



AGENDA

Thursday, August 25, 2016

Buffalo Mountain Room, Summit County Commons
37 Peak One Drive, Frisco, CO 80443

CALL IN NUMBER: 877-594-8353

PASSCODE: 23878813#

NLF BOARD MEETING

9:00 a.m.	1.	Call to Order, Introductions & Determination of a Quorum- Karn Stiegelmeier, Chair	
	*2.	ACTION: Minutes of 1/28/16 NLF Board Meeting	Pgs. 2-3
	*3.	ACTION: July 2016 NLF Financials	Pgs. 4-7
	*4.	ACTION: Appoint Mark Krieg to the NLF Loan Committee	Pgs. 8-9
	*5.	ACTION: Loan Policy Change	Pgs. 10-22
	6.	DISCUSSION: Annual Meeting Date	
	7.	DISCUSSION: Program Update and Forecast for 2017	Pg. 43
9:25 a.m.	8.	Adjourn NLF Board Meeting	

JOINT NWCCOG COUNCIL & EDD BOARD MEETING

9:30 a.m.	1.	Call to Order, Introductions & Determination of a Quorum- Karn Stiegelmeier, Chair	
	*2.	ACTION: Minutes of 7/28/16 NWCCOG Council Meeting	Pgs. 23-26
	*3.	ACTION: Minutes of 5/26/16 EDD Board Meeting	Pgs. 27-30
	*4.	ACTION: July 2016 Financials	Pgs. 31-38
	*5.	ACTION: 2015 Independent Audit report - Steve Plutt, Plutt Rogers & Company PC	
10:30 a.m.	*6.	PROGRAM UPDATES & PROPOSED ACTIVITY FOR 2017: <ul style="list-style-type: none"> - Regional Broadband - Nate Walowitz - Small Business Development Center - Rachel Lunney - Regional Transportation Coordinating Council - Susan Juergensmeier - Weatherization - Nate Speerstra 	Pgs. 39-46
12:00 p.m.	7.	LUNCH	
12:30 p.m.	8.	PROGRAM UPDATES & PROPOSED ACTIVITY FOR 2017 continued	
1:30 p.m.	*9.	PRESENTATION: Proposed Comprehensive Economic Development Strategy (CEDS) Update for 2017 - Rachel Lunney	Pgs. 47-48
	10.	Proposed Projects for 2017 DOLA grant	Pgs. 49-50
	*11.	ACTION: Direction for 2017	
	12.	DISCUSSION: Executive Director search process and timeline	Pg. 51
	13.	Member Updates	
	14.	New Business	
4:00 p.m.	*15.	Adjourn NWCCOG/EDD Board Meeting	



NORTHWEST LOAN FUND

**Northwest Colorado Council of Governments
Northwest Loan Fund (NLF) Board
Garden Level Classroom, Eagle County Administration Building
500 Broadway, Eagle, Colorado
January 28, 2016**

Board Members:

Alyssa Shenk, Town of Snowmass Village
Betsy Blecha, Jackson County (via phone)
Patti Clapper, Pitkin County
Tom Clark, Town of Kremmling
John Hoffmann, Town of Carbondale (via phone)
Suze Kanack, Town of Walden
Kris Mancuso, Grand County
Jeanne McQueeney, Eagle County
Jeff Shroll, Town of Gypsum
Karn Stiegelmeier, Summit County
Kathryn Trauger, City of Glenwood Springs

Others Present:

Mark Campbell, Town of Kremmling

NWCCOG Staff:

Anita Cameron
Jessica Diaz
Liz Mullen
Nate Walowitz

Call To Order:

Karn Stiegelmeier, Chair, called the Northwest Loan Fund (NLF) Board meeting to order at 9:30am. Round table introductions were conducted. A quorum was present.

Approval of Minutes:

M/S/P Tom Clark/Patti Clapper to approve the March 26, 2015 NLF Board meeting minutes.

Review of 2015 Activity:

Anita Cameron reported that in 2015 she averaged one inquiry per day. The loan committee approved two new loans at their January 2016 meeting. Anita has closed 18 loans in the past 18 months, which created 46 jobs in seven of the nine participating counties. The NLF's first grant produced \$1 million in loans and is now closed. The NLF is applying for a second grant in the amount of \$754,000 (\$650,000 for loans and \$104,000 for administration). This second grant application is expected to be approved during the February 3, 2016 State Loan Committee meeting. Anita reviewed the types of businesses funded to date and the criteria to approve a loan.

Preliminary December 2015 Financials:

M/S/P Tom Clark/Patti Clapper to approve the preliminary December 2015 financials as presented.

The meeting adjourned at 9:59 am.

Karn Stiegelmeier, NWCCOG Chair

Date

Northwest Colorado Council of Governments
Balance Sheet by Class - NLF
As of July 31, 2016

1:15 PM
08/15/2016
Accrual Basis

8800- Northwest Loan Fund

ASSETS

Current Assets

Checking/Savings

1010 · 1st Bank Operating	270.00
1015 · NLF 1st Bank Checking	461,434.64

Total Checking/Savings	461,704.64
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Accounts Receivable

1115 · NLF Loan Receivable	878,248.30
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Total Accounts Receivable	878,248.30
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Other Current Assets

1090 · Undeposited Funds	1,344.83
1315 · NLF - Allowance for Loan Loss	-33,462.00

Total Other Current Assets	-32,117.17
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Total Current Assets	1,307,835.77
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TOTAL ASSETS	1,307,835.77
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LIABILITIES & EQUITY

Liabilities

Current Liabilities

Accounts Payable

2000 · Accounts Payable	270.00
2015 · NLF Accounts Payable	180.00

Total Accounts Payable	450.00
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Total Current Liabilities	450.00
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Total Liabilities	450.00
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Equity

3000 · Fund Balance

3100 · NLF Net Assets	229,812.76
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Total 3000 · Fund Balance	229,812.76
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3900 · Retained Earnings	885,513.69
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Net Income	192,059.32
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Total Equity	1,307,385.77
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TOTAL LIABILITIES & EQUITY	1,307,835.77
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Northwest Colorado Council of Governments
Budget vs Actual - NLF
 July 2016

2:50 PM
 08/16/2016
 Accrual Basis

	<u>Jan - Jul 16</u>	<u>% of Budget</u>	<u>Annual Budget</u>
Ordinary Income/Expense			
Income			
4770 · Loan Recovery	3,283.24		
4000 · Grant Income			
4250 · Administration	30,628.80		
4200 · State Grant Income	191,430.00	33.01%	580,000.00
Total 4000 · Grant Income	222,058.80	38.29%	580,000.00
4720 · Revolved Interest			
4722 · Loans made after 1/1/14	21,307.02	66.58%	32,000.00
Total 4720 · Revolved Interest	21,307.02	66.58%	32,000.00
4730 · Origination Fee	7,500.00	75.0%	10,000.00
Total Income	254,149.06	40.86%	622,000.00
Gross Profit	254,149.06	40.86%	622,000.00
Expense			
6100 · Payroll Expenses			
6112 · Program Director	39,642.14	58.22%	68,088.00
6210 · Taxes & Benefits	8,787.37	58.12%	15,120.00
Total 6100 · Payroll Expenses	48,429.51	58.2%	83,208.00
6130 · Meeting Expense	30.85		
6520 · Outside Contract			
6420 · Fiscal Officer Expense	1,260.00	58.33%	2,160.00
6510 · Contractor	980.00	65.33%	1,500.00
Total 6520 · Outside Contract	2,240.00	61.2%	3,660.00
6610 · Office Supplies	413.49	41.35%	1,000.00
6620 · Bank Charges	30.00		
6640 · Postage	212.62	35.44%	600.00
6650 · Printing & Publications	0.00	0.0%	800.00
6680 · Dues & Subscriptions	491.81	32.79%	1,500.00
6720 · Rent & Utilities	1,367.52	58.34%	2,344.00
6730 · Telephone Expense	392.59	56.08%	700.00
6760 · Insurance Premium Expense	24.75		
7110 · Program Supplies	100.00		
7120 · License & Permits	27.00		
7130 · Travel & Meeting	3,624.08	40.27%	9,000.00
7910 · Indirect Cost Allocation	4,705.52	58.22%	8,082.00
8000 · Capital Outlay > \$5,000	0.00	0.0%	1,000.00
Total Expense	62,089.74	55.49%	111,894.00
Net Ordinary Income	192,059.32	37.65%	510,106.00
Net Income	<u>192,059.32</u>	<u>37.65%</u>	<u>510,106.00</u>

Northwest Loan Fund OPEN CONTRACT FUNDS Portfolio 7-31-16													
	Loan Date	Original Amount	Current Balance	Original Term	Payment Plan	Last Paid Date	Principle Reduction - Last Pmt	Maturity	Rate	Grade	ALL Reserve %	ALL Reserve Amount	
1	5/6/2014	50,000.00	PAID IN FULL	Five/Three	\$951	12/31/2014	\$ 45,474.29	5/6/2017	5.25%	Satisfactory	1%	\$ -	
2	5/14/2014	40,000.00	\$ 32,922.27	Ten/Five	\$430	7/6/2016	\$ 285.42	5/14/2019	5.25%	Satisfactory	1%	\$ 329.22	
3	6/5/2014	20,000.00	\$ 16,738.94	Ten/Three	\$215	7/14/2016	\$ 146.39	6/5/2017	5.25%	Satisfactory	1%	\$ 167.39	
4	10/16/2014	95,000.00	PAID IN FULL	Ten/five	\$1,022.85	12/8/2014	\$ 94,614.44	10/17/2019	5.25%	Satisfactory	1%	\$ -	
5	10/16/2014	51,500.00	\$ 41,856.00	Five/skip May Ju	\$967.67	4/8/2016	\$ 714.91	10/17/2019	4.75%	Satisfactory	1%	\$ 418.56	
6	12/5/2014	96,000.00	\$ 69,940.53	Five/Five	\$1,828.00	7/11/2016	\$ 1,435.09	12/5/2019	5.25%	Satisfactory	1%	\$ 699.41	
7	12/31/2014	52,000.00	\$ 44,040.51	Seven/Three	\$744.00	7/11/2016	633.25		5.25%	Satisfactory	1%	\$ 440.41	
8	2/27/2015	60,000.00	\$ 44,416.78	44 months	\$1,505.00	7/29/2016	\$ 1,344.83	10/19/2018	5.25%	Watch	10%	\$ 4,441.68	
9	4/22/2015	11,400.00	\$ 9,194.22	Five	\$217.00	7/18/2016	\$ 183.09	4/22/2020	5.25%	Satisfactory	1%	\$ 91.94	
10	4/22/2015	86,000.00	\$ 82,037.88	77/36 months	\$1,300.00	3/29/2016	\$ 3,241.37	4/22/2018	5.25%	Watch+	25%	\$ 20,509.47	
11	4/22/2015	75,000.00	PAID IN FULL	Five	\$1,430.00	1/26/2016	\$ 72,450.98	4/22/2020	5.25%	Satisfactory	1%	\$ -	
12	6/18/2015	80,000.00	\$ 66,036.48	Five/Three	\$1,522.00	7/25/2016	\$ 1,188.82	6/18/2018	5.25%	Satisfactory	1%	\$ 660.36	
13	7/29/2015	35,000.00	\$ 27,603.65	42 months	\$915.00	7/5/2016	\$ 791.68	2/3/2019	5.25%	Satisfactory	1%	\$ 276.04	
14	8/25/2015	20,000.00	\$ 14,767.05	36 months	\$606	7/11/2016	\$ 567.98	10/25/2018	5.25%	Satisfactory	1%	\$ 147.67	
15	9/23/2015	80,000.00	\$ 71,133.97	Five/Three	\$1,522.00	7/18/2016	\$ 1,016.94	9/23/2018	5.25%	Satisfactory	1%	\$ 711.34	
16	10/7/2015	40,000.00	\$ 36,307.53	Five/Three	\$971.00	5/2/2016	\$ 765.55	10/7/2018	5.25%	Satisfactory	1%	\$ 363.08	
17	2/2/2016	20,000.00	\$ 18,514.58	48 months	\$466.00	6/9/2016	\$ 382.28	2/2/2020	5.50%	Satisfactory	1%	\$ 185.15	
18	5/2/2016	50,000.00	\$ 50,000.00	48 months	\$1,165.00	begin 7-15-16		5/2/2020	5.50%	Satisfactory	1%	\$ 500.00	
19	5/10/2016	280,000.00	\$ 165,750.00	60 months	\$5,359.00	begin 8-10-16		5/10/2021	5.50%	Satisfactory	1%	\$ 1,657.50	
		1,241,900.00	\$ 791,260.39									\$ 31,599.21	

Northwest Loan Fund REVOLVED FUNDS Portfolio - 7-31-16

	Loan Date	Original Amount	Current Balance	Original Term	Payment Plan	Last Paid Date	Principle Reduction - Last Pmt	Maturity	Rate	Grade	ALL Reserve %	ALL Reserve Amount
5	4/9/2008	\$ 25,000.00	\$ 3,700.00		\$300.00.	7/22/16	\$300	3/15/2010	0.00%	Substandard	30.00%	1,110.00
20141223	12/30/2014	\$ 95,000.00	\$ 83,287.93	10/5 year	\$1,022.85	7/27/16	\$668	12/30/2019	5.25%	Satisfactory	1.00%	832.88
			\$ 86,987.93									\$1,942.88



MEMORANDUM

To: NLF Board
From: Liz Mullen Executive Director and Anita Cameron, NLF Director
Date: August 12, 2016
Re: Accept Loan Committee Member Mark Krieg to represent Grand County

We are asking the NLF Board to appoint Mark Krieg to the NLF Loan Committee representing Grand County (his Bio is attached).

Mark will be replacing Roger Hauptman. Many thanks to Roger for being an active member, in this volunteer position, for three years.

ACTION REQUESTED: Please approve Mark Krieg as Loan Committee Member

Bio of Mark Krieg

I moved into Grand County 25 years ago this October 2016.

I have been married for 24 years. My wife and I raised our two children in Grand County; they now pursue their own careers.

I opened up an accounting and bookkeeping business in 1993. I had several employees over the years but decided to scale back and return to a one man operation. I have 10 regular clients and have expanded my tax practice to 175 clients. My practice is made up of small businesses, homeowner associations and tax exempt organizations. My tax practice includes S-corps, LLC's, Tax Exempt Organizations and Individual tax.

I have an extensive background helping small businesses with financial reports that can be used in obtaining financial assistance.

I was on the Grand Fire Protection District as a firefighter for 15 years and sat on their board of directors for 5 years before retiring. I was also involved in Rotary and obtained the position of Assistant Governor for Region 9. I am also an Advisory Board member for the National Bird Dog Circuit.



NORTHWEST LOAN FUND

LOAN POLICY

Contents

DEFINITIONS

OBJECTIVES

SOURCES OF FUNDS

USE OF FUNDS

INELIGIBLE USE OF FUNDS

LOAN COMMITTEE

CONFLICT OF INTEREST

LOAN APPROVAL

LOAN UNDERWRITING GUIDELINES

LOAN APPLICATION PACKAGE

CONFIDENTIALITY

LOAN SERVICING

DEFAULT PROCEDURES

ALLOWANCE FOR LOAN LOSS RESERVE

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.

Business Loan Officer shall refer to the Director of Business Lending and Business Loan Officer

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.

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)
- Other Funds, as appropriate (example: U.S.D.A.)

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
- Franchises (with CDBG funds)
- Production agriculture
- Marijuana related businesses

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~~ recommendations 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. After the first term, all terms shall be two years.

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.

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. It is the goal that LC members ~~shall be required to~~ attend at least 50% of regularly scheduled meetings. Email votes will constitute attendance.

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 maintained in electronic file. ~~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.

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 quorum (simple majority) via non-simultaneous email votes by a specified date and time.
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. Personal guarantees, of individuals with 20% or more ownership, will be required.
7. 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~~ **required** to make a site visit. Should the LC Member from the county be unable to do a site visit, it is permissible for a LC Member from another county to do the site visit.
8. 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~~ than on Credit.

The following CHECKLIST is revised from time to time and posted at www.NorthwestLoanFund.org

LOAN APPLICATION CHECKLIST

<u>1</u>	<ul style="list-style-type: none"> • Northwest Loan Fund - Loan Application
<u>2</u>	<ul style="list-style-type: none"> • Business Plan: History, Company Description, Products and Services, Marketing Plan & Competition, Management of key functions & Resumes, Suppliers & Terms
<u>3</u>	<ul style="list-style-type: none"> • Projections: <ul style="list-style-type: none"> • Cash Flow projections, with explanation of assumptions, by month for 1st year, then by quarter • Profit/Loss projections, with explanation of assumptions, by month for 1st year, then by quarter • Breakeven (Sales required to cover costs)
<u>4</u>	<ul style="list-style-type: none"> • Business Financial Statements* (BFS) Balance Sheets & Profit and Loss Statements including most recent month end
<u>5</u>	<ul style="list-style-type: none"> • Business Tax Returns * (BTR) April or after, include prior year end
<u>6</u>	<ul style="list-style-type: none"> • Business collateral: <ul style="list-style-type: none"> • Equipment (Description, Age, Condition, Value) • Equipment to be purchased – contracts or bids • Inventory (Description, Value) • Accounts Receivable (Customer, Invoice Date)
<u>7</u>	<ul style="list-style-type: none"> • Personal financial statement with schedules & K-1's (PFS) for ownership of 20% or more
<u>8</u>	<ul style="list-style-type: none"> • Personal Tax Returns* (PTR) for ownership of 20% or more
<u>9</u>	<ul style="list-style-type: none"> • Articles of Incorporation, by-laws, trade name affidavit or franchise agreement • Documentation of who is authorized to borrow
<u>10</u>	<ul style="list-style-type: none"> • Copy of Lease
<u>11</u>	<ul style="list-style-type: none"> • Copy of commitment letters from other financing sources
<u>12</u>	<ul style="list-style-type: none"> • Job Creation Statement including existing staff
<u>13</u>	<ul style="list-style-type: none"> • For Real Estate collateral: Copy of Owners Title Policy or Warranty Deed, Appraisal if available, Environmental review if available

<u>14</u>	<ul style="list-style-type: none">• For Business Acquisitions – Contract detailing what is being purchased at what price
<u>15</u>	<ul style="list-style-type: none">• Other information as requested

Please send all items on the checklist at one time and in order of checklist.

*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. LC members will sign a Confidentiality/Conflict of Interest Agreement. ~~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. Confidentiality Agreements have been signed by Loan Committee members, staff and the NWCCOG IT contractor who will or may come in contact with confidential information. A Telecommuting agreement signed by Anita Cameron provides for security of confidential information during travel/off site work. Secure print will be used to protect confidential documents. Security for laptop and smartphone are set to high. Laptop and smartphone access will be protected by Passcodes and Log Off. Passwords will be changed at least quarterly. Social Security numbers will be protected, by black out, when not essential for the recipient.

CLOSING DOCUMENTATION

Closing Documents checklist (Exhibit B) with 'NEED' items marked, will be presented in LC packets as part of the loan approval. At closing, the Business Loan Officer shall initial the 'HAVE' column and prior to funding, an additional person shall confirm documentation and initial 'HAVE'.

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 or be part of LC Minutes.

DEFAULT PROCEDURES

Loans delinquent 30 days or more will be reported to the LC monthly and Board bi-monthly (in Portfolio and/or Program Update) with comments on collection actions.

The Business Loan Officer is authorized to offer a Loan Modification/Extension agreement as needed to keep the business operating and to avoid costly legal action. 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.

Loan Grades and percentage reserve:

-Satisfactory – 1% reserve

-Watch – 10% reserve

-Substandard – 30%

-Doubtful – 60%

Exhibit A
Northwest Loan Fund - Communities Served

Eagle

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

Garfield

Battlement Mesa
Carbondale
Glenwood Springs
New Castle
Parachute
Rifle
Silt

Grand

Fraser
Granby
Grand Lake
Hot Sulphur Springs
Kremmling
Winter Park

Jackson

Walden

Moffat

Craig
Dinosaur
Maybell

Page 2

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 Colorado Council of Governments
Council Meeting
Mountain Park Electric Meeting Room
600 3rd Street, Walden CO
July 28, 2016**

Council Members Present:

Betsy Blecha, Jackson County
Denise Tomaskovic, Town of Basalt (via telephone)
Jane Tollett, Grand County (via telephone)
Jeanne McQueeney, Eagle County (via telephone)
Jim White, Grand County
Karn Stiegelmeier, Summit County
Patti Clapper, Pitkin County
Patty McKenney, Town of Vail (via telephone)
Suze Kanack, Town of Walden
Tom Clark, Town of Kremmling
Carolyn Skowyra, Town of Dillon
Brodie Boilard, Town of Frisco (via telephone)

Others Present:

Jim Destin, Mayor of Walden
Diane Butler, Grand County EDD
Alana Robinson, Vista Volunteer Grand EDD

NWCCOG Staff Present:

Anita Cameron
Susan Juergensmeier
Laurie Patterson (via telephone)
Rachel Lunney
Liz Mullen
Nate Walowitz
Elaina Wiegand

Call To Order:

Karn Stiegelmeier, Chair, called the NWCCOG Council meeting to order at 10:01 a.m. Roundtable introductions were completed, and a quorum was present.

Approval of Minutes:

M/S/P Tom Clark/Jim White to approve the May 26, 2016 meeting minutes as presented.

June 2016 Financials:

M/S/P Tom Clark/Suze Kanack to approve the June 2016 financials as presented.

2015 Independent Audit Report:

Company piloting the audit has asked us to file for an extension with the State Auditor's Office due to the company's software difficulties. It is our hope to have the audit at the August council meeting.

M/S/P Suze Kanack/Patti Clapper to authorize submitting a request for extension to the State Auditor's Office.

2017 NWCCOG Dues:

Liz is reaching out to the towns of Breckenridge, Silverthorne, and Avon to propose that they re-join NWCCOG.

Assessed evaluations have gone up significantly in some places causing an increase in dues.

M/S/P Patti Clapper/Tom Clark to approve the 2017 NWCCOG Dues.

Approval to appoint Steve Childs as NWCCOG representative to the Alpine AAA Regional Advisor Council (RAC):

M/S/P Suze Kanack/Jim White to appoint Steve Childs, Pitkin County Commissioner, as NWCCOG representative to the Alpine AAA Regional Advisor Council (RAC).

Discussion of RTCC Funding:

- The RTCC is looking for alternate ways to fund their program. Tom Clark and Susan Juergensmeier plan to visit the counties in hopes of gaining support for the program. More discussions will take place at the August meeting.
- The RTCC met their goals this year: one goal being to establish a call center with inventory services; the other to set up a billing center for Non-Emergent Medical Transportation (NEMT).

Program Updates

The program updates are located in the meeting materials. The following items were highlighted at the meeting:

- ***Colorado Bark Beetle Cooperative, Patti Clapper:*** CBBC is looking at changing their name, because their work has expanded outside of Bark Beetle affected forestry. They proposed a job description for a Coordinator (contained in the agenda packet). The goal of the position is to be a Regional Coordinator with the same philosophy as NWCCOG's Regional Broadband Coordinator position. This individual would coordinate efforts between jurisdictions and stay up to date on legislation. CBBC would like input from local governments, because they envision the person working closely with our local governments. We will discuss this topic further during our August meeting.
- ***EIP:*** Elevator Inspector, Gene Morse, is retiring as of August 31. NWCCOG is hosting a retirement bash at Ruby Tuesday from 4pm – 6pm on August 31. Anyone who would like to show their appreciation for Gene's service is welcome to join us at the retirement party. The EIP team now has three QEI certified inspectors. EIP recently hired Bennett Schmidt as an Elevator Inspector. The team is extremely busy and may be asking to add a 5th position next year.
- ***Weatherization:*** The Weatherization team's funding has dropped significantly in the new fiscal year. They are interested in contracting with a company performing similar work for low income (not as low income as the individuals NWCCOG serves) residents in Lake County. We have a 2-year waiting list in Lake County. Colorado Energy Office (CEO) is fine with us pursuing side contacts. However, for every contacted job we are required to refund a portion to CEO for truck and equipment usage. Our goal is to meet

all requirements for the new grant. Last year's goal was to provide services for 135 units and we successfully weatherized 136 units.

- **Northwest Loan Fund, Anita Cameron:** The Rifle coffee shop has decided to close its business. Their equipment is being sold to pay down the loan. They felt like there was not enough population in the community to support the business. Another business is facing financial struggles personally and in the business; Anita is working with them to keep operations going. The Loan Committee believes that if we did not have some issues, we would not be doing our job to take higher risks than bank lenders.
- **Broadband, Nate Walowitz:** The tower site in Red Cliff is currently under construction. The state and DOLA are meeting with Century Link to discuss funding and working together. Before the end of August, state surveys will be sent to institutions and residents regarding broadband connectivity. The next Broadband Steering Committee is meeting on August 12 and will focus on the direction of the Broadband program over the next couple of years. During the August 25 meeting, Nate will update the NWCCOG council.
- **SBDC:** Lindsey Stapay has resigned. Her last day will be August 4. Whitney Smith will stay on until the end of the year to help us fulfill SBDC obligations. At the August council meeting, we will discuss if the council wants to continue hosting the SBDC next year. NWCCOG asks the council to keep in mind possibilities for how we could budget the SBDC and what structure of the organization would be most successful.

Member Updates:

- **Pitkin County, Patti Clapper:** Pitkin County is working to ensure senate bill 152 is on the November ballot. They decided not to do a revenue bond. County government offices are temporarily moving to the Pitkin side of Basalt.
- **Summit County, Karn Stiegelmeier:** The county is putting a request for a \$0.6% sales tax over the next 10 years on the November ballot to support housing. A fire due to lightening has been active in the county for the past three days. The strike was in the back county between Keystone and Breckenridge.
- **Town of Dillon, Carolyn Skowrya:** Carolyn introduced herself as a new Dillon Council member. Dillon is working on a town center revitalization to fit in with the town vision plan. The Farmer's Market is on Fridays in Dillon from 10am – 2pm. Dillon also updated their website: townofdillon.com.
- **Town of Grand Lake, Jim White:** The Grand Lake Center is home of the Disney Way Training offered this upcoming fall and spring. The Marina is extremely busy with Mondays and Tuesdays resembling weekends. The county is currently working on renovating the West Portal Bridge.
- **Town of Kremmling, Tom Clark:** The 100th Middle Park Rodeo & Fair is August 11-14. The Demolition Derby is on August 20.
- **Jackson County, Betsy Blecha:** Yeti Fest is on August 20. A picture taken of Sasquatch in the County last year inspired this new event. Yeti Fest is a fundraiser for North Park Community Center and entails an entire day of presentations and Sasquatch related fun.
- **Grand County EDD, Diane Butler:** The Grand County EDD is waiting to hear if they will be awarded an EDA grant to assist with their economic development strategy that was

submitted by the NWCCOG EDD on behalf of Grand and Clear Creek counties. They are working closely to administer a REDI grant they received to assist with planning for the Grand Lake Center. Diane plans to meet with Tom Clark and Susan Juergensmeier to develop a transportation model in Grand County.

New Business:

There was none.

Beaver Creek Fire Presentation by Ich Stewart, Fire Chief for federal government in Northwest Colorado:

Notes posted on our website: <http://nwccog.org/about/meetings/>

Adjournment:

The meeting adjourned at 12:07pm.

Karn Stiegelmeier, NWCCOG Chair

Date



**Northwest Colorado Council of Governments (NWCCOG)
Economic Development District (EDD) Board Meeting Minutes
Glenwood Springs Community Center
May 26, 2016**

EDD Board Members Present:

Chris Romer, Vail Valley Partnership
Corry Mihm, SIBA
Denise Tomaskovic, Town of Basalt
DiAnn Butler, Grand County (via telephone)
Jeremy Kennell, Winter Park/Fraser Chamber (via telephone)
Pattie Snidow, USDA
Karn Stiegelmeier, Summit County
Lana Gallegos, Town of Gypsum
Mark Campbell, Town of Kremmling
Patti Clapper, Pitkin County
Suze Kanack, Town of Walden
Tom Clark, Town of Kremmling

Others Present:

Lindsay Staypay, SBDC

NWCCOG Staff:

Susan Juergensmeier (via telephone)
Rachel Lunney
Liz Mullen
Nate Walowitz
Elaina Wiegand

Call To Order:

Tom Clark, EDD Chair, called the Northwest Colorado Council of Governments Economic Development District (NWCCOG EDD) Board meeting to order at 1:01 pm. Roundtable introductions were completed, and a quorum was present.

Approval of August 27th, 2015 EDD Board Minutes:

M/S/P Patti Clapper /Corry Mihm to approve the January 28, 2016 meeting minutes as presented.

April 2016 Financials:

M/S/P Chris Romer/Suze Kanack to approve the April 2016 financials as presented.

Program Update:

- CEDS Update: Most SWOT meetings will be completed by July. Grand County's SWOT will be done in September. We will proceed with a strategic planning session at the August 25th NWCCOG Council Meeting which will include developing a regional action plan for the CEDS.
- EDD is receiving funds from DOLA (to be honored by DOLA despite the recent CO State Supreme Court decision regarding severance funds) to put all of the data we have been collecting onto a new website. We will keep both our current and the new website for a while.
- EDD submitted a grant on behalf of Grand and Clear Creek counties to conduct an assessment on the impact of the upcoming Henderson Mine and Mill closure.
- The WorkWell Collaborative is gaining momentum. We will present results to the WorkWell Collaborative Advisory Committee on year 1 of the grant. We are still looking for one representative to advise Grand and Jackson County.
- EDD applied for two technical assistance grants (1- Incubator/Accelerator Best Practices, 2- Community-led Initiative). Decision will be made by the end of June.

Member Updates:

Summit County: Karn Stiegelmeier reported on Summit County's most recent survey of voters. The open-ended question survey asked voters what they consider to be the most important issue facing Summit County today. More than 50% of responders concluded that affordable housing was the most critical issue. Voters were also asked if they would financially contribute to affordable housing. Summit County is still doing research, but the numbers indicate that a good response will be received.

Summit Independent Business Alliance: Corry Mihm discussed SIBA's transition from winter to summer. The Breckenridge Tourism Office is putting together guest services training for businesses in Breckenridge. The Colorado Tourism Office will be meeting in September to develop a plan to discover tourism gems throughout the state and learn what the regions in our state have to offer.

Small Business Development Center: Lindsay Staypay updated the EDD Board Members on SBDC's new intake process for clients in order to be more effective in connecting them with resources.

USDA: Pattie Snidow reported that both the EDA and USDA are looking at economic development from a broader scope. In the last Farm Bill, funding was set aside for projects that are part of regional, multijurisdictional plans. There are benefits to projects in our region if they are reflected back in our plans.

Town of Basalt: Denise Tomaskovic reported that the town is currently in construction to add 50 units of affordable housing. The school district is purchasing 8 units with the strong possibility of buying more.

Eagle County: Jeanne McQueeney discussed Eagle County's most recent polling results. There were a half dozen initiatives on the ballot which all passed. Affordable housing and childcare showed the most concern by public.

Town of Frisco: Deborah Shaner informed the council that Frisco is only two weeks away from finishing the construction on Main Street. The town recently elected three new town council members. The town is also working on a small housing project of eight units restricted to Frisco employees only.

Town of Gypsum: Lana Gallegos reported that the Town of Gypsum is in the process of hiring a new Economic Developer. The application window is now closed, so they expect to have the position filled within a month or two. The town is also conducting an outreach plan in the community to update the master plan to include a huge focus on economic development. It has been concluded that the town of Gypsum is lacking a downtown. Therefore, the town is working on developing a downtown.

City of Aspen: Bert Myrin introduced himself as one of the newest city council members. He proceeded with Aspen's main update regarding affordable housing. Aspen recently approved 4 units of affordable housing. He noted that the gap between high end and low market single family housing is widening.

Pitkin County: Patti Clapper discussed how the county is renewing their open space program. The county just passed an issue for potatoes (production for drinking, not eating). The facility housing the county members is making a temporary move to Basalt until they complete reconstruction. Independence Pass is now open.

Broadband Program: Nate Walowitz reported that the state is going to pull together many databases to combine the data (sales tax, cost of housing, employment statistics) into one selective map. Liz will be joining Nate at the Regional Broadband Steering Committee meeting during the Mountain Connect Conference on June 6th.

Town of Kremmling: Mark Campbell noted that the Town of Kremmling applied for Blueprint 2.0 Tech Assistance grant for “Call Yourself Creative.” Tom Clark added that the current traffic delay at highway 9 is approximately 45 minutes and emergency repair of state bridge is approximately 15 minutes.

Town of Walden: Suze Kanack informed the council that the Town of Walden experienced a spike in sales tax due to the oil company going bankrupt. The town turned down the establishment of a local marijuana shop. There has been no growth to which the town will be meeting about soon in order to find a solution.

Grand County: DiAnn Butler and Jim White reported that Grand County is currently working on three grants. The county is attempting to tap into a creative vibe through the creation of a Grand Lake Center or an event/art center in some other form.

Vail Valley Partnership: Chris Romer left notes for Rachel Lunney to read detailing the workforce study which concluded that housing is a major pain point. They also launched a business retention and expansion program. The plan is for them to go out and visit with businesses and conduct an assessment of their needs with the idea of linking up both Vail Valley and Regional partners.

EDD: Rachel Lunney reminded the EDD Board of the Count Me In! Camp on Monday, June 27. This is going to be an informative workshop dedicated to educating the public on the importance of completing the entire ballot.

Discussion of Grant Opportunities:

- 1) U.S. EDA Regional Innovation Strategies Program
 - Programmatically, we are not ready to apply for this grant and the timing is off. Consensus is to keep on radar for future.
- 2) REDI grants
 - REDI grant is back out through DOLA. This is the program we received funds from for conducting the kitchen business incubator feasibility study in Summit County. Conclusions are that there is a need.
 - The idea is to apply for funds through this grant for implementation based on the above completed study. The funds would be delegated to hiring a contact person with expertise in this program to develop a program for our region with an existing kitchen then have SBDC implement the projects by taking some clients within the grant period.
 - First deadline is May 31, 2016. If funds are remaining, the next deadline would be September 1, 2016.
 - **Liz Mullen** remarks that DOLA confirmed that NWCCOG grants are going to stay intact despite the CO State Supreme Court decision regarding BP. Therefore, we have the option to use a COG grant to fund this project.

The council agrees to pass on the EDA grant and proceed with the REDI grant for September 1, 2016.

M/S/P Suze Kanack/Patti Clapper to approve the April 2016 financials as presented.

New Business:

None.

Adjournment:

M/S/P Suze Kanack/Corry Mihm to adjourn the EDD meeting at 2:28pm.

Tom Clark, EDD Board Chair

Date

Northwest Colorado Council of Governments

List of Payments

July 2016

Date	Name	Memo	Credit
07/01/2016	Victoria Jarvis	QQ	2,623.88
07/01/2016	BHW Associates	SPLIT - BUILDING	2,575.00
07/01/2016	Enterprise Commercial Center Condo Assoc	SPLIT - BUILDING	1,390.57
07/01/2016	Four Sprys Investments	WX	889.40
07/05/2016	Employee Benefits Corporation	SPLIT - FSA	302.49
07/05/2016	1st Bank Direct Deposit	SPLIT - PAYROLL	50,144.39
07/05/2016	Colorado Department of Revenue	SPLIT - PAYROLL	2,096.00
07/05/2016	US Treasury	SPLIT - PAYROLL	8,640.44
07/07/2016	Chocolate Software, LLC	AAAA	506.25
07/07/2016	Cook, Carmie	AAAA	113.18
07/07/2016	Erin Fisher-vendor	AAAA	309.96
07/07/2016	Geni Garcia	AAAA	300.00
07/07/2016	Knoll, Arlene	AAAA	70.00
07/07/2016	McCollum, Katlyn	AAAA	595.00
07/07/2016	n4a	AAAA	25.00
07/07/2016	NanoPac, Inc.	AAAA	6,975.00
07/07/2016	Seedorf, Richard	AAAA	70.00
07/07/2016	The Jackson County Star	AAAA	387.00
07/07/2016	Trilogy Intergrated Resources, LLC	AAAA	3,600.00
07/07/2016	Colorado Nonprofit Development Ctr	ADRC	6,230.00
07/07/2016	Colorado Mtn News Media{vendor}	EDD	1,096.52
07/07/2016	Community Systems	EDD	1,760.00
07/07/2016	KYSL-FM	EDD	663.00
07/07/2016	Team Clean	ID	204.53
07/07/2016	Summit Bookkeeping & Payroll, Inc	NLF	180.00
07/07/2016	Sullivan Green Seavy, LLC	QQ	4,739.00
07/07/2016	Liz Mullen	REGIONAL BUSINESS	226.26
07/07/2016	North Star Consulting Group	REGIONAL BUSINESS	965.00
07/07/2016	Beals, Janet	RSVP	58.00
07/07/2016	Glenwright, Stephanie	RSVP	59.20
07/07/2016	Heicher, Kathleen	RSVP	25.20
07/07/2016	Russo, Thomas	RSVP	80.00
07/07/2016	Madrid, Darlene	RTCC - NEMT	129.96
07/07/2016	McCauley, Madison	RTCC - NEMT	12.92
07/07/2016	Miller, Garrison	RTCC - NEMT	146.68
07/07/2016	Neilsen, Andrea	RTCC - NEMT	586.72
07/07/2016	Richardson, Steven	RTCC - NEMT	95.38
07/07/2016	Smith, Billie	RTCC - NEMT	1,114.92
07/07/2016	Solorzano, Cleto	RTCC - NEMT	111.72
07/07/2016	Whelan, Erna	RTCC - NEMT	77.90
07/07/2016	CTS LanguageLink	SPLIT	56.92
07/07/2016	Federal Express{vendor}	SPLIT	39.36

07/07/2016 Summit Bookkeeping & Payroll, Inc	SPLIT	106.17
07/07/2016 Infinite	SPLIT - CONF. CALLS	17.47
07/07/2016 Alpine PC	SPLIT - IT	579.90
07/07/2016 Quill Corporation	SPLIT - SUPPLIES	132.05
07/07/2016 Columbia Industries, Inc.	WX	134.50
07/07/2016 Connective Systems & Supply Inc.	WX	6,226.65
07/07/2016 Ferguson Enterprises Inc #109	WX	569.04
07/07/2016 Goodway Auto Repair LLC	WX	5,277.91
07/07/2016 Hagemeyer North America Inc	WX	4,018.30
07/07/2016 Joe Hall Energy Consulting, LLC	WX	4,470.56
07/07/2016 Lake County Treasurer	WX	50.00
07/07/2016 Leonardi Inc.	WX	2,218.40
07/07/2016 MD Electric Services, Inc.	WX	134.50
07/07/2016 Mr T Hardware & Building Supply	WX	87.72
07/07/2016 Omega Electric	WX	2,188.41
07/07/2016 Positive Energy	WX	2,345.43
07/07/2016 Santa Fe Community College	WX	3,890.00
07/07/2016 Whirlpool Contract/Retail	WX	2,946.33
07/11/2016 Family Support Registry	AAAA	181.00
07/11/2016 SCG Midas Room Fees	REGIONAL BUSINESS	518.50
07/12/2016 2-The Colorado Clean Team, LLLP dba Turni	NLF	28,250.00
07/12/2016 CCOERA	SPLIT - PAYROLL	16,068.58
07/20/2016 Employee Benefits Corporation	SPLIT - FSA	510.82
07/20/2016 1st Bank Direct Deposit	SPLIT - PAYROLL	49,087.77
07/20/2016 Colorado Department of Revenue	SPLIT - PAYROLL	2,152.00
07/20/2016 US Treasury	SPLIT - PAYROLL	8,884.66
07/21/2016 Family Support Registry	AAAA	181.00
07/21/2016 REST	AAAA	500.00
07/21/2016 The Summit Recycler, Inc	ID	50.00
07/21/2016 Anita Cameron - vendor	NLF	680.40
07/21/2016 Cleghorn, Jill	RSVP	80.00
07/21/2016 Converse, Tamra	RSVP	80.00
07/21/2016 Donna Gray	RSVP	25.60
07/21/2016 Mott, Dave	RSVP	160.00
07/21/2016 Nottingham, Nancy	RSVP	80.00
07/21/2016 NSCA	RSVP	100.00
07/21/2016 Sneath, Linda	RSVP	42.00
07/21/2016 Stone, Victoria	RSVP	64.00
07/21/2016 West, Charmaine	RSVP	106.40
07/21/2016 Casebolt, Jerry	RTCC - NEMT	95.00
07/21/2016 Cynthia Meeks	RTCC - NEMT	254.60
07/21/2016 Delta Transportation	RTCC - NEMT	6,905.86
07/21/2016 DelVillar, Mavy	RTCC - NEMT	495.52
07/21/2016 Demma, Pamela	RTCC - NEMT	53.20
07/21/2016 Gabriel, Cheryl	RTCC - NEMT	106.40
07/21/2016 Grand County Council on Aging	RTCC - NEMT	878.12
07/21/2016 Halligan, Warren	RTCC - NEMT	182.40

07/21/2016 Jones, Bill	RTCC - NEMT	151.81
07/21/2016 Krook, Regina	RTCC - NEMT	80.56
07/21/2016 Manzanares, Steve	RTCC - NEMT	39.52
07/21/2016 NW Colorado Center for Independence	RTCC - NEMT	326.40
07/21/2016 Parra, Mayra	RTCC - NEMT	72.96
07/21/2016 Price, Rebecca	RTCC - NEMT	170.24
07/21/2016 Redwine, Kelly	RTCC - NEMT	96.52
07/21/2016 Rock, Joanne	RTCC - NEMT	88.16
07/21/2016 Sperry, Anthony	RTCC - NEMT	44.84
07/21/2016 Stamper, Gary	RTCC - NEMT	348.08
07/21/2016 Century Link	SPLIT	1,881.19
07/21/2016 Summit Bookkeeping & Payroll, Inc	SPLIT	4,233.12
07/21/2016 Verizon Wireless Services	SPLIT - CELL PHONES	863.55
07/21/2016 Employee Benefits Corporation	SPLIT - FSA	52.25
07/21/2016 Wex Bank	SPLIT - FUEL	1,965.83
07/21/2016 UNUM Life Insurance CO of America	SPLIT - INSURANCE	1,119.08
07/21/2016 Quill Corporation	SPLIT - SUPPLIES	325.82
07/25/2016 Alpine PC	SPLIT - IT	529.90
07/25/2016 Century Link	WX	87.49
07/25/2016 Eagle Rock Supply Co	WX	6,354.42
07/25/2016 Goodway Auto Repair LLC	WX	197.88
07/25/2016 Grand Junction Winair Co	WX	1,149.06
07/25/2016 Mr T Hardware & Building Supply	WX	23.27
07/25/2016 Samuelson Hardware -9 Craig	WX	31.21
07/25/2016 Summit Bookkeeping & Payroll, Inc	WX	2,649.42
07/25/2016 X-cel Energy	WX	20.47
07/26/2016 Adair Dental	AAAA	219.00
07/26/2016 Colorado Legal Services (v)	AAAA	710.00
07/26/2016 Comfort Dental - GWS	AAAA	485.00
07/26/2016 Comfort Dental Avon	AAAA	84.00
07/26/2016 Consortium for Older Adult Wellness	AAAA	2,845.00
07/26/2016 Crystal Valley Dental	AAAA	202.00
07/26/2016 Denver Dental Specialties, PLLC	AAAA	385.00
07/26/2016 Eagle Co Public Health	AAAA	5,863.90
07/26/2016 Eyecare Specialties	AAAA	363.00
07/26/2016 Grand County Council on Aging	AAAA	2,172.79
07/26/2016 Grand County Rural Health Network	AAAA	1,635.50
07/26/2016 Hendershott, Melaine	AAAA	3,450.93
07/26/2016 Jackson County Council on Aging	AAAA	4,880.98
07/26/2016 Pitkin County Senior Services	AAAA	697.94
07/26/2016 Summit County Senior Services	AAAA	127.00
07/26/2016 To The Rescue	AAAA	970.56
07/26/2016 SecondOctoberMedia	EDD	575.00
07/26/2016 Pinnacol Assurance	GENERAL	3,310.00
07/26/2016 Comcast	ID	141.01
07/26/2016 Lane Wyatt, Inc	QQ	5,363.18
07/26/2016 Lotic Hydrological, LLC	QQ	2,475.00

07/26/2016	County Health Pool	SPLIT - BENEFITS	29,752.25
07/27/2016	Benezra and Culver PC	REGIONAL BUSINESS	17,062.50
07/28/2016	Lake, Stanley	NLF	1,225.52
07/28/2016	Carr, Linda	RSVP	11.31
07/28/2016	Susan Juergensmeier (vendor)	RTCC	59.30
07/28/2016	Andrews, John	RTCC - NEMT	36.48
07/28/2016	Cooper, Christine	RTCC - NEMT	23.56
07/28/2016	Cox, Andrea	RTCC - NEMT	1,498.60
07/28/2016	Davis Smole, Angela	RTCC - NEMT	225.72
07/28/2016	Di Maria, Anjuli	RTCC - NEMT	383.08
07/28/2016	Gardner, James	RTCC - NEMT	218.12
07/28/2016	Grant, Piper	RTCC - NEMT	30.40
07/28/2016	Guest, Jessika	RTCC - NEMT	255.36
07/28/2016	Hewes, Cherie	RTCC - NEMT	52.06
07/28/2016	Higday, Brenda	RTCC - NEMT	113.62
07/28/2016	Madrid, Darlene	RTCC - NEMT	72.96
07/28/2016	McCauley, Madison	RTCC - NEMT	25.84
07/28/2016	NW Colorado Center for Independence	RTCC - NEMT	334.59
07/28/2016	Olive, Irene	RTCC - NEMT	13.89
07/28/2016	Port, Sandy	RTCC - NEMT	38.76
07/28/2016	Reed, Nicole	RTCC - NEMT	90.06
07/28/2016	Quill Corporation	SPLIT - SUPPLIES	108.66
07/29/2016	Victoria Jarvis	QQ	5,094.92

Northwest Colorado Council of Governments
Summary Balance Sheet
 As of July 31, 2016

4:08 PM
 08/16/2016
 Accrual Basis
 Jul 31, 16

ASSETS	
Current Assets	
Checking/Savings	1,363,213.54
Accounts Receivable	1,104,584.52
Other Current Assets	290,480.23
Total Current Assets	2,758,278.29
Fixed Assets	1,028,496.80
TOTAL ASSETS	<u>3,786,775.09</u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	1,946.95
Credit Cards	57.45
Other Current Liabilities	627,870.49
Total Current Liabilities	629,874.89
Long Term Liabilities	616,408.21
Total Liabilities	1,246,283.10
Equity	2,540,491.99
TOTAL LIABILITIES & EQUITY	<u>3,786,775.09</u>

NWCCOG

STATEMENT OF REVENUES AND EXPENDITURES

7-31-16

58.3% of the year

	2016 REVENUE BUDGET	REVENUE YTD ACTUAL	REVENUE BUDGET TO ACTUAL	2016 EXPENSE BUDGET	EXPENSES YTD ACTUAL	EXPENSES BUDGET TO ACTUAL	2015 NET BUDGET	REVENUES OVER EXPENSES ACTUAL	Beginning of Year RESERVED PROGRAM FUNDS
COG PROGRAM FUNDS									
Core Programs									
REGIONAL BUSINESS	369,410	339,818	92%	312,337	312,337	100%	57,073	27,481	
ELEVATOR INSPECTION	579,000	392,017	68%	321,696	321,696	100%	257,304	70,321	22,500
ADRC- CO HLTH FOUND	0	110,447		110,447	19,387			91,060	
RSVP-VOLUNTEERS	141,631	55,489		55,489	55,429		86,142	60	
SHIP- Insurance Consulting	15,000	16,750		16,750	7,162		(1,750)	9,588	
SMP		4,877			916			3,961	
AGE/NUTRITION (non-Grant)	0	11,609		0	0		0	11,609	5,504
AGE/NUTRITION(State FY 15/16)	489,020	438,469	90%	436,497	524,108	120%	52,523	(85,638)	
AGE/NUTRITION (State FY 16/17)	489,020	2,283	0%	436,497	25,230	6%	52,523	(22,947)	
AGE/NUTRITION TOTAL	1,134,671	639,925	45%	1,055,680	632,231	60%	189,438	7,694	5,504
WATERSHED SERVICES	33,300	23,049	69%	33,300	8,922	27%	0	14,128	
ECONOMIC DEVELOPMENT DIST	176,455	123,121	70%	176,455	126,410	72%	0	(3,289)	
WEATHER (non-grant)	0	26,227		0	2,470		0	23,757	
WEATHER (State FY15/16)	623,873	752,463	121%	623,873	752,463	121%	0	0	
WEATHER (State FY16/17)	623,873	0	0%	623,873	72,889	12%	0	(72,889)	
ENERGY MANAGEMENT TOTAL	1,247,746	778,690	60%	1,247,746	827,823	66%	0	(49,133)	0
Other COG Programs									
HOMELAND SECURITY	79,954	216,540	271%	79,954	219,056	274%	0	(2,516)	
CO BARK BEETLE COOPERATIVE	2,500	2,339	94%	2,500	561	22%	0	1,778	
NWCCoG FOUNDATION	0	0		0	16		0	(16)	
SBDC	0	1,328		0	1,650		0	(322)	
REGIONAL TRANSPORTATION CC	202,916	261,093	129%	202,916	219,228	108%	0	41,865	
Total COG Program Funds	3,825,952	2,777,921	73%	3,432,584	2,669,930	78%	503,815	107,992	28,004
EXTERNAL PROGRAM FUNDS									
WATER QUALITY/QUANTITY	152,000	152,147	100%	152,000	105,494	69%	0	46,653	\$125,185
SWQC	60,000	34,873	58%	60,000	16,534	28%	0	18,339	0
Total External Program Funds	212,000	187,020	88%	212,000	122,028	58%	0	64,992	125,185
Total Program Funds	4,037,952	2,964,941	73%	3,644,584	2,791,957	77%	503,815	172,984	153,189
REGIONAL LOAN FUND	622,000	254,149	41%	111,894	62,090	10%	510,106	192,059	593,343
INTERNAL SERVICE FUNDS									
INDIRECT	192,327	115,215	60%	192,327	114,856	60%	0	358	-
COG BUILDING FUND	75,648	44,128	58%	71,014	40,737	54%	4,634	3,390	17,699
MOTOR POOL	37,000	23,701	64%	44,001	7,410	20%	(7,001)	16,291	38,314
Total Service Funds	304,975	183,043	60%	307,342	163,004	53%	(2,367)	20,039	56,013
COG FUNDS Subtotal	4,964,927	3,402,134	69%	4,063,820	3,017,051	61%	1,011,554	385,082	802,545

Northwest Colorado Council of Governments

3:00 PM

Budget vs Actual - 3800 - Economic Development Planning

08/17/2016

January through July 2016

Accrual Basis

	<u>Jan - Jul 16</u>	<u>% of Budget</u>	<u>Annual Budget</u>
Ordinary Income/Expense			
Income			
4000 - Grant Income			
4100 - Federal Grant Income	49,500.00	70.71%	70,000.00
4200 - State Grant Income	0.00	0.0%	31,000.00
Total 4000 - Grant Income	<u>49,500.00</u>	<u>49.01%</u>	<u>101,000.00</u>
4510 - Local Funding			
4630 - NWCCOG Matching	40,830.00	58.33%	70,000.00
Total 4510 - Local Funding	<u>40,830.00</u>	<u>58.33%</u>	<u>70,000.00</u>
4620 - Reimbursed Expenses	25,428.77		
4640 - Carryover Revenue	7,362.37	134.97%	5,455.00
Total Income	<u>123,121.14</u>	<u>69.78%</u>	<u>176,455.00</u>
Gross Profit	123,121.14	69.78%	176,455.00
Expense			
6100 - Payroll Expenses			
6110 - Executive Director	21,914.42	60.61%	36,158.00
6121 - Gen Program Staff	35,635.88	57.12%	62,386.00
6210 - Taxes & Benefits	18,124.69	56.74%	31,944.00
Total 6100 - Payroll Expenses	<u>75,674.99</u>	<u>57.99%</u>	<u>130,488.00</u>
6130 - Meeting Expense	22.69		
6520 - Outside Contract			
6420 - Fiscal Officer Expense	55.00		
6421 - Fiscal Assistant Expense	1,017.50		
6510 - Contractor	0.00	0.0%	25,000.00
6520 - Outside Contract - Other	12,759.95		
Total 6520 - Outside Contract	<u>13,832.45</u>	<u>55.33%</u>	<u>25,000.00</u>
6610 - Office Supplies	17.99	35.98%	50.00
6640 - Postage	9.09	18.18%	50.00
6660 - Advertising Expense	21,463.01		
6670 - Internet /Website Expense	135.49	90.33%	150.00
6680 - Dues & Subscriptions	2,539.11	315.42%	805.00
6720 - Rent & Utilities	1,045.03	58.35%	1,791.00
7110 - Program Supplies	1,975.47		
7130 - Travel & Meeting	2,129.29	54.26%	3,924.00
7150 - Training & Technical Assistance	734.00	29.36%	2,500.00
7910 - Indirect Cost Allocation	6,831.21	58.4%	11,697.00
Total Expense	<u>126,409.82</u>	<u>71.64%</u>	<u>176,455.00</u>
Net Ordinary Income	-3,288.68	100.0%	0.00
Net Income	<u><u>-3,288.68</u></u>	<u><u>100.0%</u></u>	<u><u>0.00</u></u>

NWCCOG Foundation Inc.
SBDC - All - Profit & Loss
 January 1 through August 17, 2016

Jan 1 - Aug 17, 16

Ordinary Income/Expense	
Income	
4110 · Grants	
4200 · State Grant Income	35,402.63
Total 4110 · Grants	35,402.63
4250 · Reimbursed Expenses	387.13
4600 · Contributions Income	7,300.00
4800 · Program Income	
4860 · Training	1,605.00
4800 · Program Income - Other	3,363.16
Total 4800 · Program Income	4,968.16
Total Income	48,057.92
Expense	
6050 · Contract Labor	53,181.15
6100 · Advertising & Promotion Expense	37.00
6180 · Office Supplies	44.12
6230 · Telephone	419.12
6240 · Internet/Website Expense	59.50
6250 · Travel & Meeting Expense	5,098.03
6270 · Professional Fees	
6650 · Accounting	178.75
6655 · Consulting	8,114.51
6270 · Professional Fees - Other	371.75
Total 6270 · Professional Fees	8,665.01
6770 · Supplies	533.34
Total Expense	68,037.27
Net Ordinary Income	-19,979.35
Other Income/Expense	-1,043.41
Net Income	<u>-21,022.76</u>



PROGRAM UPDATES

To: NWCCOG Council
From: NWCCOG Staff
Date: August 17, 2016
Re: Program Updates

The following are the events of note that have occurred since the May 26, 2016 NWCCOG meeting.

Administration/Regional Business – *Liz Mullen, Executive Director*

- NWCCOG's 2015 independent audit will be presented to the Council at the August 25, 2016 meeting in Frisco.
- Liz Mullen and Torie Jarvis have presented NWCCOG and QQ program updates to the following members so far this year:
 - o Town of Vail (8/16/16)
 - o Town of Carbondale (8/16/16)
 - o Town of Hot Sulphur Springs (8/18/16)

Alpine Area Agency on Aging (Alpine AAA) – *Erin Fisher, Director*

Nutrition Site Updates - The State Unit on Aging has recently approved some major changes to the nutrition policies and procedures. For the first time, meal site consumers are allowed to take away any leftover food from their senior lunch. The SUA is also anticipated to pass an additional change that would allow carry-out meals from the meal site.

N4A Conference - The National Association of Area Agencies on Aging annual conference was held in San Diego July 24-28. Erin Fisher attended the conference and heard from the Assistant Secretary of Aging, Kathy Greenlee, as well as many leaders in the aging field.



Alpine Area Retired and Senior Volunteer Program (RSVP) – C.J. Grove, Alpine RSVP & NWCCOG
Volunteer Program Coordinator

Alpine Area RSVP (Eagle County only) - Our service numbers for the period of July 1st – July 31st are as follows:

- **Capacity building** – 573 hours (the majority of these hours were worked at the Eagle Valley Community Fund Rummage Sale)
- **Education** – 131.75 hours (After school meal program)
- **Healthy Futures** – 353.25 hours (coaching/training classes, distributing information, preventing elder abuse, companionship, food delivery, transportation, food collection and congregate meals sites)
- **Other Community Priorities** – 21 hours
- **Veterans transportation** – 7.5 hours

Alpine Area Agency on Aging (Eagle, Grand, Jackson, Pitkin and Summit) - We are receiving registrations for the REST training in September in Frisco. Our new volunteer ombudsman for Castle Peak in Eagle County has completed the testing and will begin the shadowing process in August.

State Health Insurance Assistance Program (SHIP)/Senior Medicare Patrol (SMP) –T.J. Dufresne, Health Insurance Assistance Coordinator

The SHIP program accomplished a great deal over the last few months in terms of the number of people we were able to serve, outreach events help, outreach event planning and coordination, partnership support and relationship building, and volunteer recruitment efforts.

As of the end of July 2016, we served 264 beneficiary contacts regarding their Medicare concerns. Of those served, 173 contacts are from the first quarter of our new contact calendar year. We are on track to meet our goal to have more than the 590 beneficiary contacts for the contract year April 1, 2016 through March 31, 2017. Further, we expect to be able to at least double the number of individual contacts during this year’s Medicare Part C and Part D open enrollment period of October 15 – December 7 for 2017 coverage. We had 133 contacts for the 2016 coverage period.

The following chart shows the breakout of total number of contacts and method of contact by county. We will focus our outreach efforts to increase the number of both phone and in-person contacts for Medicare beneficiaries to know that personalized assistance is available, particularly for the upcoming Part C and Part D Annual Open Enrollment Period (OEP).

Medicare Beneficiary Contacts by County and Type of Contacts
April 1 – July 31, 2016

	Eagle	Grand	Jackson	Pitkin	Summit
Total Contacts	62	75	8	72	47
In-Person	66	14	6	53	26
Phone	42	59	2	18	16
Other					

We participated or hosted eleven outreach events April 1, 2016 through July 31, 2016. These outreach events provided information regarding general Medicare education, the offer of personalized Medicare assistance, partner development and education, and education regarding fraud prevention, identification, and reporting. We also used these events to recruit volunteers to assist in many facets of our SHIP Medicare program including counseling, newsletter assistance, outreach and education, data

entry, community communication, and more. We have also begun to utilize radio advertisement in order to reach more Medicare beneficiaries, those aging into Medicare, and beneficiaries who are disability eligible.

Broadband Projects – *Nate Walowitz, Regional Broadband Coordinator*

- NWCCOG Broadband Steering Committee will meet on August 12th to craft objectives for next 3 year DOLA grant and NWCCOG Broadband program. Part of the conversation is to scope an investigation and definition of a regional network for NWCCOG.
- Construction of the tower site in Red Cliff has begun and the concrete for the tower base, shelter building and guy wire anchors has been poured. Site should be fully constructed by Mid-September.
- ForeThought submitted a proposal to the Colorado Broadband Deployment Board for the radio and site infrastructure for middle and last mile for Red Cliff at the Ski Cooper Site. Buildout is scheduled for Spring/Summer 2017.
- Fraser and Winter Park are now partnered on a broadband sub-plan for their towns. Vantage Point has been selected as their consultant.
- Summit County selected CTC for their strategic plan and the consultant has begun work.
- Mountain Parks Electric is considering hiring a consultant to evaluate the market and business case for fiber to the premise in their service areas.
- CenturyLink is currently installing fiber along U.S 40 north of Fraser to support CAF II deployments in Grand County.
- The Rio Blanco County FTTP network is up and running. They are adding revenue generating CAI, business, and residential customers daily.

Colorado Bark Beetle Cooperative (CBBC) – *Abbie Cobb, Coordinator*

The CBBC met on Friday, July 15th. They have decided to change their name to the High Country Forest Collaborative (HCFC). The HCFC will host a meeting of all of the forest collaborative organizations in the fall of 2016 in an effort to bring them together, help them become more aware of which organization is doing what, and educate them on how best to work with the state and federal forest services.

Economic Development District (EDD) – *Rachel Lunney, Director*

CEDS Update: SWOT meetings have been conducted in all 5 counties of NWCCOG's region (one additional meeting will be held in Grand County on 8/18/16 in Kremmling). Thank you to Pattie Snidow from the USDA for helping us to facilitate these meetings. The purpose is to solicit stakeholder input for the CEDS. Input from other planning meetings already underway will also be incorporated into CEDS in order to get the most broad-based input possible. An analysis of all input received to date has been analyzed, and main recurring themes have emerged (meeting summaries and analysis can be found on NWCCOG EDD's website here:

<http://nwcoloradobusiness.org/about/comprehensive-economic-development-strategy/ceds-update-2016/>).

A discussion around these themes will take place at the August 25th strategic planning session with both the NWCCOG Council and EDD Board of Directors to create a draft regional action plan for the CEDS. This draft will be tweaked and amended, then presented to the EDD working group on October 26th. The final version will be approved, along with the final version of the CEDS, by the NWCCOG Council and EDD Board of Directors on December 8th.

CEDS Website: The website design is underway. Rachel is working on identifying the various data sets that will be included in the CEDS website, as well as the layout for the website in order to accomplish the goals of making it both a marketing tool for the region as well as serving as a data compliment to the CEDS. The next step will be for Rachel to get trained on the CMS for the website and begin to populate it with data and copy.

EDA – Economic Adjustment Assistance grant for Grand/Clear Creek Counties. The grant in the amount of \$100,000 (matched by \$100,000 from Climax Molybdenum) has been awarded. The grant funds will be used to hire a contractor to conduct a study of the economic impacts of the imminent closure of the Henderson Mill and Mine in those 2 counties. The project will also consist of the development of strategies to pursue to recover from this loss of jobs and to revitalize the economy in these two affected counties.

OEDIT Blueprint 2.0 Technical Assistance Program – NWCCOG has been awarded an OEDIT Blueprint 2.0 technical assistance grant for the following project: Incubator/Accelerator Best Practices. The award is not cash, only technical assistance through OEDIT. We intend to send a team from our region to visit a successful project in the state. We are requesting to visit the Telluride Venture Accelerator and Southwest Innovation Corridor, so that we can learn best practices to bring back and hopefully implement in our region. We are looking to do this early fall.

WorkWell Collaborative – the WorkWell Collaborative has completed Year 1 of its grant as of 6/30/16. This is a 3-year grant from the Colorado Department of Public Health and Environment; the main grantee is Eagle County Public Health. NWCCOG’s main role is to convene a regional advisory committee to oversee the initiative, and to conduct marketing and outreach. The Advisory Committee met on July 22 at CMC in Edwards. Results from Year 1 of the initiative were presented, and they are as follows (this is for NWCCOG’s 5-County region):

- Total number of small and large employers in the certification or kick-start programs: 56
- Number of employers in kick-start: 34
- Amount of kick-start funding provided to Region 12 employers: +\$14,500
- Number of certified employers: 22
- Number of advising sessions: 47
- Number of wellness vendors recruited: 30
- Total number of employees impacted: 20,188

Also presented on 7/22 was the research conducted on health equity and worksite wellness, which is one component of the grant. A presentation was made on “Promoting Health for all Through Workplace Wellness Programs: Responses from the Community”. All of this information can be found on the NWCCOG EDD website here: <http://nwcoloradobusiness.org/projects/health-and-wellness-sector-partnership/workwell-collaborative/>

SBDC – Lindsey Stapay has resigned as SBDC Director effective August 4th. Whitney Smith, Office Manager, will remain on until December 31st. NWCCOG amended Whitney’s contract to increase hourly pay and hours worked to account for additional responsibilities. Whitney will continue to coordinate the SBDC’s consulting services program. Additionally, she will continue to coordinate 2 events already underway: Connect2DOT event on November 9th in Silverthorne and Grand County Leading Edge Course, which will continue this fall. The NWCCOG Council and EDD Board of Directors will discuss how NWCCOG will continue to work with the SBDC at the August 25th strategic planning meeting.

Elevator Inspection Program (EIP) – *Steve Allen, Director*

- The Elevator Inspection Program has kept current with the annual inspections while increasing the number of 5-Year witnessing tests. We are also current on new construction and modernizations as well.
- The response to bringing deficient conveyances into compliance is maintaining a steady, gratifying pace.
- The Building Officials for our jurisdiction are working with us to meet our goals.
- Gene Morse will retire on August 31, 2016. Gene announced his desire to retire two years ago and has delayed his retirement in order to help NWCCOG make the transition to a new program director and train two new inspectors. NWCCOG is truly grateful for Gene's dedication and assistance. A celebration in Gene's honor will be held on Wednesday, August 31st from 4 - 6 p.m. at the Ruby Tuesday restaurant in Dillon.

Energy Management (Weatherization)- *Nate Speerstra, Weatherization Program Specialist*

The Weatherization Department has again been awarded the Program Year 16/17 contract to provide weatherization services for our 13 counties of northwest Colorado. In the upcoming grant we contracted to complete 96 homes. New guidance from the Colorado Energy Office (CEO) has directed us to add clients with high energy use or with an undue energy burden to the top of our priority list. To target high energy use, we will look at client's utility bills as well as age of the home and fuel type. Homes built before 1970 had far less stringent building codes and as such are often under insulated. They also potentially have older inefficient appliances. Focusing on older housing stock allows us to do more measures in that home compared to one built in the last 5-10 years. Prioritizing the more expensive fuel types also translates into greater efficacy of our installed energy conservation measures. Energy burden is defined as utility bills that are greater than 7% of our clients' income. Again by looking at utility bills and comparing them against clients' income we will be able to help those that are the most affected (have the greater burden) with regards to their utility costs. By focusing on these two intertwined priorities of high usage and heavy burden, we can find the houses that need it the most and the clients that would get the most benefit from our program.

Northwest All Hazards Emergency Management Region (NWAHEMR) – *Kim Cancelosi, Coordinator*

Summit County hosted the regional credentialing training for Emergency Managers and responders. Summer is an extremely busy time with tourism, events, increased traffic and the continuous fire dangers. Nowell Curran, Emergency Manager for Grand County OEM, has accepted a position starting the end of August with Colorado Department of Homeland Security and Emergency Management. Grand County is currently conducting interviews for her position. Monitoring of equipment purchased with grant funds in the 10 counties is under way and should be completed by the end of September.

Northwest Loan Fund (NLF) - *Anita Cameron, Director*

When Anita is on the road, as much as time allows, she takes time to know what is new in the town and calls on existing clients. Recently she spent a day and a half in Walden and saw clients in Grand County. Earlier in July, she was in Aspen, Basalt, Glenwood Springs, Eagle and Vail.

One client has had financial challenges both personally and for the business; Anita is working with the borrower to keep the business operating. Another client has been challenged with family health issues. On the 8-11-16 call, the NLF Loan Committee discussed each client and saw the NLF Financials.

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

On August 15 the NWCCOG was notified that we have been awarded \$72,000 through the Colorado Department of Transportation for funding for the FTA 5310 Mobility Management program for 2017.

On September 8, 2016 Susan Juergensmeier was invited to give a presentation on the development and operation of the NWCCOG Regional Transportation Coordinating Council at a meeting in Montrose (Region 10) of the newly formed Three Rivers Transit Coordinating Council (3RRTCC).

The date for the new GEM (Garfield, Eagle, Mesa) Connector service has been moved to August 25 due to rock mitigation in Glenwood Canyon. The GEM Connector is a collaborative effort between ECO Transit, The Traveler, and the NWCCOG Mountain Ride Transportation Resource Center to transport clients to and from medical appointments and other necessary services in Grand Junction.

The next Regional Transportation Coordinating Council (RTCC) meeting will be held on October 5, 2016.

Water Quality and Quantity Committee (QQ) – *Lane Wyatt and Torie Jarvis, Co-Directors*

QQ's next board meeting is scheduled for Thursday, October 6th from 10 AM to 3 PM in Steamboat Springs.

QQ has been participating in a series of meetings along with state and federal regulators to examine potential ways to develop a more efficient NEPA process. Lane Wyatt is representing QQ and Watershed Services, and NWCCOG is the only local government regulatory entity representing in this process (many QQ members advocated vehemently to ensure local governments were included in these meetings). As part of this process, QQ prepared a table showing local government regulatory authority over water projects and how they intersect with state and federal permitting. We understand this table will be included in the handbook the group is developing.

With the state of Colorado losing significant severance tax funding this year due to declines in oil and gas revenue as well as a recent CO Supreme Court decision requiring the repayment of overpaid severance taxes from past years, the State is facing slashed funding for many environmental and water-related projects and granting sources. QQ has been very involved in educating and pushing for legislative and political solutions to the complete slashing of state funding for the prevention of Aquatic Nuisance Species. Colorado has the largest boat inspection program in the country, and that program has been successful in keeping aquatic nuisance species out of Colorado's waters. That could all change without adequate funding. QQ will continue to be a partner in pushing for additional funding from federal agencies and legislative solutions to increase funding at the state level.



MEMORANDUM

To: NWCCOG Council
From: Liz Mullen, Executive Director & Nate Walowitz, Regional Broadband Coordinator
Date: August 17, 2016
Re: Broadband Project Planning

The Regional Broadband Steering Committee met on June 6th and August 12th to develop the following proposed list of projects and goals for the NWCCOG Regional Broadband Program for 2017 - 2020.

For 2016 - 2017:

1. Comprehensive Economic Development Strategy (CEDS)

The 2016 Comprehensive Economic Development Strategy (CEDS) has a section for broadband as a component for economic development. The survey results and fiber/telecommunications resource information will document progress since the 2012/2013 Broadband Strategic Plan documentation effort was complete.

- Measure existing capacity vs what customers and Community Anchor Institutions (CAIs) are buying
- Identify shifts in market documentation
- Conduct spot tests
- Document what is available vs received
- Identify what are customers interested in buying
- Map network infrastructure to support higher bandwidth
- Develop a good set of metrics around this effort

2. Continue to serve as a neutral broker/connector for providers, government, businesses and consumers.

3. Provide technical support to DOLA and participating local governments for projects and planning.

4. Begin to aggregate information on demand and infrastructure to form building blocks for NWCCOG regional middle mile infrastructure and interconnectivity project.

5. Identify opportunities to leverage our resources with federal grant dollars by working regionally to get funding for regional opportunities
6. Coordination with the other COGs – to leverage benefits and improve communications regionally
7. Stay engaged with public safety broadband policy and planning.
8. Conduct outreach and education to local governments and rural electric cooperatives regarding regional progress and opportunities.

For 2018 - 2020

The broad goals and desired outcomes for the next three years are:

- Evaluate a regional network to connect all counties providing:
 - Low cost bandwidth (Cost per MB)
 - Geographic redundancy to multiple POPs
 - Utilize incumbent broadband and electric services providers
 - Connect with adjacent regions
- Identify funding for local and regional efforts (grants, loans, other funding streams)
- Assist local governments and/or ISPs with last mile buildout
- Results: Lower prices and better service

Proposed Milestones

- By July 2018
 - Redefining/revisiting regional issues including updated asset inventory
 - Proposal to address ‘Regional Network’
 - Proposal and definition of potential need for bandwidth aggregation that includes schools , healthcare and other CAIs
 - Develop and publish recommendations
- 2018 – 2020
 - Implement approved strategy for “Regional Network”



MEMORANDUM

To: NWCCOG Council and Economic Development District Board of Directors
From: Rachel Lunney, EDD Director
Date: 8/17/16
Re: Development of Regional Action Plan for Comprehensive Economic Development Strategy (CEDs)

NWCCOG Economic Development District has been working on the update to the Comprehensive Economic Development Strategy (CEDs) throughout 2016. The CEDs serves as our region's economic development strategic plan for the next 5 years. Our region's CEDs is being developed with broad based community participation.

The CEDs is meant to be a tool for regional economic development decision-making as well as a guide to understanding the regional economy so that we as a region are positioned to take action to improve it. Our CEDs is taking into account and, where appropriate, incorporating other regional planning efforts already underway in the region.

By the August 25th meeting, NWCCOG will have conducted county-level stakeholders SWOT input meetings in all 5 counties. All meeting summaries can be found on the NWCCOG EDD website here: <http://nwcoloradobusiness.org/about/comprehensive-economic-development-strategy/ceds-update-2016/>

We will use a portion of the August 25th NWCCOG Council/EDD Board of Directors strategic planning meeting to develop a DRAFT regional action plan for the CEDs update, due to the EDA on 12/31/16. Final version of the CEDs will be reviewed by EDD Working Group on Oct. 26, with final approve by EDD Board of Directors and Council on Dec. 8.

The regional action plan will be the heart and soul of the CEDs. It should answer the questions "Where do we want to go?" and "How are we going to get there?" The regional action plan should logically flow from the SWOT analysis, including the region's assets and limitations and its role in capacity building. An analysis of input received to date has been conducted, and main themes have emerged. As preparation for the August 25th strategic planning session, we ask that you take some time to think about what objectives and actions are necessary for meeting the goals our regional action plan for the next 5 years. Specifically, for each strategic priority identified, we are looking for input on the following:

- What are some measurable objectives to achieve the goal?
- What actions related to the goals and objectives are already underway or planned?
- What new actions need to be put into place to achieve the goals and objectives?
- How can we as a region work together to achieve the goals and objectives?
- Which activities need to have the highest priority?

Top strategic priority areas that resulted from the county-level SWOT meetings as well as other planning efforts:

- Workforce: need for affordable housing, healthcare, childcare, transportation, education
- Build capacity in our communities to have the community infrastructure necessary to attract human capital, support the business community, and support education. This includes broadband, access to capital, affordable housing and healthcare
- Have a more diversified economy: develop entrepreneurial ecosystem; encourage the growth of new industries
- Create and maintain communities and a business climate attractive to entrepreneurs
- Have more higher-paying, year-round, career-minded jobs
- Support our key industries (i.e. tourism and outdoor recreation; construction) and existing businesses , while encouraging new emerging industries (i.e. creative industries; information and technology)
- Protect our community character and natural environment
- Build capacity of our towns and counties to meet their economic development goals

We will be discussing this at the August 25th meeting in Frisco. If you cannot attend, please forward your input to me (rachel@nwccog.org; 970.468.0295 x106).

Thank you!

Issues Update of the 2011 Water and Its Relationship to the Economies of the Headwaters Counties Study.

In 2011, NWCCOG Water Quality/ Quantity Committee (QQ) commissioned the study, [Water and Its Relationship to the Economies of the Headwaters Counties](#). The study outlined the economy of six headwaters counties (Grand, Summit, Eagle, Pitkin, Gunnison, and Routt) and the link between water and the economy.

The proposed issues update would build off the work of the original study, focusing on particular issues that have changed or become more important in the past five years. The issues would be clarified and restated after a set of listening sessions with leaders in the headwater counties. They might include, but are not limited to:

- The Colorado Water Plan references to the headwaters, and outcomes and “next steps” that might affect the water and the economy of the headwaters.
- The significant local government financial and staffing investment and historic agreements developed to address transmountain diversion issues in the headwaters since 2011, especially in Grand County (such as Moffat and Windy Gap expansions, Learning By Doing adaptive management, and Grand Lake clarity).
- Water demand projections and how they may have changed in the past five years.
- How water needs affect land use decisions in the headwaters and how land use decisions in other parts of the State affect water supply and demand in the headwaters (including hindrances to local economic drivers, such as lack of affordable housing).
- Additional information on linkages between Front Range and headwaters economies.
- Renewed economic focus on the agriculture economy, including investments in agricultural efficiency and updated rates and location of “buy and dry.”

The project would include an issues update as an addendum to the study, along with a series of presentations and interactions on the update focused on educating and collecting feedback from local and state elected officials.

Projected funding:

Western Conservation Foundation—funding would focus on the Step 1 “listening session,” graphic design of the issues update and powerpoint presentation, and travel for the presentations in Step 3.

Estimated request from WCF: \$20,000

DOLA granting—funding would focus on the development of the issues update.

Estimated request from DOLA: \$ 20-25,000

Grant total: \$60,000, including some in-kind contract hours from QQ, estimated at \$5,000.

Timeline:

Step 1, Fall 2016: Hold “listening sessions” with local and state elected officials to continue developing the above list of issue updates. (with WCF funding)

Step 2, Winter/Spring 2016: Complete issues update. (with DOLA funding likely kicking in Jan. 1)

Step 3, Spring/ Summer 2016: Presentations on issues update.

Executive Director
Northwest Colorado Council of Governments (NWCCOG)
Vacancy Announcement

The Northwest Colorado Council of Governments (NWCCOG) offers a challenging opportunity for an **Executive Director**. Located in Silverthorne, Colorado, NWCCOG is a voluntary association of county and municipal governments serving the ten thousand square mile, high mountain rural resort region of Eagle, Grand, Jackson, Pitkin and Summit counties.

The Executive Director reports to the NWCCOG Executive Committee, representing twenty-seven city and county governments in directing the Alpine Area Agency on Aging, the Energy Management and Conservation Program, the NWCCOG Revolving Loan Fund, the Elevator Inspection Program, the NWCCOG Clean Water Program, the Northwest All-Hazards Emergency Management Region, the Regional Broadband Project, the Regional Transportation Coordinating Council, the Economic Development District, and the NWCCOG Foundation. NWCCOG also provides leadership to the NWCCOG Water Quality and Quantity Committee and the Colorado Bark Beetle Cooperative. Responsibilities of the Executive Director include oversight of all programs, budgets, staff, projects and activities of the Association, as well as maintaining contact and ongoing communications with local, state and federal elected officials, partners, staff and citizens, and advocates for program and funding issues. The Executive Director leads a staff of 30 people as well as ten contractors. The total budget is \$4,654,833.

The successful candidate must possess thorough knowledge of organizational management, budgetary processes, legislative processes, and customer-focused management and leadership. Candidates must have the ability to represent NWCCOG interests regionally, statewide, and at a national level. The successful candidate must also demonstrate the ability to think entrepreneurially, build consensus, and maintain collaborative relationships while addressing regional issues. The Executive Director's position requires collaborative leadership, communication, and management skills. A minimum of a bachelor's degree in a related field (public administration, business administration, etc.), with a master's degree in a related field preferred, and a minimum of 5 years of progressively responsible management and executive experience. Experience in the public and/or private sectors is required. Experience with federal land management planning is preferred. **The ability to obtain a valid Colorado driver's license, and to successfully pass background and reference checks, is required.** Salary range is \$90,000 to \$120,000 (DOQ), with excellent benefits.

Please send (US mail preferred) cover letter, resume, and a list of five professional references (no more than 3-5 pages), to:

Executive Director Search
NWCCOG
PO Box 2308
Silverthorne, CO 80498
office@nwccog.org

Additional information available at www.nwccog.org. **Application materials must be received by 5:00pm September 12, 2016.** NWCCOG is an equal opportunity employer.