



**AGENDA**  
**Thursday, July 25, 2013**  
**CONFERENCE CALL**

**CALL IN NUMBER: 877-594-8353**

**PASSCODE: 23878813#**

**NWCCOG COUNCIL MEETING**

10:00 a.m.	1.	Call to Order – Karn Stiegelmeier, Chair	
	2.	Roll Call and Determination of Quorum - Sherry Rogstad	
	*3.	ACTION: Minutes of May 23, 2013 Council Meeting	Pgs. 2-5
	*4.	ACTION: June 2013 Financials	Pgs. 6-13
	*5.	ACTION: Ratify e-mail vote to accept Connect for Health Colorado grant contract	Pg. 14
	*6.	ACTION: 2013 Mid-year budget revisions	Pgs. 15-25
	*7.	ACTION: RTCC Limited English Proficiency Policy	Pgs. 26-31
	*8.	ACTION: 2014 Dues	Pg. 32
	*9.	ACTION: Direction re: topic/project for 2014 DOLA EIAF grant application due September 1, 2013.	
	*10.	ACTION : Appoint NWCCOG Council as the NLF Board	Pg. 33
	11.	DISCUSSION: Fiscal agent/host for the Small Business Development Center (SBDC)	Pgs. 34-35
	12.	Program Updates	Pgs. 36-41
	13.	New Business	
11:30 a.m.	*14.	Adjourn	

**NORTHWEST LOAN FUND BOARD MEETING**

11:30 a.m.	1.	Call to Order – Karn Stiegelmeier, Chair	
	2.	Roll Call and Determination of Quorum - Sherry Rogstad	
	*3.	ACTION: June Financials	Pgs. 42-43
	*4.	ACTION: Authorize Chair to sign CDBG contract	
	*5.	ACTION: Amended NLF Articles of Incorporation	Pgs. 44-45
	*6.	ACTION: Revised NLF Bylaws	Pgs. 46-51
	*7.	ACTION: Revised NLF Policies	Pgs. 52-60
	*8.	ACTION: Appointment of NLF Loan Committee Members	Pgs. 61-69
	9.	New Business	
12:00 p.m.	*10.	Adjourn	

\* requires a vote



**Northwest Colorado Council of Governments  
Council Meeting  
Minturn Town Center, Minturn, CO  
May 23, 2013**

**Executive Committee Members Present:**

Jeff Shroll, Town of Gypsum  
Tom Clark, Town of Kremmling  
Keith Montag, Eagle County  
Karn Stiegelmeier, Summit County  
Rob Ittner, Pitkin County  
John Hoffmann, Town of Carbondale (via telephone)

**Council Members Present:**

Tim Westerberg, Town of Dillon  
Stuart Richardson, Town of Silverthorne  
Jake Spears, Town of Red Cliff  
Jane Berry, Town of Walden  
David Hook, Town of Grand Lake (via telephone)

**Others Present:**

John Rich, Walden  
Mark Campbell, Town of Kremmling  
Noah Koerper, Senator Bennet's office  
Steve Dazzio, Dazzio & Plutt, LLC  
Greg Winkler, DOLA  
Liz Mullen, NWCCOG  
Jean Hammes, NWCCOG-AAA  
Anita Cameron, NWCCOG-NLF  
Rachel Lunney, NWCCOG  
Erin Fisher, NWCCOG, AAA-NOC  
Eugene Morse, NWCCOG-EIP  
Mike Kurth, NWCCOG, Fiscal  
Sherry Rogstad, NWCCOG

**Call To Order:**

Karn Stiegelmeier, Chair, called the council meeting to order at 10:03 a.m. Roll call was taken, there was a quorum. Karn began the meeting with introductions.

**Approval of Minutes:**

***M/S/P Tom Clark/Rob Ittner*** to approve the minutes of the March 28, 2013 conference call meeting as presented.

**Approval of Financials:**

Liz Mullen reviewed the financials presented in the meeting packet.

***M/S/P Tom Clark/Stuart Richardson*** to approve the financials as presented.

**Title VI Complaint Procedure per Civil Rights Act of 1964 for CDOT/FTA Requirements:**

As a sub-recipient of FTA funding, NWCCOG must comply with the requirements of Title VI of the Civil Rights Act. Under Title VI is the requirement for sub-recipients to develop Title VI complaint procedures. In order to comply, recipients shall develop procedures for investigating and tracking Title VI complaints filed against them, and make their procedures for filing a

complaint available to members of the public upon request. The proposed Title VI Complaint Process for NWCCOG was provided in the meeting packet.

***M/S/P Jeff Shroll/Tom Clark*** to adopt the proposed Title VI Complaint Process as presented.

**Adoption of CORA Policy:**

The Colorado Energy Office – Weatherization Program has asked NWCCOG to adopt a policy regarding the Colorado Open Records Act (CORA). Council is asked to adopt the following policy statement: “It is the policy of the Northwest Colorado Council of Governments to follow all applicable federal, state, and local laws, including the Colorado Open Records Act (CORA).”

***M/S/P Jeff Shroll/Keith Montag*** to adopt the Colorado Open Records Act (CORA) policy statement as presented.

**Renew MOA Between NWCCOG & Division of Oil & Public Safety, Conveyance Section for Elevator Inspection Program (EIP):**

NWCCOG’s MOA with the Division of Oil & Public Safety, Conveyance Section for the Elevator Inspection Program expires on June 30, 2013. Council is asked to authorize the Executive Director to renew the MOA for a five-year period. A copy of the MOA is provided in the meeting materials. There are no significant changes to the MOA, other than a few wording changes for clarification.

***M/S/P Jane Berry/Rob Ittner*** to authorize the renewal of this MOA between NWCCOG and the Division of Oil & Public Safety, Conveyance Section.

**Proposed EIP Program Assistant Position:**

One of the EIP inspectors is resigning at the end of May. Instead of hiring another inspector, Gene Morse, EIP Director, would like to hire a program assistant to take over clerical and administrative duties allowing Gene to get back in the field. NWCCOG recommends the Council approve creating a new EIP Program Assistant position and leave the fourth inspector position vacant.

***M/S/P Tim Westerberg/Tom Clark*** to add the new EIP Program Assistant position and eliminate the fourth inspector position.

**Old Age Pension Dental Program – 4 Year Renewable Contract:**

Council is asked to authorize a 4 year renewable contract for the Old Age Pension Dental Program through the Alpine Area Agency on Aging. The contract would provide \$40,000 per year with no match required. A copy of the contract is provided in the meeting materials.

***M/S/P Keith Montag/Rob Ittner*** to approve the 4 year renewable contract for the Old Age Pension Dental Program.

**Proposed IGA Between Eagle County and NWCCOG for the NLF CDBG Grant:**

Eagle County has agreed to serve as the lead county for the Community Development Block Grant (CDBG) to recapitalize the Northwest Loan Fund. A proposed IGA between Eagle County and NWCCOG is included in the meeting materials to specify the role of each organization in

regards to meeting the requirements of the grant. Eagle County is scheduled to take formal action on this IGA at their June 25, 2013 meeting.

***M/S/P Tom Clark/John Hoffmann*** to approve the IGA between Eagle County and NWCCOG and authorize Karn Stiegelmeier to sign the IGA.

**2012 Independent Audit Report Presented by Steve Dazzio, Dazzio & Plutt, LLC:**

Steve Dazzio of Dazzio, Plutt, LLC. reviewed the NWCCOG 2012 audit report. There were no findings.

***M/S/P Tom Clark/Tim Westerberg*** to accept the NWCCOG 2012 audit report as presented.

**Update on the Colorado Basin Roundtable & Statewide Water Planning Process:**

Karn Stiegelmeier presented an update on the Colorado Basin Roundtable & Statewide Water Planning Process.

**Program Updates:**

*Regional Broadband Project:* A steering committee made up of one representative from each of the eight participating counties will be guiding this strategic planning process. Steering committee members include IT directors, county commissioners, and a chamber of commerce executive director. The steering committee met on April 11th in Glenwood Springs for a planning seminar with Mid-State Consultants to kick off this project. During the planning seminar, the steering committee discussed each project deliverable in detail to assure that all of the participants are in agreement that the expectations are clear and reasonable. The end result will be a regional plan and will specifically include recommended actions steps for the NWCCOG Council to consider as next steps in improving the broadband capacity for the region. Surveys and workshops during the summer months will be part of the data collection and education components of the project. Mid-State Consultants staff are now working to collect information for a regional asset map through existing data and interviews with vendors in the region. The goal is to present a draft strategic plan to the NWCCOG Council at the September 26th strategic planning session in Glenwood Springs.

*Regional Purchasing Cooperative:* A group of purchasing representatives from 10 jurisdictions within the NWCCOG region met on April 10<sup>th</sup> to discuss the merits of creating a regional purchasing program. They decided to join an existing program, the Multiple Assembly of Purchasing Officials (MAPO), rather than start a similar, separate program.

*Connect for Health Colorado:* NWCCOG submitted an application to the Colorado Health Benefit Exchange (also known as Connect for Health Colorado) to serve as a regional assistance hub for a nine-county region. Liz reported that NWCCOG has been selected to go to the next phase, which includes submitting a revised budget based on more detailed information to be provided by Connect for Health Colorado on May 24<sup>th</sup>.

*Northwest Loan Fund:* Liz introduced Anita Cameron, the new business loan officer for Northwest Loan Fund (NLF). Anita announced she will be looking for new loan committee members and volunteers from the Council to look at the NLF policies and bylaws, which she will

bring back to Council in July. Jane Berry, Tom Clark, Mark Campbell, and Jeff Shroll offered to assist with the review of the loan policies and bylaws.

**New Business:**

Keith Montag brought up the fact that a portion of I-70 between Vail and Vail Pass is not within the Vail fire district, although the fire district often responds to accidents on I-70 and does not receive reimbursement for these calls . He was wondering if anyone else in the region had the same predicament and, if so, do they have a possible solution. He was wondering if there were any federal/state opportunities for monetary assistance.

**Presentation: NWCCOG Network of Care Web Site:**

Erin Fisher presented an overview of the Network of Care website that is currently being developed for NWCCOG.

**Adjournment:**

***M/S/P Tom Clark/Keith Montag*** to adjourn the meeting at 12:30 p.m.

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Karn Stiegelmeier, NWCCOG Chair

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Date

# NWCCOG

## STATEMENT OF REVENUES AND EXPENDITURES

6/30/2013

50% of the year

	2013 REVENUE BUDGET	REVENUE YTD ACTUAL	REVENUE BUDGET TO ACTUAL	2013 EXPENSE BUDGET	EXPENSES YTD ACTUAL	EXPENSES BUDGET TO ACTUAL	2013 NET BUDGET	REVENUES OVER EXPENSES ACTUAL	RESERVED PROGRAM FUNDS
<b>COG PROGRAM FUNDS</b>									
<b>Core Programs</b>									
REGIONAL BUSINESS	285,620	226,384	79%	294,130	124,114	42%	(8,510)	102,270	
GIS SERVICES	0	12,195	0%	0	10,005	0%	0	2,190	
ELEVATOR INSPECTION	460,000	224,666	49%	393,140	201,422	51%	66,860	23,244	22,500
AGE/NUTRITION (non-Grant)	0	0	0%	0	6,631	0%	0	(6,631)	19,051
AGE/NUTRITION(State FY 12/13)	348,440	197,238	57%	348,440	208,184	60%	0	(10,945)	
AGE/NUTRITION (State FY 13/14)	348,440	0	0%	348,440	0	0%	0	0	
AGE/NUTRITION TOTAL	696,880	197,238	28%	696,880	214,814	31%	0	(17,576)	0
WATERSHED SERVICES	21,400	30,891	144%	21,400	16,624	78%	0	14,268	
ECONOMIC DEVELOPMENT DIST	109,800	54,900	50%	109,800	38,202	35%	0	16,698	
WEATHER (non-grant)	0	44,963	0%	0	3,161	0%	0	41,802	
WEATHER (State FY12/13)	800,000	813,732	102%	800,000	818,713	102%	0	(4,981)	
WEATHER (State FY13/14)	800,000	0	0%	800,000	140	0%	0	(140)	
ENERGY MANAGEMENT TOTAL	1,600,000	858,695	51%	1,600,000	822,014	51%	0	36,681	0
REGIONAL TRANSPORTATION CC	144,391	48,956	0%	144,391	36,273	0%	0	12,683	
<b>Other COG Programs</b>									
HOMELAND SECURITY	446,790	222,934	50%	446,790	222,934	50%	0	0	
CO BARK BEETLE COOPERATIVE	23,965	9,630	40%	23,965	729	3%	0	8,901	
CARO	34,556	16,051	0%	34,556	8,158	0%	0	7,893	
CO HEALTH FOUNDATION		7,237			7,237			0	
NWCCoG FOUNDATION	105,000	0	0%	105,000	1	0%	0	(1)	
RURAL RESORT REGION	0	0	0%	0	0	0%	0	0	
<b>Total COG Program Funds</b>	<b>3,481,612</b>	<b>1,909,778</b>	<b>4</b>	<b>3,870,052</b>	<b>1,702,528</b>	<b>3</b>	<b>58,350</b>	<b>207,251</b>	<b>22,500</b>
<b>EXTERNAL PROGRAM FUNDS</b>									
WATER QUALITY/QUANTITY	155,100	168,569	109%	155,100	63,589	41%	0	104,981	\$104,966
Q/Q CWCB Grant	0	8,410	0%	0	0	0%	0	8,410	\$0
SWQC	32,000	24,171	0%	32,000	15,153	0%	0	9,018	0
SWQC-EROSION CONTROL	0	2,279	0%	0	960	0%	0	1,319	0
SWQC - EPA - EROSION	0	1,071	0%	0	0	0%	0	1,071	0
<b>Total External Program Funds</b>	<b>187,100</b>	<b>204,500</b>	<b>1</b>	<b>187,100</b>	<b>79,701</b>	<b>0</b>	<b>0</b>	<b>124,799</b>	<b>104,966</b>
<b>Total Program Funds</b>	<b>3,668,712</b>	<b>2,114,279</b>	<b>6</b>	<b>4,057,152</b>	<b>1,782,229</b>	<b>3</b>	<b>58,350</b>	<b>332,050</b>	<b>127,466</b>
<b>INTERNAL SERVICE FUNDS</b>									
INDIRECT	139,349	72,786	52%	139,349	70,660	51%	0	2,126	29,717
COG BUILDING FUND	75,648	37,037	49%	75,648	30,715	41%	0	6,322	(1,694.24)
COPIER POOL	18,000	8,014	45%	18,000	6,582	37%	0	1,432	(5,581)
MOTOR POOL	36,000	17,156	48%	36,000	26,842	75%	0	(9,686)	64,679
<b>Total Service Funds</b>	<b>268,997</b>	<b>134,994</b>	<b>2</b>	<b>268,997</b>	<b>134,800</b>	<b>2</b>	<b>0</b>	<b>194</b>	<b>87,121</b>
REGIONAL LOAN FUND	78,000	4,430	6%	78,000	16,060	21%	0	(11,630)	295,406
<b>COG FUNDS Subtotal</b>	<b>4,015,709</b>	<b>2,253,702</b>	<b>56%</b>	<b>4,404,149</b>	<b>1,933,089</b>	<b>48%</b>	<b>58,350</b>	<b>320,613</b>	<b>509,993</b>

**Jun 30, 13**

**ASSETS**

**Current Assets**

Checking/Savings 593,963.82

Accounts Receivable 762,997.86

Other Current Assets 304,337.40

**Total Current Assets** 1,661,299.08

**Fixed Assets** 1,128,970.00

**TOTAL ASSETS** 2,790,269.08

**LIABILITIES & EQUITY**

**Liabilities**

**Current Liabilities**

Accounts Payable 93,404.34

Credit Cards -231.69

Other Current Liabilities 441,195.09

**Total Current Liabilities** 534,367.74

**Long Term Liabilities** 755,109.29

**Total Liabilities** 1,289,477.03

**Equity**

3000 - Fund Balance 753,951.89

3400 - Other Fund Balances 420,968.54

3900 - Retained Earnings 33,408.39

Net Income 292,463.23

**Total Equity** 1,500,792.05

**TOTAL LIABILITIES & EQUITY** 2,790,269.08

Date	Name	Memo	Debit	Credit
05/01/2013	County Health Pool	Split-health insurance		20,507.55
05/01/2013	Cuna Mutual Group-LTD	Split-LTD insurance		946.72
05/01/2013	BHW Associates	Split-building expenses		2,575.00
05/01/2013	Enterprise Commercial Centerl Condo Assoc	Split-building expenses		1,390.57
05/01/2013	Four Sprys Investments	WX		1,031.99
05/01/2013	Lane Wyatt, Inc	QQ		5,032.50
05/01/2013	Puchalsky, Bridget	AAAA		200.00
05/01/2013	TDS Consulting Inc	SWQC		3,601.90
05/02/2013	1st Bank Direct Deposit	Split-payroll		37,204.11
05/02/2013	Family Support Registry	Garnishments Payable		181.00
05/02/2013	1st Bank Checking	Credit card fees		152.42
05/03/2013	US Treasury	Split-payroll taxes		6,108.50
05/03/2013	Employee Benefits Corporation	Split-flex spending		192.08
05/03/2013	CCOERA	Split-retirement		10,985.62
05/03/2013	CCOERA	Split-retirement		1,230.00
05/06/2013	Century Link	WX		171.78
05/06/2013	Denver Winair Co	WX		975.51
05/06/2013	Eagle/Summit Electric	WX		215.00
05/06/2013	Elmer Glass Co of Rifle Inc	WX		57.71
05/06/2013	Ferguson Enterprises Inc #109	WX		113.24
05/06/2013	Hylton Lumber Co	WX		116.97
05/06/2013	Mr T Hardware & Building Supply	WX		272.25
05/06/2013	Point-Five Windows, Inc.	WX		229.61
05/06/2013	Positive Energy	WX		220.39
05/06/2013	Rocky Mountain Construction Wholesale	WX		4,884.00
05/06/2013	Samuelson Hardware -9 Craig	WX		34.85
05/06/2013	Sanders True Value	WX		277.73
05/06/2013	Verizon Wireless Services	WX		306.12
05/06/2013	Westland Distributing Group	WX		34.38
05/06/2013	Infinite	Split-conference calls		80.87
05/08/2013	Colorado Department of Revenue	Split-payroll taxes		1,560.00
05/14/2013	Jeremy Bloom's Wish of a Lifetime	AAAA		1,750.00
05/15/2013	Eagle Co Health & Human Services	AAAA		3,346.00
05/15/2013	Grand Co Nursing Service	AAAA		2,064.00
05/15/2013	Jackson County Council on Aging	AAAA		31.00
05/15/2013	Pitkin County Senior Services	AAAA		4,060.00
05/15/2013	June Creek Electric	Wx		127.50
05/15/2013	Anthony's of Frisco Inc	Split-printing		428.42
05/15/2013	Century Link	Split		546.71
05/15/2013	CIRSA	Split		175.00
05/15/2013	Employers Council Services Inc	HR posters		65.00
05/15/2013	Erin Fisher-vendor	AAAA		124.82
05/15/2013	Federal Express{vendor}	Split		53.19
05/15/2013	Infinite	Split-conference calls		41.34



Date	Name	Memo	Debit	Credit
05/15/2013	Internet 3	EIP		500.00
05/15/2013	Mark Gamrat	NWAHEMR		4,000.00
05/15/2013	Mid-State Consultants	Broadband		3,857.67
05/15/2013	n4a	AAAA Registration for Pre-Session		50.00
05/15/2013	Quill Corporation	Split		146.96
05/15/2013	Sullivan Green Seavy, LLC	QQ		3,500.00
05/15/2013	Summit Car Clinic	Split-motor pool		185.00
05/15/2013	The Summit Recycler, Inc	Split-office recycling		50.00
05/15/2013	Town of Minturn-vendor	meeting location rent		25.00
05/15/2013	US Bancorp Equipment Finance, Inc.	Split-copier		885.00
05/15/2013	Verizon Wireless Services	Split-cell phones		146.08
05/15/2013	Vinifera LLC	AAAA		120.00
05/15/2013	X-cel Energy	WX		105.59
05/15/2013	NWCCOG	NLF		246.04
05/15/2013	1st Bank Direct Deposit	Split-payroll		39,115.97
05/16/2013	Family Support Registry	Garnishments Payable		181.00
05/16/2013	Sherry Rogstad	mileage		7.80
05/16/2013	Steve Allen - vendor	EIP		267.62
05/20/2013	Employee Benefits Corporation	Split-flex spending		192.08
05/21/2013	Grand County Council on Aging	AAAA		8,172.00
05/21/2013	Grand County Rural Health Network	AAAA		5,619.39
05/21/2013	Hagen, Betty	AAAA		204.85
05/21/2013	Hendershott, Melaine	AAAA		670.00
05/21/2013	Hospice & Home Care of the Valley	AAAA		1,100.00
05/21/2013	Jackson County Council on Aging	VOID:wrong amount reissue	0.00	
05/21/2013	LeeAnna Salazar	AAAA		420.00
05/21/2013	NW Legal Services	AAAA		859.20
05/21/2013	Pitkin County Senior Services	AAAA		3,937.47
05/21/2013	Sandra Bainbridge	AAAA		225.00
05/21/2013	Sherry Rogstad	travel expenses		120.35
05/21/2013	Summit County Seniors Services	AAAA		3,160.00
05/21/2013	Suzette Newman	AAAA		90.00
05/21/2013	Jackson County Council on Aging	AAAA		1,063.50
05/22/2013	Colorado Department of Revenue	Split-payroll taxes		1,687.00
05/22/2013	US Treasury	Split-payroll taxes		6,647.52
05/22/2013	1st Bank Credit Card - COG	Split		4,260.42
05/22/2013	1st Bank Credit Card - WX GEO	WX		9,019.48
05/23/2013	Alpine PC	Split		734.95
05/23/2013	AM Locksmiths	NLF name tag		8.20
05/23/2013	Dazzio & Plutt, LLC	Auditor		14,750.00
05/23/2013	Employee Benefits Corporation	Split-flex spendng		10.50
05/23/2013	Flory Ventures Inc	GIS		4,000.00
05/23/2013	Mid-State Consultants	Broadband		2,800.00
05/23/2013	Pitney Bowes	Split-postage meter		130.00
05/23/2013	Quill Corporation	Spit-office supplies		16.71

Date	Name	Memo	Debit	Credit
05/23/2013	Summit Bookkeeping & Payroll, Inc	Split-financial services		7,815.00
05/23/2013	Summit Car Clinic	Split-motor pool		289.96
05/23/2013	Susan Juergensmeier (vendor)	RTCC		54.45
05/23/2013	Wex Bank	Split-fleet fuel cards		5,342.01
05/23/2013	X-cel Energy	Wx		21.44
05/23/2013	ZM Consulting, Inc	QQ		1,300.00
05/23/2013	Summit Bookkeeping & Payroll, Inc	NLF		175.00
05/28/2013	Am Conservation Group, Inc	WX		543.67
05/28/2013	Charles D Jones Co	WX		40.68
05/28/2013	Colorado Hazard Control	WX		5,875.00
05/28/2013	Denver Winair Co	WX		937.48
05/28/2013	Eagle Rock Supply Co	WX		604.70
05/28/2013	Eagle/Summit Electric	WX		392.00
05/28/2013	Ferguson Enterprises Inc #109	WX		254.18
05/28/2013	Grand Junction Winair Co	WX		61.49
05/28/2013	Hagemeyer North America Inc	WX		483.56
05/28/2013	Hylton Lumber Co	WX		46.48
05/28/2013	Mr T Hardware & Building Supply	WX		33.95
05/28/2013	Positive Energy	WX		149.42
05/28/2013	Rocky Mountain Construction Wholesale	WX		4,036.00
05/28/2013	Sanders True Value	WX		155.30
05/28/2013	Westland Distributing Group	WX		4,721.21
05/28/2013	Whirlpool Contract/Retail	WX		2,226.00
05/29/2013	Zuccaro PR LLC	QQ		2,940.00
05/30/2013	B.R. Auto Glass	WX		199.00
05/31/2013	1st Bank Direct Deposit	Split-payroll		42,886.84
05/31/2013		Service Charge		91.75
06/01/2013	County Health Pool	Split-insurance		19,626.66
06/01/2013	Pinnacol Assurance	Split-insurance		4,818.00
06/01/2013	Cuna Mutual Group-LTD	Split-LTD insurance		1,078.20
06/01/2013	BHW Associates	Split-building expenses		2,575.00
06/01/2013	Enterprise Commercial Centerl Condo Assoc	Split-building expenses		1,390.57
06/01/2013	Four Sprys Investments	WX		1,031.99
06/03/2013	Family Support Registry	Garnishments Payable		181.00
06/05/2013	Employee Benefits Corporation	Split-flex spending		227.79
06/05/2013	US Treasury	Split-payroll taxes		7,444.22
06/05/2013	Colorado Department of Revenue	Split-payroll taxes		1,885.00
06/05/2013	CCOERA	Split-retirement		12,430.62
06/05/2013	CCOERA	Split-retirement		1,230.00
06/05/2013	Lane Wyatt, Inc	QQ		5,207.65
06/12/2013	Best Western	NWAHEMR		335.88
06/12/2013	Century Link	Split		172.94
06/12/2013	Charles D Jones Co	WX		1,377.02
06/12/2013	Climate Control Company	WX		1,308.00
06/12/2013	Denver Winair Co	WX		2,106.07

Date	Name	Memo	Debit	Credit
06/12/2013	Eagle Rock Supply Co	WX		3,111.00
06/12/2013	Eagle/Summit Electric	WX		370.00
06/12/2013	Ferguson Enterprises Inc #109	WX		494.14
06/12/2013	Fine Homebuilding	WX		37.95
06/12/2013	Hagemeyer North America Inc	WX		3,474.62
06/12/2013	J&R Products, Inc.	WX		476.36
06/12/2013	JLC	WX		39.95
06/12/2013	Mr T Hardware & Building Supply	WX		70.60
06/12/2013	Piedmont Plastics	WX		1,542.36
06/12/2013	Point-Five Windows, Inc.	WX		105.78
06/12/2013	Salida True Value	WX		3.37
06/12/2013	Samuelson Hardware -9 Craig	WX		20.98
06/12/2013	Sanders True Value	WX		15.04
06/12/2013	Summit Car Clinic	WX-motor pool		106.48
06/12/2013	Sundance Plumbing & Heating, LLC	WX		4,453.25
06/12/2013	Valley Lumber Co	WX		25.69
06/12/2013	Verizon Wireless Services	WX		304.79
06/12/2013	Welch Equipment	WX		4,526.07
06/12/2013	Westland Distributing Group	WX		1,406.00
06/12/2013	Whirlpool Contract/Retail	WX		2,501.00
06/12/2013	Whole Energy & Hardware	WX		2,119.68
06/12/2013	X-cel Energy	WX		43.90
06/12/2013	ASPEN PLAZA COMPANY	C000490		1.00
06/12/2013	NWCCOG	NLF		5,784.95
06/13/2013	Anita Cameron - vendor	NLF		9.99
06/13/2013	Anthony's of Frisco Inc	Split-printing		65.00
06/13/2013	Best Western	WX		308.00
06/13/2013	Bluelight Software, LLC	EIP		1,252.00
06/13/2013	Century Link	Split		513.97
06/13/2013	Christy Laney	NWAHEMR		2,890.25
06/13/2013	Colorado Water Congress	QQ		400.00
06/13/2013	Comcast	Split-internet		130.63
06/13/2013	Crisis Preparation and Recovery, Inc.	NWAHEMR		1,100.00
06/13/2013	Eileen Doherty	AAAA		150.00
06/13/2013	Erin Fisher-vendor	AAAA		372.90
06/13/2013	Federal Express{vendor}	Split		51.72
06/13/2013	Garfield County SO	NWAHEMR		10,452.03
06/13/2013	Holiday Inn Summit County	NWAHEMR		3,289.29
06/13/2013	Infinite	Split-conference calls		67.12
06/13/2013	Pan For Hire	Meeting-cater		200.00
06/13/2013	Pikes Peak Area Council of Govt.	CARO		100.00
06/13/2013	Quill Corporation	Split-office supplies		204.94
06/13/2013	Rocky Mountain Cabana Specialist	NWAHEMR		850.00
06/13/2013	Sullivan Green Seavy, LLC	QQ		3,500.00
06/13/2013	Summit Car Clinic	Split-motor pool		71.95

Date	Name	Memo	Debit	Credit
06/13/2013	Summit County Sheriff's Office	NWAHEMR		461.29
06/13/2013	Summit Fire Authority	NWAHEMR		197.00
06/13/2013	Team Clean	Split-office cleaning		177.08
06/13/2013	US Bancorp Equipment Finance, Inc.	Split-copier		885.00
06/13/2013	Verizon Wireless Services	Split-cell phones		268.92
06/15/2013	1st Bank Direct Deposit	Split-payroll		35,463.94
06/18/2013	Family Support Registry	Garnishments Payable		181.00
06/19/2013	Consortium for Older Adult Wellness	AAAA		1,474.45
06/19/2013	Eagle Co Health & Human Services	AAAA		28,770.30
06/19/2013	Erin Fisher-vendor	AAAA		177.49
06/19/2013	Grand County Council on Aging	AAAA		5,189.00
06/19/2013	Hendershott, Melaine	AAAA		1,795.00
06/19/2013	Jean Hammes	AAAA		561.48
06/19/2013	NW Legal Services	AAAA		1,699.67
06/19/2013	Pitkin County Senior Services	AAAA		1,079.72
06/19/2013	Summit County Seniors Services	AAAA		2,500.00
06/19/2013	Grand County Rural Health Network	AAAA		1,422.00
06/19/2013	Summit County Seniors Services	AAAA		520.00
06/20/2013	Employee Benefits Corporation	Split-flex spending		227.79
06/20/2013	Willis of Colorado, Inc	WX		3,118.84
06/21/2013	US Treasury	Split-payroll taxes		5,953.82
06/21/2013	Colorado Department of Revenue	Split-payroll taxes		1,506.00
06/24/2013	1st Bank Credit Card - COG	Split		5,320.69
06/24/2013	1st Bank Credit Card - WX GEO	WX		10,629.37
06/26/2013	Pinnacol Assurance	Insurance		10,751.00
06/27/2013	1st Class Auto Glass LLC	WX		440.00
06/27/2013	Am Conservation Group, Inc	WX		300.75
06/27/2013	Asbestos Inspector	WX		225.00
06/27/2013	Colorado Hazard Control	WX		2,344.00
06/27/2013	Hagemeyer North America Inc	WX		1,848.43
06/27/2013	Moffat County Building Department	WX		81.50
06/27/2013	Mr T Hardware & Building Supply	WX		76.13
06/27/2013	Positive Energy	WX		1,108.41
06/27/2013	RIS - Denver	WX		4,410.00
06/27/2013	Rocky Mountain Construction Wholesale	WX		5,378.60
06/27/2013	Salida True Value	WX		122.15
06/27/2013	Samuelson Hardware -9 Craig	WX		274.63
06/27/2013	Sanders True Value	WX		11.99
06/27/2013	Valley Lumber Co	WX		148.09
06/27/2013	Welch Equipment	WX		1,571.76
06/27/2013	Westland Distributing Group	WX		1,703.97
06/27/2013	Whirlpool Contract/Retail	WX	0.00	
06/27/2013	Whole Energy & Hardware	WX		1,515.84
06/27/2013	Whirlpool Contract/Retail	WX		1,474.00
06/27/2013	Salida True Value	WX		26.47

<b>Date</b>	<b>Name</b>	<b>Memo</b>	<b>Debit</b>	<b>Credit</b>
06/27/2013	Victoria Jarvis	QQ		1,415.00
06/27/2013	ZM Consulting, Inc	QQ		1,180.00
06/27/2013	Alpine PC	Split		945.00
06/27/2013	Best Western	WX		308.00
06/27/2013	Black Diamond Gourmet	Split-catering		475.00
06/27/2013	CIRSA	Split		252.00
06/27/2013	Comcast	Split-internet		130.63
06/27/2013	Employee Benefits Corporation	Split-flex spending		15.75
06/27/2013	Mid-State Consultants	Broadband		1,280.00
06/27/2013	Pitney Bowes	Split-postage meter		130.00
06/27/2013	Positive Energy	WX		139.28
06/27/2013	Quill Corporation	Split-office supplies		349.44
06/27/2013	Silt Police Department	NWAHEMR		1,123.74
06/27/2013	Summit Bookkeeping & Payroll, Inc	Split-financial services		7,990.00
06/27/2013	Summit County Seniors Services	AAAA		1,844.08
06/27/2013	Susan Juergensmeier (vendor)	RTCC		182.60
06/27/2013	The Summit Recycler, Inc	Split-office recycling		50.00
06/27/2013	Vail Valley Salvation Army Service Unit	NWAHEMR		1,000.00
06/27/2013	Verizon Wireless Services	Split-cell phones		304.79
06/27/2013	Wex Bank	Split-fleet fuel cards		7,312.98
06/27/2013	X-cel Energy	WX		18.76
06/27/2013	Pitney Bowes	ACH Set up		15.00
06/27/2013	Allied Building Products Corp	WX		1,569.00
06/30/2013	1st Bank Direct Deposit	Split-payroll		35,952.75



# MEMORANDUM

To: NWCCOG Council  
From: Liz Mullen Executive Director  
Date: July 17, 2013  
Re: Ratify e-mail vote to accept the Connect for Health Colorado grant

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On June 12, 2013 I sent the following message to the NWCCOG Council:

*NWCCOG's revised budget and scope of work (attached) have been accepted by Connect for Health Colorado and NWCCOG has been selected to serve as the Assistance Hub for the NW region.*

*As we discussed at the May 23, 2013 NWCCOG Council meeting, I am requesting an **e-mail vote of the NWCCOG Council to authorize the NWCCOG Executive Director to sign the contract with Connect for Health Colorado.** NWCCOG will commit to serving as the regional hub for a 9-county region (Eagle, Garfield, Grand, Jackson, Moffat, Pitkin, Rio Blanco, Routt, and Summit) from 7/1/13 to 12/31/14 and will receive funding from the State to cover related expenses per the approved budget. No matching funds are required.*

***Please respond to this e-mail with your vote.***

The following members voted via e-mail to authorize the NWCCOG Executive Director to sign the contract with Connect for Health Colorado:

- |                                     |                                     |
|-------------------------------------|-------------------------------------|
| 1) Jim White, Minturn               | 9) John Hoffman, Carbondale         |
| 2) Keith Montag, Eagle County       | 10) Stuart Richardson, Silverthorne |
| 3) Karn Stiegelmeier, Summit County | 11) James Newberry, Grand County    |
| 4) Dave Sturges, Glenwood Springs   | 12) Drew Nelson, Winter Park        |
| 5) Wally Baird, Granby              | 13) Jake Spears, Red Cliff          |
| 6) Jeff Shroll, Gypsum              | 14) Jim Peterson, Grand Lake        |
| 7) Bill Efting, Frisco              | 15) Tom Clark, Kremmling            |
| 8) Tim Westerberg, Dillon           |                                     |

Zero votes were received opposing the request. The remaining 12 members did not vote.

**ACTION REQUESTED:** Motion to ratify the e-mail vote to authorize the NWCCOG Executive Director to sign the contract with Connect for Health Colorado.

**NWCCOG Budget Revisions - 7-2013**

**Budget Revision Summary**

<b>Program</b>	<b>Original Budgeted Revenue</b>	<b>Revised Revenue Budget</b>	<b>Change in Revenue Budget</b>	<b>Original Budgeted Expense</b>	<b>Revised Expense Budget</b>	<b>Change in Expense Budget</b>	<b>Net Change</b>
AAAA	696,880	667,523	(29,357)	696,880	667,523	(29,357)	-
C4HCO-HUB	-	50,000	50,000	-	50,000	50,000	-
Elevator Inspection	460,000	460,000	-	393,140	378,054	(15,086)	15,086
Northwest Loan Fund	505,730	583,730	78,000	505,730	583,730	78,000	-
Regional Business	285,600	315,691	30,091	294,130	318,130	24,000	6,091
Regional Transportation Council	144,391	206,891	62,500	144,391	206,891	62,500	-
WaterShed Services	21,400	49,314	27,914	21,400	49,314	27,914	-
Summit Water Quality Committee	32,000	56,170	24,170	32,000	56,170	24,170	-
Water Quality/Quantity	155,100	163,510	8,410	155,100	163,510	8,410	-
<b>Total Net Change</b>							<b>21,177</b>

**2013 BUDGET WORKSHEET SUMMARY**

2013 Revenues	Internal COG Programs									External Programs				Internal Service programs				Grand Total			
	Alpine Area Aging	C4HCO Hub	Econ. Dev. District	Elevator Inspection	Energy Management	Northwest Loan Fund	Regional Business	RTCC	Watershed Services	CARO	CBBC	NW All Hazards Region	NWCCOG Foundation	Summit Water Quality Committee	Water Quality/Quantity	Program Totals	Indirect		249 Warren Ave	Copier Pool	Motor Pool
Federal Grant Revenue	261,645		54,900		1,150,000			190,891	16,000	6,500		446,790			2,126,726					2,126,726	
State Grant Revenue	320,878	50,000			350,000	580,000	65,000		11,400					8,410	1,385,688					1,385,688	
NWCCOG Dues							210,891								210,891					210,891	
Q/Q Dues														141,450	141,450					141,450	
Water & San Dues														11,600	11,600					11,600	
Match - NWCCOG	20,000		54,900					10,000							84,900					84,900	
Local Funding - Other	65,000					2,880	39,000	16,000		11,330	15,000		105,000	32,000	286,210	139,349	75,648	18,000	36,000	555,207	
X-cel Energy Co Fees				460,000	100,000										100,000					100,000	
Interest Income							800							50	850					850	
Carryover	-					850		11,914		16,726	8,965			24,170	62,625					62,625	
Miscellaneous														2,000	2,000					2,000	
<b>TOTAL</b>	<b>667,523</b>	<b>50,000</b>	<b>109,800</b>	<b>460,000</b>	<b>1,600,000</b>	<b>583,730</b>	<b>315,691</b>	<b>206,891</b>	<b>49,314</b>	<b>34,556</b>	<b>23,965</b>	<b>446,790</b>	<b>105,000</b>	<b>56,170</b>	<b>163,510</b>	<b>4,872,940</b>	<b>139,349</b>	<b>75,648</b>	<b>18,000</b>	<b>36,000</b>	<b>5,141,937</b>
<b>2013 EXPENDITURES</b>																					
Salaries	113,244	25,000	61,348	208,322	645,505	50,000	75,462	62,722		4,800				145	1,246,548	31,394	1,000				1,278,942
Fringe Benefits & Taxes	21,928	9,880	18,496	76,236	207,011	14,000	14,033	3,410		1,140				10	366,144	3,583					369,727
Contract Costs	14,506			9,800	80,438	3,600	105,000	40,000	20,000		9,000	78,500		26,000	519,222	43,800		1,200	2,500		566,722
Indirect Costs	27,958	2,316		18,455	64,191	3,129	11,458	5,793	859	N/A	N/A	N/A	N/A	1,284	141,665	N/A	N/A	N/A	N/A		141,665
COG Rent	\$6,027	\$1,370	\$4,357	4,291	24,958		4,777	5,556	586			3,185		586	56,865	15,924		1,216			74,005
Other Expenses	104,546	10,834	25,599	40,950	577,897	11,001	22,500	17,431	15,955	19,170	12,750	10,700	7,350	2,040	902,461	43,648	66,310	13,750	19,550		1,045,719
Pass-thru/match	379,314					500,000	84,900						97,650		1,061,864						1,061,864
Carry forward						-		2,419	11,914	9,446	2,215			26,105	52,099		8,338	1,834	-11,050		51,221
Capital Purchases		600		20,000		2,000		69,560				354,405			446,565	1,000				25,000	472,565
<b>TOTAL</b>	<b>667,523</b>	<b>50,000</b>	<b>109,800</b>	<b>378,054</b>	<b>1,600,000</b>	<b>583,730</b>	<b>318,130</b>	<b>206,891</b>	<b>49,314</b>	<b>34,556</b>	<b>23,965</b>	<b>446,790</b>	<b>105,000</b>	<b>56,170</b>	<b>163,510</b>	<b>4,793,433</b>	<b>139,349</b>	<b>75,648</b>	<b>18,000</b>	<b>36,000</b>	<b>5,062,430</b>
<b>2013 Net</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>81,946</b>	<b>-</b>	<b>-</b>	<b>(2,439)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>79,507</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>79,507</b>
<b>Total Reserve Fund Balance</b>																					
Beginning Balance					367,449		Required Reserve	Reserve Shortage													
Change in Reserve Fund					79,507		514,194	(67,238)													
Ending Balance					446,956																



## Community Living Services- Alpine AAA

ACCT #	ACCOUNT NAME	2013 BUDGET	2013 Budget Changes	2013 REVISED
4100	FEDERAL CONTRACT REVENUE	349,985	(109,723)	<b>240,262</b>
4120	FEDERAL REVENUE - NSIP/usda	18,190	3,193	<b>21,383</b>
4200	STATE CONTRACT REVENUE	240,705	77,107	<b>317,812</b>
4210	STATE CASH MATCH	-	3,066	<b>3,066</b>
4620	REIMBURSED FEES - SR ID, ETC	-	-	-
4630	LOCAL CASH MATCH - NWCCOG	20,000	-	20,000
4640	FEDERAL CONTRACT CARRYOVER (Jan-Jun'11)	3,000	(3,000)	-
	OTHER GRANTS	65,000		65,000
<b>TOTAL REVENUES</b>		<b>696,880</b>	<b>(29,357)</b>	<b>667,523</b>
6112	SALARIES - PROGRAM DIRECTOR	69,244	-	69,244
6131	SALARIES - PROGRAM ASSISTANT	40,000	4,000	<b>44,000</b>
6210	TAXES & BENEFITS - PROGRAM DIRECTOR	13,288	-	13,288
	TAXES & BENEFITS - PROGRAM ASSISTANT	13,155	(4,515)	<b>8,640</b>
6400	CONTRACT SERVICES-Other	9,981	-	9,981
6410	CONTRACT STAFF	-	-	-
6420	CONTRACT - FISCAL	4,425	-	4,425
6430	LEGAL EXPENSE	100	-	100
6510	CONTRACT SERVICES	-	-	-
6610	OFFICE SUPPLIES	2,400	(1,185)	<b>1,215</b>
6640	POSTAGE	1,200	-	1,200
6650	PRINTING	2,265	-	2,265
6660	ADVERTISING	100	-	100
6680	DUES & SUBSCRIPTIONS	4,300	-	4,300
6690	COPIER CHARGES	3,000	-	3,000
6720	RENT	6,027	-	6,027
6730	TELEPHONE	-	350	<b>350</b>
	EQUIP REPAIR/MAIN			
7110	PROGRAM SUPPLIES	740	-	740
7130	TRAVEL & MEETINGS	13,100	-	13,100
7150	TRAINING & TECHNICAL ASSISTANCE	11,916	-	11,916
7310	SENIOR AWARDS CEREMONY	2,500	-	2,500
7312	RAC TRAVEL/MEETINGS	4,250	(1,200)	<b>3,050</b>
7320	PASS THRU SERVICE FUNDS -SUBCONTRACT	361,124	-	361,124
7340	PASS THRU NSIP FUNDS - SUBCONTRACTOR	18,190	3,193	<b>21,383</b>
7340	PART D - MED MANAGEMENT	-	-	-
7340	AAAA - DIRECT SERVICES DELIVERY	83,154	(30,000)	53,154
7910	INDIRECT COSTS APPLIED	27,958	-	27,958
7950	LOCAL MATCH COST-Grant funds	4,463	-	4,463
9160	DEFFERED EXPENSE	-	-	-
8000	CAPITAL OUTLAY	-	-	-
<b>TOTAL EXPENSES</b>		<b>696,880</b>	<b>(29,357)</b>	<b>667,523</b>
<b>REVENUES OVER EXPENDITURES</b>		-	-	-

## Connect for Health Colorado Regional Hub

ACCT #	ACCOUNT NAME	2013 BUDGET
4200	STATE CONTRACT	50,000
4640	CARRY OVER	-
<b>TOTAL REVENUES</b>		<b>50,000</b>
6112	SALARIES - HUB COORDINATOR	25,000
6210	TAXES & BENEFITS	9,880
6610	OFFICE SUPPLIES	484
6640	POSTAGE	
6650	PRINTING	
6660	ADVERTISING	2,000
6680	DUES & SUBSCRIPTIONS	-
6690	COPIER CHARGES	-
6720	RENT & UTILITIES	1,370
7130	TRAVEL & MEETINGS	8,350
7150	TRAINING & TECH. ASSISTANCE	
7321	PASS-THROUGH FUNDS	-
7910	INDIRECT COSTS APPLIED	2,316
8000	CAPITAL OUTLAY	600
9130	CARRY FORWARD	-
<b>TOTAL EXPENSES</b>		<b>50,000</b>
<b>REVENUES OVER EXPENDITURES</b>		<b>-</b>

## Elevator Inspection

ACCT #	ACCOUNT NAME	2013 BUDGET	2013 Budget Changes	2013 REVISED
4410	INSPECTION FEES	390,000	0	390,000
4430	OTHER SERVICES INCOME	20,000	0	20,000
4440	PERMIT REVIEW FEES	50,000	0	50,000
4420	SPECIALIZED SERVICES	0		0
4610	INSURANCE PROCEEDS			
4830	GAIN ON SALE OF EQUIPMENT	0		0
<b>TOTAL REVENUES</b>		<b>460,000</b>	<b>-</b>	<b>460,000</b>
6112	SALARIES - PROGRAM DIRECTOR - I	74,119	0	74,119
6121	SALARIES - INSPECTORS	147,989	(27,930)	120,059
6131	SALARIES - OFFICE SUPPORT	0	14,144	14,144
6210	TAXES & BENEFITS	76,236	0	76,236
6330	EE TRAINING EXPENSE	0	0	0
6420	FISCAL OFFICER CONTRACT	12,600	(6,300)	6,300
6430	LEGAL EXPENSES	0	0	0
6510	CONTRACTOR	1,500	2,000	3,500
6610	OFFICE SUPPLIES	900	0	900
6630	CREDIT CARD FEES	2,500	0	2,500
6640	POSTAGE	1,200	0	1,200
6650	PRINTING	200	0	200
6660	ADVERTISING	0	0	0
6680	DUES & SUBSCRIPTIONS	1,000	0	1,000
6690	COPIER CHARGES	2,400	0	2,400
6720	RENT & UTILITIES	4,291	0	4,291
6730	TELEPHONE	2,500	0	2,500
6760	INSURANCE	0	0	0
6800	EQUIP. MAINT. & REPAIRS	1,000	0	1,000
6840	TOOLS & EQUIPMENT	500	0	500
6990	DEPRECIATION	0	0	0
7120	LICENSE & PERMITS	1,250	0	1,250
7130	TRAVEL & MEETINGS	25,000	0	25,000
7150	TRAINING & TECH. ASSISTANCE	2,500	0	2,500
7910	INDIRECT COSTS APPLIED	18,455	0	18,455
8000	CAPITAL EXPENDITURES	17,000	3,000	20,000
<b>TOTAL EXPENSES</b>		<b>393,140</b>	<b>(15,086)</b>	<b>378,054</b>
<b>REVENUES OVER EXPENDITURES</b>		<b>66,860</b>	<b>15,086</b>	<b>81,946</b>

## Northwest Loan Fund

ACCT #	ACCOUNT NAME	2013 BUDGET	2013 Budget Changes	2013 REVISED
4200	PROGRAM INCOME - (Loan interest)	-	-	-
4200	STATE CONTRACT	-	580,000	580,000
4520	OTHER LOCAL FUNDING	-	-	-
4720	REVOLVED INTEREST	36,000	(33,120)	2,880
4730	ORGINATION FEE	-	-	-
4820	INTEREST INCOME	-	-	-
4640	CARRY OVER	42,000	(41,150)	850
<b>TOTAL REVENUES</b>		<b>78,000</b>	<b>505,730</b>	<b>583,730</b>
6112	SALARIES - PROGRAM DIRECTOR	50,000		50,000
6210	TAXES & BENEFITS	14,000	-	14,000
6420	FISCAL SERVICES	2,100	-	2,100
6510	OUTSIDE CONTRACT SERVICES	-	1,500	1,500
6610	OFFICE SUPPLIES	200	700	900
6620	BANK CHARGES	250	-	250
6640	POSTAGE	121	-	121
6650	PRINTING	250	-	250
6660	ADVERTISING	250	750	1,000
6680	DUES & SUBSCRIPTIONS	1,000	-	1,000
6690	COPIER CHARGES	500	-	500
6720	RENT & UTILITIES	-	\$0	-
6730	TELEPHONE EXPENSE	-	\$750	750
6930	BAD DEBT_WRITTEN OFF	-	\$0	-
7110	PROGRAM SUPPLIES	200	\$0	200
7120	LICENSE & PERMITS	-	\$30	30
7130	TRAVEL & MEETINGS	3,000	2,000	5,000
7150	TRAINING & TECH. ASSISTANCE	1,000	-	1,000
7321	PASSTHROUGH - LOANS MADE		500,000	500,000
7910	INDIRECT COSTS APPLIED	3,129	-	3,129
8000	CAPITAL OUTLAY	2,000	-	2,000
9130	CARRY FORWARD	-	-	-
<b>TOTAL EXPENSES</b>		<b>78,000</b>	<b>505,730</b>	<b>583,730</b>
<b>REVENUES OVER EXPENDITURES</b>		<b>-</b>	<b>-</b>	<b>-</b>

## Regional Business

ACCT #	ACCOUNT NAME	2013 BUDGET	2013 Budget Changes	2013 REVISED
4100	FEDERAL CONTRACT			
4200	STATE GRANT REVENUE	65,000	0	65,000
4310	COUNTY PLEDGES	128,711	0	128,711
4320	MUNICIPAL PLEDGES	76,089	6,091	82,180
4520	OTHER LOCAL FUNDING	15,000	24,000	39,000
4540	INDIRECT INCOME		0	0
4620	REIMBURSED EXPENSES		0	0
4820	INTEREST INCOME	800	0	800
<b>TOTAL REVENUES</b>		<b>285,600</b>	<b>30,091</b>	<b>315,691</b>
6110	SALARIES - EXECUTIVE DIRECTOR	64,034	0	64,034
6121	SALARIES - PROGRAM STAFF	9,600	0	9,600
6122	SALARIES - GRANT ADMINISTRATOR		0	0
6131	SALARIES - OFFICE SUPPORT	1,828	0	1,828
	SEVERANCE PAY & BENEFITS		0	0
6210	TAXES & BENEFITS	14,033	0	14,033
6312	RELOCATION EXPENSE		0	0
6350	COMPENSATED ABSENCES - ADJUST		0	0
6410	CONTRACT STAFF	1,000	24,000	25,000
6430	LEGAL EXPENSES	1,000	0	1,000
6510	OUTSIDE CONTRACT LABOR	80,000	0	80,000
6610	OFFICE SUPPLIES	500	0	500
6620	BANK SERVICE CHARGES	1,000	0	1,000
6640	POSTAGE	250	0	250
6650	PRINTING	200	0	200
6660	ADVERTISING	0	0	0
6670	INTERNET/WEB SITE	0	0	0
6680	DUES & SUBSCRIPTIONS	550	0	550
6690	COPIER CHARGES	3,500	0	3,500
6720	RENT & UTILITIES	4,777	0	4,777
6730	TELEPHONE	0	0	0
7130	TRAVEL & MEETINGS	10,000	0	10,000
7150	TRAINING & TECH. ASSISTANCE	5,500	0	5,500
7310	AWARDS	0	0	0
7550	CONTINGENCY	0	0	0
7910	INDIRECT COSTS APPLIED	11,458	0	11,458
7950	CASH MATCH TO PROGRAMS	84,900	0	84,900
8000	CAPITAL OUTLAY	0	0	0
<b>TOTAL EXPENSES</b>		<b>294,130</b>	<b>24,000</b>	<b>318,130</b>
<b>REVENUE OVER EXPENDITURES</b>		<b>(8,530)</b>	<b>6,091</b>	<b>(2,439)</b>

# Regional Transportation Coordinating Council

		2013 BUDGET	2013 Budget Changes	2013 REVISED
<b>REVENUES</b>				
4200	CDOT LCC CONTINUATION FUNDS	-	12,500	12,500
4100	Veterans FTA One Click/One Call - Equipment	-	100,000	100,000
	Veterans FTA One Click/One Call - Marketing	50,000	(50,000)	-
4301	Local Revenue- Faster Funds		-	-
4301	Local Revenue-Match	16,000	-	16,000
4200	FTA 5310 Mobility Management FUNDS	78,391	-	78,391
4520	Other Local Funding		-	-
4620	Reimbursed Expenses		-	-
4640	CARRY OVER FUNDS			
4630	NWCCOG Matching	-	-	-
<b>TOTAL REVENUES</b>		<b>144,391</b>	<b>62,500</b>	<b>206,891</b>
<b>EXPENSES</b>				
6110	EXECUTIVE DIRECTOR		-	-
6112	SALARIES - PROGRAM DIRECTOR	50,222	-	50,222
	PROGRAM STAFF		12,500	12,500
6131	OFFICE WAGES		-	-
6210	TAXES AND BENEFITS	11,018	(7,608)	3,410
6520	OUTSIDE CONTRACTORS		40,000	40,000
6610	OFFICE SUPPLIES & MATERIALS	1,000	-	1,000
6640	POSTAGE	250	-	250
6650	PRINTING	1,000	-	1,000
6660	ADVERTISING	50,000	(50,000)	-
6670	INTERNET/WEBSITE	10,000	-	10,000
6680	DUES AND SUBSCRIPTIONS	100	-	100
6690	COPIER CHARGES	1,000	-	1,000
6720	RENT & UTILITIES	2,975	2,581	5,556
6730	TELEPHONE	-	-	-
6800	EQUIPMENT REPAIR & MAINTENANCE	-	-	-
7130	TRAVEL & MEETINGS	6,500	-	6,500
7150	TRAINING & TECHNICAL ASSISTANCE	-	-	-
7910	INDIRECT COSTS	5,793	-	5,793
8000	CAPITAL OUTLAY	4,533	65,027	69,560
<b>TOTAL EXPENSES</b>		<b>144,391</b>	<b>62,500</b>	<b>206,891</b>
<b>REVENUES OVER EXPENDITURES</b>		<b>0</b>		<b>0</b>

## Water Shed Services - (including Snake River Grant)

ACCT #	ACCOUNT NAME	2013 BUDGET	2013 Budget Changes	2013 REVISED
4100	FEDERAL GRANT REVENUE - Snake	0	16,000	16,000
4200	STATE CONTRACT -208	11,400	0	11,400
4510	LOCAL REVENUE - PERMIT REVIEWS	0	0	0
4630	LOCAL REVENUE - COG	10,000	0	10,000
4640	CARRY OVER	0	11,914	11,914
			0	0
<b>TOTAL REVENUES</b>		<b>21,400</b>	<b>27,914</b>	<b>49,314</b>
6131	SALARIES - OFFICE WAGES	100	0	100
6210	TAXES & BENEFITS	20	0	20
6410	CONTRACT STAFF	16,000	4,000	20,000
6430	LEGAL EXPENSE - GENERAL	1,500	0	1,500
6520	OUTSIDE CONTRACT SERVICES	1,000	11,500	12,500
6640	POSTAGE	100	0	100
6650	PRINTING	100	0	100
6690	COPIER CHARGES	100	0	100
6720	RENT & UTILITIES	586	0	586
7130	TRAVEL & MEETINGS	350	500	850
7910	INDIRECT COSTS APPLIED	859	0	859
9130	CARRY FORWARD	685	11,914	12,599
				0
<b>TOTAL EXPENSES</b>		<b>21,400</b>	<b>27,914</b>	<b>49,314</b>
<b>REVENUES OVER EXPENDITURES</b>		<b>-</b>	<b>-</b>	<b>-</b>

## SWQC - Summit Water Quality Committee

ACCT #	ACCOUNT NAME	2013 BUDGET	2013 Budget Changes	2013 REVISED
	REIMBURSED EXPENSES			0
4510	LOCAL REVENUE - SWQC	32,000		32,000
4300	LOCAL REVENUE - PERMIT REVIEWS			0
	LOCAL REVENUE - COG			0
4640	CARRY OVER	0	24,170	24,170
4420	OTHER SERVICE INCOME			0
<b>TOTAL REVENUES</b>		<b>32,000</b>	<b>24,170</b>	<b>56,170</b>
6131	SALARIES - ADM SECY	145		145
6210	TAXES & BENEFITS	10		10
6410	CONTRACT STAFF	25,000	1,000	26,000
6510	OUTSIDE CONTRACT SERVICES	0		0
6610	OFFICE SUPPLIES	0		0
6640	POSTAGE	25		25
6680	DUES & SUBSCRIPTIONS	125		125
6690	COPIER CHARGES	90		90
6720	RENT & UTILITIES	586		586
6730	TELEPHONE	0		0
6800	EQUIP RENT/MAINT/SUPPLIES	0		0
7130	TRAVEL & MEETINGS	1,800		1,800
7910	INDIRECT COSTS APPLIED	1,284		1,284
8000	CAPITAL OUTLAY	0		0
9130	CARRY FORWARD	2,935	23,170	26,105
		0		
<b>TOTAL EXPENSES</b>		<b>32,000</b>	<b>24,170</b>	<b>56,170</b>
<b>REVENUES OVER EXPENDITURES</b>		<b>-</b>	<b>-</b>	<b>-</b>



## Water Quality/Quantity & CWBC Grant

ACCT #	ACCOUNT NAME	2013 BUDGET	2013 Budget Changes	2013 REVISED
4,200	STATE GRANT INCOME	-	8,410	8,410
4310	COUNTY PLEDGES	95,500	-	95,500
4320	MUNICIPAL PLEDGES	42,150	-	42,150
4330	ASSOCIATE MEMBER PLEDGES	3,800	-	3,800
4350	WATER & SAN. DIST. PLEDGES	11,600	-	11,600
4620	REIMBURSED EXPENSES	2,000	-	2,000
4640	CARRY OVER REVENUE			
4820	INTEREST INCOME	50	-	50
<b>TOTAL REVENUES</b>		<b>155,100</b>	<b>8,410</b>	<b>163,510</b>
6131	SALARIES - OFFICE SUPPORT	-	-	-
6210	TAXES & BENEFITS	50		50
6410	QQ CONTRACT STAFF	121,800	-	121,800
6430	LEGAL			
6510	OUTSIDE CONTRACT	10,756	8,410	19,166
6520	PROFESSIONAL SERVICES		-	-
6610	OFFICE SUPPLIES	300	-	300
6640	POSTAGE	300	-	300
6650	PRINTING	-		-
6680	DUES & SUBSCRIPTIONS	1,400	-	1,400
6690	COPIER CHARGES	900	-	900
6720	RENT	1,172		1,172
6730	TELEPHONE	400		400
6760	INSURANCE	1,800	-	1,800
7130	TRAVEL & MEETINGS	10,000	-	10,000
7610	INDIRECT COSTS APPLIED	6,222		6,222
8000	CAPITAL OUTLAY	-		-
<b>TOTAL EXPENSES</b>		<b>155,100</b>	<b>8,410</b>	<b>163,510</b>
<b>REVENUES OVER EXPENDITURES</b>		<b>-</b>	<b>0</b>	<b>0</b>



# MEMORANDUM

To: NWCCOG Council  
From: Liz Mullen Executive Director  
Date: July 17, 2013  
Re: Limited English Proficiency (LEP) Plan

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In order to receive funds from CDOT in 2014, grantees are required to develop a Limited English Proficiency (LEP) plan by November 1.

The draft of the NWCCOG – RTCC plan is included in this packet for NWCCOG Council for approval.

The LEP plan will then be submitted to the CDOT Civil Rights Office for review.

To summarize, our primary documents will be in both English and Spanish. We are pursuing a language translation service for additional communication needs.

**ACTION REQUESTED:** Motion to approve the Limited English Proficiency (LEP) as presented.

# LIMITED ENGLISH PROFICIENCY PLAN

## Northwest Colorado Council of Governments

Draft  
Revised June 27, 2013

### I. INTRODUCTION

This Limited English Proficiency (LEP) Plan, for the Northwest Colorado Council of Governments has been developed in response to federal requirements included under Section 601 of Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), which provides that no person shall “on the grounds of race, color or national origin be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.”

Federal Executive Order No. 13166, issued in August 2000 by President Clinton, "Improving Access to Services for Persons with Limited English Proficiency," was created to "... improve access to federally conducted and federally assisted programs and activities for persons who, as a result of national origin, are limited in their English proficiency (LEP)..." President Bush affirmed his commitment to Executive Order 13166 through a memorandum issued on October 25, 2001, by Assistant Attorney General for Civil Rights, Ralph F. Boyd, Jr. and Acting Assistant Attorney General, Loretta King directed a strengthening of enforcement of Title VI in a memorandum dated July 10, 2009.

As a sub-recipient of funds from the Federal Transit Administration (FTA), through the Colorado Department of Transportation (CDOT), this Limited English Proficiency (LEP) Plan for the Northwest Colorado Council of Governments has been developed to ensure compliance with Federal LEP regulations. It includes an assessment of the limited English proficiency needs of our area, an explanation of the steps we are currently taking to address these needs, and the steps we plan to take in the future to ensure meaningful access to our transit programs by persons with limited English proficiency.

### II. POLICY

It is the policy of the Northwest Colorado Council of Governments to ensure that our programs and activities, normally provided in English, are accessible to Limited English Proficiency (LEP) persons and thus do not discriminate on the basis of national origin in violation of the Title VI prohibition against national origin discrimination. The Northwest Colorado Council of Governments will, to the maximum extent feasible in its official deliberations and communications, community outreach and related notifications, provide appropriate alternative non-English formats for persons with LEP to access information and services provided.

### III. LIMITED ENGLISH PROFICIENCY NEEDS OF AREA

The *Four-Factor Analysis* developed by the FTA requires that information be included in LEP Plans regarding the number and percentage of LEP persons in our area, and the nature, frequency and importance of the contact we have with LEP persons in providing transit services. Each of these elements is addressed below.

#### **Factor 1. Number and Percentage of LEP Persons in Our Area**

##### 1. Permanent Population

CDOT has compiled the following data regarding LEP in your area:

TABLE 1 - Individuals Speaking English "Not Well" or "Not at All"

Data Category	Eagle County		Grand County		Jackson County		Pitkin County		Summit County		Routt County		Garfield County	
	Total #	%	Total #	%	Total #	%	Total #	%	Total #	%	Total #	%	Total #	%
Total Population (5 years old & older)	47,554	100	13,794	100	1,439	100	15,922	100	25,934	100	21,874	100	51,185	100
Population Speaking English "Not Well" or "Not at All"	9565	20%	1228	9%	72	5%	2100	13%	2908	11%	198	1%	3939	8%
Population Speaking English "Not Well" or "Not at All"														
Spanish	7728	81%	745	61%	66	92%	1095	52%	2349	81%	103	52%	3933	100%
Other Indo-European	1455	15%	439	36%	6	8%	866	41%	424	15%	7	4%	2	0%
Asian and Pacific Islander	288	3%	9	1%	0	0%	65	3%	135	5%	88	44%	4	0%
Other	94	1%	35	3%	0	0%	74	4%	0	0%	0	0%	0	0%
Total	9565	100%	1228	100%	72	100%	2100	100%	2908	100%	198	100%	3939	100%

Data Category	Aspen		Basalt		Carbondale		Dillon		Eagle		Frisco	
	Total #	%	Total #	%	Total #	%	Total #	%	Total #	%	Total #	%
Total Population (5 years old & older)	6,188	100	3,577	100	5,599	100	563	100	5,564	100	2,554	100
Population Speaking English "Not Well" or "Not at All"	761	12%	581	16%	1087	19%	15	3%	926	17%	191	7%
Population Speaking English "Not Well" or "Not at All"												
Spanish	329	43%	392	67%	990	91%	7	47%	557	60%	104	54%
Other Indo-European	353	46%	25	4%	36	3%	8	53%	369	40%	87	46%
Asian and Pacific Islander	36	5%	164	28%	0	0%	0	0%	0	0%	0	0%
Other	43	6%	0	0%	61	6%	0	0%	0	0%	0	0%
Total	761	100%	581	100%	1087	100%	15	100%	926	100%	191	100%

Data Category	Glenwood Springs		Granby		Grand Lake		Gypsum		Hot Sulphur Springs		Kremmling		Minturn	
	Total #	%	Total #	%	Total #	%	Total #	%	Total #	%	Total #	%	Total #	%
Total Population (5 years old & older)	8,746	100	2,101	100	343	100	5,580	100	957	100	1,863	100	1,077	100
Population Speaking English "Not Well" or "Not at All"	1388	16%	159	8%	38	11%	1321	24%	19	2%	134	7%	165	15%
Population Speaking English "Not Well" or "Not at All"														
Spanish	1098	79%	124	78%	19	50%	1242	94%	7	37%	101	75%	130	79%
Other Indo-European	215	15%	20	13%	6	16%	23	2%	10	53%	27	20%	35	21%
Asian and Pacific Islander	72	5%	5	3%	0	0%	0	0%	0	0%	4	3%	0	0%
Other	3	0%	10	6%	13	34%	56	4%	2	11%	2	1%	0	0%
Total	1388	100%	159	100%	38	100%	1321	100%	19	100%	134	100%	165	100%

Data Category	Montezuma		Red Cliff		Silverthorne		Snowmass Village		Steamboat Springs		Vail		Walden	
	Total #	%	Total #	%	Total #	%	Total #	%	Total #	%	Total #	%	Total #	%
Total Population (5 years old & older)	77	100	217	100	3,542	100	2,657	100	11,425	100	5,056	100	614	100
Population Speaking English "Not Well" or "Not at All"	0	0%	46	21%	524	15%	295	11%	494	4%	287	6%	22	4%
Population Speaking English "Not Well" or "Not at All"														
Spanish	0	0%	43	93%	491	94%	105	36%	370	75%	196	68%	22	100%
Other Indo-European	0	0%	3	7%	21	4%	161	55%	86	17%	69	24%	0	0%
Asian and Pacific Islander	0	0%	0	0%	12	2%	29	10%	38	8%	0	0%	0	0%
Other	0	0%	0	0%	0	0%	0	0%	0	0%	22	8%	0	0%
Total	0	0%	46	100%	524	100%	295	100%	494	100%	287	100%	22	100%

Source: U.S. Census American Community Survey 2007-2011 estimates, population 5 years old and older, speaking another language in the home, who speak English "Not well" or "Not at All."

## 2. Visitor Population

*Since our call center will be coordinating transportation to medical appointments for veterans, senior citizens and the disabled to medical appointments residing in this multicounty region, there will be minimal use if any by the visitor population.*

## 3. Summary

Based on the research conducted in #1 and #2 above, following is a summary of the key questions.

- a. Do LEP populations exist (5% or 1,000 individuals-whichever is less)  
Yes, there is an LEP population in this region.
- b. What languages do they speak? In all counties Spanish is the predominant LEP language. In all but four towns, Spanish is the predominant language. In Aspen, Snowmass Village, Dillon and Hot Sulfur Springs, other Indo-European languages are predominant.
- c. Where are concentrations of LEP persons in your service area? The concentrations of LEP speaking populations are located in neighboring communities to the ski resort towns such as Silverthorne, Redcliff and Minturn. In these locations reside the service workers who are employed at the resorts and in construction. They are predominately Spanish speaking.

## **Factors 2 & 3 Nature, Frequency and Importance of LEP Contact**

### 1. Nature of Contact

What transit services do you provide? We will not be the provider of transportation. We will be coordinating transportation by means of a One Call/One Click call center. Partner agencies will be providing the actual transportation.

What types of contact do you have or could you have with LEP persons? Verbal information will be provided by customer service call center staff and drivers - either in person or by phone. Information will be conveyed via the Internet and website, public meetings and focus groups.

### 2. Frequency of Contact

Since the call center is in development this data is pending.

### 3. Importance of Contact

The nature and importance of LEP contacts is high for public transportation services. Therefore, given the nature of our area, strategies to address this need have been developed and will continually be reviewed, and improved where needed.

## **Factor 4 Resources Available for LEP Outreach**

The resources available for LEP outreach include the Website, internet, local papers, County Departments of Health and Human Services, Senior Centers, Veterans Service Officers, Veterans organizations including the DAV, Am Vets, VFW, American Legion, Veterans medical centers and Veteran projects at Workforce Centers.

## **CURRENT LEP EFFORTS**

As our Call Center is being developed, we are committed to addressing the need to service LEP individuals. As our publications are being developed we will have a Spanish option for our key documents. We will have a Title VI notice on our brochures and on our web site.

## **IV. PLANS FOR THE FUTURE LEP EFFORTS**

Given the current and potential future need to respond to individuals with Limited English proficiency our LEP Plan includes the elements identified below.

### **A. Identifying LEP Persons Who Need Language Assistance**

In order to identify future LEP needs with respect to our one call/one click call center we will undertake the following:

- Contact the CDOT Civil Rights & Business Resource Center for updated LEP statics
- Review Census updates as they become available;
- Periodically review perceived LEP needs with partner agencies and call center staff;
- Make periodic contacts with school districts and other community agencies that may know of LEP persons or groups.

### **B. Language Assistance Measures**

As the need arises, we will consider the following to respond to LEP needs:

- Work with the Human Services departments in our multi county area and the Family Intercultural Resource Center in Dillon to access their staff for translation services
- Develop Spanish versions of marketing materials, customer complaint forms, public notices, and related information, as appropriate;
- Obtain copies of CDOT's "Basic Spanish for Transit Employees" and distribute to customer service staff.
- Become familiar with language services such as the AT&T Language Line used by the Eagle County HHS Department. Plus investigate the services of vendors such as Optimal Phone Interpreters and LanguageLine Solutions at <http://www.language.com>.
- Identify other community resources such as agencies serving LEP persons which may have resources to share.

### **C. Staff Training**

As the need arises, we will consider the following staff training topics:

- Federal LEP requirements, the NWCCOG LEP Plan and Title VI;
- Staff awareness training;
- Documenting language assistance requests;
- Use of any of the language assistance measures as described above.

### **D. Outreach Efforts**

As the need arises, we will consider the following outreach topics:

- Identify agencies in our area that may serve LEP populations
- Provide information on our call center to them, as appropriate

- Provide opportunities for LEP participation at public meetings, through advertising and conduct of meetings, as appropriate

#### **E. Monitoring and Updating Plan**

We will monitor and update this plan every 2-3 years, as needed. This will include:

- Reviewing our LEP Plan with staff and make adjustments, as needed
- Pay particular attention to demographic changes in our area and to any LEP-related complaints we receive.

#### **F. Disseminating Our LEP Plan**

- Have copies of our plan available to give to agencies serving LEP populations in our area and or for individual requests;
- Post our plan on our website;
- Adopted by the Northwest Colorado Council of Governments Council and the Regional Transportation Coordinating Council

# NWCCOG 2014 REGIONAL BUSINESS DUES ANALYSIS

FORMULA :

POPULATION 0.520000

2012 population estimates, Colorado Department of Local Affairs, Demography Section

ASSESSED VALUATION 0.00000900

Certification of Levies & Revenues as of 1/1/2013, Year 2012 Annual Report, Division of Property Taxation, State of Colorado

COUNTY	POPULATION		ASSESSED VALUATION			2014 DUES CALCULATED	2013 DUES PAID	2013-2014 CHANGE	2013-2014 % CHANGE	
EAGLE COUNTY	51,944	46.06%	\$27,011	\$2,774,843,060	34.73%	\$24,974	\$51,984	\$50,000	\$1,984	3.8%
GRAND COUNTY	14,138	12.54%	\$7,352	\$808,911,310	10.13%	\$7,280	\$14,632	\$14,893	(\$261)	-1.8%
JACKSON COUNTY	1,326	1.18%	\$690	\$42,335,150	0.53%	\$381	\$1,071	\$1,057	\$14	1.3%
PITKIN COUNTY	17,206	15.26%	\$8,947	\$2,761,028,490	34.56%	\$24,849	\$33,796	\$33,803	(\$7)	0.0%
SUMMIT COUNTY	28,167	24.97%	\$14,647	\$1,601,594,490	20.05%	\$14,414	\$29,061	\$28,958	\$103	0.4%
<b>TOTAL COUNTY</b>	<b>112,781</b>	<b>100.00%</b>	<b>\$58,646</b>	<b>\$7,988,712,500</b>	<b>100.00%</b>	<b>\$71,898</b>	<b>\$130,544</b>	<b>\$128,711</b>	<b>\$1,833</b>	<b>1.4%</b>
<b>MUNICIPAL</b>										
EAGLE										
BASALT (EAGLE & PITKIN)	3,837	8.08%	\$1,995	\$152,508,770	4.20%	\$1,373	\$3,368	\$2,870	\$498	14.8%
EAGLE	6,472	13.63%	\$3,365	\$120,973,520	3.33%	\$1,089	\$4,454	\$4,450	\$4	0.1%
GYP SUM	6,556	13.81%	\$3,409	\$129,448,510	3.56%	\$1,165	\$4,574	\$4,604	(\$30)	-0.7%
MINTURN	1,031	2.17%	\$536	\$25,890,250	0.71%	\$233	\$769	\$760	\$9	1.2%
RED CLIFF	266	0.56%	\$138	\$4,217,630	0.12%	\$38	\$176	\$176	\$0	0.0%
VAIL	5,252	11.06%	\$2,731	\$914,461,740	25.18%	\$8,230	\$10,961	\$11,001	(\$40)	-0.4%
GRAND										
FRASER	1,157	2.44%	\$602	\$37,086,480	1.02%	\$334	\$935	\$954	(\$19)	-2.0%
GRANBY	1,858	3.91%	\$966	\$56,314,250	1.55%	\$507	\$1,473	\$1,453	\$20	1.4%
GRAND LAKE	446	0.94%	\$232	\$43,960,130	1.21%	\$396	\$628	\$629	(\$1)	-0.2%
HOT SULPHUR SPRINGS	630	1.33%	\$328	\$8,786,900	0.24%	\$79	\$407	\$416	(\$9)	-2.2%
KREMMLING	1,363	2.87%	\$709	\$15,642,600	0.43%	\$141	\$850	\$870	(\$20)	-2.4%
WINTER PARK	933	1.97%	\$485	\$103,180,780	2.84%	\$929	\$1,414	\$1,425	(\$11)	-0.8%
JACKSON										
WALDEN	576	1.21%	\$300	\$4,531,280	0.12%	\$41	\$340	\$350	(\$10)	-2.9%
PITKIN										
ASPEN	6,642	13.99%	\$3,454	\$1,277,761,150	35.19%	\$11,500	\$14,954	\$14,931	\$23	0.2%
SNOWMASS VILLAGE	2,835	5.97%	\$1,474	\$511,548,130	14.09%	\$4,604	\$6,078	\$6,091	(\$13)	-0.2%
SUMMIT										
DILLON	906	1.91%	\$471	\$63,858,010	1.76%	\$575	\$1,046	\$1,052	(\$6)	-0.6%
FRISCO	2,713	5.72%	\$1,411	\$159,546,230	4.39%	\$1,436	\$2,847	\$2,819	\$28	1.0%
MONTEZUMA	66	0.14%	\$34	\$1,821,470	0.05%	\$16	\$51	\$50	\$1	2.0%
SILVERTHORNE	3,931	8.28%	\$2,044	\$155,852,340	4.29%	\$1,403	\$3,447	\$3,429	\$18	0.5%
<b>TOTAL MUNICIPAL</b>	<b>47,470</b>	<b>91.72%</b>	<b>\$22,640</b>	<b>3,631,537,830</b>	<b>100.00%</b>	<b>\$32,684</b>	<b>\$55,325</b>	<b>\$58,330</b>	<b>(\$3,005)</b>	<b>-5.4%</b>
<b>REGION XII SUBTOTAL</b>	<b>160,251</b>		<b>\$81,286</b>	<b>\$11,620,250,330</b>		<b>\$104,582</b>	<b>\$185,869</b>	<b>\$187,041</b>	<b>(\$1,172)</b>	<b>-0.6%</b>
CARBONDALE	6,496		\$3,378	\$123,933,170		\$1,115	\$4,493	4,444	\$49	1.1%
GLENWOOD SPRINGS	9,707		\$5,048	\$218,932,870		\$1,970	\$7,018	6,949	\$69	1.0%
STEAMBOAT SPRINGS	11,920		\$6,198	\$697,768,530		\$6,280	\$12,478	12,457	\$21	0.2%
<b>SUBTOTAL</b>	<b>28,123</b>		<b>\$14,624</b>				<b>\$23,989</b>	<b>\$23,850</b>	<b>\$139</b>	<b>0.6%</b>
<b>TOTAL DUES</b>							<b>\$209,858</b>	<b>\$210,891</b>	<b>(\$1,033)</b>	<b>-0.5%</b>
AVON/AVON METRO	6,393		\$3,324	\$192,931,410		\$1,736	\$5,061	0		
BLUE RIVER	862		\$448	\$40,668,850		\$366	\$814	0		
BRECKENRIDGE	4,589		\$2,386	\$484,016,670		\$4,356	\$6,742	0		
<b>SUBTOTAL</b>	<b>11,844</b>		<b>\$6,159</b>	<b>717,616,930</b>		<b>6,459</b>	<b>\$12,617</b>			

Prepared by: Liz Mullen, July 2013





# MEMORANDUM

To: NWCCOG Council  
From: Liz Mullen Executive Director  
Date: July 17, 2013  
Re: NLF Board

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On July 15, 2013, Anita Cameron and I met with Barbara Green to review and update the Northwest Loan Fund (NLF) articles of incorporation and bylaws. Anita and I then met with Bob Todd of the Office of Economic Development and International Trade (OEDIT) to update the NLF's policies and guidelines. OEDIT is the State agency that provides grant funds to and oversees revolving business loan fund programs.

In the existing articles of incorporation, the NWCCOG Council has the authority to appoint the NLF Board. At this time, there is no active NLF board. We recommend that the NWCCOG Council appoint itself as the NLF Board and retain authority and control over the overall operations of the NLF.

If the NWCCOG Council agrees to appoint itself as the NLF Board, we recommend that the NWCCOG Council reconvene on July 25<sup>th</sup> as the NLF Board, once the NWCCOG meeting is adjourned, to consider the proposed amended articles and bylaws, updated policies, and to appoint loan committee members.

**ACTION REQUESTED:** Motion to appoint the NWCCOG Council as the Northwest Loan Fund Board.

# COLORADO SBDC



## Colorado Small Business Development Center Network:

*Providing free consulting and low-cost training to entrepreneurs*



### Purpose

To offer business consulting and training that maximizes the economic potential of Colorado entrepreneurs

### Mission

To help businesses start, grow and prosper in Colorado

### Vision

To be the number one statewide business resource for entrepreneurs in Colorado

#### COLORADO SBDC LOCATIONS

Boulder  
(303) 442-1475

Colorado Springs  
(719) 667-3803

Denver Metro  
(303) 620-8076

Grand Junction  
(970) 243-5242

La Junta  
(719) 384-6959

Larimer County  
(970) 498-9295

North Metro Denver  
(303) 460-1032

Northeast-East Central Colorado  
(970) 352-3661

Northwest Colorado  
(970) 453-5700

San Luis Valley  
(719) 589-3682

South Metro Denver  
(303) 795-0142

Southern Colorado  
(719) 549-3224

Southwest Colorado  
(970) 247-7009

West Central  
(970) 943-3157

### SBDC Services

- Free and confidential one-on-one business consulting for existing and start-up businesses
- LEADING EDGE™ Strategic Planning Series: comprehensive entrepreneurial training courses offered across the state
- New business feasibility analysis
- Assistance with access to capital
- Government procurement and contracting
- International trade assistance
- Intensive management training seminars and workshops
- Business resource libraries: access to current data, demographics, statistics and more
- Small business advocacy
- Small Business Navigator: call (303) 592-5920 for assistance with licensing, permits and regulations

### Schedule an Appointment

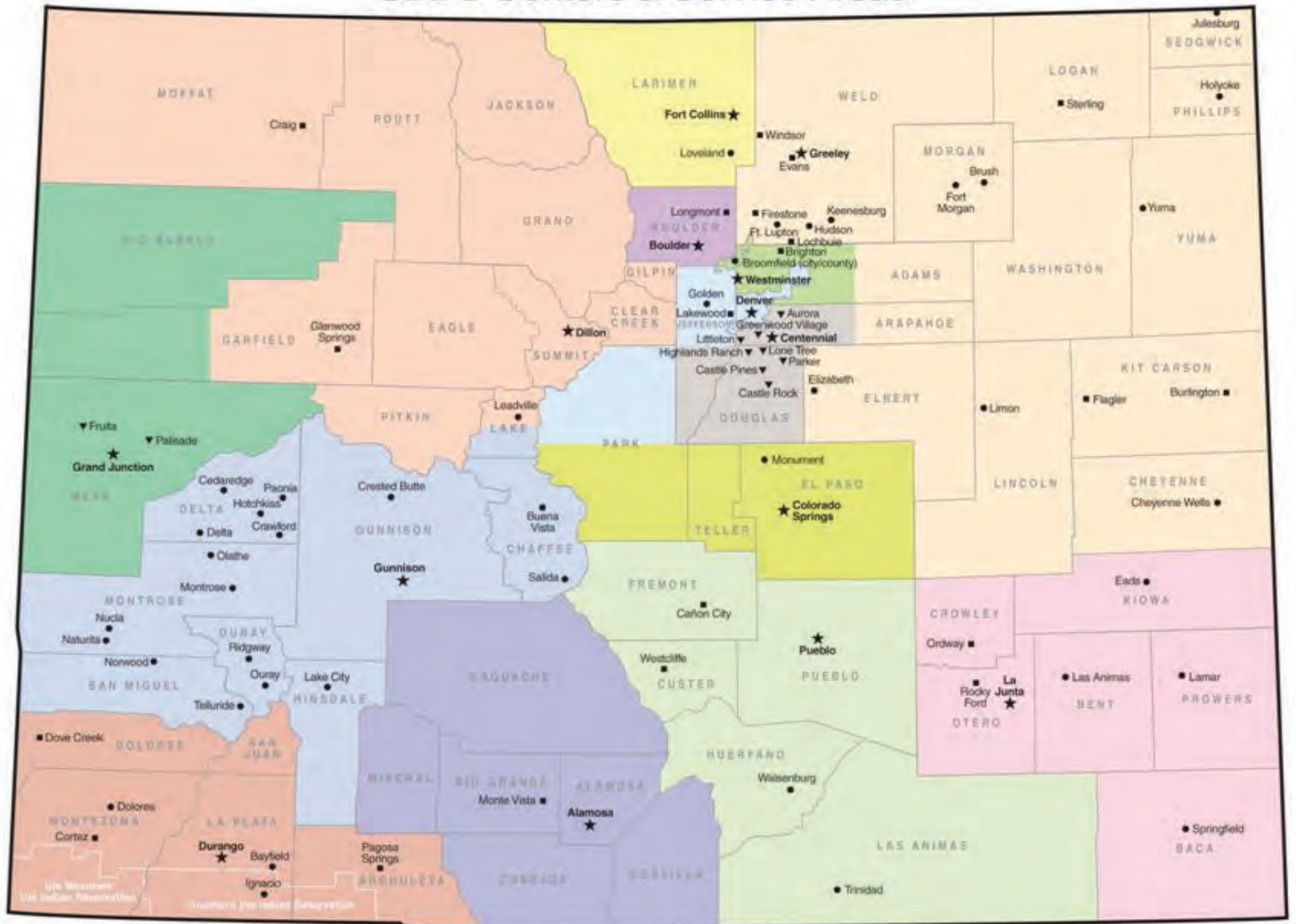
Visit [www.coloradosbdc.org](http://www.coloradosbdc.org) or call 303-892-3840 to find the center nearest you and request an appointment.

### Contact

Colorado SBDC Network  
1625 Broadway, Suite 2700  
Denver, CO 80202  
(303) 892-3840  
[sbdc@state.co.us](mailto:sbdc@state.co.us)  
[www.coloradosbdc.org](http://www.coloradosbdc.org)



# SBDC Centers & Service Areas



- |                       |                             |                         |                         |                         |                                |
|-----------------------|-----------------------------|-------------------------|-------------------------|-------------------------|--------------------------------|
| Boulder SBDC          | Grand Junction SBDC         | Larimer County SBDC     | San Luis Valley SBDC    | Southwest Colorado SBDC | Counseling only location       |
| Colorado Springs SBDC | Northeast-East Central SBDC | North Metro SBDC        | South Metro Denver SBDC | West Central SBDC       | Training only location         |
| Denver Metro SBDC     | La Junta SBDC               | Northwest Colorado SBDC | Pueblo Colorado SBDC    | SBDC Center location    | Counseling & Training location |
- All Centers offer both Counseling & Training



# PROGRAM UPDATES

**To:** NWCCOG Council  
**From:** NWCCOG Staff  
**Date:** July 15, 2013  
**Re:** July 2013 Program Updates

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The following are the events of note that have occurred since the May 23, 2013 NWCCOG meeting.

## **Administration/Regional Business** — Liz Mullen, Executive Director

- **Broadband Project:** Between June 18 – 26, Paul Recanzone conducted nine workshops across the region to educate key stakeholders and decision makers on the value of broadband as well as the technology, regulatory barriers, and economic components they will need to consider when reviewing and implementing any of the recommendations in the final plan report. The PowerPoint slides from this workshop are available on the NWCCOG web site ([www.nwccog.org](http://www.nwccog.org)) under “News & Current Issues”. A video of the workshop will be available on the NWCCOG web site before the end of July.

NWCCOG is currently conducting a survey to collect data from households and businesses on the actual broadband speeds in the area vs. the advertised speeds. Survey respondents are asked to include their physical address so that their broadband speed test results can be mapped. The more responses we receive to the survey, the better and more accurate our information will be for the strategic plan and we are encouraging everyone to complete the survey at least once, and multiple times if possible, so we can capture the varying speeds at different times/days. The link to the survey is on the NWCCOG home page ([www.nwccog.org](http://www.nwccog.org)) under “News & Current Issues”.

Mid-State Consultants is currently collecting infrastructure data for the region through public records, field work, and interviews with private companies. We are also asking each of the local governments (counties and municipalities) to tell us about any broadband related projects they have planned.

The Steering Committee met on June 27<sup>th</sup> in Granby to discuss the progress of the project. The next Steering Committee meeting will be held on August 28<sup>th</sup> from 1 – 3 p.m. to review and provide feedback on a draft of the plan document. A draft of the final strategic plan document will be presented to the NWCCOG Council at their meeting in Glenwood Springs on Thursday, September 26, 2013. The plan will be finalized by the end of October. The grant expires on December 31, 2013.

- **NW Region Assistance Network Hub:** NWCCOG has a signed contract with Connect for Health Colorado (C4HCO) and has hired T.J. (Tracy Jane) Dufresne as the NW region assistance site Hub Coordinator. T.J. will begin her new position on Monday July 22, 2013.

**Alpine Area Agency on Aging** – Jean Hammes, Director

**Annual Caregiver Conference:** The 5th Annual Caregiver conference, on June 13, at the Glenwood Springs High School will be held Thursday, June 13, from 8:30 am-1:00 pm at Glenwood Springs, provided a wealth of information to nearly 120 caregivers, service providers, and others interest in caregiving issues. Jointly sponsored by the NW Options for Long Term Care, Garfield County Senior Programs, and the Alpine Area Agency on Aging, and event support from the Glenwood Springs High School and presenters, the event was a hit! There were many appreciate comments from participants during and after the event, including this from a participant: “AWESOME. Thank you so much for all your coordinated efforts on all of our behalves! WOW! What a special gathering. ALL the presenters were wonderful. The breakfast - which was really a BANQUET- was spectacular! Thank you so much for our main speaker...Thanks again for all your thoughtful efforts on our part.”

**Region 12 On-site Evaluation:** The Division of Aging and Adult Services, State Unit on Aging (SUA) completed an on-site evaluation on May 13-15 of the Older Americans Act and State Funding for Senior Services programs operated by or under contract to Region 12 Alpine Area Agency on Aging. The evaluation report was received on May 30, and overall the evaluation went very well. The corrective action plan submitted to the State Unit on Aging was approved by State on July 2. Implementation of the corrective actions identified is underway.

**SFY 2012-2013 Close Out:** The AlpineAAA is working with the fiscal department to reconcile and submit the final service delivery numbers and reimbursement request by July 25 to the State Unit on Aging and close out the SFY 2012-2013 fiscal year

**SFY 2013-2014 Funding and Contracting Process:** The AlpineAAA has prepared and sent out the Option Letter for the service contract renewals with the providers. Provider funding is being renewed at their full contract amount for SFY 2013-2014. We are very appreciative of the passage of Senate Bill 127 which increased funding to the Older Coloradans Act. Given the dynamics of the federal budget and funds availability, the State Unit on Aging outlined how the sequestration is impacting and necessitating a change in processes for this coming fiscal year:

- “The funding allocation for SFY 2013-2014 is based on preliminary, estimated figures, since the actual numbers will not be provided by the federal government for several more months due to the issues associated with this year’s sequestration. Once the final figures are available to State Unit on Aging, this process will need to be repeated in order to provide you with a correct SFY 2014 budget.”
- “To ensure that the Area Agencies on Aging will not run out of federal funds before the end of FFY 2013 [Sept. 2013], only state funds may be spent through September 2013.”

The NWCCOG and Alpine AAA have made adjustments accordingly and modified the monthly reimbursement request process which will begin with the July 213 monthly reimbursement request.

**Provider Training Meeting:** The first Subcontract Provider Training Meeting of the new state fiscal year is scheduled for July 24 at the NWCCOG office. The agenda will include a review of the monthly reimbursement request process for SFY2013-2014, the on-site evaluation findings and implementing the corrective actions, the Alpine AAA's SFY2013-14 provider evaluation process

**Region 12 Network of Care Update:** The Network of Care website for the NWCCOG region is scheduled to go live the end of July. The site offers online resources for older adults and adults with disabilities including an easy-to-use service directly, comprehensive health library, a secure personal health record keeping tool for consumers and caregivers, and a political advocacy tool and links to pertinent national websites. Erin Fisher, Program Specialist, will be scheduling demonstrations with consumers and providers across the five Region 12 counties to solicit feedback and suggestions before the fall launch event. Please email Erin Fisher at [noc12@nwccog.org](mailto:noc12@nwccog.org) for more information or to set up a demonstration.

**Economic Development District** – Rachel Lunney, Communications and Research Manager

**Communications:** July eNews was sent out on June 25<sup>th</sup>. A page was added to the website for posting press releases and eNews. It can be found under "About" and is called "NWCCOG News". NWCCOG will be sending out more press releases in the future in addition to the eNews to hopefully generate more news stories in the newspapers throughout the region.

**Economic Development:** A quarterly "Regional Economic Update" bulletin has been created and is posted on the Economic Development page of the website. The NWCCOG EDD Working Group met on June 26<sup>th</sup> in Eagle. One of the action items under Core Objective #5 – Educate and Train the Future Workforce" – is to identify workforce housing needs. To address this, we had Jennifer Kermode, Executive Director give a presentation on the findings of the Summit County Workforce Housing Needs Assessment. We also had a presentation by Jennifer Cassell, OEDIT, on outcomes of the 2013 legislative session as it relates to economic development. Training has been scheduled on Colorado Insite, the site selection database used by OEDIT. This system is on OEDIT's website and is widely used by site selectors in their research on available commercial properties in which to locate. The training is set for July 26<sup>th</sup> at Silverthorne Town Hall. NWCCOG EDD is planning to launch a sector partnership in the health and wellness industry sector. We have applied for advance technical assistance from the Colorado Workforce Development Council, and should hear by July 12 if we were selected. This assistance will include helping our region prepare for, and facilitation, a launch meeting which will be held early October. Core team members have met with the CEO's from three major hospitals in the region thus far to engage them in this effort (Middle Park Medical Center, Vail Valley Medical Center, St. Anthony's Summit Medical Center). Rachel Lunney attended the Basic Economic Development Course in Denver June 10-14. This course is an accredited course offered through the International Economic Development Council (IEDC). She received a scholarship for the class through the Economic Development Council of Colorado. The Smart Growth America Workshop: Planning for Economic and Fiscal Health will be held August 8<sup>th</sup> and 9<sup>th</sup> at the Eagle County Administration Building.

### **Elevator Inspection Program (EIP)** – Gene Morse, Director

Elevator Inspector Don Churchill resigned effective the end of May. As approved by the Council at the May 23<sup>rd</sup> meeting, the EIP has eliminated the inspector position and created a new EIP Program Assistant position, which now enables Gene Morse, Program Director, to get back out in the field. Cora Winters was hired as the EIP Program Assistant beginning in July.

The EIP averages 68 permits per year. At this point in time the program is right on target with 56 permits for 2013. The program is seeing more permit applications for modifications and alterations than new construction permits. The EIP database currently tracks 1,818 conveyances.

The EIP passed the audit by the Division of Oil and Public Safety, Conveyance Section and was commended for going above and beyond the State's requirements and for formatting excellent elevator inspection forms, which the State will be sharing with other agencies as a best practice.

All three of the NWCCOG inspectors have passed their annual recertification test with NAESA, (National Association of Elevator Safety Inspectors). NWCCOG's MOA with the Division of Oil and Public Safety, Conveyance Section for the Elevator Inspection Program has been renewed for the next five years.

### **Energy Management (Weatherization)** – Steve Getz, Director

On June 30 2013, Weatherization's fiscal year ended, marking the official end of ARRA (Stimulus) funding in the Weatherization Assistance Program. The "ARRA Era" for Colorado Weatherization agencies began July 1, 2009, and in the ensuing four years the NWCCOG Weatherization program weatherized 1,364 homes in our region, using a blend of both ARRA and non-ARRA Federal funds, as well as funding from the State of Colorado, Xcel Energy, Atmos Energy, SourceGas, Colorado Natural Gas, and Holy Cross Energy. Landlords were also required to pay at least 1/2 of certain energy improvements, such as furnace and refrigerator efficiency upgrades.

At the peak of ARRA funding and production NWCCOG's Weatherization Department had 27 full-time employees, as well as an extensive network of subcontractors (electrical, plumbing, heating, insulation, and pellet stoves). Most of NWCCOG's ARRA Era new hires had a construction background but very few had prior weatherization experience. One of the Department of Energy's goals of Stimulus was to provide job training. All of our employees received training in areas such as furnace installations and gas piping, insulation, blower door and air leakage testing and improvements, storm window manufacture and installation, etc. Also, approximately 60 pellet stoves were installed throughout our region, since one of NWCCOG's goals for Stimulus funding was to use temporary Stimulus dollars to leave behind permanent logging and manufacturing jobs. The pellet stove installations have made it possible for our clients to heat their homes with wood pellets manufactured from beetle-kill forests in our region.

### **Northwest All Hazards Emergency Management Region (NWAHEMR)**

The NWAHEMR has discontinued their contract with Christy Laney as the coordinator for the NW region and Chris Bornholdt, Garfield County Emergency Manager and NWAHEMR Chair, will serve as the coordinator for the group as of July 1, 2013. NWCCOG continues to serve as the fiscal agent. The NWAHEMR has applied for \$191,000 in funds for the 2013 State Homeland Security Grant cycle.

### **Northwest Loan Fund (NLF)** - Anita Cameron, Business Loan Officer

All nine counties have signed on the CDBG Grant Application. The Public Hearing in Eagle on June 25 went smoothly. On July 15, Liz and Anita handed the application to the State; we expect to have funds sometime in August. Anita has visited all nine counties, meeting Commissioners, County Managers, prospective borrowers and numerous other key people.

Amended Articles and new Bylaws have been written by Anita and reviewed with Liz Mullen and Barbara Green, Attorney. New Loan Policy has also been written by Anita and reviewed with Liz Mullen and Bob Todd (State of Colorado). These documents require NLF Board approval.

Volunteers to serve on the Loan Committee are being presented for NLF Board approval. It is the goal to have one member from each county with at least one person having business loan making experience, one having business legal experience and one having commercial real estate experience; the others will be or have been business owners. Interested applicants are asked to send a letter of interest and qualifications.

### **Regional Transportation Coordinating Council (RTCC)** – Susan Juergensmeier, Mobility Manager

On June 27 the Colorado Department of Transportation (CDOT) announced the availability of funding for the FTA 5310 Mobility Management, 5311 Transit Administration and Operating, and 5311(f) Intercity Bus grants for FY2014–2015. The application is due August 12. The RTCC would like to apply for continued funding of the Mobility Manager position for the years 2014 and 2015. In the current FTA grant for 2012 – 2013 ECO Transit, Summit Stage, Roaring Fork Transportation Authority and Steamboat Springs Transit generously contributed toward the match for this grant. The agencies have been requested to do this again.

In order to receive funds from CDOT in 2014, grantees are required to develop a Limited English Proficiency (LEP) plan by November 1. The draft of the NWCCOG – RTCC plan is included in this packet for NWCCOG Council for approval. The LEP plan will then be submitted to the CDOT Civil Rights Office for review. To summarize, our primary documents will be in both English and Spanish. We are pursuing a language translation service for additional communication needs.

The next Regional Transportation Coordinating Council (RTCC) meeting will be held on August 7 at the ECO Transit office in Gypsum at 10:00 a.m.



## **Watershed Services and Water Quality and Quantity Committee (QQ) –**

Lane Wyatt, Torie Jarvis and Shanna Koenig, Co-Directors

- We are excited to introduce Torie Jarvis who started working with QQ in June 2013. Torie recently graduated from Lewis and Clark Law School and plans to take the bar exam at the end of July. Torie moved to Western Colorado in 2005, and prior to law school she was a raft guide, and then work with the AmeriCorps VISTA program. Hopefully everyone will get a chance to meet her over the next couple of months, and I'm sure the NWCCOG family will find her as delightful as we do!
- On May 14, 2013, Governor Hickenlooper signed an Executive Order to directing the Colorado Water Conservation Board to develop a Colorado Water Plan. A draft plan is due to the Governor's office no later than December 10, 2014, so with that short timeframe, a wide range of interests are scrambling to understand and weigh in on the plan. QQ has been working closely with its members, and the Gunnison and Colorado River Basin Roundtables to develop a west slope coalition to comment on the state planning process and substance.
- QQ summer/fall road tour! We're currently working with members to get on BOCC and Council agendas to provide an update on our activities over the last year.
- Over the summer QQ will attend and participate in the Water Resources Review Committee (the legislative interim water committee) meetings, as well as some working groups being formed by the Colorado Water Congress.

	<b>8800- Northwest Loan Fund</b>	<b>TOTAL</b>
<b>ASSETS</b>		
<b>Current Assets</b>		
Checking/Savings	131,293.73	131,293.73
Accounts Receivable	237,438.37	237,438.37
Other Current Assets	-87,356.75	-87,356.75
<b>Total Current Assets</b>	<b>281,375.35</b>	<b>281,375.35</b>
<b>TOTAL ASSETS</b>	<b>281,375.35</b>	<b>281,375.35</b>
<b>LIABILITIES &amp; EQUITY</b>		
<b>Liabilities</b>		
Current Liabilities	-2,400.75	-2,400.75
<b>Total Liabilities</b>	<b>-2,400.75</b>	<b>-2,400.75</b>
<b>Equity</b>		
3000 - Fund Balance		
3100 - NLF Net Assets	295,406.14	295,406.14
<b>Total 3000 - Fund Balance</b>	<b>295,406.14</b>	<b>295,406.14</b>
<b>Net Income</b>	<b>-11,630.04</b>	<b>-11,630.04</b>
<b>Total Equity</b>	<b>283,776.10</b>	<b>283,776.10</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>281,375.35</b>	<b>281,375.35</b>

	<u>Type</u>	<u>Date</u>	<u>Num</u>	<u>Account</u>	<u>Amount</u>	<u>Balance</u>
<b>Loan #1</b>						<b>4,258.41</b>
	Payment	06/05/2013	1639	1115 · NLF Loan Receivable	-583.03	3,675.38
					-583.03	3,675.38
<b>Loan #2</b>						<b>11,943.13</b>
						11,943.13
<b>Loan #3</b>						<b>39,507.71</b>
						39,507.71
<b>Loan #4</b>						<b>25,376.26</b>
	Payment	06/24/2013	1186852216	1115 · NLF Loan Receivable	-288.98	25,087.28
					-288.98	25,087.28
<b>Loan #5</b>						<b>4,693.62</b>
						4,693.62
<b>Loan #6</b>						<b>95,598.11</b>
	Payment	06/24/2013	500034	1115 · NLF Loan Receivable	-262.75	95,335.36
					-262.75	95,335.36
<b>Loan #7</b>						<b>23,221.85</b>
	Payment	06/27/2013	1627	1115 · NLF Loan Receivable	-415.00	22,806.85
					-415.00	22,806.85
<b>Loan#8</b>						<b>24,830.21</b>
	Payment	06/24/2013	1186	1115 · NLF Loan Receivable	-170.68	24,659.53
					-170.68	24,659.53
<b>Loan #9</b>						<b>3,003.69</b>
						3,003.69
<b>Loan #10</b>						<b>6,725.82</b>
						6,725.82
<b>TOTAL</b>					<b>-1,720.44</b>	<b>237,438.37</b>

ARTICLES OF AMENDMENT  
to the  
ARTICLES OF INCORPORATION

ID Number: 19871635441

Entity Name: REGION 12 REVOLVING LOAN FUND CORPORATION

**ARTICLE III** is hereby repealed and replaced in its entirety as follows:

The purpose for which this Corporation is formed is to:

1. To improve the economic base of and/or bring new wealth into the Northwest Colorado counties by providing loans to businesses that may create or retain jobs.
2. To provide access to capital for business expansion, retention, or start-up with a significant portion being to low and moderate income persons.

**ARTICLE IV** is hereby repealed and replaced in its entirety as follows:

The Corporation shall

1. Execute programs to carry out its purposes.
2. Receive gifts, contributions and donations consistent with its purposes.

**ARTICLE V** is hereby repealed and replaced in its entirety as follows:

1. The governing body of the Corporation shall be the Northwest Colorado Council of Governments (NWCCOG) Council.

**ARTICLE VII** is hereby repealed and replaced in its entirety as follows:

The Corporation shall not have any capital stock but shall be a non-profit Corporation under the applicable provisions of Colorado law.

**ARTICLE VIII** is hereby repealed and replaced in its entirety as follows:

The registered agent of the Corporation is the Executive Director of the Northwest Colorado Council of Governments (NWCCOG) and the registered office address is 249 Warren Avenue, 1<sup>st</sup> Floor, Silverthorne, CO 80498

**ARTICLE IX** is hereby repealed and replaced in its entirety as follows:

The address of the principal place of business is 249 Warren Avenue, 1<sup>st</sup> Floor, Silverthorne, CO 80498

**ARTICLE X** is hereby deleted in its entirety.

**BYLAWS OF THE REGION 12  
REVOLVING LOAN FUND CORPORATION**

**ARTICLE I           Definitions**

NLF shall refer to the Region 12 Revolving Loan Fund Corporation (Corporation) dba Northwest Loan Fund (NLF)

Open Contract shall refer to funds directly from the Community Development Block Grant (CDBG) Business Loan Fund Program (BLF) and its Micro-Enterprise Program (MEP)

Revolved Funds shall refer to funds that have been repaid from a CDBG Open Contract

**ARTICLE II           Membership**

Section 1.    NLF membership shall be Garfield, Grand, Eagle, Jackson, Moffat, Pitkin, Rio Blanco, Routt and Summit Counties of Colorado and the municipalities therein.

Section 2.    Voting and quorum procedures shall be the same as those followed by the Northwest Colorado Council of Governments (NWCCOG).

**ARTICLE III           Offices and Registration**

NLF may maintain such offices as the Board of Directors may designate and the principal office shall be located in one of the nine member counties.

The Corporation shall have and continuously maintain in the State of Colorado, a registered agent and office.

**ARTICLE IV           Meetings**

Section 1.    The annual meeting of the NLF shall be held in conjunction with the first regular scheduled meeting of NWCCOG each calendar year.

Section 2.    Special meetings may be called by the Chairman of the Board of Directors or by at least four (4) members of the Board of Directors.

**ARTICLE V           Board of Directors**

The Board of Directors (Board) shall be the Council of the NWCCOG.

**ARTICLE VI            Officers and Executive Committee**

Section 1.            Officers.        The Chairperson, the Vice-Chairperson, the Secretary/ Treasurer and the Executive Committee shall be the same persons as those serving in these positions for the NWCCOG.

Section 2.            The Chairperson.    The Chairperson shall preside over meetings of the Board.

Section 3.            The Vice-Chairperson.    The Vice-Chairperson shall preside over meetings of the Board in the absence of the Chairperson.

Section 4.            Secretary.        The Secretary shall be the custodian of the Corporation's records and seal and perform such other duties as from time to time may be assigned by the Chairperson, the Executive Committee, or the Board.

**ARTICLE VII            Administration**

The Executive Director of NWCCOG shall supervise the employees and business affairs of the NLF.

**ARTICLE VIII            Finances, Contracts and Funds**

Section 1.            Budget.            The Board shall adopt the budget at the annual meeting.

Section 2.            Contracts.        The Board or Executive Committee may authorize the Chairperson or Executive Director to enter into any contract or execute and deliver any instrument on behalf of the Corporation.

Section 3.            Disbursements.    All checks, drafts or orders for payment of money, notes or other evidences of indebtedness issued in the name of the Corporation, shall be signed by the Officers of the Board.

Section 4.            Deposits.        All funds of the NLF shall be deposited to the credit of the Corporation in such banks, trust companies, or other depositories as the Board may select.

Section 5.            Gifts and Grants.    The Board may accept on behalf of the Corporation any contribution, gift, grant, loan or bequest for general purposes or for any special purpose of the Corporation.

**ARTICLE IX            Loan Committee (LC)**

Section 1.            Appointment and Composition. The Board shall appoint a Loan Committee (LC) comprising one member from each county, as available, served by the NLF. Preference shall be given to people with experience in business loan making, business law, commercial real estate, and business ownership. The Executive Director of NWCCOG shall be an ex-officio, non-voting member of the LC.

Section 2.            Duties. The LC shall (a) recommend approval of loans and loan structure to the Colorado Office of Economic Development and International Trade (OEDIT) for approval under the Open Grant contract and (b) approve loans and loan structure of loans made with Revolved Funds.

**ARTICLE X            Fiscal Year**

The fiscal year of the Corporation shall begin on January 1, and end on December 31 of each year.

**ARTICLE XI            Dissolution**

Section 1.            Trustee. Dissolution of the Corporation shall be by resolution of the Board adopted by two-thirds of its membership. In the event of such dissolution, the Board shall be Trustees for the liquidation or other disposition of the Corporation property and assets. The proceeds of any liquidation and all funds remaining on hand after the payment of all obligations shall be deposited with NWCCOG.

Section 2.            Distribution of Assets        When all of the property and assets of the Corporation have been disposed of as required by law and its funds deposited, the functions and duties of the Corporation shall cease. All funds then in the hands of the NWCCOG shall be distributed to the general purpose units of local government in the same proportion as contributed by them, during the calendar year preceding the dissolution of the Board, after payment of all debts and liabilities of the Corporation. Funds not contributed by local government during the preceding calendar year shall become the property of the NWCCOG.



**ADOPTED BY the NLF Board on this \_\_\_\_\_ day of \_\_\_\_\_, 2013.**

**REGION 12 REVOLVING LOAN FUND CORPORATION  
dba NORTHWEST LOAN FUND**

By: \_\_\_\_\_  
Chairman of the Board

ATTEST:

\_\_\_\_\_  
Secretary

## Exhibit A

### Northwest Loan Fund - Communities Served

#### Garfield

Battlement Mesa  
Carbondale  
Glenwood Springs  
New Castle  
Parachute  
Rifle  
Silt

#### Grand

Granby  
Grand Lake  
Hot Sulphur Springs  
Kremling  
Winter Park/Fraser

#### Eagle

Avon  
Basalt  
Eagle  
Eagle-Vail  
Edwards  
El Jebel  
Gypsum  
Minturn  
Red Cliff  
Vail  
Gilman

#### Jackson

Walden

#### Moffat

Craig  
Dinosaur  
Maybell

## Exhibit A - page two

### Northwest Loan Fund - Communities Served

#### Pitkin

Ashcroft  
Aspen  
Basalt  
Meredith  
Redstone  
Snowmass  
Snowmass Village  
Woody  
Creek

#### Rio Blanco

Meeker  
Rangely  
Rio Blanco

#### Routt

Clark  
Hayden  
Oak Creek  
Steamboat Springs  
Yampa  
Phippsburg  
Toponas

#### Summit

Blue River  
Breckenridge  
Dillon  
Dyersville  
Frisco  
Heeney  
Keystone  
Montezuma  
Silverthorne

# **NORTHWEST LOAN FUND**

## **LOAN POLICY**

**Revision Date: July 2013**

**Contents**

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**OBJECTIVES**

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**USE OF FUNDS**

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**LOAN APPROVAL**

**LOAN UNDERWRITING GUIDELINES**

**LOAN PACKAGE**

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**LOAN SERVICING**

**DEFAULT PROCEDURES**

**ALLOWANCE FOR LOAN LOSS RESERVE**

## Northwest Loan Fund Loan Policy

### **DEFINITIONS**

Board shall refer to the Region 12 Revolving Loan Fund Corporation (R12 RLFC) dba Northwest Loan Fund (NLF) Board of Directors which is one and the same with the Northwest Colorado Council of Governments (NWCCOG) Council.

Approved shall mean

- (a) approve loans and loan structure for submission to the Office of Economic Development and International Trade (OEDIT) for final approval under the Open Grant contract and,
- (b) approve loans and loan structure of loans made with Revolved Funds.

Open Contract shall refer to funds directly from the Community Development Block Grant (CDBG) and its Micro-Enterprise Program (MEP).

Revolved Funds shall refer to funds that have been repaid from a CDBG Open Contract.

### **OBJECTIVES**

- To improve the economic base of and/or bring new wealth into the nine Northwest Colorado Counties by providing loans to businesses that will create or retain jobs (CDBG – at least 51% of the jobs have to be persons from low to moderate family income households (LMI)).
- To provide access to capital for business expansion, retention, or start-up to low and moderate income persons.
- To bring a value added product or fill a niche in the local economy not currently being filled.
- To bring revenue from outside the Northwest counties.
- To encourage financial and economic self-sufficiency of business clients toward eventual move to traditional sources.

## Northwest Loan Fund Loan Policy

### **SOURCES OF FUNDS** for the NLF include:

- Community Development Block Grant (CDBG)
- Community Development Block Grant (CDBG)-Micro-Enterprise Loan Program – Loans \$100,000 or under (MEP)
- Revolved Funds (Funds repaid from a CDBG loan)

### **USE OF LOAN FUNDS**

- Business assets
  - Equipment/machinery
  - Inventory
  - Raw materials
  - Purchase of existing business
  - Renovation/fixtures of business occupied building
  - Business occupied building purchase
  - Construction of new facility
- Working Capital
  - Payroll
  - Accounts Receivable financing

### **INELIGIBLE USE OF FUNDS**

- Pyramid or Networking Sales Enterprises
- Gambling or gaming operations
- Real Estate development
- Land purchase

## Northwest Loan Fund Loan Policy

### **LOAN COMMITTEE (LC)**

The LC shall be appointed by the Board and shall be comprised of one member from each county served by the NLF, as available. Service on the LC is voluntary.

### **LC Duties**

The Loan Committee (LC) shall:

- (a) review loan package and credit displays as presented by Business Loan Officer
- (b) recommend loans and loan structure to the Colorado Office of Economic Development and International Trade (OEDIT) for approval under the Open Grant Contract and,
- (c) approve loans and loan structure of loans made with Revolved Funds.

### **LC Composition**

It is the goal to have one member from each county with at least one person having business loan making experience, one having business legal experience and one having commercial real estate experience; the other members will be or have been business owners. The Executive Director of the Northwest Colorado Council of Governments (NWCCOG) will be an ex officio, non-voting, member of the Loan Committee. Candidates will be presented to the Board for approval.

### **LC Term**

The term of five LC member is two years, and the term of four LC members is one year. A person appointed to fill a vacancy will serve to the date of expiration of the term being filled. There is no limit to the number of terms a committee person may serve. The LC committee shall appoint a chair and vice-chair from among the members.

### **LC Meetings**

Meetings may be attended in person or by telephone or video conferencing. Meetings will be scheduled for one time per month and may be called as needed. Special Meetings may be called with non-simultaneous email votes due by a specified date and time.



## **Northwest Loan Fund Loan Policy**

LC Packets will be sent via confidential email; it will be the goal to have packets out one week prior to the meeting. Meeting will be run by the Chairperson. It will be the goal to have minutes distributed one week after a meeting.

### **LC Quorum**

A quorum shall be a simple majority of total members (5).

Votes must be documented in LC meeting minutes denoting vote in person, by email or by FAX. Email or FAX votes will be attached to minutes.

Two objections by committee members will cause the loan to be re-presented on a future agenda.

### **CONFLICT OF INTEREST**

#### **Definition**

A conflict of interest includes advising, approving, recommending or otherwise participating in the business decisions of the loan recipient, such as agents, advisors, consultants, attorneys, accountants or shareholders.

#### **Disclosure**

Verbal disclosure is required of any conflict of interest with a borrower, guarantor or other party to the transaction. The LC member will not place a motion or a second, and must abstain from voting.

Conflicts of interest will be reported to the Board.

## **Northwest Loan Fund Loan Policy**

### **LOAN APPROVAL**

1. A quorum of LC may approve a loan application.
2. Loans of \$25,000 or less upon recommendation of the Business Loan Officer, can be approved by a unanimous vote of the LC Chairman and two LC members (preferably from the county where the business is located). If vote is not unanimous then the decision is deferred to the entire committee.
3. Approvals will be documented by Roll Call of LC members.
4. Approve provisions for technical assistance for MEP applicants
5. Approved loans will be reported to the Board/NWCCOG Council at regularly scheduled meetings.

### **LOAN UNDERWRITING GUIDELINES**

1. The minimum loan amount is \$5,000
2. The term may vary based on use of funds and collateral but not to exceed 10 years.
3. Interest rates and Fees will vary based on loan size and risk.
4. Costs related to closing will be paid by the borrower.
5. All loans will be collateralized by all business assets.
6. The Business Loan Officer will make a site visit prior to presenting the loan to LC (any exceptions will be documented and noted by LC). Upon the decision, by the Business Loan Officer, to present the loan for LC approval, LC members are encouraged to make a group site visit. In particular the member from the county in which the prospect is located, is encouraged to make a site visit.
7. Monthly payments of principal and interest are the norm; adjustments will be made for seasonal businesses

### **THE THREE C's – Character, Collateral, Credit**

It is intended that NLF loan analysis be more reliant on Character, Collateral, general feasibility and ability to repay and then on Credit.

## Northwest Loan Fund Loan Policy

### **LOAN PACKAGE**

The following documents shall be required for loan packages:

- Business Tax Returns \* (BTR)
- Business Financial Statements (BFS) Balance Sheets & Profit and Loss Statements including most recent month end
- Personal financial statement with schedules & K-1's (PFS) for ownership of 20% or more
- Personal tax returns for ownership of 20% or more
- Aging of Accounts (Receivable & Payable)
- Schedule of Inventory
- Schedule of Equipment (age, value, condition)
- Copy of lease
- Cash Flow projections
- Business plan including history, management abilities, business plans, uses of loan proceeds, revenues to repay the loan
- Articles of Incorporation, by-laws, trade name affidavit or franchise agreement
- Documentation of authorization to borrow
- Equipment bids or quotes
- Job Creation Statement including outline of existing employment.
- For Real Estate: Copy of Owners Title Policy or Warranty Deed, Appraisal, Environmental review
- Other information deemed necessary as requested

\*Note: Three years PTR, BTR, BFS, all signed and dated unless business life is less than 3 years.

### **CONFIDENTIALITY**

Financial information on the businesses and their owners will be kept confidential.

Note: LC Packets will be sent via confidential email. The business name, terms, amounts, employment levels and agreements will be a public record and will be made available upon request. Borrowers will be informed of this with the initial loan package.

## **Northwest Loan Fund Loan Policy**

### **LOAN SERVICING**

It will be the goal of the NLF to maintain contact with each customer. A site visit is preferred. A memo of customer contact/visits will be placed in the loan file.

### **DEFAULT PROCEDURES**

Loans delinquent 30 days or more will be reported to the LC monthly and Board bi-monthly with comments on collection actions.

The Business Loan Officer is authorized to offer a Loan Modification/Extension agreement for up to three months. Modifications/Extensions will be reported to the LC and Board. Where possible, accrued interest will be collected extending any loan payments.

After period of appropriate collection activities, recommendations to place a loan on non-accrual or to write off the balance, may be made by the Business Loan Officer or LC, and approved by the Board.

### **ALLOWANCE FOR LOAN LOSS RESERVE**

The NLF will maintain an Allowance for Loan Loss (ALL) as an estimate of potential loan losses as a footnote to NLF Loans Receivable. A Colorado Housing and Finance Authority (chfa) Credit Reserve Account may be used as ALL and reported as a footnote to NLF Loans Receivable.

Each loan will be graded and a percentage allowance set aside for each risk class. Loan grading will be updated semi-annually with loan grades reported to the Board.



# MEMORANDUM

**To:** NLF Board  
**From:** Anita Cameron, Business Loan Officer  
**Date:** 7-17-13  
**Re:** NLF Loan Committee

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NLF Bylaws state: The Board shall appoint a Loan Committee (LC) comprising one member from each county, as available, served by the NLF. Preference shall be given to people with experience in business loan making, business law, commercial real estate, and business ownership.

Attached are volunteers, from five of the nine counties, who meet the criteria and are willing to serve as LC members. As I find potential members from Moffat, Pitkin, Rio Blanco and Summit, I will submit those to the Board for your consideration.

**ACTION REQUESTED:** Motion to appoint Jill Klosterman Schreiner, Nicole Christianson, Roger Hauptman, James Carothers and John Kerst as members of the NLF Loan Committee.

JILL KLOSTERMAN SCHREINER

322 Golden Eagle Drive

Eagle, CO 81631

(970) 471-0196

jrklosterman@yahoo.com

Eagle  
County

**Work  
Experience**

**Eagle County Government, Eagle, CO**

*Housing Director*

June 2008 - present

- Lead the acquisition and management of sophisticated financing vehicles for County development projects. Calculate returns and monitor performance of such projects.
- Identify housing issues in the county. Develop short- and long-term solutions for housing problems.
- Manage usage of County's Down Payment Assistance funds by adjusting program guidelines.
- Supervise staff.
- Create and manage departmental budget, including property and program specific budgets.

**Colorado Housing and Finance Authority, Denver, CO**

*Senior Commercial Loan Officer*

September 2004 – June 2008

- Originated \$90.5 million of loans to housing developments throughout Colorado.
- Marketed CHFA's existing product lines to industry participants and built customer relationships.
- Provided technical assistance to customers regarding questions about the various loan and other financing programs available for affordable housing development projects.
- Reviewed potential projects and presented proposals to CHFA's internal loan committee and Board of Directors for approval.

**Chicago Equity Fund, Inc., Chicago, IL**

*Acquisitions/Dispositions Manager*

June 2003 – August 2004

- Headed development team for market rate and affordable housing units. Projects ranged in size from 4 units to 60 units.
- Implemented a disposition strategy for the entire Chicago Equity Fund portfolio, focusing on tax credit deals that had recently exited their tax credit compliance period. Inspected properties' physical and financial condition to determine the best strategy for each property.
- Evaluated potential real estate investment opportunities throughout the city of Chicago and the state of Illinois.
- Responsibilities included underwriting, negotiating, and closing equity investments in Low Income Housing Tax Credit developments.

## JILL KLOSTERMAN SCHREINER

322 Golden Eagle Drive

Eagle, CO 81631

(970) 471-0196

jrklosterman@yahoo.com

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### **CIBC World Markets, Chicago, IL**

*Real Estate Finance - Associate*

July 1999 – June 2003

- Assisted in closing loans in aggregate of \$700 million.
- Sized, quoted, and underwrote construction and bridge loans across all product types: residential, office, retail, hotel, and industrial.
- Responsible for coordinating deal workflow between originator, borrower, loan servicer, third parties, and other relevant persons.
- Identified and evaluated real estate financing opportunities throughout the United States.

### **University of Wisconsin, Madison, WI**

*Teaching Assistant/Instructor*

August 1997 – May 1999

- Instructed introductory level accounting courses for pre-business students.
- Prepared examinations covering course topics.
- Developed syllabus and learning objectives of the course.

### **National Futures Association, Chicago, IL**

*Auditor*

June 1995 – June 1997

- Conducted on-site financial and compliance reviews of commodities and securities firms throughout the United States.
- Was responsible for training new staff and accountable for their weekly activities.
- Planned and organized the assignments of subordinates to sustain a productive workflow.

### **Education**

#### **University of Wisconsin, Madison, WI**

Master of Business Administration, May 1999

Specialization: Real Estate and Urban Land Economics

#### **Marquette University, Milwaukee, WI**

Bachelor of Science, College of Business Administration, May 1995

Major: Accounting

### **Accreditations**

**Certified Public Accountant**

**Illinois Licensed Real Estate Broker**

**Series 7 and 63 registration**



Garfield  
County

July 17, 2013

Northwest Loan Fund  
Northwest Colorado Council of Governments  
P. O. Box 2308  
Silverthorne CO 80498

RE: Loan Review Committee – letter of interest.

Dear Anita;

I am including my resume attached to this letter and I appreciate your consideration of my service on the loan review committee for the Northwest Loan Fund. I am very familiar with the role of a loan review committee and I believe I bring good experience and dedication to the role. In 2011 I developed two loan programs at Colorado Lending Source for small businesses unable to obtain financing elsewhere. These funds are similar to the mission and scope of the Northwest Loan Fund – though I would like to understand this better and look forward to training and learning more about it. My experience with the direct micro loan programs at Colorado Lending Source included putting together a loan review committee and doing an annual training, as well as loan presentations for approval. In my role as a SBA 504 loan officer I continue to present to a loan review committee so I do appreciate their role and feedback.

Thank you very much! Please feel free to contact me about any questions you may have.

Sincerely,

A handwritten signature in black ink, appearing to read "Nicole Christianson", with a long, sweeping underline.

Nicole Christianson  
Senior Loan Officer

2520 South Grand Avenue, Suite 207  
Glenwood Springs, CO 81601  
Phone: 970.947.1400  
Fax: 970.947.1404  
[www.coloradolendingsource.org](http://www.coloradolendingsource.org)



## NICOLE M. CHRISTIANSON

Colorado Lending Source  
2520 S. Grand Avenue, Suite 207  
Glenwood Springs, CO 81601  
Phone: 970-947-1400; email: nicole@clsloans.org

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### Professional

**Experience:** **Colorado Lending Source** – Commercial Real Estate SBA Lending (non-profit)  
*Senior Loan Officer* *Denver and Glenwood Springs, Colorado*  
*March 2007 – Present*

- Underwrite mortgage loans including financial analysis, cash flow coverage, overall credit worthiness
- Review financial statements to understand historical trends and calculate debt service coverage; and analyze pro forma statements, budgets and projections to accurately estimate future coverage ratios.
- Determine eligibility of loan requests based on SBA guidelines and requirements.
- Coordinate presentation for approval to the loan review committee and the SBA.

*Previous roles included:*

- Developed two direct lending programs to assist businesses unable to obtain financing elsewhere. This encompassed the initial research, outreach and application for the funds to USDA and SBA. Created credit policies and application process for the programs. Put together a loan review committee for the program. This included marketing and business development to generate applications.
- Draft loan documents with specific loan covenants for each loan project.
- Service the loan portfolio including subordination requests, working on past due loans, following up on insurance coverage and current property taxes
- Determine and implement a workout for non-performing loans and, when necessary, work through the collateral liquidation process.
- Collect data relating to job creation, assisting low-income areas, longevity of small business borrowers – information regarding the impact of the organization in the community (economic development impact)
- Attend trade shows and events to promote the loan program and the resources available to help entrepreneurs and small business owners
- Completed the Risk Management Academy (RMA) Lending Academy I Course
- Completed four training courses on the SBA 504 loan program (training administered by NADCO – National Association of Development Companies)

**Lockton Companies of Colorado** – Commercial Insurance Brokerage Firm *Denver, Colorado*  
*January 2004 – February 2007*  
*Account Manager/Account Administrator*

- Service 25+ clients in the Diversified Markets Unit – client base included financial institutions, technology and healthcare industries
- Audit existing insurance programs and market programs to insurance companies to place the most comprehensive coverage/structure for the client
- Research and understand clients' businesses to determine all the areas of risks and the optimal risk management solution – risk management consulting
- Delegate tasks/projects to other team members in a way that empowers the individual and encourages quality work product; continue to assist and answer questions
- Prepare and present proposals that include comparisons and pricing and coverage options
- Work in a team to find insurance solutions for the clients in different situations including changes in operations, new subsidiaries, new products, entry into new countries, mergers/acquisitions
- Develop relationships and negotiate with insurance underwriters at multiple insurance companies
- Analyze various types of data (exposures, loss history), recognize trends and summarize
- Mentor 3 different associates who aspire to move into the Account Manager position
- Coordinate team members in different departments in the client service process when appropriate

**Education:** **University of Colorado at Boulder** *Boulder, Colorado*  
*December 2003*  
*Bachelor of Science in Business Administration - Finance Emphasis, French Minor*

**Leadership:** **Downtown Denver Partnership Leadership Program** - 2011 Class  
**The Leadership Collaborative** - April 2009 to 2011

### Volunteer

**Experience:** **Greater Good Academy** - Mentor, Resource Partner and Speaker from 2009-April 2013  
**Wellness Committee, Colorado Lending Source** – Creator and Head Coordinator from 2011-January 2013

Grand  
County



## HAUPTMAN, LLC

280 Detroit Street, Suite 200

Denver, Colorado 80206

Ph: 303.521.4727

Fax: 303-736-4021

roger@rahlegal.com

Roger Hauptman founded Hauptman, LLC in April, 2003 after serving in an "Of Counsel" capacity in the Denver office of the national law firm Greenberg Traurig, LLC. His practice focuses on private placements and venture capital financings, mergers & acquisitions and general corporate and business matters for a variety of technology-intensive companies. He also represents institutional investors and commercial lenders in connection with venture capital financings and asset-backed and mezzanine debt financings. Within the commercial finance practice, Roger has a sub-expertise in structured finance and securitization transactions.

Roger started practicing in Colorado in 1993, after graduating from The University of Michigan Law School and, since that time, has worked with boutique, regional and large national law firms. He received his B.A. *Magna Cum Laude* from Duke University in 1990.

Since founding Hauptman, LLC, Roger has worked with corporate clients on a variety of transactions including:

- Angel and Venture Capital Financings
- Corporate and Product Acquisitions
- Recapitalizations and Reorganizations
- Commercial Software Licensing, OEM and Reseller Agreements
- State Tax Credit Subsidized Venture Fund Formation (CAPCO)
- Senior, Subordinate and Mezzanine Debt Financings
- Project Financing/Equipment Lease Transactions
- Equipment Lease and Loan Workouts

### Representative Clients

#### Technology

Cantaloupe Systems, Inc.

Edge3 Technologies, Inc.

Signature Control Systems, Inc.

GeoTree Technologies, Inc. (Acquired by Milliken & Company)

Sensorbit Technologies, Inc.

Simperium, Inc. (Acquired by Automattic)

SpatialInfo, Inc.

FaceFile, Inc./911 Elerts.com

XeDAR Corporation/Premier Data Services (Acquired by IHS)

ePlan Services, Inc. (Acquired by Paychex)

High Precision Devices, Inc.

OrganicID, Inc. (Acquired by Weyerhaeuser)

Keisense, Inc. (Acquired by Nuance Communications)

Taliant Software, LLP (Acquired by Private Buyer)

Dralasoft, Inc. (Acquired by Verity/Autonomy)

#### Mezzanine Funds/Private Equity/VC/CAPCO

Waveland Ventures, LLC

Bow River Capital Partners, LP

Cherry Creek Asset Backed Income Fund, L.P.

Marsico Enterprises, LLC

Cherry Creek Capital Partners, LLC

Mercurius Capital, LLC

Various Angel Investors

Waveland NCP Alabama Ventures, LLC

Waveland Colorado Ventures, LLC

Waveland NCP Texas Ventures, LP

Colorado Regional Center (EB-5 Program)

Jackson  
County

Synopsis of Resume'

James H. Carothers

616 6<sup>th</sup> Street

Walden, CO 80480

Recent Employment

2010 – Current Mayor, Town of Walden

2006 – 2010 Trustee Town of Walden

2006 – Current Owner/manager Moose Creek Café Walden, CO

2000 – 2005 Owner Horizon Marketing, inc

I have worked for large corporations in design and development and held various positions in management since 1974, including assistant manager, general manager of food services, marketing management, retail management, and business services management.

In all aspects I have worked with people in developing skills related to business and setting personal goals for them and the company.

I have worked with individuals in obtaining small business financing as well as obtaining financing for my own businesses through banks, the SBA, and private funding.

Currently I am working with a group of young people to develop a business plan for a proposed addition to the Walden economic structure.

Sincerely,

James H. Carothers

Routt  
County

**John L. Kerst**  
**PO Box 774724**  
**Steamboat Springs, CO 80477**  
**(970) 879-7628 – home; (970) 846-4885 – cell; (970) 875-1610 – work**  
***(A resume - AKA the life and times of John Kerst)***

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**Experience:**

- 1967 First National Bank-Greeley; Mailroom and Supply assistant, Teller
- 1972 First National Bank-Greeley; Bank purchased by First National Bancorporation of Colorado; Bookkeeper and Proof
- 1973 First National Bank-Greeley; Operations Officer
- 1976-1984 First National Bank-Bear Valley in Denver; VP and Cashier managing all operations functions of Bank. Promoted to Senior VP and then Executive VP. By 1984 managing operations and lending functions of the Bank.
- 1984-1988 IntraWest Bank-Aurora; President and CEO managing three locations in Aurora.
- 1988 United Bank-Steamboat Springs; President and CEO.
- 1992-2000 United Banks/Norwest/Wells Fargo-Steamboat Springs; Manager of two Steamboat locations and one in Winter Park; by 2000 managing 24 locations in northwest Colorado and Wyoming with assets in excess of \$1.5 billion and over 600 employees.
- 2000 Wells Fargo; retired as Regional President.
- 2000-2008 Yampa Valley Bank (originally First National Bank of Steamboat Springs); President and CEO.
- 2009 – Stepped down as President and CEO and stayed with YVB as VP/Business Development Officer and member of the Board.

**Education:**

- Wray High School; graduated with honors 1966
- University of Northern Colorado, Greeley, CO; graduated with BS in 1971
- University of Colorado Graduate School of Banking

**Activities and Memberships:**

- Current memberships and activities; 1) Ski Town USA Rotary Club, Secretary and Board member. 2) Yampa Valley Community Foundation, Board member and currently Chairperson. 3) Legacy Committee of the Yampa Valley, Board member and currently Chairperson. 4) Mountain Village Partnership (Non-profit) Board member. 5) SS Pro Rodeo Board member. 6) Ski Town USA Golf Committee – Sponsorship Chairperson.

- Past memberships and activities; 1) SS Rotary Club 2) SS Chamber Board member and Marketing Committee Chairperson. 3) Strings In the Mountains Board member. 4) Lowell Whiteman Primary School Board member. 5) Perry Mansfield Board member. 6) Community Ag Alliance Board member and Chairperson. 7) Yampa Valley Medical Center Board member and Chairperson. 8) Healthcare Foundation Board member and Chairperson.