We are hopeful that providing this relief support to our young moms will allow them to return to campus and continue the pursuit of their education and post-secondary goals with minimal interruption.

Describe evaluation methods used to measure success

FloCrit utilizes a customized, web-based app to track the services we provide as well as the progress of each individual young mom that we serve. All deliveries and contacts being made with our young moms are being logged in our app. Our Growth Assessment Framework (attached) has nineteen indicators that help us measure each young mom's progress through four stages of growth, and shows their development across six skill areas: positive relationships, emotional intelligence, parenting, resource navigation, health and wellness, and education and employability. The Framework includes measures from the Protective Factors Survey, the Connor-Davidson survey, and the Devereaux Survey, which

measure resilience in young people. During this time away from campus, Family Advocates will continue to monitor the progress of each mom using this Framework. They will provide the support necessary for each girl to stay on-track with her goals.

Project Time Frame - Is your request for an existing or new program

Existing Program

Other Supporting
Documentation

File Download

N/A



United for Business

Tricia Allen, Vice President of Community Impact
Mile High United Way

Mile High United Way



Founded in 1887, Mile High United Way's mission is to unite people, ideas, and resources to advance the common good. Our proposal focuses on two key programs:

The 2-1-1 Help Center is a confidential, multilingual service that refers callers to health and human service resources.

- **During a typical year, the 2-1-1 Help Center responds to more than 90,000 requests for help. During the first month following the state's Stay-at-Home Order, 2-1-1 responded to 17,628 requests, nearly three times the normal volume.**
- **Neighborhood Navigators are community champions who interact regularly with residents and connect them directly to 2-1-1 resources using a closed loop approach.**

United for Business (UFB) focuses on economic stability and provides free, one-on-one business consulting assistance to small, 1700 women- and minority-owned businesses in underserved Denver metro communities. On average, these businesses have less than 3 employees, annual revenues less than \$150K, and are viewed as providing key services and products to their local community.

Proposal Summary

OBJECTIVE:

The sustained economic disruption of COVID-19 will disproportionately impact the lives of small business owners and their families in under-resourced communities. We are adapting the UFB program to help address our clients' immediate business challenges while also offering a more holistic, case management approach that others cannot provide.

HOW IT WORKS:

We propose hiring Neighborhood Navigators who will be trained on 2-1-1 resources. They will partner with our Business Advisors to support business owners, their families, and their employees by providing essential wraparound services using a closed loop approach.

WHY IT MATTERS:

2020 Survey UFB Client Survey

Funding Request and Impact

- **Funding Request: \$300,000**

Stability

75% of UFB clients will stabilize their businesses in the first year.

Relief

100% of UFB clients will gain knowledge and skills to adapt their business to the current COVID-19 environment, e.g. identifying their short-, mid- and long-term business needs, accessing emergency capital, etc.

•100% of UFB clients and their families will be connected to emergency resources that address their most pressing needs.

Recovery

100% of UFB clients will gain a deeper understanding of how to transition from emergency relief to recovery in partnership with their Business Advisor, e.g. by identifying achievable short- and medium-term aspirations.

INVESTMENT CONNECTION

Community Development Investment and Lending Partnership

Organization Background

Name Of Organization

Mile High United Way

Mission Statement

Mile High United Way's mission is to unite people, ideas, and resources to advance the common good.

Overview Of Organization

The United Way movement started in Denver with Mile High United Way. In 1887, a group of visionaries banded together in recognition that Denver was facing challenges too large and too complex to be addressed by any one organization. That year, they collected \$21,000 to allocate in a collective, strategic way, and a community solution was created that would grow into one of the world's most powerful forces for social change. Annually, Mile High United Way serves more than 250,000 low-income individuals in the Metro Denver area and statewide through a wide range of community services. Mile High United Way's programs are driven by United Neighborhoods, a community-based initiative that promotes academic success and economic mobility for children and families living in under-resourced neighborhoods in Metro Denver. Mile High United Way's 2-1-1 Help Center is a critical resource that connects individuals and their families in 25 Colorado counties to critical resources. The 2-1-1 Colorado database holds information for more than 8,000 services across the state of Colorado. The 2-1-1 Help Center responds to more than 90,000 requests for help each year and connects individuals to food, housing, rent/utility aid, emergency shelter, clothing, transportation assistance, substance abuse

treatment, childcare, senior services, medical and dental care, immigration information, prescriptions, mental health providers, home repair, and many other services. Services are provided in both English and Spanish, and all 2-1-1 Navigators have access to a language translation service that interprets more than 240 languages. Since the start of the COVID-19 crisis in Colorado, daily call volume has tripled from individuals, including small business owners, needing assistance rental payments, food, income support, and utility assistance.

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Proposal Information

Proposal Title

United for Business

Support Request

Investment/Grant

Requested Dollar Amount

300000

Please list other Significant Partners in the Proposal

External partners will include the City of Denver's Denver Economic Development & Opportunity office, Denver Workforce Development Board, City of Thornton and Adams County Workforce Development. With these partners, we are working to identify the most pressing needs currently faced by Metro Denver-area businesses as a result of the COVID-19 crisis. In addition, with the proposed program, Mile High United Way will leverage its own internal resources. These will include both the data held within the 2-1-1 Help Center database as well as staff resources, including Neighborhood Navigators (to be hired), Business Advisors, Mile High United Way's volunteer business executives, and existing 2-1-1 staff who assist people every day with connecting to a myriad of basic needs services that are updated regularly. 2-1-1 Help Center services include referrals to: • Food pantries and Supplemental Nutrition Assistance Program enrollment to ensure food security • Rental and Utility Fund Assistance • Transportation • Mental Health Referrals • Childcare Resources, both emergent and ongoing

Proposal Description

In 2018, Mile High United Way launched United for Business (UFB) in response to a community needs assessment that illuminated the needs of small women- and minority-owned businesses in under-resourced, rapidly gentrifying communities in Denver. Two years later, UFB continues to address small business needs by providing services that link business owners to helpful resources where they need it, when they need it, in a dosage they can absorb. The program is expanding into the cities of Thornton, Aurora, and Longmont. The program provides no-cost business advice, consulting, and technical support to business owners looking to stabilize and/or grow their business. To date, we have worked with 30 small women- and minority-owned businesses to strengthen their accounting, marketing, finance, inventory management, and other business practices through direct consultation from Business Advisors and Mile High United Way's volunteers, who are retired or semi-retired chief executives and other professionals. In the face of the COVID-19 crisis, small businesses in general face increased risk. The majority of the businesses served in the UFB program are local family-owned businesses. This presents a series of challenges if the family is impacted. Taking on additional debt for recovery can force families to abandon the business. This is especially true if the neighborhood is under-resourced because business cash resources may be low, and sales cannot support additional debt. Because of this, we are adapting the UFB program to help them address some of our clients' immediate business challenges while also offering a more holistic, case management approach that others cannot provide. We propose hiring Neighborhood Navigators who will be trained on 2-1-1 resources; they will partner with our Business Advisors to support business owners' families and employees through wrap-around services. We know that these individuals and families face emergency needs right now, including for workforce supports, mental health services, food assistance, rental and utility assistance, and childcare. Neighborhood Navigators will help to address these needs by giving families direct access to the more

than 8,000 resources within the 2-1-1 database that can connect them to a broad array of basic needs services that can assist them.

Issues Addressed (check all that apply)

Disaster Relief, Small Business Development / Microlending

Geographic Impact

Neighborhood(s)

State

Colorado

Colorado Counties

Adams, Denver

Population Served

We will serve 40 small women- and minority-owned businesses and their families and employees. Sixty-five percent of the businesses served are women-owned and 95% are Hispanic owned businesses. We will focus on serving small women- and minority-owned businesses serving two neighborhoods:

Globeville and Elyria-Swansea (GES) in North Denver and the South Thornton neighborhood.

Population Income by Area Median Income (AMI) and other identifiers (percentage of Free and Reduced Lunch for youth or designated "Disaster Area" or designated "Distressed or Underserved"

In our two neighborhoods of focus, 18% to 40% of families live below the Federal Poverty Level, which is \$26,200 for a family of four.

Anticipated Outcomes/Impact

UFB's anticipated Outcomes for the Investment Connection are as follows: • 75% of UFB clients will stabilize their businesses in the first year; • 100% of UFB clients will gain knowledge and skills to adapt their business to the current COVID-19 environment, e.g. identifying their short-, mid- and long-term

business needs, accessing emergency capital, etc.; • 100% of UFB clients and their families will be connected to emergency resources that address their most pressing needs; • 100% of UFB clients will gain a deeper understanding of how to transition from emergency relief to recovery through their Business Advisor, e.g. by identifying achievable short- and medium-term aspirations. As we launch this new component of the UFB program, we will learn the greatest needs of business owners' families and employees and connect 100% of families to the resources they need. For example, families who are experiencing food insecurity will be provided direct food assistance by Mile High United Way, guided to food pantries in their area and provided transportation. Neighborhood Navigators will follow up with families to ensure they have connected with the community resources they needed. Before the COVID-19 crisis, the small businesses we served in this program suffered from economic uncertainty; however, the crisis has amplified and intensified those challenges and created more pressing needs among their families and employees. The wraparound supports that the Neighborhood Navigators will provide will be vitally important in helping these businesses and their families maintain stability. Without stability, it will be much more difficult for small businesses in under-resourced communities to recover and move forward with resilience.

Describe evaluation methods used to measure success

Mile High United Way's Evaluation & Learning (E&L) team supports our efforts to continuously learn and optimize our community investments, to demonstrate our impact, and to generate knowledge around our current programming and how it could be improved or further adapted to best serve the community. The E&L team will work with UFB to track quantitative and qualitative data aimed at measuring progress towards the outcomes above at four points with each UFB client: 1) when they start and complete a baseline scorecard; 2) at six months when we review the scorecard and conduct client satisfaction informant interviews; 3) when they complete their first year with us through an annual

survey; and 4) an end-of-program survey at the two-year mark and/or when they exit UFB. With the proposed expansion of UFB's wrap-around services, the E&L team will collaborate with UFB to conduct case studies on specific clients and their progress. In addition, through monthly reports from UFB's Neighborhood Navigators, the E&L team will track the most pressing needs of UFB clients' families and employees and the extent to which they are connected to the community resources in Mile High United Way's 2-1-1 database.

Project Time Frame - Is your request for an existing or new program

Existing Program

Other Supporting
Documentation

File Download

N/A



Mortgage Payment Assistance for Southwest Colorado Homeowners

Lisa Bloomquist, Executive Director
HomesFund

The HomesFund mission is to build diverse and resilient communities by empowering residents with the financial resources and educational tools to achieve homeownership.

HomesFund is a 501c3 nonprofit and a CDFI.

The HomesFund programs include Homebuyer Education, Housing Counseling, Mortgage Assistance Loans, Manufactured/Mobile Home Loan Program, and a Developer Assistance Program.



COVID-19 Effects in SW Colorado

- **72 confirmed infections, 2 deaths**
 - **Very limited testing**
- **Closed businesses include restaurants, hotels, national parks, casinos, the train (Durango Silverton Narrow Gauge Railroad), tours, shops, schools, etc.**
 - **Significant loss of income for people in those businesses.**
- **26% of the SW Colorado workforce is employed in tourism and hospitality – compared to 20% statewide.**

Request

I am respectfully requesting \$115,000 to provide one-time Mortgage Payment Grants to homeowners in Southwest Colorado that have suffered financially due to COVID-19.

The Grants will be in the amount of a mortgage payment for one month—up to \$1,500.

Grantors must own a home in Southwest Colorado and they must occupy that home.

Grantors must document that they have been financially impacted by COVID-19.

Grantors must have household income that is less than 80% AMI currently, and was less than 120% AMI in 2019.

We will partner with other housing organizations.

INVESTMENT CONNECTION

Community Development Investment and Lending Partnership

Organization Background

Name Of Organization

HomesFund

Mission Statement

The mission of HomesFund is to build diverse and resilient communities by supporting the development of affordable housing programs and empowering residents with the financial resources and educational tools to achieve homeownership in Southwest Colorado.

Overview Of Organization

HomesFund was founded in 2008 as a 501c3 nonprofit organization with the mission of building diverse and resilient communities by supporting the development of affordable housing programs and empowering residents with the financial resources and educational tools to achieve homeownership in Southwest Colorado. In addition to being a 501c3 nonprofit, HomesFund is also a certified Community Development Financial Institution (CDFI). The HomesFund service area includes the five counties of Region 9 in Southwest Colorado—La Plata, Montezuma, Dolores, Archuleta, and San Juan Counties. The five-county service area encompasses 5,500 mountainous square miles (roughly the size of Connecticut) with an underserved, rural, and remote population of just under 100,000 people. HomesFund offers a comprehensive Homebuyer Assistance Program (HAP). The HAP is a three-pronged approach to facilitating affordable and sustainable homeownership for the low- and moderate-income members of the Southwest Colorado workforce. The three prongs of the HAP are: 1. Homebuyer Education 2.

Housing Counseling 3. Mortgage Assistance Since inception, HomesFund has provided Homebuyer Education to more than 2,350 families, Housing Counseling to more than 1,475 families, and Mortgage Assistance of more than \$8.2 million to 260+ households. HomesFund has a staff of five (three full-time and two part-time) employees that cumulatively have more than 30-years of experience providing education and financing to low- and moderate-income homebuyers. Two staff members are licensed mortgage loan officers, and two staff members are HUD certified housing counselors. The HomesFund Board of Directors is a seven-person volunteer Board that includes many prominent and involved members of the community. The HomesFund Board strategically leads the organization and ensures that all actions of the HomesFund align with the organization's mission. The Board approves staff-recommended decisions during meetings held every other month. The Board and staff work together to establish annual organizational goals, and larger strategic goals are established as-needed (every 3-4 years).

Website

<https://homesfund.org/>

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Proposal Information

Proposal Title

Mortgage Payment Assistance for Southwest Colorado Homeowners

Support Request

Investment/Grant

Requested Dollar Amount

115000

Please list other Significant Partners in the Proposal

This proposal is for HomesFund to join an existing group of nonprofit organizations, social service providers, and foundations that have formed the Community Emergency Assistance Coalition (CEAC). CEAC is a collaborative multi-agency effort aimed at providing homeless prevention and community stability through one-time emergency assistance to individuals and families in La Plata and San Juan Counties who are facing near term financial crisis. CEAC is made up of the Salvation Army, the La Plata

Electric Round Up Foundation, United Way of Southwest Colorado, La Plata County Department of Social Services, Volunteers of America, Housing Solutions for the Southwest, Axis Mental Health, Manna Soup Kitchen, Methodist Thrift Stores, and the Community Foundation Serving the Southwest. Though HomesFund is not a current CEAC partner, we have a history of partnership with many of the CEAC members. Specifically, we have a long-standing history of working with Housing Solutions for the Southwest to provide affordable housing opportunities for the low- and moderate-income people of Southwest Colorado. We seek to partner with CEAC to provide emergency Mortgage Payment Assistance to people in Southwest Colorado whose financial situation has been impacted by the COVID-19 pandemic.

Proposal Description

We are seeking a grant of \$115,000 to provide Mortgage Payment Assistance (MPA) to homeowners who have been financially impacted by the COVID-19 pandemic. \$100,000 will be for Mortgage Payment Assistance, and \$15,000 will be for administration of the program. The MPA program will provide grants to homeowners in Southwest Colorado to cover a single mortgage payment (a one-month payment that includes principal, interest, taxes, and insurance). The MPA grant amounts will vary, but the maximum available per household will be \$2,000. We anticipate that the average MPA amount will be \$1,500, and that 60-75 MPA grants will be made with a \$100,000 contribution. Only one MPA grant will be available per household, and we are open to discussions about limits on household income and assets. This program is needed because many people in Southwest Colorado are struggling to pay their bills, including their mortgages, after massive layoffs due to the closures of restaurants, shops, and many other businesses deemed non-essential. For example, a large employer in Durango is the Durango Silverton Narrow Gauge Railroad, and all train trips have been cancelled and many employees have been laid off. Additionally, an impromptu count of the businesses on the main street of Durango revealed

that 75 businesses were closed, 30 had limited operations, and that only 8 were fully open and operational. The employees of the closed and limited businesses are suddenly without work or income due to the COVID-19 outbreak. Many of them are struggling with their bills, including their mortgages. Without some sort of assistance, many will default on their mortgages and lose their homes to foreclosure. With foreclosure comes the risk of homelessness. The federal government is helping homeowners who are struggling to pay their mortgage in several ways. There is a moratorium on foreclosures, and the CARES Act allows for two 180-day forbearances on mortgage payments. Though these are generous, many homeowners are having trouble accessing them. Many homeowners have not been able to get in-touch with their mortgage servicer due to long wait-times and short-staffing. Because so many American households live paycheck-to-paycheck, many homeowners will not be able to reach their mortgage servicer in time to avoid delinquency on their mortgage. The HomesFund proposal of a one-time grant of a mortgage payment will give homeowners a month to contact their loan servicer or find another source of income.

Issues Addressed (check all that apply)

Asset Building / Financial Access, Capability and Empowerment, Affordable Housing, Disaster Relief, Stabilization and Sustainability

Geographic Impact

County-wide

State

Colorado

Colorado Counties

La Plata

Population Served

The population served will be the workforce of Southwest Colorado that has been financially impacted by the COVID-19 crisis. It is anticipated that most of the people served will be those who worked in the food service, hospitality, or tourism sectors that were hit hardest by the shut-down. All clients served will be homeowners that are struggling to pay their mortgage because of the financial impacts of COVID-19. Clients must have a mortgage that has monthly payments of less than \$2,000.

Population Income by Area Median Income (AMI) and other identifiers (percentage of Free and Reduced Lunch for youth or designated "Disaster Area" or designated "Distressed or Underserved"

We are open to putting income and asset limits on the funds so that they can go to households that are most in-need. However, we want to balance program restrictions with the need to provide assistance in an easy and fast manner. We are happy to implement any restrictions needed by funders.

Anticipated Outcomes/Impact

We anticipate that the Mortgage Payment Assistance program will help 60-75 homeowners to pay their mortgage and retain their home. Homeownership has a stabilizing effect on a community, and mass foreclosures have a destabilizing effect on a community. This program will help people to pay their mortgage and avoid foreclosure, and it is anticipated that it will have a stabilizing effect on our community.

Describe evaluation methods used to measure success

We will evaluate our success by measuring the deployment of funds awarded. It is anticipated that we will deploy the full \$100,000 requested in the next six months.

Project Time Frame - Is your request for an existing or new program

New Program

Other Supporting
Documentation

File Download

N/A



Impact Recovery at Mi Casa Resource Center

Monique Lovato, Chief Executive Officer
Mi Casa Resource Center

Mi Casa Resource Center (MCRC)

- **Mission** – We create pathways to opportunity
- **Vision** – We envision a community where all people have the power to achieve their economic goals and dreams
- **Values**
 - We are relentless in response to a changing world
 - We are optimistic and believe in the potential of all people
 - We are courageous and accountable in all that we do

Business Model – We prioritize relationships, build skills and connect participants to better opportunities across the employment spectrum – from self-employment to formal employment and everything in between

Services – We provide coaching, training and wrap-around supports to low-income, students, workers and business owners. In 2019, MCRC directly served 2,063 individuals = 71% female, 70% Latinx, 10% African American, 79% low-income, 39% Spanish language dominant.

Needs for Support

Disproportionate impact of COVID-19 crisis on communities of color

<https://covid19.colorado.gov/press-release/state-releases-initial-race-and-ethnicity-data-covid-19-case>

MCRC Community Assessment Conducted March 2020

(Preliminary survey results n=717)

Workers/jobseekers - approximately 28% report that they are still employed and do not have any immediate concerns; 19% are concerned about not being able to find a job; 18% worry about staying healthy in the workplace and 11% have been laid off. 90% of workers/jobseekers contacted requested regular follow-up and check-ins from MCRC for support.

Business owners - 29% report that their business has not been impacted by the crisis; 27% report a decline in sales and 12% report business closure. Business owners are primarily concerned by a loss in sales, how to stay healthy and an inability to pay bills. Business owners report that their primary need for support is with basic needs (food access, healthcare, housing) and 81% requested regular follow-up from MCRC.

Crisis Support and Recovery - \$75,000

Connect

- **WHAT** - Basic needs resources, legal support, employers hiring now
- **HOW** - Website, text, email blast, virtual meetings

Guide

- **WHAT** - Small business emergency assistance applications, crisis response technical assistance, unemployment insurance, hiring processes
- **HOW** - 1-1 coaching in English/Spanish

Inform

- **WHAT** - How to make your resume stand out, interviewing skills, PPP process
- **HOW** - Webinars, virtual office hours, website resources

INVESTMENT CONNECTION

Community Development Investment and Lending Partnership

Organization Background

Name Of Organization

Mi Casa Resource Center

Mission Statement

Mi Casa Resource Center's mission is to provide pathways to opportunities.

Overview Of Organization

Since 1976, Mi Casa Resource Center (MCRC) has identified and responded to the needs of low-income individuals and families in order to accomplish our mission to create pathways to opportunity. MCRC has a four-decade track record in generating impact through educational and employment outcomes for adult learners. To date, our successful track record has enabled MCRC to stand the test of time. As Denver's largest and longstanding Latinx-led and serving organization, MCRC's reputation as a trusted and valued community resource is our most distinctive attribute. Over the years, we have earned the trust of the community by providing high-quality, culturally competent services grounded in community need. Combined expertise in career and business development uniquely positions MCRC as a best-in-class professional pathways organization designed to address equity gaps in economic mobility. Our nationally acclaimed training in Business and Career Pathway development pairs culturally competent, evidence-based skills education with basic needs navigation (case management), along with financial coaching and access to capital. Our comprehensive approach provides participants with the ability to generate income, move up career ladders, and build wealth through business ownership. Our Business

Pathways program pairs comprehensive trainings, support services and business counseling for underserved business owners and entrepreneurs with a focus on women, minorities, and low-income clients. Our Career Pathways program utilizes flexible, multi-service solutions designed to train, support, and connect low-income jobseekers to high-demand careers that meet their professional and personal needs. In 2019, we adopted a new strategic framework and values, one of which is: We are relentless in response to a changing world. Our team has fully embraced this value, and just in time. In March 2020, we launched a COVID-19 disaster relief campaign targeted to our participant community (2,000 active participants) and any other low-income students, workers and small business owners that can benefit. More than ever before, we are connecting participants to basic needs resources as appropriate; guiding workers/business owners through disaster relief (filing for unemployment insurance, submitting an economic injury claim, applying for disaster relief small business loans); and informing our participant community about how to maintain and/or replace income during the crisis.

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www.micasaresourcecenter.org

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**Proposal
Information**

Proposal Title

Impact Recovery at Mi Casa Resource Center

Support Request

Investment/Grant

Requested Dollar Amount

75000

Please list other Significant Partners in the Proposal

Mi Casa Resource Center partners with multiple public and social entities including, but not limited to: •

Micro & Small Business COVID Response Team(11 agencies, funders, and Microloan Centers) •

Colorado Department of Public Health • Department of Economic Development and Opportunity • US

Patent Office • City of Thornton • Colorado Department of Labor and Employment • Small Business

Administration • Denver Public Schools – Collegiate Prep Academy

Proposal Description

Mi Casa Resource Center (MCRC) will address the needs of our participant population through a multi-faceted, bilingual (English/Spanish) outreach campaign that consists of: Resource sharing – Our first approach is through our passive communications channels: website, text messaging platform and weekly email blasts. We provide updates and resources on our website for our community (<https://micasaresourcecenter.org/resources-covid-19/>). We plan to create useful how-to guides and tips for workers and business owners to get connected to basic needs and employment resources.

Community Connections – The week of March 23rd, MCRC launched an outbound call campaign to our active participant list. MCRC frontline staff will conduct a formal needs assessment to identify how we can best focus efforts. We have a system in place to capture results and plan to share findings to our funding and community partners in coming weeks. We envision conducting multiple waves of outbound calls in coming weeks to connect, guide, and inform workers and business owners. In addition to outbound calls, workers, job seekers, LMI inventors, and business owners can schedule 1-1 appointments with MCRC staff at any time.

Online Training and Engagement – Informed by the needs assessment, we will utilize our existing webinar platform to provide timely, relevant informational trainings for workers and business owners. Trainings are posted to our website calendar and advertised through existing communications channels. Additionally, we are working to transform our monthly legal clinics and two of our existing trainings (Financial Services Industry Training and Business Success) to virtual/ distance learning formats to continue serving students enrolled in our Spring semester courses.

Issues Addressed (check all that apply)

Asset Building / Financial Access, Capability and Empowerment, Community Development Finance, Disaster Relief, Small Business Development / Microlending, Stabilization and Sustainability, Workforce Development / Economic Development

Geographic Impact

County-wide

State

Colorado

Colorado Counties

Denver

Population Served

Mi Casa Resource Center serves low-income youth and families with career and business services. In our adult programs, 70% are female, 30% male and 85% are Black, Indigenous and People of Color (BIPOC).

Our youth program is 49% female, 51% male, and 96% BIPOC.

Population Income by Area Median Income (AMI) and other identifiers (percentage of Free and Reduced Lunch for youth or designated "Disaster Area" or designated "Distressed or Underserved")

Mi Casa Resource Center's participants fall under the following AMI identifiers: 38% Very low-income:

< 30% AMI 24% Low-income: 30-49.9% AMI 21% Moderate-income: 50-79.9% AMI 9% Middle-income:

80-119.9% AMI

Anticipated Outcomes/Impact

Mi Casa Resource Center (MCRC) will connect with our 2000 active participants through various communication methods. To document our activities and outputs, MCRC uses Salesforce. Before closing our physical location, MCRC ensured staff had remote access for data collection. Our outputs and impact are categorized by Planned Activities and will be tracked, initially, through a 90-day period and will be updated based on community needs. Resource Sharing Outputs: MCRC will measure and document resources shared with our community. Our website and internal database of resources for students, job seekers, and small businesses will offer our team members with up-to-date information to

share. Each resource provided will be captured in Salesforce. Currently, there are over forty available resources in the following areas: COVID-19 Information, General Resources, Housing and Utilities, Food, Healthcare, Children and Families, Elderly, Workers and Employers, Internet, and Transportation.

Anticipated outputs during the next 90 days include 12 weekly text messages sent out to participants, 12 weekly and 6 targeted email blasts based on specific population needs, and 12 how-to-guides on specific topics related to unemployment insurance, grants, and loans for business owners. Community

Connections Outputs: Our second output will include a third-party analysis of the feedback received from our community. This analysis will provide MCRC with guidance to create a new strategy to meet the needs of participants and their families. This needs assessment will be shared with our funder and partner community. Outputs include 2,000 outreach calls and 240 additional coaching and/or business consulting appointments. Online Trainings: MCRC will develop an updated calendar to provide 18 webinars, 3 virtual legal nights, 2 virtual Census Completion workshops and four online trainings for youth and adult in our Financial, Business, and Post-Secondary and Work Readiness programs.

Describe evaluation methods used to measure success

MCRC has developed a robust evaluation system that seeks feedback from participants ranging from quantitative data to participant surveys, focus groups, anecdotes and formal/informal feedback designed around outcomes for each program. MCRC uses Salesforce, an online Customer Relationship Management (CRM) system. Salesforce ensures an integrated and agency-wide data tracking system that allows us to track participant demographic information, all levels of engagement, program outcomes, and follow-up services.

Project Time Frame - Is your request for an existing or new program

New Program

Other Supporting Documentation

File Download

N/A



**Home-Delivered Medically Tailored Meals for Food-Insecure,
Low- to Moderate-Income Critically Ill Coloradans**

Owen Ryan, President and Chief Executive Officer
Project Angel Heart

**\$25,000 FOR HOME DELIVERED,
MEDICALLY TAILORED MEALS FOR FOOD-
INSECURE, LOW- TO MODERATE-INCOME
CRITICALLY ILL COLORADANS.**

Submitted to:

FRBK – Investment Connection

By:

Owen Ryan

President and CEO

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May 5, 2020

YOUR FUNDING SUPPORTS:

- A medical safety-net solution since 1991
- Impact life-threatening, chronic conditions related to heart, lung and kidney diseases, cancer, HIV/AIDS
- 479,360 medically-tailored, home-delivered meals (evidence-based guidelines) to more than 3,250 food insecure and critically ill Coloradans – at no charge
- Target individuals up to 80% AMI, throughout CO
- Sole source of nutrition for 40% of clients
- Coordinated system of care generates referrals from health care providers and social service agencies for clients in urban, suburban and rural locales

BENEFITS WHILE RECEIVING MEALS

- Alleviate hunger – improve physical, financial and emotional health
- Hospital readmissions reduced by 13%
- Total medical costs reduced by 24% for COPD, CHF and Diabetes
- Monthly inpatient hospital costs reduced by \$111 to \$555 for CHF, COPD, ESRD and Diabetes

COVID-19 IMPACTS

- Community spread in rural, suburban and urban areas of Colorado
- \$400,000 minimum additional costs related to:
 - Shelf-stable, emergency meals
 - PPE and hygiene products (gloves, masks, hand sanitizer, disinfecting wipes, cleaning services, etc.)
 - Additional personnel expenses related to volunteer shortages
 - Loss of revenue

INVESTMENT CONNECTION

Community Development Investment and Lending Partnership

Organization Background

Name Of Organization

Project Angel Heart

Mission Statement

Project Angel Heart improves health and well-being for people with life-threatening illnesses by preparing and delivering medically tailored meals and promoting the power of food as medicine.

Overview Of Organization

Beginning in 1991, Project Angel Heart's initial focus was to provide comfort and love, through food, to people living with HIV/AIDS. Over the years, our grassroots effort grew into a social safety net for Coloradans living with chronic and life-threatening illnesses. Throughout our tenure, we have consistently increased the number of people we serve, the volume and quality of the meals we provide, and our geographic reach. Meals donated from local restaurants evolved into nutritious, fresh, made-from-scratch meals, tailored to meet clients' individual and medical/dietary needs. Our focus has evolved from providing food as comfort during illness, to providing food as medicine. Today, Project Angel Heart prepares and home-delivers medically tailored meals to Coloradans living with cancer, heart/lung/kidney disease, HIV/AIDS and other life-threatening illnesses. Each week, caring volunteers deliver 7 or 14 meals to each client (volume is contingent upon need), as well as a loaf of bread, two soups, two pieces of fruit, and milk- all at no cost to clients and their families. Taking pride in our culinary talent, our meals are made from scratch using fresh, locally-sourced, organic, and seasonal

ingredients, and medically tailored to meet evidence-based guidelines all while aligning with clients' individual and medical dietary needs-- thereby alleviating hunger and improving the overall health of our vulnerable neighbors.

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Proposal Information

Proposal Title

Home-delivered medically tailored meals for food-insecure, low- to moderate-income critically ill Coloradans.

Support Request

Investment/Grant

Requested Dollar Amount

25000

Please list other Significant Partners in the Proposal

The work we do would not be possible without support from the community. Community partnerships help us reach Coloradans in need of nutritional support, acquire supplies and ingredients for our meals, and improve our program. To promote a coordinated system of care we conduct outreach and provide reciprocal referrals with hundreds of health care providers and human service agencies throughout Colorado. Project Angel Heart also partners with other nonprofits to help eligible clients access additional resources (SNAP, WIC, affordable housing, discounts on utilities, etc.) beyond the meals we provide. To align with our core value of sustainability, our partners also include many vendors, suppliers, and local food purveyors who provide donated or discounted ingredients for meals, and food rescue organizations who provide food to us, and distribute any leftovers or unusable ingredients we may have.

Proposal Description

Nutrition is a key factor in maintaining good health and decreasing the prevalence of chronic disease. When an individual's health is compromised, food becomes medicine. Unfortunately, side effects of

illness, paired with the cost of treatment, often makes accessing healthy meals, impossible. Additionally, dietary restrictions to accommodate specific illnesses are often complicated and difficult to adhere to without guidance and support. Furthermore, nearly 1 in 11 Coloradans are food-insecure, and research shows that food-insecurity and chronic disease are interconnected, with each increasing the prevalence and severity of the other. To address this need, Project Angel Heart prepares and home-delivers meals to neighbors living with cancer, HIV, kidney/heart/lung disease, and other chronic illnesses throughout Colorado. The meals we provide are medically tailored as they are approved by a registered dietitian and use evidence-based guidelines to ensure positive health outcomes. This means we tailor our meals to meet the individual and medical dietary needs of our clients, combining medical diets (i.e. heart-healthy), with modifications for allergies (i.e. gluten-free,), side-effects, medications (i.e. low-vitamin K), and texture (i.e. pureed). Each meal we provide is made from scratch using fresh, locally sourced and organic ingredients, ensuring we never repeat recipes within a three-month period. Each week, each client and their dependents (i.e. children, elderly parents) receives a delivery to their home of either 7 or 14 frozen meals, as well as sides. We provide an essential service to ill neighbors during their personal health crisis, and the COVID19 pandemic has now augmented the necessity of our program. We're working swiftly to protect the health of everyone associated with our program. Our kitchen is preparing extra meals and we also delivered two-week's worth of shelf-stable meals (in addition to normal deliveries) to clients this month, in case we face a situation in the coming weeks where our meal distribution process must be delayed or canceled. We respectfully request \$25,000 in funding via the Federal Reserve Bank of Kansas City's Impact Connection effort to support our home delivered meal program for critically ill Coloradans. If awarded, funding would help us prepare and deliver over 479,360 medically tailored meals to at least 3,050 food-insecure, low- to moderate-income critically ill Coloradans in 2020.

Issues Addressed (check all that apply)

Community Services and Facilities, Disaster Relief

Geographic Impact

State-wide

State

Colorado

Colorado Counties**Population Served**

Of the 3,250 food-insecure, critically ill Coloradans we plan to serve in 2020, we expect 38% to be people of color, 6% to be children, 30% to be adults, and 64% to be older adults. Additionally, 42% of clients are expected to be living with a mental illness, substance use disorder, or cognitive disability in addition to their disease diagnosis, and 38% of clients will rely on our meals as their sole source of nutrition.

Population Income by Area Median Income (AMI) and other identifiers (percentage of Free and Reduced Lunch for youth or designated "Disaster Area" or designated "Distressed or Underserved"

Of the 3,250 food-insecure, critically ill Coloradans we plan to serve in 2020, 94% (3,050) will be low- to moderate-income.

Anticipated Outcomes/Impact

Project Angel Heart provides an essential service to vulnerable neighbors during their personal health crisis that improves their physical, financial, and emotional health. The COVID-19 global health crisis has augmented the necessity and impact of our program. A stay-at-home order is in effect, grocery stores are bare, and the task of shopping increases the risk of exposure to the virus. As all of our clients are already facing life-threatening health conditions, they are among the most vulnerable and at-risk for contracting the coronavirus. Support from our partners is more important than ever, as we take action

to ensure that our meals continue to arrive at the homes of our most vulnerable neighbors in need during these unprecedented times. Research shows that the provision of healthy meals alleviates hunger and improves health and well-being for critically ill individuals. As such, we evaluate our program by measuring changes to clients' stress, energy, overall health, ability to follow a prescribed health plan, social relationships, financial security, healthy eating habits, ability to remain at home, and overall quality of life due to our meals. Specific to this proposal, our objective is to deliver at least 479,360 medically tailored meals to 3,050 food-insecure, low- to moderate-income, critically ill Coloradans in 2020 and to have 70% of those surveyed report improvements to the indicators outlined above, as a result of our meals.

Describe evaluation methods used to measure success

Project Angel Heart views evaluation as an essential programmatic activity. Evaluation ensures that we are efficiently and effectively meeting the needs of our clients, and our community. To complete evaluation we regularly evaluate outputs (number of meals and clients served), survey clients for impact, execute quality management activities (plan, see, do, act), and have completed/are currently engaged in several research studies. To measure our overall program impact, Project Angel Heart measures outputs and outcomes. Outputs (number of meals and people served) are evaluated weekly. Outcomes are measured via surveys administered to each client after three weeks of service, three months of service, and annually thereafter. As our program is an evidence-based intervention, our clients regularly report improvements to their overall health due to our meal service (defined by the indicators in the question above). Validating our program evaluation and our food is medicine philosophy, we completed a research study in 2018 that showed that our meals led to a reduction in visits to the hospital and a 24% reduction in monthly health care costs for our clients (reference the enclosed attachment for further detail of the ROI of an investment in our program). The goal of this request is to ensure that we

can successfully navigate COVID-19 to maintain and expand services to our vulnerable neighbors in need. As such, success will be achieved if we are able to meet our client and meal goals, and have a high caliber of impact on clients' physical, emotional, and financial health. Funding this request would allow us the flexibility to remain nimble to revitalize processes, focus on service delivery (versus fund development), and ensure that we are able to provide an essential service- home-delivered nutritious meals—to food-insecure critically ill Coloradans during this crisis.

Project Time Frame - Is your request for an existing or new program

Existing Program

Other Supporting
Documentation

File Download

N/A



COVID-19 Relief

David Pump, President and Chief Executive Officer
Pueblo Diversified Industries



Pueblo Diversified Industries

Creating pathways of opportunity where people with diverse abilities thrive.

Together we can turn a *Negative* into a *Positive*!

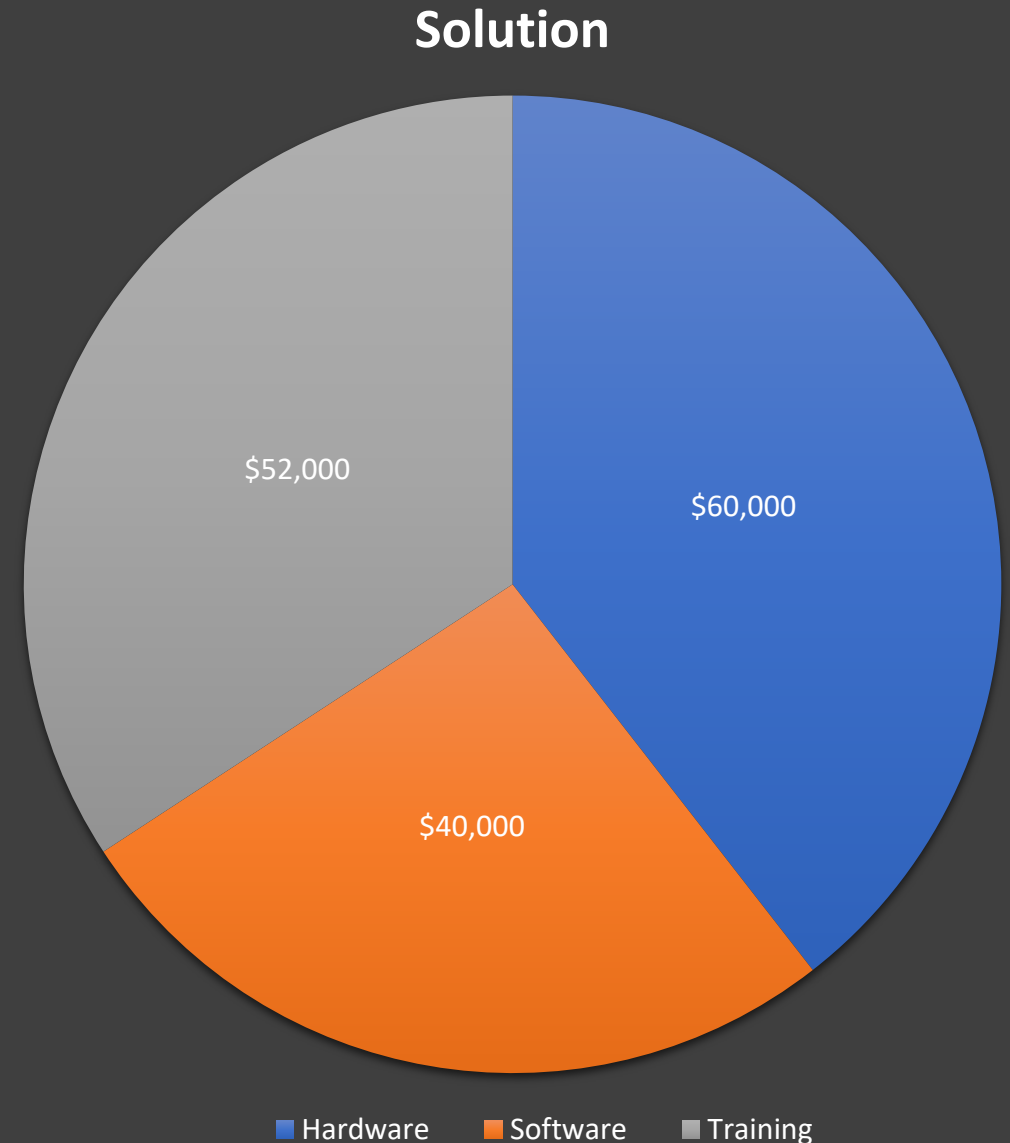
- COVID has changed the services delivery methodology for the foreseeable future.
- Pueblo Diversified Industries (PDI) relies on Medicaid billing; **Medicaid monthly billing is \$230,000.**
- PDI's **175 individuals in service all receive Medicaid** due to their diagnosis of intellectual and/or developmental disability.
- Due to COVID, PDI moved to a temporary online solution: Classroom Dojo.
- PDI now has **172 individuals signed up for Classroom Dojo** – a daily online interactive program.
- PDI is the **ONLY** agency in our region that has implemented on-line platform services.
- This stopgap methodology is a **temporary fix** in need of a long term solution.
- The people PDI supports need adaptative hardware and software solutions: Hearing and Speech – Vision Accessibility – Aging Independence – Mobility.



COVID *has forced* ACTION

- The answers are INNOVATIVE.
- The INNOVATION is RISKY.
- The SOLUTION is PARTNERSHIP.

- \$152,000 Immediate Solution for Independence.
- \$100,000 for Hardware and Software
- \$52,000 Training Staff



INVESTMENT CONNECTION

Community Development Investment and Lending Partnership

Organization Background

Name Of Organization

Pueblo Diversified Industries

Mission Statement

To create pathways of opportunity where people with diverse abilities thrive through informed choices, meaningful education and employment, premier residential services, and dynamic social experiences.

Overview Of Organization

PDI has served adults with all levels of intellectual and developmental diverse abilities for 53 years. We have various programs to accommodate their person-centered needs.

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www.pdipueblo.org

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**Proposal
Information**

Proposal Title

COVID-19 Relief

Support Request

Investment/Grant

Requested Dollar Amount

100000

Please list other Significant Partners in the Proposal

We are campaigning at this moment with the Senate to include I/DD in the COVID-19 Emergency funding. We are looking for other sources to help us at this time.

Proposal Description

PDI relies on Medicaid billing for our daily services. With the COVID-19 shut down, our individuals and our services are in dire need of funding to keep our program going. We serve over 175 individuals in our region through various levels of need for a community that has twice the disability population as the rest of the country. Please help PDI in this time of need so we can continue to serve those with diverse abilities in our region with day program/ residential/ job exploration/ job services/ supported engagement. This is critical.

Issues Addressed (check all that apply)

Community Services and Facilities, Disaster Relief, Stabilization and Sustainability

Geographic Impact

County-wide

State

Colorado

Colorado Counties

Pueblo

Population Served

We serve all adults with intellectual and developmental disabilities that ALL receive Medicaid. All of our individuals are below the AMI.

Population Income by Area Median Income (AMI) and other identifiers (percentage of Free and Reduced Lunch for youth or designated "Disaster Area" or designated "Distressed or Underserved"

100% of our recipients are underserved and receive Medicaid.

Anticipated Outcomes/Impact

If we do not receive additional funding, our programs and services will be greatly effected. Right now we are the only agency reaching out to do telephonic outreach to each of our individuals we serve to help

them in this time while they are at home. No one else is doing what we do.

Describe evaluation methods used to measure success

Programs continue without interruption, cancellation, services, needs.

Project Time Frame - Is your request for an existing or new program

Existing Program

**Other Supporting
Documentation**

File Download

N/A



Response Forms Evaluation Forms

<http://funders.investmentconnection.org>



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Investment Connection Website:
<https://www.kansascityfed.org/community/investmentconnection>

CRA OneSource Website:
<https://www.kansascityfed.org/community/cdi/craonesource>



*Thank you for participating in
Investment Connection – Response to
COVID-19: Colorado!*