Colorado
September 20, 2022
Investment Connection Across Federal Reserve Banks:
Atlanta
Cleveland
Dallas
Minneapolis
New York
Richmond
St. Louis
Puerto Rico
Funder Response Forms Evaluations
CDFI and Minority Owned Bank Seeks CRA Eligible Deposits

Jamie Santistevan, Senior Vice President of Risk and Compliance

Native American Bank, N.A.
- Chartered as a national community development focused bank

-Certified Community Development Financial Institution (CDFI)

-Minority Depository Institution (MDI)

- Commitment to being a self-sustaining CDFI and is the only national American Indian owned community development bank in the country.

- “Outstanding” CRA rating under Community Reinvestment Act exam reviews

Stats:
- Founded in 2001 by 20 Tribal nations and Alaska Native Corporations. Currently have 36 shareholders, with 31 being Tribal Nations and Corporations.
- 90% of our loans are made to Native Americans
- 85% in rural communities and on American Indian Reservations
- Loans to Native communities in 29 states
In the last 5 years through 2021, NAB has:

Provided $147 Million in loans supporting $340 Million in projects Tribes, Tribal Housing and Native American borrowers.

92.5% of Total Lending in Indian Country

99.8% of Total Lending in Commercial/Tribal Loans

73.4% of Total Lending in SBA HubZones (Historically Underserved Business Zone)

53% of Total Lending in Rural Areas

Financed projects that:

Created and retained 6,015 jobs
Built 573,155sf of new facilities
Built 106 Affordable Housing Units
Provided 748 child-care slots

$82 of community investment for every $100 you deposit (116% above industry average) (2021)
Funding Request

Goals

• Seeking up to $5 million in long-term, cash deposit account from FI’s or socially motivated depositors.

• RETURN
  • Market-rate deposit account interest based off product & term
  • FDIC insured deposit account up to $250,000 (or more using CDARS)
Preservation of Affordable Housing through Innovative Energy Financing

Ryan Kristoff, Director of Business Development
Marcia Cohen, Director of Accounting and Administration
Triple Bottom Line Foundation (TBL Fund)
Who: Existing Multifamily Affordable Housing

What: Financing Green Upgrades

How: Innovative Energy Financing Products

Why: To provide a pathway for an equitable clean energy transition

Where: Colorado, New Mexico, Utah, Missouri, Washington DC, Connecticut
Sample Financing Partners

Washington Federal. invested here.

MFA Housing New Mexico

BBVA Compass

USDA United States Department of Agriculture

Rural Development

CDFI Fund

Mighty Arrow Family Foundation

Wells Fargo

MidFirst Bank

Colorado Department of Local Affairs

Division of Housing

Intermountain Healthcare

Edwards Mother Earth Foundation
Funding Request

Funding Goals

- 2022-2023 TBL Fund goal of raising $10M in new investment capital
  - $3.5M Raised to date
- Looking for minimum investments of $500k

Investment Benefits

- 100% CRA credit for investments into TBL Fund
- Individual projects can be designed to meet pre-approved investor criteria
- 10-20 year investments at fixed interest rates ranging from 2% to 5%
- Investments simultaneously impact: affordable housing, climate change & community development
Mi Casa Resource Center

Mi Casa creates pathways to opportunity.

Who We Serve

74% of the participant community we serve is female
81% identify as BIPOC and 82% are low-income
Job Seekers and Small Business Owners

Our 2021 Impact

58 Businesses Registered
$25.2 Million in Revenue Generated
324 People Received Career Development Services

Our Request: $75,000
Stackable Credential Pathway

**Partners:** Community College of Aurora, Arapahoe Community College, Community College of Denver, and Metropolitan State University of Denver

**Pathways:** Financial Services, Medical Administration, Human Resources, and Business Entrepreneurship

**Population:** Job Seekers and Business Owners

**Services:** Outreach, Wrap-Around Services, Individualized Coaching and Consulting, Long-term Training, Prior Learning Assessment and Credential Attainment, Certifications, and 2 and 4-year degrees

**Outcomes:** Long-term career and business growth along with educational attainment
Leadership Training

**Partners:** Small Business Administration, Denver Economic Development & Opportunity

**Population:** Women Business Owners

**Services:** Outreach, Wrap-Around Services, Individualized Coaching and Consulting, Long-term Training

  Leadership Training Core Elements: Leadership versus management, imposter syndrome and skills and habits to overcome it, and developing a growth and entrepreneurial mindset

**Outcomes:** Building social capital, confidence gains, peer-to-peer learning and networks, access to capital, and revenue growth
NeighborWorks Southern Colorado
Sarah Habib, Chief Finance and Operations Officer
NeighborWorks Southern Colorado
Our mission is to promote healthy, vibrant Neighborhoods and serve as the first choice for homebuyer resources in Southern Colorado.
Our Request of Funds

Your investment of $500,000 has the potential for NeighborWorks SoCo to invest MILLIONS back into our communities.

Proven Record of Investment Activities

<table>
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<tr>
<th>FY</th>
<th>NWSOCO Received</th>
<th>NWSOCO Invested</th>
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<tbody>
<tr>
<td>21</td>
<td>$369,500</td>
<td>$189,797,157</td>
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<tr>
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<td>$1,637,049</td>
<td>$697,193,498</td>
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NWSOCO Received vs. NWSOCO Invested

514:1 Grant Leverage

426:1 Grant Leverage
Use of Funds

Increase Market Reach
Increase awareness in all 19 counties we serve.
Expand our reach of homebuyer resources.

Invest in Growth
Invest in opportunities that increase our capacity
Increase staff to target specialized programs

Expand Community Involvement
Increase community reinvestment in neighboring rural communities
Invest in innovating new programs targeting community needs

Invest in Homebuyers
Educate and create more homebuyers
Keep CO families in their homes
Promote generational wealth
Target BIPOC community
Economic Mobility and Financial Access Through Entrepreneurship

Jessica Sveen, Interim Chief Executive Officer
Alex Rosado, Development Director
Rocky Mountain MicroFinance Institute (RMMFI)
People are unstoppable forces. Life circumstances are real and sometimes overwhelming, yet they should not determine what we can do in the present or be in the future. We believe everyone should be free to make choices to activate the possible. RMMFI creates the space for communities and people of all backgrounds to realize their unique potential through the power of entrepreneurship.

- Ownership of Wealth
- Ownership of Self
- Ownership of Community Health
Spanish Language Program (SLP)

- Westwood Pilot
- Spanish Programming
- Regional Expansion
- Requesting $150,000
The REBILT Entrepreneur

Entrepreneur Skills Program

Grant Deployment

Requesting $100,000

As a CDFI $982,578.82 loaned to date
Leveling the Wealth Divide in Colorado Through Down Payment Assistance

Karen Kallenberg, Executive Director
Tamara Foglio, Development and Communications Manager
Habitat for Humanity of Colorado
The Ask

Leveling the Wealth Divide in Colorado

An investment of $1.4 million will provide 70 low to moderate income households with down payment assistance in the amount of $20,000, ensuring the household can afford homeownership.
Program Goals

1) An increase in the number of BIPOC households achieving homeownership

2) A decrease in homeowners’ reliance on public assistance

3) Increasing financial, health, education, and community outcomes through homeownership

4) An increase in capacity for Habitat for Humanity affiliates serving Colorado communities statewide

5) An investment into Colorado’s workforce allowing businesses to prosper
Your Investment Will Support

68% Female Head of Household

Average household size was 3.49 individuals

68% of Habitat households have at least one-member identifying as Black, Indigenous, or a Person of Color

Top 3 Employment Industries:
Healthcare
Education, Training, Library
Office Administration
Comprehensive Employment Reentry Services for Formerly Incarcerated Individuals

Mark Smesrud, Denver Director
Center for Employment Opportunities
Center for Employment Opportunities
**Program Overview**

**VISION**
Our vision is that anyone with a criminal record who wants to work has the preparation and support needed to find a job and stay connected to the labor force. We believe that everyone, regardless of their past, deserves the chance to shape a stronger future for themselves, their family, and their communities.

**MISSION**
CEO provides immediate, effective, and comprehensive employment services exclusively to individuals who have recently returned home from incarceration.

- Job Readiness Training: Prepares and trains individuals to reenter the workforce.
- Transitional Employment: Provides immediate work experience with daily pay.
- Job Coaching & Placement: Connects talented employees with quality employers.
- Retention Services for One Year: Provides ongoing support to ensure participants succeed.
Service Provider and Employer

CEO provides our customers with a wide range of services and benefits.

Request
$50,000 for CEO Denver

Outcomes
- Enrollments: 155
- Individuals Placed into Permanent Employment: 90
- Average Hourly Wage at Placement: $18.50
- 180 Day Job Retention: 55%
- 365 Day Job Retention: 48%

Impact

The impacts of successful reentry and meaningful employment go beyond the individual involved; by helping those reentering our communities now, their children and families also have the opportunity to stabilize their lives and develop a positive sense of future.

Center for Employment Opportunities • ceoworks.org
MHMP Resident Services’ Housing Stability and Financial Mobility Programs
Shelly Marquez, President
Ellen Abrams, Regional Philanthropy Director
Mercy Housing Mountain Plains
**Mission:** To create stable, vibrant and healthy communities by developing, financing, and operating affordable, program-enriched housing for families, seniors, and people with special needs who lack the economic resources to access quality, safe housing opportunities.

- **Mercy Housing** is the largest affordable housing provider in the nation with over 44,000 residents.

- **Mercy Housing Mountain Plains** region includes Colorado, Nebraska, Arizona, South Dakota, Missouri, Iowa, and Utah.

- **Mercy Housing Colorado** broke ground on two new properties this year and currently provides housing for over 3,000 people.
What Sets Mercy Housing Apart?

**Housing Stability**
- Lease Education
- Eviction Prevention Assistance
- Homeownership Education
- Rental Assistance and Referrals

**Financial Mobility**
- Financial Benefit Support
- Financial Services/Tools
- HUD Family Self Sufficiency Program
- Career Advancement/Employment Stability

**Racial Equity, Diversity, and Inclusion**
- National REDI Collaborative
- Regional Youth-led REDI Program
Partnership Level: $100,000

Investment in Mercy Housing Colorado’s Family Properties
- 5 Properties, 547 Units, 1,481 People (702 Children)
- Area Median Income is $17,870
- 32% Black/African American, 48% Hispanic
- 60% Female

Direct Impact on Residents’ Lives
- Stable Housing
- Financial Security
- Increased Assets

Your support will help break generational cycles of poverty!
Funder Response Forms
Evaluations
Share Your Connections!
INVESTMENT
CONNECTION

Ariel Cisneros
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303-572-2601
Share Your Connections!

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 Colorado!