



# AGENDA

**Thursday, September 26, 2013**

**Glenwood Springs Community Center**

**100 Wulfsohn Road, Glenwood Springs**

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

**PASSCODE: 23878813#**

## NORTHWEST LOAN FUND BOARD

9:30 a.m.	1.	Call to Order - Karn Stiegelmeier, Chair	
	2.	Determination of Quorum - Sherry Rogstad	
	*3.	ACTION: Minutes of July 25, 2013 NLF Board Meeting	Pgs.2-3
	*4.	ACTION: August 2013 Financials	Pg. 4
	*5.	ACTION: Ratify e-mail vote to approve Loan Committee members	Pgs.5-6
	*6.	ACTION: Appoint Loan Committee member representing Rio Blanco County	Pgs.7-9
	*7.	ACTION: IGA with Eagle County	Pgs.10-18
	*8.	ACTION: Proposed changes to the loan policy	Pgs.19-22
10:00 a.m.	9.	Adjourn NLF Board	

## NWCCOG COUNCIL MEETING

10:00 a.m.	1.	Call to Order & Introductions - Karn Stiegelmeier, Chair	
	2.	Roll Call and Determination of Quorum - Sherry Rogstad	
	*3.	ACTION: Minutes of July 25, 2013 Council Meeting	Pgs.23-26
	*4.	ACTION: August 2013 Financials	Pgs.27-36
	*5.	ACTION: Ratify e-mail vote to approve 2014 dues	Pg.37
	*6.	ACTION: Direction regarding applying to host the Small Business Development Center (SBDC)	Pgs.38-39
	7.	Review Program Updates - Liz Mullen	Pgs.40-45
10:45 a.m.	8.	Presentation: Overview of Draft Regional Broadband Strategic Plan - Paul Recanzone, OHlvey/Mid State Consultants	Pgs.46-61
	*9.	ACTION: Direction for 2014	
	10.	New Business	
12:30 p.m.	*11.	Adjourn / Lunch	

## NWCCOG - ECONOMIC DEVELOPMENT DISTRICT BOARD MEETING

1:00 p.m.	1.	Call to Order - Rob Ittner, Chair	
	2.	Roll Call and Determination of Quorum -Rachel Lunney	
	*3.	ACTION: Minutes of May 23, 2013 NWCCOG-EDD Board Meeting	Pgs.62-63
	*4.	ACTION: August Financials	Pg.64
	5.	Review of 2013 Scope of Work and progress update - Rachel Lunney	Pgs.65-73
	6.	Review Outcomes of the August Smart Growth America Workshop "Planning for Fiscal & Economic Health" - Rachel Lunney	Pgs.74-80
	*7.	ACTION: Direction for 2014 Scope of Work	Pgs.81-85
	8.	New Business	
3:00 p.m.	*9.	Adjourn	

\* requires a vote



## **NLF Conference Call Board Meeting July 25, 2013**

### **Executive Committee Members Present:**

Jeff Shroll, Town of Gypsum  
Keith Montag, Eagle County  
Karn Stiegelmeier, Summit County  
Rob Ittner, Pitkin County  
John Hoffmann, Town of Carbondale  
Lanny Weddle, Jackson County  
James Newberry, Grand County

### **Council Members Present:**

Tim Westerberg, Town of Dillon  
Jim Peterson, Town of Grand Lake  
Jim White, Town of Minturn  
John Carney, Town of Montezuma  
Jason Haber, Town of Snowmass Village

### **Others Present:**

Liz Mullen, NWCCOG  
Anita Cameron, NWCCOG-NLF  
Sherry Rogstad, NWCCOG

### **Call To Order:**

Karn Stiegelmeier, Chair, called the Northwest Loan Fund (NLF) Board meeting to order at 11:00 a.m. Roll call was taken, there was a quorum.

### **Approval of Financials:**

Liz reviewed the balance sheet and list of current loans. Anita stated as she travels, she visits clients and makes collection efforts. There was much discussion and many questions asked in regard to the defaulted NLF loans. Anita was asked about turning loans over to a collection agency or selling the loans at a discount. Anita stated that she does not believe the loans would be of interest to either (because the files are missing key documentation or UCC's have expired). The board would like to see the payment history on these loans along with interest rates and terms. Anita will create a more complete report format for the next meeting.

***M/S/P John Hoffmann/Jim Peterson*** to approve the financials as presented.

### **Authorize Chair to Sign CDBG Contract:**

This agenda item was deleted; as Eagle County will sign this contract as the fiscal agent.

### **Amended NLF Articles of Incorporation:**

Anita reviewed the proposed amendments to the Articles of Incorporation which had been reviewed by Barbara Green, Attorney.

***M/S/P Tim Westerberg/John Hoffmann*** to approve the amended Articles of Incorporation, for the Region 12 Revolving Loan Fund Corporation, dba Northwest Loan Fund, as presented.

### **Revised NLF Bylaws:**

Anita stated she worked with Barbara Green on a complete re-write to bring the bylaws current with the new organizational structure.

At this time, 11:35 a.m., John Carney had to leave the conference call meeting.

**M/S/P Tim Westerberg/Jim White** to approve the revised Bylaws of the Region 12 Revolving Loan Fund Corporation, dba Northwest Loan Fund as presented.

**Revised NLF Loan Policy:**

Anita obtained other regions' policies and re-designed the NLF Loan Policy. It was reviewed and edited by Bob Todd, Office of Economic & International Trade, and reviewed by Liz.

Anita acknowledged she made changes to pages 50 & 51 of the board packet, Exhibit A, NLF-Communities Served. Under Grand County she will add Fraser as a single entity and not as Winter Park/Fraser. Under Pitkin she will combine Woody Creek. Keith Montag asked Anita to delete Gilman under Eagle County.

**M/S/P John Hoffmann/Keith Montag** to approve the revised NLF Loan Policy as presented.

At this time Anita mentioned that she will upgrade the NLF website to reflect these changes/amendments/revisions.

**Appointment of NLF Loan Committee Members:**

Anita explained that the five people whose resumes were contained in the board packet on pages 62-69, from Eagle, Garfield, Grand, Jackson and Routt counties have all agreed to serve on the NLF Loan Committee. Anita still needs representatives from Moffat, Pitkin, Rio Blanco and Summit counties. She would appreciate any leads or suggestions the board has. Anita will ask the board to approve the remaining Loan Committee members via e-mail vote and then ratify their decision at the September meeting. This will allow for the maximum number to participate in reviewing applications when the funding becomes available.

**M/S/P Keith Montag/Jim White** to appoint Jill Klosterman Schreiner, Nicole Christianson, Roger Hauptman, James Carothers and John Kerst as members of the NLF Loan Committee and agree to approve up to four additional members by email vote.

**New Business:**

Liz thanked Anita for putting a lot of time and effort into getting the foundation for the NLF program current.

**Adjournment:**

**M/S/P Tim Westerberg/Keith Montag** to adjourn the meeting at 11:50 a.m.

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Karn Stiegelmeier, NWCCOG Chair

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Date

## Northwest Loan Fund Portfolio - 8-31-13 - Board Report

	Loan Date	Original Amount	Current Balance	Original Term	Payment Plan	Last Paid Date	Principle Reduction - Last Pmt	Maturity	Rate
1	3/4/2010	\$20,000	\$0	36 mo.	Paid Off	7/16/2013	\$3,675	2/1/2013	5.25%
2	9/18/2007	\$30,000	\$7,322	60 mo.	\$1200 mo	8/5/2013	\$1,163	9/15/2012	5.25%
							\$1,136.97		
3	4/9/2008	\$30,000	\$39,508 *	36 mo.	154.11 mo.	none	none	3/15/2011	6.25%
4	11/25/2010	\$20,000	\$24,506	60 mo.	\$400 mo.	8/20/2013	\$292	7/10/2016	5.25%
5	6/7/2002	\$15,000	\$4,694 *	invoice	\$500 mo.	5/30/2013	\$287		6.75%
					\$500 mo.				
6	9/15/2008	\$100,000	\$94,810	60 mo	\$600 mo.	8/16/2013	\$263	8/15/2013	6.00%
					\$1933/mo				
7	7/7/2010	\$30,000	\$22,807 *	36 mo.	business closed	6/27/2013	\$415	2/15/2016	6.00%
					\$531.00				
8	4/9/2008	\$25,000	\$24,316	24 mo.	\$300 mo.	8/20/2013	\$172	3/15/2010	6.25%
					\$1259.86				
9	9/3/1996	\$25,000	\$3,004 *	60 mo.	Annually	4/29/2013	\$973	10/1/2001	8.25%
					509.91				
10	3/5/2004	\$8,000	\$6,726 *	60 mo.		\$0 9/11/2007	\$82	3/15/2009	6.00%
					\$154.66				
11	5/7/2002	\$20,000	\$0	60 mo.	Paid Off	5/3/2013	\$5,534	5/1/2007	6.75%

\$227,691



# MEMORANDUM

To: NLF Board  
From: Liz Mullen, Executive Director  
Date: September 19, 2013  
Re: Ratify e-mail vote to accept Loan Committee Members Dave DeRose, Howie Mallory & Braden McMillan

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On August 20, 2013, I sent the following message to the NLF Board:

To the NWCCOG Council serving as the Northwest Loan Fund (NLF) Board –

*As you know, the NWCCOG Council appointed itself as the NLF Board during the July 25, 2013 Council meeting. The NLF Board appoints the members of the Loan Committee. The Loan Committee works with the NLF Loan Officer to review all loan applications and make recommendations on which loans to approve. The Loan Committee is composed of one representative for each of the nine participating counties and the NWCCOG Executive Director as a non-voting member. During the July 25<sup>th</sup> meeting, the NLF Board appointed Loan Committee members representing Eagle, Garfield, Grand, Jackson, and Routt counties.*

*We are now asking the NLF Board to appoint the following representatives (their resumes are attached):*

- *Dave DeRose for Moffat County*
- *Howie Mallory for Pitkin County*
- *Braden “Brady” McMillan for Summit County*

*This will leave only one vacancy on the Loan Committee for a Rio Blanco representative and Anita Cameron, NLF Loan Officer, continues to search for a suitable representative. Anita is organizing an orientation and training workshop for the Loan Committee members on Friday, August 30<sup>th</sup> in Glenwood Springs.*

**ACTION REQUESTED:** *Please respond to this e-mail with a “Yes” or “No” vote to appoint Dave DeRose, Howie Mallory, and Braden McMillan to the NLF Loan Committee.*

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

- 1) Karn Stiegelmeier, Summit county
- 2) Jeff Shroll, Gypsum
- 3) Wally Baird, Granby
- 4) Jim White, Minturn
- 5) Jon Stavney, Eagle
- 6) Larry Weddle, Jackson
- 7) Walter Magill, Steamboat
- 8) Keith Montag, Eagle County
- 9) Tom Clark, Kremmling
- 10) Jane Berry, Walden
- 11) Jim Peterson, Grand Lake
- 12) Rob Ittner, Pitkin county
- 13) Dave Sturges, Glenwood Springs
- 14) Jake Spears, Red Cliff
- 15) Gary Suiter, Snowmass Village
- 16) John Carney, Montezuma
- 17) John Hoffman, Carbondale
- 18) Jim Peterson, Grand Lake
- 19) Tim Westerberg, Dillon

Zero votes were received opposing the request. The remaining 8 members did not vote.

**ACTION REQUESTED:** Motion to ratify the e-mail vote to appoint Dave DeRose, Howie Mallory and Braden McMillan to the NLF Loan Committee



# MEMORANDUM

## NORTHWEST LOAN FUND

To: NLF Board  
From: Anita Cameron, NLF Loan Officer  
Date: September 19, 2013  
Re: NLF Loan Committee

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**ACTION REQUESTED:** We are asking the NLF Board to appoint Tawny Halandras as the Rio Blanco County representative to the NLF Loan Committee (resume attached)

Tawny S. Halandras  
400 Main Street, Meeker, CO 81641  
970/878-0103  
tawnyh@bankmvp.com

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#### SUMMARY

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Highly motivated, efficient individual with an urgency to solve perceived problems. Honesty and integrity drive decisions personally and professionally.

Experienced Lender with the skill set to effectively underwrite and administer a loan portfolio of \$20MM with an emphasis in Commercial Lending. Prior management experience at a department level has offered a sound platform for the continued growth as the Meeker Branch President.

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#### EMPLOYMENT

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##### **President/COO – Meeker Branch – Mountain Valley Bank 08/10 to Present.**

- Daily management of ten employees, effectively managing time off requests, compliance training completion, periodic conflict, hiring process and employee retention process. Employee moral, skill sets and team skills continue to improve.
- Instrumental in the development and implementation of an ongoing loan file maintenance system that keeps loan files up to date for underwriting, loan requests and examiners.
- Constant monitoring of security policies/dual control and alarm system of the facility. Implementation of strong policies regarding alarms, vaults, locks and employee entrances.
- Close and constant communication with Operations Manager in Meeker to ensure proper Teller and New Accounts procedures, including strong customer service requirements.
- Loan Portfolio management in excess of \$20MM at a high– primarily commercial credit based, past due ratios historically low on originated credits.
- Credit collection/loan work out skills to aggressively reduce overall problem loans over time.
- Strong focus on generating stronger fee income for the bank; both in loan origination and the customer products sector. Increased branch income while maintaining competitive stance within our market.
- Responsibility for NSF decisions, significantly reducing the number of OD accounts. Constant monitoring of potential account abuse.
- Monthly participation in the Director's Board Meetings.

##### **Vice President Mountain Valley Bank 4/04 to 07/10**

- Loan Officer with emphasis in commercial lending, managed loan portfolio \$10MM-\$12MM.
- Competent in financial analysis and loan presentation.
- Management of Teller and New Accounts day to day operation from approximately 05/07 to 06/08.

##### **First National Bank of the Rockies 8/97 to 03/04**

###### **Commercial and Mortgage Lender**

- Hired as Management Trainee at FNBR, rotated through bank operations and loan department gaining exposure and knowledge of bank functions and procedures.
- Granted lending authority April 2008
- Responsible for mortgage application from point of application to closing.
- Competent in pricing, processing and closing preparation.
- Management of mortgage department in 2002-2003.



- Delegated underwriter for secondary market investors. No request from investors to “repurchase” a mortgage loan in my 10 year underwriting timeframe.
- Delegated underwriter for past investors from 01/00.

#### **Other Responsibilities**

- Public Relations for Mountain Valley Bank, Meeker
- Organization of community event – Mountain Valley Bank Fall Festival
- Correspondence with local newspaper and advertising groups
- Active with local schools i.e. Teach Children to Save Day, tours, etc.
- Board member for the Meeker Human Resource Council (United Way affiliation)
- Past Board member for the start up Meeker Board of Education

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#### **EDUCATION**

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*B.S. Marketing*, Grand Junction, Colorado  
Mesa State College – Graduated May 1997

#### **Related course work**

- Commercial Lending School – Dallas, TX October, 2001
- Numerous financial courses offered in NW Colorado
- Mortgage lending classes through various investors

#### **Awards**

- Graduated Meeker High School - Honor Society 3.89 GPA
- Graduated Mesa State College – Cum Laude 3.77 GPA

#### **Other Interests**

- Successful management of personal Commercial Hay Ranch Operation, operating the financial portion of the business.
- Successful co-owner of profitable Hunting/ Outfitting and Processing business;  
[www.handhoutfitting.com](http://www.handhoutfitting.com)
- Hiking, skiing, outdoor enthusiast

**AGREEMENT BETWEEN THE  
COUNTY OF EAGLE, STATE OF COLORADO  
AND  
THE NORTHWEST COLORADO COUNCIL OF GOVERNMENTS  
AND  
THE REGION 12 REVOLVING LOAN FUND CORPORATION  
d/b/a NORTHWEST LOAN FUND**

This Agreement (“Agreement”) dated as of this \_\_\_\_ day of \_\_\_\_\_ 2013, is between the County of Eagle, State of Colorado, a body corporate and politic, by and through its Board of County Commissioners with a mailing address of 500 Broadway, Post Office Box 660, Eagle CO 81631 (“County”), the Northwest Colorado Council of Governments (“NWCCOG”), with a mailing address of P.O. Box 2308, Silverthorne, CO 80498, and the Region 12 Revolving Loan Fund Corporation, a Colorado 501(c)(3) corporation, d/b/a the Northwest Loan Fund (“NLF”), with a mailing address of P.O. Box 2308, Silverthorne, CO 80498.

WHEREAS, the County is the grantee of a HUD/ Community Development Block Grant (“CDBG”) with the State of Colorado through the Department of Local Affairs (hereinafter the “State”) under contract for CDBG project #F14CDB13589 (the “CDBG Project”) bearing an effective contract date of \_\_\_\_\_, 2013 (hereinafter the “Contract”); and

WHEREAS, the purpose of the CDBG Project is to provide a revolving business loan fund for State Planning and Management Region 12 and for Garfield, Moffat, Rio Blanco and Routt Counties through the NWCCOG and the NLF; and

WHEREAS, the NWCCOG is an association of Colorado county and municipal governments formed pursuant to Article XIV, Section 18 of the Colorado Constitution and Sections 29-1-201. et seq., 29-1-401 and 29-1-402, C.R.S.; and

WHEREAS, the NLF has been organized to administer the Northwest Loan Fund through the NWCCOG within State Planning and Management Region 12, and Garfield, Moffat, Rio Blanco and Routt Counties; and

WHEREAS, it would be appropriate and desirable to have the NWCCOG assume the County’s responsibilities under the Contract and under the Intergovernmental Agreement for Community Development Block Grant Business Loan Funds dated \_\_\_\_\_, 2013 (the “IGA”), and for the NWCCOG and the NLF to administer and implement the CDBG Project, the Contract and the IGA; and

WHEREAS, it is desirable to describe in greater detail and further specify the relationships and operational procedures between the County, the NWCCOG and the NLF.

**AGREEMENT**

NOW, THEREFORE, in accordance with the recitals, and for good and valuable consideration the receipt and sufficiency of which is hereby acknowledged, including the promises set forth herein, the parties agree to the following:

### 1. GRANT ADMINISTRATION AND IMPLEMENTATION.

NWCCOG hereby agrees to become the subgrantee for the above mentioned Contract. As subgrantee, the NWCCOG assumes all responsibility of the County/grantee as allowed under the laws, rules and regulations governing HUD/CDBG programs or federal grants in general. The NWCCOG, as subgrantee, shall administer the program in accordance with the loan policy statement as found in Exhibit "A", attached hereto and incorporated herein by this reference. The NWCCOG agrees to provide all the necessary services to meet the requirements of the State including the provisions of business loans and other assistance to businesses through the NLF. The responsible official shall be the Executive Director of the NWCCOG (the "NWCCOG Administrator"). The business loan fund administrator will be the Business Loan Officer of the NLF.

### 2. GRANT COMPLIANCE.

NWCCOG and the NLF shall comply with all the conditions of the Contract as found in Exhibit "B", attached hereto and incorporated herein by this reference, including, but not limited to, the scope of services which is attached as part of said Contract. NWCCOG and the NLF shall also comply with all the laws, rules, and regulations governing HUD/CDBG programs and federal grants in general that may be applicable under this Contract.

### 3. SUPPORT SERVICES AND CONTRIBUTIONS.

The County hereby agrees to provide the following services to the NWCCOG for this program:

1. Provide for the accounting of all CDBG grant funds in accordance with the Single Audit concept and other State grant requirements, specifically documenting the pass through of CDBG funds.
2. From time to time, the NLF, through the NWCCOG Administrator, will apply to the State to draw grant funds as part of this Contract. As those requests for funds are approved by the State, funds will be transferred to the County, as the lead county under the Contract, and it is herein agreed that all funds so received by the County will be immediately transferred to the NLF in order to be disbursed and/or held for disbursement by the NLF. The County staff person responsible for the immediate dispersal of funds to the NLF shall be the County Fiscal Officer.
3. The County shall execute all necessary documents required by the State and HUD/CDBG related to the application and receipt of the Contract funds.
4. No additional services other than listed in this Agreement shall be required of the County.

### 4. ENVIRONMENTAL REVIEW.

The NWCCOG agrees to prepare the preliminary environmental review for the HUD/CDBG Economic Development and Infrastructure program as a whole, as well as, individual environmental reviews for specific business loans under the Contract. The NWCCOG will also prepare the necessary public notices known as Finding of No Significant Impact ("FONSI"), Notice of Request for Release of Funds ("NORROF") and the Request for Release of Funds ("RRLOF") as appropriate. These and other communications regarding the environmental reviews under the Contract shall be kept in a formal file for public access known as the

Environmental Review Record. The Environmental Compliance Officer shall be the Executive Director of the NWCCOG.

5. REPORTS AND SIGNATURES.

The NWCCOG Administrator shall sign as the Certifying Official for environmental reviews under the Contract. The NWCCOG shall also prepare the quarterly progress reports required by the Contract within thirty (30) days following the end of each quarter under the Contract. The NWCCOG Administrator shall also be authorized to sign the Requests for Advance or Reimbursement, the Financial Status Reports and the Appropriate Determinations under the Contract.

6. PROGRAM RECORDS AND ACCESS.

The NWCCOG shall maintain all public records related to the Contract and this HUD/CDBG Project at their corporate offices and provide public access to these records during normal business hours. Personal financial records and other confidential information concerning individual borrowers under the program shall be held confidential and with limited access as identified in the loan policy statement. Actual loan documents including the amount and terms of the loan and other contracts with individual businesses shall be made available upon request. The County shall have unlimited access to all records pertaining to the Contract and this Project. The County shall maintain copies of the Grant Application, Contracts with all participating counties and agreements with NWCCOG and NLF, Requests for Reimbursement and all other reports requiring the signature of the Chairman of the Board of the Eagle County Commissioners.

7. MISCELLANEOUS INCOME.

As outlined in the Contract, the NLF shall retain in a separate account all forms of miscellaneous income relating to the Contract. Upon dissolution of the NLF, these funds shall be returned first to the State, or if the State agrees, to such organization agreed upon by the County which shall continue this CDBG Project.

8. MISCELLANEOUS.

The NWCCOG and/or the NLF shall develop all the necessary Promissory Notes, Loan Agreements, Security Agreements under the Contract and this Project and enforce loan security interests as necessary and able, including repossession and foreclosure on real or personal property under the Contract and this CDBG Project.

The NWCCOG shall have sole responsibility for monitoring the performance of the personnel hired with funds from the Contract.

The NWCCOG and the NLF shall adopt and follow the NWCCOG's personnel, organizational and program policies which are in compliance with the requirements of the HUD/CDBG program.

9. TERMINATION CLAUSE.

This Agreement may be terminated by either party upon ninety (90) days written notice subject to written approval of the State. In addition, if for any reason, NWCCOG and/or the NLF shall

fail to substantially perform the services required by this Agreement, or fails to ensure the performance of the services called for herein with such diligence as will ensure its completion, or materially fails to comply with any of the terms, conditions or provisions of this Agreement which shall constitute a violation or breach of this Agreement, and shall fail to cure the violation or breach within fifteen (15) days following notice thereof by the County, the County may terminate this Agreement by giving written notice to NWCCOG and/or the NLF. In addition to the other remedies available to it, in the event the County terminates this Agreement due to NWCCOG's and/or NLF's failure to cure any violation or breach as provided above, or due to NWCCOG's and/or NLF's breach of or violation of any covenant, agreement or assurance herein, the County retains the right and may, at its option, make written demand for the delivery of, and NWCCOG and/or NLF shall immediately upon receipt of such demand of the County: (a) transfer to a County designated third party all sums received by NWCCOG and/or NLF from the County under this Agreement as of the date of such demand, net of loan disbursements pursuant to this Agreement; (b) all Program Records and other documents prepared by NWCCOG and/or NLF pursuant to the terms of this Agreement; and (c) all expenses incurred by the County, including reasonable attorneys' fees, incurred in recovering said sums and records. Termination of this Agreement will have no effect of all pre-existing loans generated under the Contract. Upon the termination of this Agreement, NWCCOG and/or NLF shall transfer to the County designated third party all funds, Promissory Notes, Loan Agreements, Security Agreements and other Program Documents prepared in administration of the Contract which are in existence at the time of termination. NWCCOG and/or NLF shall also immediately notify the County of all pending loans or other commitments of NWCCOG and/or NLF under the Contract which are outstanding on the termination date and shall take such action with respect thereto as the parties hereto shall mutually determine.

#### 10. INDEMNIFICATION.

NWCCOG and NLF shall each, to the fullest extent permitted by law, indemnify, hold harmless and defend County and its officials, boards, officers, principals and employees from all losses, costs, claims, damages and liabilities, including reasonable attorney's fees and expenses for which County or any of its officials, boards, officers, principals and employees may become subject to, insofar as any such losses, claims, damages or liabilities arise out of, directly or indirectly, this Agreement or are based upon any performance or nonperformance by NWCCOG and/or NLF and NWCCOG and NLF shall reimburse County for any and all legal and other expenses incurred by it in connection with investigating or defending any such loss, claim, damage, liability or action. Nothing herein shall be construed as a waiver of defenses or immunities available to the County under the Governmental Immunity Act.

#### 11. INSURANCE.

NWCCOG and NLF shall maintain in full force and effect during the term of this Agreement the following insurance: commercial general liability insurance in the amount of at least \$1,000,000 per occurrence and \$2,000,000 aggregate at its own expense during the term of this Agreement, which shall afford coverage for all claims for bodily injury, including death, and all claims for destruction or damage to property and personal injury arising out of or in connection with any operations or services performed under this Agreement. NWCCOG and NLF shall also maintain fidelity insurance coverage in an amount not less than \$1,000,000 under the terms and conditions set forth hereafter. The County shall be an additional insured under all such policies and

NWCCOG shall furnish the County Attorney's Office with certificates of insurance giving evidence of such coverage and containing a provision that the County shall be given thirty (30) days written notice of cancellation or material change of coverage. These certificates shall be delivered to County within ten (10) days following execution of this Agreement. Additionally, County, upon its written request, shall be given copies of these policies within thirty (30) days of such request. NWCCOG and NLF shall maintain in full force and effect worker's compensation insurance with the Colorado statutory limits as required by law. Any volunteers used by NWCCOG or NLF in the performance of this Agreement must be covered under NWCCOG's or NLF's worker's compensation insurance or under a medical, accident, death or dismemberment policy with limits of not less than \$25,000. NWCCOG shall furnish the County Attorney's Office with certificates of insurance giving evidence of such coverage and containing a provision that the County shall be given thirty (30) days written notice of cancellation or material change of coverage. These certificates shall be delivered to County within ten (10) days following execution of this Agreement.

12. INDEPENDENT CONTRACTOR.

With respect to the provision of NWCCOG's and NLF's services hereunder, NWCCOG and NLF acknowledges that each is an independent contractor. Nothing in this Agreement shall be deemed to make NWCCOG or NLF an agent, employee, partner or representative of the County. NWCCOG and NLF shall not have the authority to, and will not make any commitments or enter into any agreement with any party on behalf of County without the written consent of the Board of County Commissioners. NWCCOG and NLF and their respective employees are not entitled to workers' compensation benefits through the County. NWCCOG and NLF are solely responsible for necessary and adequate workers' compensation insurance and shall be responsible for withholding and paying all federal and state taxes. NWCCOG and its employees and NLF and its employees are not entitled to unemployment insurance benefits unless unemployment compensation coverage is provided by an entity other than the County. NWCCOG and NLF hereby acknowledge full and complete liability for and timely payment of all local, state and federal taxes imposed including, without limitation, tax on self-employment income, unemployment taxes and income taxes.

13. AMENDMENTS.

This Agreement may be modified or changed at any time by written agreement of the parties.

14. ASSIGNMENT.

Neither NWCCOG nor NLF may assign its responsibilities under this Agreement without the prior written consent of the County, which consent may be withheld in the County's sole discretion. The County shall be entitled to assign its rights, in whole or in part, under this Agreement upon written notice of such assignment to NWCCOG and/or NLF.

15. GOVERNING LAW.

This Agreement shall be governed by the laws of the State of Colorado. Jurisdiction and venue for any suit, right or cause of action arising under, or in connection with this Agreement shall be exclusively in Eagle County, Colorado.

16. THIRD PARTY BENEFICIARIES.

This Agreement does not, and shall not be deemed or construed to confer upon or grant to any third party or parties any right to claim damages or to bring any suit, action or other proceeding against NWCCOG, NLF or the County because of any breach hereof or because of any of the terms, covenants, agreements and conditions hereof.

17. BOARD ADOPTION.

The parties pledge their good faith efforts and cooperation to further the economic development of Planning and Management Region XII and Garfield, Moffat, Rio Blanco and Routt Counties by witness to their signatures for the approval and adoption of this Agreement.

18. Notice. Any notice required by this Agreement shall be deemed properly delivered when (i) personally delivered, or (ii) when mailed in the United States mail, first class postage prepaid, or (iii) when delivered by FedEx or other comparable courier service, charges prepaid, to the parties at their respective addresses listed below, or (iv) when sent via facsimile so long as the sending party can provide facsimile machine or other confirmation showing the date, time and receiving facsimile number for the transmission. Either party may change its address for purposes of this paragraph by giving five (5) days prior written notice of such change to the other party.

COUNTY:

Eagle County, Colorado  
Attention: Greg Phillips  
500 Broadway  
P.O. Box 850  
Eagle, CO 81631  
Telephone: 970-328-2648  
Facsimile: 970-328-2687

with a copy to:

Eagle County Attorney  
500 Broadway  
P.O. Box 850  
Eagle, CO 81631  
Telephone: 970-328-8685  
Facsimile: 970-328-8699

NWCCOG:

Attention: Liz Mullen  
P.O. Box 2308  
Silverthorne, CO 80498  
Telephone: 970-468-0295 ext. 123

NLF:

Attention: Anita Cameron  
P.O. Box 2308  
Silverthorne, CO 80498  
Telephone: 970-468-0295 ext. 119

**IN WITNESS WHEREOF**, the parties hereto have executed this Agreement on the day first above written.

**EAGLE COUNTY**

By: \_\_\_\_\_  
Sara J. Fisher  
Eagle County Board of County  
Commissioners

Attest:

\_\_\_\_\_  
Eagle County  
Clerk and Recorder

**NORTHWEST COLORADO COUNCIL  
OF GOVERNMENTS**

By: \_\_\_\_\_  
Karn Stiegelmeier, Chairman  
Northwest Colorado Council of  
Governments

Attest:

\_\_\_\_\_  
Liz Mullen, Executive Director  
Northwest Colorado Council of  
Governments

**REGION 12 REVOLVING LOAN FUND  
CORPORATION d/b/a NORTHWEST  
LOAN FUND**

By: \_\_\_\_\_  
Karn Stiegelmeier, Board Chair



**EXHIBIT A**  
**LOAN POLICY STATEMENT**

**EXHIBIT B**  
**CDBG CONTRACT**



# MEMORANDUM

## NORTHWEST LOAN FUND

To: NLF Board  
From: Anita Cameron, Business Loan Officer  
Date: September 19, 2013  
Re: Loan Policy changes recommended by Loan Committee

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An orientation of the new Loan Committee (LC) was held on August 30, 2013.

The Loan Committee requests the following changes (new in **Bold**) to the Loan Policy:

- Ineligible Use of Funds Section add:
  - **Marijuana related businesses**
  - **Franchises (with CDBG funds)**
  - **Production agriculture**
- LC Term Section add: **After the first term, all terms shall be two years.**
- LC Meetings Section add: LC members shall be required to attend at least 50% of regularly scheduled meetings.
- Loan Approval Section: 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).~~ **a quorum (simple majority) via non-simultaneous email votes by a specified date and time.**
- Loan Underwriting Guidelines Section:
  - Add: require personal guarantees of individuals with 20% or more ownership
  - “the member from the county in which the prospect is located, is ~~encouraged~~ **required** to make a site visit.”
- Add a section to Loan Policy on Loan Closing documentation as follows:  
**CLOSING DOCUMENTATION**  
**Closing Documents Checklist (Exhibit B - attached) items marked ‘NEED’ will be presented in LC packets as part of the loan approval. At closing, the BLO shall initial the ‘HAVE’ column and prior to funding, an additional person shall confirm documentation and initial ‘HAVE’.**

### **ACTION REQUESTED:**

Motion to approve proposed changes to the Loan Policy.

EXHIBIT B  
 NLF Loan Closing Documentation Checklist  
 Items with \*\* are mandatory to book the loan

Borrower \_\_\_\_\_

**SECTION I (Left)**

**FINANCIALS (Business):**

NEED	WAIVE	HAVE	DOCUMENT
			Application
			Fiscal Year End /financial Statement
			Business Financials
			Accounts Receivable/accounts Payable Agings
			Business Tax Returns

**EXCEPTIONS:**


**SECTION I (Right)**

**FINANCIALS (Personal):**

NEED	WAIVE	HAVE	DOCUMENT
			Personal Financial Statement (signed)
			Authorization for Credit inquiries
			Credit Report
			Personal Tax Returns

**SECTION II (Left)**

**LOAN DOCUMENTS:**

NEED	WAIVE	HAVE	DOCUMENT
			** Promissory Note
			Loan Agreement (and addendums)
			Closing Documentation Checklist (this form)
			** OEDIT Approval and/or LC Minutes
			Credit Submission
			Verification of Equity in Credit Submission
			** Disbursement Records/Check Copies

**GUARANTEES:**

NEED	WAIVE	HAVE	DOCUMENT
			** Continuing Guarantee (Individuals)
			** Continuing Guarantee (Business)
			Corporate Resolution to Guarantee/Grant Collateral
			Corp. Guarantor Entity Docs (Cert. of Good Standing, Articles,

**SECTION II (Right)**

**SB/PARTICIPANT COMMITMENTS:**

NEED	WAIVE	HAVE	DOCUMENT

**W-9s:**

NEED	WAIVE	HAVE	DOCUMENT
			W-9's (one per borrower, grantor, guarantors and DBA's)

**AUTHORIZATION TO BORROW:**

NEED	WAIVE	HAVE	DOCUMENT
			Authorization to Borrow
			Partnership Agmt/sole Proprietor/Trade name Affidavit
			Bylaws / Articles
			Certificate of Good Standing

**COLLATERAL (Business Assets):**

NEED	WAIVE	HAVE	DOCUMENT
			** Security Agreement
			Equipment List (Note: Agings are in BFS-section I)
			Assignment of Lease
			Invoice for Purchase Money Security Interest
			UCC Search
			** UCC (recorded)

**COLLATERAL (Real Estate):**

NEED	WAIVE	HAVE	DOCUMENT
			** Deed of Trust
			** Assignment of Rents
			Title Commitment or O & E
			Title Policy
			** Evidence of Taxes Current
			** Evidende of Escrow
			** Appraisal/Evaluation
			Site Inspection Memo
			Environmental Report
			Survey
			** Flood Zone Determination

**COLLATERAL (Titled Vehicles):**

NEED	WAIVE	HAVE	DOCUMENT
			Security Agreement
			Original Title (signed by buyer/seller, any prior liens released, odometer)
			POA (as needed)
			DR2395 Application for Title
			Tax receipt (if paid by borrower) or Dealer Sales Tax Receipt
			Bill of Sale/Purchase Order

**INSURANCE:**

NEED	WAIVE	HAVE	DOCUMENT
			Evidence of Insurance (NLF as loss payee)
			Agreement to provide Insurance

**STOCK/BOND DOCUMENTS:**

NEED	WAIVE	HAVE	DOCUMENT
			Pledge Agreement
			Certificates
			Assignment of Stock/Bond Power

**OTHER COLLATERAL:**

NEED	WAIVE	HAVE	DOCUMENT
			Security Agreement/Pledge/Assignment
			UCC

**SECTION III (Left)**

**CORRESPONDENCE:** Chronological - Newest on Top

**SECTION III (Right)**

**MISCELLANEOUS:**

NEED	WAIVE	HAVE	DOCUMENT
			Site Visit Form
			Closing costs collected in Certified Funds

NOTE: HAVE column to be initialed by Business Loan Officer and Audit



**Northwest Colorado Council of Governments  
Council Conference Call Meeting  
July 25, 2013**

**Executive Committee Members Present:**

Jeff Shroll, Town of Gypsum  
Keith Montag, Eagle County  
Karn Stiegelmeier, Summit County  
Rob Ittner, Pitkin County  
John Hoffmann, Town of Carbondale  
Lanny Weddle, Jackson County  
James Newberry, Grand County

**Council Members Present:**

Tim Westerberg, Town of Dillon  
Jim Peterson, Town of Grand Lake  
Jim White, Town of Minturn  
John Carney, Town of Montezuma  
Jason Haber, Town of Snowmass Village

**Others Present:**

Liz Mullen, NWCCOG  
Anita Cameron, NWCCOG-NLF  
Susan Juergensmeier, NWCCOG-RTCC  
Sherry Rogstad, NWCCOG

**Call To Order:**

Karn Stiegelmeier, Chair, called the council meeting to order at 10:02 a.m. Roll call was taken, there was a quorum. Karn began the meeting with introductions.

**Approval of Minutes:**

***M/S/P Jeff Shroll/Keith Montag*** to approve the minutes of the May 23, 2013 meeting as presented.

John Carney, Jim Peterson, Lanny Weddle and Jim White abstained from voting as they were not present at the May meeting.

**Approval of Financials:**

Liz Mullen reviewed the financials presented in the meeting packet.

***M/S/P John Hoffmann/Jim White*** to approve the financials as presented.

**Ratify Email Vote to Accept Connect for Health Colorado Grant Contract:**

Per the discussion at the May 23, 2013 Council meeting Liz reviewed her email sent on June 12, 2013 asking for an email vote requesting authorization for the Executive Director to sign the contract with Connect for Health Colorado. 15 Council members replied yes, zero members replied no, 12 members did not vote.

***M/S/P John Hoffmann/Keith Montag*** to accept and ratify the email vote to authorize the NWCCOG Executive Director to sign the contract with Connect for Health Colorado.

**2013 Mid Year Budget Revisions:**

Liz explained the mid-year budget revisions on pages 15-25 contained in the board packet. There were some questions and comments all answered by both Liz and Karn.

***M/S/P John Hoffmann/Rob Ittner*** to approve the 2013 mid-year budget revisions as presented.

**RTCC Limited English Proficiency Policy:**

Susan explained in order to receive funds from CDOT in 2014 grantees are required to develop a Limited English Proficiency (LEP) plan due by November 1. The draft of the NWCCOG – RTCC plan is included in meeting packet for NWCCOG Council approval. RTCC’s primary documents will be in both English and Spanish. RTCC is also pursuing a language translation service for additional communication needs. The LEP plan will then be submitted to the CDOT Civil Right Office for review.

***M/S/P Tim Westerberg/John Hoffmann*** to approve the LEP plan as presented.

**2014 Dues:**

Liz explained that a revised 2014 Regional Business Dues Analysis was emailed to everyone this morning about 9:15, so we would be working off and discussing that revised document. There were questions and discussion on this subject, a major concern being Eagle County dues that went up 3.8%. Liz reminded everyone that last year Eagle County Commissioner Peter Runyon had requested a \$50,000 cap for Eagle County, which was granted for one year only. Keith Montag felt he needed to take this to his board of commissioners before he could vote. After more discussion and suggestions from the board, it was decided to table this agenda item a week or so to give Mr. Montag the chance to talk with his board of commissioners early next week. Liz and Jeff Shroll offered to join Mr. Montag at this meeting to better explain this situation. After this meeting an email vote will be taken by the council.

**Direction RE: Topic/Project for 2014 DOLA EIAF Grant Application Due September 1, 2013:**

Liz explained that the DOLA annual grants for all COGs applying for 2014 funding needs to be in by September 1<sup>st</sup> this year, before NWCCOG’s strategic planning meeting scheduled for September 26<sup>th</sup>. DOLA is willing to allow us to complete a general application and fill it in with specifics at a later date. Liz is asking the Council for direction on whether they would they like to apply for funding for implementation of the regional broadband strategic plan or apply for mini grants, or something else. After questions and discussion it was agreed most members wanted to continue to support the regional broadband strategic plan.

***M/S/P Tim Westerberg/Rob Ittner*** to submit a EIAF grant application to DOLA by 9/1/13 requesting funding to implement the regional broadband strategic plan.

**Appoint NWCCOG Council as the Northwest Loan Fund (NLF) Board:**



Per the current Northwest Loan Fund (NLF) Articles of Association, NWCCOG has the authority to appoint the NLF board. It is Liz and Anita's recommendation that the NWCCOG Council appoint itself as the NLF board to maintain oversight and control of the NLF. Anita explained that the NLF board would likely meet twice per year, in conjunction with the Council in the months of January and July.

**M/S/P Tim Westerberg/John Hoffmann** to appoint the NWCCOG Council to serve as the NLF board.

**Fiscal Agent/Host for the Small Business Development Center (SBDC):**

Liz reported that she had been approached by the SBDC to explore the possibility of the NWCCOG Foundation to serve as the host/fiscal agent for the SBDC. The SBDC is putting an RFP out for bid in October 2013. The SBDC will continue their partnership with Colorado Mountain College (CMC) for office space as an in-kind contribution. Liz would like to put a proposal together reflecting this partnership, bringing it to the Council at the September meeting. After discussion and questions, it was agreed by the Council for Liz to put together a proposal and bring this to the strategic planning meeting on September 26<sup>th</sup>.

**Program Updates:**

*Regional Broadband Project:* Liz reported the broadband project was moving ahead. The nine regional workshops have been completed. Presently there is an ongoing survey on the NWCCOG website and a big media push is being conducted. A draft of the final strategic plan document is being written in case study format. This document will be presented to the Steering Committee on August 28<sup>th</sup> for their input. A final draft incorporating the Steering Committee input will be presented to the NWCCOG Council at the September 26<sup>th</sup> meeting. The plan will be finalized by the end of October. John Carney asked that the press release about the survey be e-mailed to him.

*Connect for Health Colorado:* Liz stated the Connect for Health Colorado (C4HCO) NW Regional Assistance Network Hub is operational. NWCCOG has hired a hub coordinator, TJ Dufresne, who started on July 22<sup>nd</sup>.

*AAA:* The Network of Care website ([www.Region12NetworkOfCare.org](http://www.Region12NetworkOfCare.org)) is also up and live with a "soft" opening presently being conducted for testing purposes. The public launch is scheduled for August.

*EDD:* The Smart Growth Workshop is scheduled for August 8<sup>th</sup> & 9<sup>th</sup>. Liz asked the Council to help promote this workshop for economic and fiscal health planning. Karn asked that the email invitation be re-sent.

*EIP:* Liz reported that the EIP passed their audit with flying colors. The auditors will be sharing the NWCCOG EIP forms with the rest of the State as a best practice. The MOA was also renewed with the State for the next 5 years.

*Northwest All Hazards Emergency Management Region (NWAHEMR):* The Steering Committee decided to not contract with our coordinator any longer since the program funding has dropped, which makes the program much smaller and simpler.

*Northwest Loan Fund:* Liz reported the CDBG grant was turned in; NLF is expecting funding in August.

*RTCC:* Susan reported she is currently applying for 2014-2015 mobility manager funding, the application is due August 12<sup>th</sup>. She has also been invited to attend the Northwest and Intermountain TPR meeting.

*QQ:* Liz reported that Torie Jarvis is a new QQ contractor and is working with Liz to schedule presentations on NWCCOG and QQ to town and county boards. If your jurisdiction would like a presentation and has not yet been contacted for a presentation, feel free to call Liz and/or Torie.

**New Business:**

There was no new business.

**Adjournment:**

***M/S/P Tim Westerberg/John Hoffmann*** to adjourn the meeting at 11:00 a.m.

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Karn Stiegelmeier, NWCCOG Chair

---

Date

# NWCCOG

## STATEMENT OF REVENUES AND EXPENDITURES

8/31/2013

61.5% 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	255,179	89%	294,130	178,433	61%	(8,510)	76,746	
GIS SERVICES	0	16,195	0%	0	14,041	0%	0	2,154	
Regional HUB		0			11,465		0	(11,465)	
ELEVATOR INSPECTION	460,000	312,750	68%	393,140	259,907	66%	66,860	52,843	22,500
AGE/NUTRITION (non-Grant)	0	0	0%	0	6,830	0%	0	(6,830)	19,051
AGE/NUTRITION(State FY 12/13)	348,440	297,503	85%	348,440	297,503	85%	0	0	
AGE/NUTRITION (State FY 13/14)	348,440	15,832	5%	348,440	28,363	8%	0	(12,531)	
AGE/NUTRITION TOTAL	696,880	313,335	45%	696,880	332,697	48%	0	(19,361)	0
WATERSHED SERVICES	21,400	32,557	152%	21,400	17,422	81%	0	15,135	
ECONOMIC DEVELOPMENT DIST	109,800	78,275	71%	109,800	51,545	47%	0	26,730	
WEATHER (non-grant)	0	44,963	0%	0	3,195	0%	0	41,768	
WEATHER (State FY12/13)	800,000	813,732	102%	800,000	818,600	102%	0	(4,867)	
WEATHER (State FY13/14)	800,000	106,618	13%	800,000	222,178	28%	0	(115,559)	
ENERGY MANAGEMENT TOTAL	1,600,000	965,313	58%	1,600,000	1,043,972	65%	0	(78,659)	0
REGIONAL TRANSPORTATION CC	144,391	64,554	0%	144,391	47,676	0%	0	16,878	
<b>Other COG Programs</b>									
HOMELAND SECURITY	446,790	236,301	53%	446,790	236,301	53%	0	0	
CO BARK BEETLE COOPERATIVE	23,965	9,630	40%	23,965	930	4%	0	8,701	
CARO	34,556	18,718	0%	34,556	10,510	0%	0	8,208	
CO HEALTH FOUNDATION		7,237			5,551			1,686	
NWCCoG FOUNDATION	105,000	0	0%	105,000	2	0%	0	(2)	
RURAL RESORT REGION	0	0	0%	0	0	0%	0	0	
<b>Total COG Program Funds</b>	<b>3,928,402</b>	<b>2,310,045</b>	<b>5</b>	<b>3,870,052</b>	<b>2,210,450</b>	<b>4</b>	<b>58,350</b>	<b>99,594</b>	<b>22,500</b>
<b>EXTERNAL PROGRAM FUNDS</b>									
WATER QUALITY/QUANTITY	155,100	168,610	109%	155,100	86,461	56%	0	82,150	\$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	17,761	0%	0	6,410	0
SWQC-EROSION CONTROL	0	2,279	0%	0	1,120	0%	0	1,159	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>204,542</b>	<b>1</b>	<b>187,100</b>	<b>105,342</b>	<b>1</b>	<b>0</b>	<b>99,199</b>	<b>104,966</b>
<b>Total Program Funds</b>	<b>4,115,502</b>	<b>2,514,586</b>	<b>6</b>	<b>4,057,152</b>	<b>2,315,793</b>	<b>4</b>	<b>58,350</b>	<b>198,794</b>	<b>127,466</b>
<b>INTERNAL SERVICE FUNDS</b>									
INDIRECT	139,349	97,066	70%	139,349	91,884	66%	0	5,182	29,717
COG BUILDING FUND	75,648	49,221	65%	75,648	40,856	54%	0	8,365	(1,694.24)
COPIER POOL	18,000	10,259	57%	18,000	9,032	50%	0	1,227	(5,581)
MOTOR POOL	36,000	23,345	65%	36,000	28,857	80%	0	(5,512)	64,679
<b>Total Service Funds</b>	<b>268,997</b>	<b>179,891</b>	<b>3</b>	<b>268,997</b>	<b>170,629</b>	<b>3</b>	<b>0</b>	<b>9,262</b>	<b>87,121</b>
REGIONAL LOAN FUND	78,000	6,311	8%	78,000	30,224	39%	0	(23,913)	295,406
					1,342		0	(1,342)	
<b>COG FUNDS Subtotal</b>	<b>4,462,499</b>	<b>2,700,788</b>	<b>61%</b>	<b>4,404,149</b>	<b>2,517,987</b>	<b>56%</b>	<b>58,350</b>	<b>182,802</b>	<b>509,993</b>

1:16 PM

09/16/13

Accrual Basis

**Northwest Colorado Council of Governments**  
**Summary Balance Sheet**  
As of August 31, 2013

	<u>Aug 31, 13</u>
<b>ASSETS</b>	
<b>Current Assets</b>	
Checking/Savings	847,005.56
Accounts Receivable	484,503.38
Other Current Assets	352,129.34
<b>Total Current Assets</b>	<u>1,683,638.28</u>
<b>Fixed Assets</b>	<u>1,128,970.00</u>
<b>TOTAL ASSETS</b>	<u><u>2,812,608.28</u></u>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
Accounts Payable	22,276.20
Credit Cards	3,436.30
Other Current Liabilities	640,656.13
<b>Total Current Liabilities</b>	<u>666,368.63</u>
<b>Long Term Liabilities</b>	<u>755,109.29</u>
<b>Total Liabilities</b>	<u>1,421,477.92</u>
<b>Equity</b>	<u>1,391,130.36</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><u>2,812,608.28</u></u>

Jul 13

Date	Name	Memo	Debit	Credit
07/01/2013	County Health Pool	Split health insurance		19,626.66
07/01/2013	Cuna Mutual Group-LTD	Split LTD insurance		885.81
07/01/2013	BHW Associates	Split building expenses		2,575.00
07/01/2013	Enterprise Commercial Center/ Condo Assoc	Split building expenses		1,390.57
07/01/2013	Four Sprys Investments	WX		1,031.99
07/01/2013	City of Craig{vendor}	WX		44.85
07/02/2013	Town of Silt{vendor}	WX		154.34
07/02/2013	Lane Wyatt, Inc	QQ		5,636.12
07/02/2013	TDS Consulting Inc	SWQC		600.00
07/02/2013	Family Support Registry	Garnishments Payable		181.00
07/02/2013	US Treasury	Split payroll taxes		5,996.56
07/02/2013	Colorado Department of Revenue	Split payroll taxes		1,517.00
07/02/2013	CONDOMINIUM MGMT COMPANY	EIP Refund Invoice #2648 - Over paid \$50.00		50.00
07/02/2013	1st Bank Checking	Credit card fees		43.11
07/03/2013	CCOERA	Split retirement		10,998.04
07/03/2013	CCOERA	Split retirement		1,230.00
07/03/2013	Summit County Building Department	VOID: Wrong Amount Reissue	0.00	
07/03/2013	Town of Silt{vendor}	WX		97.31
07/03/2013	Town of Walden (vendor)	WX		66.20
07/03/2013	City of Craig{vendor}	WX		41.80
07/05/2013	Employee Benefits Corporation	Split flex spending		227.79
07/08/2013	Summit County Building Department	WX		50.00
07/08/2013	Bailey Propane	WX		271.86
07/08/2013	California Contractors Supplies Inc	WX		1,148.40
07/08/2013	Century Link	Split		172.00
07/08/2013	Ferguson Enterprises Inc #109	WX		1,661.36
07/08/2013	Grainger	WX		69.36
07/08/2013	J&R Products, Inc.	WX		1,106.01
07/08/2013	Pinnacol Assurance	Split insurance		6,194.00
07/08/2013	Point-Five Windows, Inc.	WX		768.34
07/08/2013	Positive Energy	WX		268.21
07/08/2013	Quill Corporation	Split office supplies		112.49

Date	Name	Memo	Debit	Credit
07/08/2013	Rocky Mountain Construction Wholesale	WX		3,150.00
07/08/2013	Rocky Mountain Sales & Service Inc	WX		746.65
07/08/2013	Sanders True Value	WX		203.26
07/08/2013	Sullivan Green Seavy, LLC	WX		419.00
07/08/2013	Summit Car Clinic	Split motor pool		2,180.34
07/08/2013	Tool & Anchor Supply Inc.	WX		472.55
07/08/2013	Westland Distributing Group	WX		16,471.95
07/08/2013	Whirlpool Contract/Retail	WX		649.00
07/08/2013	X-cel Energy	WX		46.43
07/08/2013	George T Sanders	WX		49.67
07/08/2013	NWCCOG	NLF		7,512.74
07/09/2013	CDLE, Division of Oil & Public Safety	EIP		525.00
07/10/2013	1st Bank Credit Card - COG	Split		11,086.94
07/11/2013	A-I-R	NLF		100.00
07/11/2013	Anthony's of Frisco Inc	Split printing		234.00
07/11/2013	Associated Govts of NW Colorado Region 11	CARO		234.15
07/11/2013	Best Western	WX		308.00
07/11/2013	Century Link	Split		552.12
07/11/2013	Christy Laney	NWAHEMR		5,129.23
07/11/2013	Colorado Mtn News Media{vendor}	HUB		453.97
07/11/2013	Dell Marketing LP	NFL		175.99
07/11/2013	Denver Winair Co	WX		46.36
07/11/2013	Federal Express{vendor}	Split		190.21
07/11/2013	Foods of Vail-Home Catering Inc	QQ		518.50
07/11/2013	Garfield County SO	HLS		11,987.21
07/11/2013	HILTI INC.	WX		919.96
07/11/2013	Jackson County Star	NLF		50.40
07/11/2013	Landmark Community Publications Inc	NLF		48.46
07/11/2013	Liz Mullen	RB-reimbursement		335.78
07/11/2013	Lunney, Rachel	CARO reimbursement		144.65
07/11/2013	Mark Gamrat	RB-broadband		8,500.00
07/11/2013	Mesa County Transportation	HLS		273.20
07/11/2013	Mid-State Consultants	Broadband		9,480.00

Date	Name	Memo	Debit	Credit
07/11/2013	NE Colorado Assn of Local Govts Reg 1	CARO		488.47
07/11/2013	Proactive Network Management Corp	HLS		7,480.50
07/11/2013	Quill Corporation	Split office supplies		149.44
07/11/2013	Region 10- League for Economic Assist	CARO		120.55
07/11/2013	Showboat	Regional Business		240.00
07/11/2013	South Central COG	CARO		292.67
07/11/2013	Steamboat Pilot	NLF		35.12
07/11/2013	Sullivan Green Seavy, LLC	QQ		4,093.60
07/11/2013	Team Clean	Split office cleaning		177.08
07/11/2013	Town of Vail{vendor}	HLS		1,000.00
07/11/2013	Upper Arkanas Area COG	CARO		329.96
07/11/2013	US Bancorp Equipment Finance, Inc.	Split copier		885.00
07/11/2013	Victoria Swain (Vender)	WX reimbursement		165.00
07/12/2013	Erin Fisher-vendor	AAAA reimbursement		986.25
07/15/2013	Deluxe Business Forms	ID-deposit slips		48.51
07/15/2013	1st Bank Direct Deposit	Split payroll	36,163.91	
07/16/2013	1st Bank Credit Card - WX GEO	WX		6,156.29
07/16/2013	Showtime Sign & Shirt Co	WX		1,512.00
07/16/2013	Wex Bank	Split fleet fuel cards		6,383.16
07/16/2013	Colorado State Treasurer	Payroll expenses unemployment		834.75
07/17/2013	Family Support Registry	Garnishments Payable		181.00
07/19/2013	Employee Benefits Corporation	Split flex spending		227.79
07/19/2013	US Treasury	Split payroll taxes		4,796.84
07/19/2013	Colorado Department of Revenue	Split payroll taxes		1,578.00
07/22/2013	Eagle Co Health & Human Services	AAAA		2,198.00
07/22/2013	Grand Co Nursing Service	AAAA		1,354.00
07/22/2013	Jackson County Council on Aging	AAAA		21.00
07/22/2013	Pitkin County Senior Services	AAAA		2,668.00
07/24/2013	4Imprint	AAAA		2,608.57
07/24/2013	Alpine PC	Split		540.00
07/24/2013	Andrew Bunin	AAAA		194.36
07/24/2013	Candace Barnes	AAAA		109.61
07/24/2013	CenturaHealth	AAAA		5,000.00

Date	Name	Memo	Debit	Credit
07/24/2013	Chocolate Software, LLC	AAAA		942.50
07/24/2013	Colorado Center on Law	AAAA		50.00
07/24/2013	Colorado Gerontology Society	AAAA		1,710.00
07/24/2013	Comfort Dental	AAAA		500.00
07/24/2013	Dr. Todd Shainholtz	AAAA		500.00
07/24/2013	Eagle Co Government	AAAA		902.83
07/24/2013	Eagle Co Public Health	VOID:Reissue to other vendors	0.00	
07/24/2013	Eileen Doherty	AAAA		181.37
07/24/2013	Garfield County DHS - West	AAAA		154.97
07/24/2013	Grand County Council on Aging	AAAA		5,515.41
07/24/2013	Grand County Rural Health Network	AAAA		586.00
07/24/2013	Hagen, Betty	AAAA		141.48
07/24/2013	Hendershott, Melaine	AAAA		3,286.00
07/24/2013	Infinite	Split conference calls		24.86
07/24/2013	Jackson County Council on Aging	AAAA		10,690.40
07/24/2013	Jean Hammes	AAAA reimbursement travel		499.22
07/24/2013	Judy Martin	AAAA		540.00
07/24/2013	LeeAnna Salazar	AAAA		230.00
07/24/2013	Marie Geni Garcia	AAAA		200.00
07/24/2013	Marsha Braddy	AAAA		11.15
07/24/2013	n4a	AAAA		2,275.00
07/24/2013	National Consumer Voice for LTC	VOID:Reissue for new amounts	0.00	
07/24/2013	NW Legal Services	AAAA		1,818.57
07/24/2013	NWCCOG- NLF	NLF		23.36
07/24/2013	Pitkin County Senior Services	AAAA		1,976.11
07/24/2013	Rifle Senior Center	AAAA		63.21
07/24/2013	Sandra Bainbridge	AAAA		459.05
07/24/2013	Summit County Seniors Services	AAAA		1,520.00
07/24/2013	Victoria Jarvis	QQ		2,858.00
07/24/2013	ZM Consulting, Inc	QQ		1,180.00
07/24/2013	Eagle Co Health & Human Services	AAAA		3,322.00
07/24/2013	Grand County Government	AAAA		1,958.00
07/24/2013	Pitkin County Senior Services	AAAA		3,237.00



Date	Name	Memo	Debit	Credit
07/25/2013	Alpine PC	Split		2,154.93
07/25/2013	Amy Lange - Vendor	Indirect monitor purchase		100.00
07/25/2013	Anita Cameron - vendor	NLF travel reimbursement		141.46
07/25/2013	Anthony's of Frisco Inc	Split printing		65.00
07/25/2013	Comcast	Split internet		130.63
07/25/2013	Flory Ventures Inc	GIS		4,035.00
07/25/2013	Mid-State Consultants	Broadband		4,841.77
07/25/2013	Mountain States	Split Human Resources		741.89
07/25/2013	Pitney Bowes	Split postage meter		130.00
07/25/2013	Quill Corporation	Split office supplies		236.51
07/25/2013	Sherry Rogstad	travel expenses		17.20
07/25/2013	Summit Bookkeeping & Payroll, Inc	Split financial services		6,940.00
07/25/2013	Summit Car Clinic	Split motor pool		173.60
07/25/2013	The Four Kings Carpet Cleaning	Split office cleaning		699.92
07/25/2013	The Summit Recycler, Inc	Split office recycling		50.00
07/25/2013	Verizon Wireless Services	Split cell phones		193.50
07/25/2013	X-cel Energy	WX		19.31
07/30/2013	Eagle Rock Supply Co	WX		3,516.46
07/30/2013	Ferguson Enterprises Inc #109	WX		307.39
07/30/2013	Mountain Chevrolet	WX		96.69
07/30/2013	Mr T Hardware & Building Supply	WX		276.64
07/30/2013	Samuelson Hardware -9 Craig	WX		77.52
07/30/2013	Sanders True Value	WX		14.57
07/30/2013	Westland Distributing Group	WX		3,873.71
07/31/2013	Routt County Building Department	WX		41.50
07/31/2013	1st Bank Direct Deposit	Split payroll		41,444.97
07/31/2013		Service Charge		127.12

Jul 13

Date	Name	Memo	Debit	Credit
Aug 13				
08/01/2013	County Health Pool	Split health insurance		21,646.38
08/01/2013	Cuna Mutual Group-LTD	Split LTD insurance		989.94
08/01/2013	BHW Associates	Split building expenses		2,575.00
08/01/2013	Enterprise Commercial Centerl Condo Assoc	Split building expenses		1,390.57
08/01/2013	Four Sprys Investments	WX		820.97
08/01/2013	Family Support Registry	Garnishments Payable		181.00
08/01/2013	Holiday Inn Summit County	HLS		3,289.29
08/05/2013	Employee Benefits Corporation	Split flex spending		227.79
08/05/2013	1st Bank Checking	Credit card fees		43.55
08/06/2013	CCOERA	Split retirement		1,230.00
08/06/2013	CCOERA	Split retirement		11,820.78
08/07/2013	US Treasury	Split payroll taxes		6,855.54
08/07/2013	Colorado Department of Revenue	Split payroll taxes		1,777.00
08/07/2013	NWCCOG	NLF		7,049.79
08/07/2013	C.R. Laurence	WX		3,763.15
08/07/2013	Clear Creek County Building Dept	WX		70.00
08/07/2013	Ferguson Enterprises Inc #109	WX		40.85
08/07/2013	Rocky Mountain Construction Wholesale	WX		865.00
08/08/2013	AM Locksmiths	HUB		8.95
08/08/2013	Anthony's of Frisco Inc	Split printing		173.00
08/08/2013	Best Western	WX		308.00
08/08/2013	Black Diamond Gourmet	CBBC		200.00
08/08/2013	Century Link	Split		735.80
08/08/2013	Christy Laney	NWAHEMR		7,476.41
08/08/2013	Employee Benefits Corporation	Split flex spending		15.75
08/08/2013	Federal Express{vendor}	Split		89.75
08/08/2013	Infinite	Split conference calls		54.09
08/08/2013	Lewan & Associates Inc	Indirect for copies over		179.95
08/08/2013	Mid-State Consultants	Broadband		1,180.50
08/08/2013	Quill Corporation	Split office supplies		38.16
08/08/2013	Region 9 - EDD	CARO		136.33
08/08/2013	Sullivan Green Seavy, LLC	QQ		4,095.00

Date	Name	Memo	Debit	Credit
08/08/2013	Summit Car Clinic	Split motor pool		38.45
08/08/2013	Team Clean	Split office cleaning		177.08
08/08/2013	US Bancorp Equipment Finance, Inc.	Split copier		946.95
08/08/2013	Verizon Wireless Services	Split cell phones		265.00
08/08/2013	X-cel Energy	WX		40.79
08/15/2013	1st Bank Direct Deposit	Split payroll		38,379.26
08/16/2013	Lane Wyatt, Inc	QQ		7,131.13
08/19/2013	Family Support Registry	Garnishments Payable		181.00
08/19/2013	Autumn Pearson	WX		895.38
08/20/2013	Employee Benefits Corporation	Split flex spending		227.79
08/21/2013	US Treasury	Split payroll taxes		6,563.28
08/21/2013	Colorado Department of Revenue	Split payroll taxes		1,670.00
08/21/2013	Victoria Jarvis	QQ		3,387.00
08/22/2013	1st Bank Credit Card - COG	Split		5,291.06
08/22/2013	Alpine PC	Split		405.00
08/22/2013	Anita Cameron - vendor	NLF travel reimbursement		166.62
08/22/2013	Anthony's of Frisco Inc	Split printing		105.00
08/22/2013	Employee Benefits Corporation	Split flex spending		15.75
08/22/2013	Employers Council Services Inc	HR posters		75.00
08/22/2013	Erin Fisher-vendor	AAAA travel reimbursement		119.67
08/22/2013	Foods of Vail-Home Catering Inc	RB		382.35
08/22/2013	Liz Mullen	RB travel reimbursement		58.50
08/22/2013	Marsha Braddy	AAAA		203.43
08/22/2013	Mid-State Consultants	Broadband		640.00
08/22/2013	Pitney Bowes	Split postage machine		130.00
08/22/2013	Pitney Bowes-Supplies	Split postage machine supplies		65.44
08/22/2013	Quill Corporation	VOID:Paid wrong amount - reissue	0.00	
08/22/2013	Summit Bookkeeping & Payroll, Inc	Split financial services		6,940.00
08/22/2013	The Summit Recycler, Inc	Split office recycling		50.00
08/22/2013	Unleaded Software	EDD		195.00
08/22/2013	Verizon Wireless Services	Split cell phones		193.75
08/22/2013	Wex Bank	Split fleet fuel cards		4,555.88
08/22/2013	X-cel Energy	WX		18.55

Date	Name	Memo	Debit	Credit
08/22/2013	Pinnacol Assurance	Split insurance		2,922.00
08/22/2013	Quill Corporation	Split office supplies		140.33
08/22/2013	1st Bank Credit Card - WX GEO	WX		6,068.59
08/22/2013	ACCO Brands Direct	WX		23.99
08/22/2013	Am Conservation Group, Inc	WX		169.00
08/22/2013	Ferguson Enterprises Inc #109	WX		339.99
08/22/2013	Moffat County	WX		40.75
08/22/2013	Mr T Hardware & Building Supply	WX		22.98
08/22/2013	Positive Energy	WX		446.37
08/22/2013	Sanders True Value	WX		23.76
08/22/2013	Summit Car Clinic	WX		532.32
08/22/2013	Westland Distributing Group	WX		2,396.35
08/22/2013	Whirlpool Contract/Retail	WX		8,379.00
08/22/2013	Wolters Kluwer Law & Business	WX		661.00
08/22/2013	Chocolate Software, LLC	AAAA		3,721.25
08/22/2013	Eagle Family Dentistry	AAAA		500.00
08/22/2013	Hagen, Betty	AAAA		104.00
08/22/2013	Murray Dental Group	AAAA		443.00
08/22/2013	Trilogy Intergrated Resources, LLC	AAAA		3,600.00
08/29/2013	Petty Cash-Sherry Rogstad	Office petty cash fund		73.29
08/29/2013	Sanders True Value	WX		9.49
08/29/2013	National Consumer Voice for LTC	AAAA		859.90
08/29/2013	National Consumer Voice for LTC	AAAA		65.00
08/30/2013	ZM Consulting, Inc	QQ		900.00
08/30/2013	Myron Corp	AAAA		1,262.98
08/31/2013		Service Charge		76.00

Aug 13



# MEMORANDUM

To: NWCCOG Council  
From: Liz Mullen, Executive Director  
Date: September 19, 2013  
Re: Ratify e-mail vote to approve the 2014 NWCCOG dues

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On August 7, 2013 I sent the following message to the NWCCOG Council:

*During the July 25<sup>th</sup> Council meeting/conference call we decided to postpone the vote to approve the proposed 2014 NWCCOG dues (see attached) to allow Eagle County time to discuss with its BOCC. The Eagle County BOCC is supportive of the proposed 2014 dues, although they have requested a discussion regarding the NWCCOG dues structure, which we will schedule for the January 2014 meeting.*

***Please vote via return e-mail to approve the proposed 2014 NWCCOG dues as presented.***

The following members voted via e-mail to approve the 2014 NWCCOG dues as presented:

- |                                     |                                      |
|-------------------------------------|--------------------------------------|
| 1) Keith Montag, Eagle County       | 11) Wally Baird, Granby              |
| 2) James Newberry, Grand County     | 12) Jeff Shroll, Gypsum              |
| 3) Lanny Weddle, Jackson County     | 13) Mark Campbell, Kremmling         |
| 4) Rob Ittner, Pitkin County        | 14) Jim White, Minturn               |
| 5) Karn Stiegelmeier, Summit County | 15) Jake Spears, Red Cliff           |
| 6) Steve Barwick, Aspen             | 16) Stuart Richardson, Silverthorne  |
| 7) John Hoffman, Carbondale         | 17) Walter Magill, Steamboat Springs |
| 8) Tim Westerberg, Dillon           | 18) Jane Berry, Walden               |
| 9) Bill Efting, Frisco              |                                      |
| 10) Dave Sturges, Glenwood Springs  |                                      |

Zero votes were received opposing the motion. The remaining 9 members did not vote.

**ACTION REQUESTED:** Motion to ratify the e-mail vote to approve the 2014 NWCCOG dues.



# MEMORANDUM

To: NWCCOG Council  
From: Liz Mullen, Executive Director  
Date: September 19, 2013  
Re: Hosting the SBDC

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The NW Colorado Small Business Development Center (NW SBDC) is releasing a Request for Proposal (RFP) in October 2013 for a host organization. The host organization serves as the fiscal agent to the SBDC.

NWCCOG staff and the NW SBDC staff have discussed the possibility of the NWCCOG Foundation submitting a proposal to serve as the host for the NW SBDC beginning in 2014 for the following reasons:

- 1) The NWCCOG Foundation is a 501(c)(3) organization and a host with this neutral organizational structure and the NWCCOG brand would be helpful to the NW SBDC in their efforts to raise the matching funds they need from local jurisdictions, banks, and other businesses, foundations, or organizations.
- 2) The mission of the SBDC – to help businesses start, grow and prosper in Colorado – is in line with the mission of the Northwest Loan Fund (NLF) and the NWCCOG Economic Development District (EDD). The NW SBDC is a key partner for the NLF and the EDD.

The details are as follows:

- The NW SBDC is funded in part through the Small Business Administration (SBA). The SBA will provide \$60,000/year to the NW SBDC, which must be matched dollar for dollar.
- Colorado Mountain College (CMC) will provide office space and equipment (copier, phones, internet, etc.) as an in-kind contribution that will serve as 50% of the required match each year, valued at \$30,000.
- The Director of the NW SBDC will be responsible for obtaining contributions for the remaining \$30,000 cash match. NWCCOG staff can assist with this effort through marketing, referrals, and some grant writing when appropriate.
- The accounting cost to serve as the fiscal agent for the SBDC is estimated to be \$2,200/year. The EDD would cover those costs with U.S. Economic Development Administration (EDA) funding. NW SBDC staff and consultants are all contractors, so there would be no employee relationship.
- The RFP would be for a host agreement to be renewed annually for five years and provides for a 90 day cancellation or withdrawal provision.

- The risk is if the NW SBDC is not able to raise the entire \$30,000 required cash match each year, the host may be responsible for the balance. Kelly Manning, State Director of the Colorado SBDC, assures us that this is unlikely as she is typically able to match shortfalls in specific regions with over match in other regions, such as the Denver Metro Area.

**DIRECTION NEEDED:** Should NWCCOG staff submit a proposal in October 2013 for the NWCCOG Foundation to serve as the host for the NW SBDC beginning in 2014?



# PROGRAM UPDATES

**To:** NWCCOG Council  
**From:** NWCCOG Staff  
**Date:** September 19, 2013  
**Re:** September 2013 Program Updates

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The following are the events of note that have occurred since the July 25, 2013 NWCCOG meeting.

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

- The 2014 NWCCOG and QQ dues notices were sent to the membership on August 16, 2013.
- Liz Mullen has presented, or is scheduled to present, annual updates to the following member jurisdictions:
  - o Summit County on August 6<sup>th</sup>
  - o Jackson County on August 15<sup>th</sup>
  - o Eagle County on August 20<sup>th</sup>
  - o Town of Vail on August 20<sup>th</sup>
  - o Town of Walden on August 26<sup>th</sup>
  - o Town of Gypsum on August 27<sup>th</sup>
  - o Town of Kremmling on September 18<sup>th</sup>
  - o Town of Hot Sulphur Springs on September 19<sup>th</sup>
  - o Town of Snowmass Village on September 23<sup>rd</sup>
  - o Town of Granby on September 24<sup>th</sup>
  - o Town of Winter Park on October 1<sup>st</sup>
  - o Town of Minturn on October 2<sup>nd</sup>
  - o Town of Carbondale on October 8<sup>th</sup>
  - o Town of Grand Lake on October 14<sup>th</sup>
  - o Pitkin County on October 15<sup>th</sup>
  - o Town of Dillon on October 15<sup>th</sup>
  - o Town of Fraser on October 16<sup>th</sup>
  - o Town of Basalt on October 22<sup>nd</sup>
  - o Town of Silverthorne on November 12<sup>th</sup>

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

### **RAC SFY'13-14 MINI-GRANT PROGRAM**

The announcement and availability of the SFY 2013-2014 mini-grant program is currently postponed until at least October 2013. As earlier reported, due to sequestration, only state funds are available and may be spent through September 2013. Sequestration has caused many problems with the area



agencies on aging monthly billing process, and after September the AlpineAAA will be able to better determine what other changes may or may not be necessary due to sequestration. The Alpine Area Agency on Aging will work with the Grant Review Committee when more details are available.

### **PROGRAM OPERATIONS**

SFY2013-2014 Funding and Contracting Process. After a couple of implementation setbacks the contract renewal service budgets and service delivery projections for SFY 2013-2014 have finally been completed and ready to submit in the Contract Reimbursement System. This contract renewals process has provided an opportunity for both education and improved accuracy on the reporting needs defined by the Administration on Aging. Thank you to all the subcontracted service providers and Chocolate Software for working through this unexpectedly long process. We should realize the benefits of this work with next year's contract renewal process.

### **LEGISLATION/ADVOCACY EFFORTS**

Older Americans Act Reauthorization. Congress has not yet reauthorized the Older Americans Act (OAA) since it expired in 2011. While there has been a lot of work done on OAA reauthorization in the Senate HELP Committee, advocacy and education is still needed for both House and Senate legislators on the value of the OAA. If there is no engagement the risk is no OAA reauthorization or a reauthorization bill with flawed policy changes. n4a has a toolkit for individuals and organizations to use to help communicate about what the Older Americans Act means to your community and to advocate for Older American Act reauthorization for this Congress. You can access the toolkit at [www.n4a.org/advocacy](http://www.n4a.org/advocacy)

### **REGION 12 NETWORK OF CARE**

Over 40 persons attended the September 11 launch event for the new Region 12 Network of Care website. The website is to assist older adults and people with disabilities in finding services and resources in their communities for the five-county Region 12 area. Kathy Sternbenc, with Trilogy Integrated Resources in California, was on hand to demonstrate the website for attendees. If you would like to have a demonstration of the Region 12 Network of Care website for your community please contact Erin Fisher to schedule ([noc12@nwccog.org](mailto:noc12@nwccog.org) / 970-468-0295 x.117). The website address is [www.Region12networkofcare.org](http://www.Region12networkofcare.org).

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

### **COMMUNICATIONS:**

The August eNews was sent out on 8/14/13. Rachel created Region 12 Report for State Demography Office's Annual Demography Meeting to be held on November 8<sup>th</sup>, 2013.

### **ECONOMIC DEVELOPMENT:**

- Smart Growth America (SGA) Workshop on *Planning for Economic and Fiscal Health* was held on August 8<sup>th</sup> and 9<sup>th</sup> in Eagle; was attended by over 20 regional stakeholders. SGA provided a "suggested next steps" memo with some very valuable recommendations, to be incorporated into the 2014 EDD scope of work.

- Rachel participated in the Small Business Resources event hosted by the NW Small Business Development Center in Silverthorne on 9/11/13.
- Rachel also attended the Annual Business Forum hosted by the Vail Valley Partnership on 7/30/13.
- The September Economic Development Resources Bulletin was sent out on 9/3/12.
- The 3<sup>rd</sup> Quarter Economic Indicators Bulletin (September 2013) was created and posted on website.
- A RFP issued for new, stand-alone EDD website (due 9/27/13).
- Training was held on 7/26/13 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 was attended by about 10 economic developers in the region who will be users of the system to upload properties in their communities. NWCCOG EDD has been awarded free regional portal, which will highlight properties in the 5-county NWCCOG EDD region, and will be housed on the new website.
- NWCCOG EDD continues planning to launch a sector partnership in the health and wellness industry sector in late October with the help of free advance technical assistance awarded by the Colorado Workforce Development Council. This assistance is helping our region prepare for the launch meeting, and also will include facilitation of our launch meeting by a national expert in creating sector partnerships.
- Rachel Lunney will attend one of four core courses in working towards Certification in Economic Development (IEDC Certification)– Real Estate Development and Reuse – in Denver September 19-20.
- The Funding Opportunities Bulletin was sent out on 8/22/13.

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

The EIP is running smoothly and has no news to report.

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

On August 7, 8, and 9 the NWCCOG Weatherization staff attended a skills training hosted by the Colorado Energy Office (CEO). The training was held at Red Rocks Community College (RRCC) in Lakewood Colorado as the school provides coursework related to energy efficiency, and had lab space and classroom space available during the summer months. Classes were available for all employees in Colorado's weatherization agencies, including insulation, furnace work, program intake, Administration, etc.

The morning of the 8<sup>th</sup> was devoted to a 'Weatherization Rodeo' where friendly competitions were hosted by the CEO staff. NWCCOG wants to extend special thank-you's to Tyler Cose (Installer, New Castle field office) for participating in a water heater insulation wrap competition; Jim Green (Installer, New Castle) who participated in a high-efficiency furnace troubleshooting competition; and Mark Hox and Neal Ashforth (Installers, Silverthorne) who participated in both an insulation truck-rigging competition and also a dense-pack wall insulation competition. Special thank-you's are also extended to several NWCCOG employees who agreed to serve as trainers to other local agencies at various times throughout the three

days: Victoria Swain (Program Assistant, Silverthorne) who assisted CEO in conducting a Poverty Simulation training; Mike Bugielski (Auditor/Inspector, New Castle) and Chas Steele (Installer, Silverthorne) who teamed up to train on patching and texturing walls after wall insulation; and Steve Getz (Energy Management Director, Silverthorne) who led a session on the manufacture and installation of storm windows.

The Boulder County Weatherization Agency that serves Boulder, Gilpin, and Larimer counties received extensive damage due to flooding at their offices in Longmont on Friday September 13<sup>th</sup>. NWCCOG has reached out to their staff with offers of equipment and/or vehicles to help their Weatherization program continue to serve clients in their area. As of this writing we are still working out details with Boulder County and the Colorado Energy Office but more detail will be available in next month's program updates.

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

The 2010 State Homeland Security Grant (SHSG) and Citizen Corps Program (CCP) grant were closed as of June 30, 2013. Chris Bornholdt, NWAHEMR Chair and Garfield County Emergency Manager, is serving as the coordinator for the NW region. The remaining project for the 2011 SHSG was an exercise, which has been cancelled. The NWAHEMR Executive Committee will discuss how to reallocate these funds at their September 17, 2013 meeting. The 2012 SHSG has two remaining projects: 1) a DTR exercise for the Public Works departments, and 2) to purchase IT equipment for the Vail Fire Station 3 EOC. The 2013 SHSG contract in the amount of \$191,036 has been signed and submitted to the State to be executed. The 2013 SHSG projects include: 1) new generation fire shelters for public works departments throughout the Northwest Region, 2) a hazmat training trailer, 3) support for the NW NUWAIX Exercise in Mesa County in April of 2014, which is a 4-5 day multiagency exercise with the Department of Energy, FEMA Region 8, Mesa County, and the Northwest Incident Management Team, 4) a mobile generator for the Town of Kremmling, and 5) replacement air monitors for hazmat and fire response agencies in Mesa County.

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

The Eagle County legal department requests the addition of the NLF as a signer to the Intergovernmental Agreement (IGA). With the NWCCOG & NLF signatures on the IGA, Eagle County will sign (hopefully on October 1) and then the contract goes to the State Controller for signature. At this point, the contract will be executed and we will officially have money to loan.

The Loan Committee (LC) will be complete if the NLF Board approves Tawny Halandras from Rio Blanco County. All 9 counties were represented and actively participated at the LC Orientation on August 30. Suggested changes from the LC on the Loan Policies are presented for NLF Board approval on September 26.

Anita visited Above & Beyond 4x4 Guides in August to personally deliver paid documents and hear the success story that was in the September Enews. They are the ideal client, a start up with good qualifications and a good business plan that could not get traditional financing, who paid off and has banks calling on them for their business. They are housed at 4 Eagle Ranch and offer Jeep and ATV guided tours with panoramic views of the Vail Valley.

Reporting on the loan portfolio has been expanded. Some information will be presented verbally due to the confidential nature. As Anita is out in the communities, she also makes collection efforts on Non-Performing loans.

New loan request calls are coming in regularly. Callers are referred to the updated NLF website and the SBDC or other resource centers in the Northwest for help with business plans and cash flow projections. When prospects have been turned down by their bank, the reason guides Anita to suggest other programs or to encourage an NLF Application.

Anita is scheduled for several speaking engagements and the Bankers convention in the fall to raise awareness of the NLF. September 11, a presentation was made to an Alternative Funders Network to solicit Private lenders and Angel Investors to partner with the NLF.

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

The Request for Proposal (RFP) for the one call-one click call center software has been submitted to the Colorado Department of Transportation (CDOT) for their review. As soon as approval has been received that the RFP meets all guidelines and criteria, we will make the announcement for proposals from vendors.

Susan Juergensmeier applied for and received two partial scholarships to attend the Colorado Association of Transit Agencies (CASTA) Conference in Avon September 24 - 27. The funds are from CDOT and the Rural Transit Assistance Program (RTAP). The awards will cover the four day conference registration fee and lodging.

The application for the FTA 5310 Mobility Management funds was submitted to CDOT on August 12. The RTCC applied for continued funding of the Mobility Manager position plus a Call Center staff person for the years 2014 and 2015. The announcement of awards will be made at the CASTA conference.

The next Regional Transportation Coordinating Council (RTCC) meeting will be held on October 2 at the ECO Transit office in Gypsum at 10:00 a.m.

**NW Regional Assistance Hub – Connect for Health Colorado-** *TJ Dufresne, Coordinator*

The Connect for Health Colorado Marketplace rollout has begun in Moffat, Routt, Rio Blanco, Jackson, Grand, Summit, Eagle, Garfield and Pitkin counties to educate and assist individuals/families and small businesses navigate the new Insurance Marketplace. There are 19 Assistance Sites, nine of them have SHOP (Small Business Health Options) Assistance. Four of the mobile SHOP Assistance Sites will conduct mobile outreach.

Our outreach sites are networking with community groups, governments, agencies, schools, varying sizes of employers, and the like to educate their communities. Many community education forums and events have begun. Each site has completed or nearly completed hiring of their Health Care Guides (HCG). The Health Care Guides must complete on-line and in-person certification training before assisting customers.

Negotiations are underway with radio and print media to assist in informing our communities about Connect for Health Colorado. Local community education forums are being facilitated by our Health Care Guides as well as Connect for Health Colorado Speaker's Bureau trained volunteers.

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

*Lane Wyatt and Torie Jarvis, Co-Directors*

- On May 14, 2013, Governor Hickenlooper signed an Executive Order directing the Colorado Water Conservation Board (CWCB) to develop a Colorado Water Plan. A draft plan is due to the Governor's office no later than December 10, 2014. With that short timeframe, a wide range of interests are scrambling to understand and weigh in on the plan. QQ is actively engaged in the process, developing the *West Slope Principles for the Colorado Water Plan*, a set of broad values and principles designed as a guide to the Governor and CWCB during preparation of the Colorado Water Plan. We are collecting endorsements from QQ member organizations and Basin Roundtables to demonstrate support for the values and principles. In late August QQ members visited with James Eklund, CWCB Director, to convey West Slope concerns and ideals for the Water Plan. QQ also commented on several documents produced by the CWCB.
- QQ members and staff participated in the Colorado River Basin Roundtable. The Roundtable will be developing a Basin Implementation Plan describing, among other things, consumptive and non-consumptive water needs. These Basin Plans will be a key component of the Colorado Water Plan. QQ is also collaborating with other West Slope Roundtables in the development of their Basin Plans.
- QQ is working with members to identify interest in pending openings on the Colorado Water Quality Control Commission, a key policy setting board for QQ's interests.
- 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. QQ is working with Liz Mullen to coordinate as many of our visits as possible and we've had a handful of successful visits already.
- Over the Fall 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.
- The next QQ meeting is scheduled for Nov. 14th, at the Silverthorne library, from 10 am - 3 pm.

Northwest Colorado Council of Governments

# Regional Broadband Strategic Plan Overview Draft

18 September 2013



**Northwest Colorado Council of  
Governments**

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For the purposes of supporting economic development, improving quality of life, and enhancing public safety, the Northwest Colorado Council of Governments will improve broadband in northwest Colorado with strategies that increase broadband capacity, improve broadband reliability, and lower broadband costs. These strategies include:

- **Policy Efforts**

The COG will support public policies that enhance broadband competition, lower barriers to new broadband entrants, and encourage expansion of incumbent provider service areas.

Some policy effort actions may include:

- P1** Assisting member jurisdictions to implement broadband friendly policies.
- P2** Supporting state legislation designed to extend high cost fund support to broadband development.
- P3** Working to ease state restrictions on municipal broadband projects in rural communities.
- P4** Developing and supporting primary and secondary revenue generating mechanisms to fund implementation and sustaining of broadband improvements.
- P5** Investigating the relative benefits of regional franchising vs. individual community franchising.

- **Knowledge Efforts**  
 The COG will engage in developing and disseminating information regarding broadband asset availability, broadband service availability, and enhancements to quality of life that can be had through broadband adoption.  
 Some knowledge actions may include:
  - K1** Working with GOIT to improve regional broadband mapping.
  - K2** Working with GOIT and other partners to develop resources to help subscribers find the best broadband services at prices that meets their individual needs.
  - K3** Implementing community education efforts to increase adoption rates and increase demand.
- **Coordination Efforts**  
 The COG will maximize broadband capital spending efficiency in the region by coordinating public projects and working with private sector providers to encourage cooperative ventures.  
 Some coordination effort actions may include:
  - C1** Coordinating existing and future projects to enhance infrastructure investment efficiencies.
  - C2** Facilitating interconnectivity between regional middle mile providers to enhance middle mile redundancy throughout the region.
  - C3** Supporting development and execution of local community and county action plans.
- **Deployment Efforts**  
 The COG will build, or cause to be built, broadband infrastructure targeted at providing relief to the greatest need areas, ensuring regional redundancy, enhancing public safety communications, and lowering barriers preventing private sector expansion or service improvement.  
 Some deployment effort actions may include:
  - D1** Establishing mechanisms to aggregate demand and by doing so improve service selection and reduce cost.
  - D2** Implementing targeted infrastructure builds that lower existing barriers preventing private sector broadband companies from providing or improving services using RUS Rural Broadband loans or alternative funding.
  - D3** Pursuing Community Connect Grants to extend service to currently unserved communities.

Pursuing these strategies will likely require that the Northwest Colorado Council of Governments establish a permanent broadband committee and may require the establishment of a regional telecommunications cooperative (501(c)(3) or other legal structure). Advancing efforts to improve broadband in the region will require capital expenditures and may require temporary subsidization and continuing sustaining revenue.

In this overview, we will briefly expand on these strategies and introduce, at a summary level, their associated potential actions. Before doing so, we would like to set the stage by summarizing the broadband strategic plan project; describing broadband, how it's delivered, and how northwest Colorado broadband compares with the rest of the state, the nation, and the world; and identifying barriers to broadband progress in the region.



The full plan (available in a separate document and being developed for web presentation) more fully addresses these topics, offers alternatives to the courses of action described in this overview, and provides data supporting the conclusions we have made.

## PROJECT OVERVIEW

The Northwest Colorado Council of Governments has undertaken to develop a regional broadband strategic plan with the intent of improving broadband throughout the region primarily for the sake of contributing to economic development but also to improve quality of life and contribute to public safety.

The study region includes all of the Northwest Colorado Council of Governments members (Eagle, Grand, Jackson, Pitkin and Summit Counties; most municipalities in those counties; Steamboat Springs; Glenwood Springs; and Carbondale). Additionally, the NWCCOG chose to invite Moffat, Rio Blanco and Routt Counties and they chose to participate.

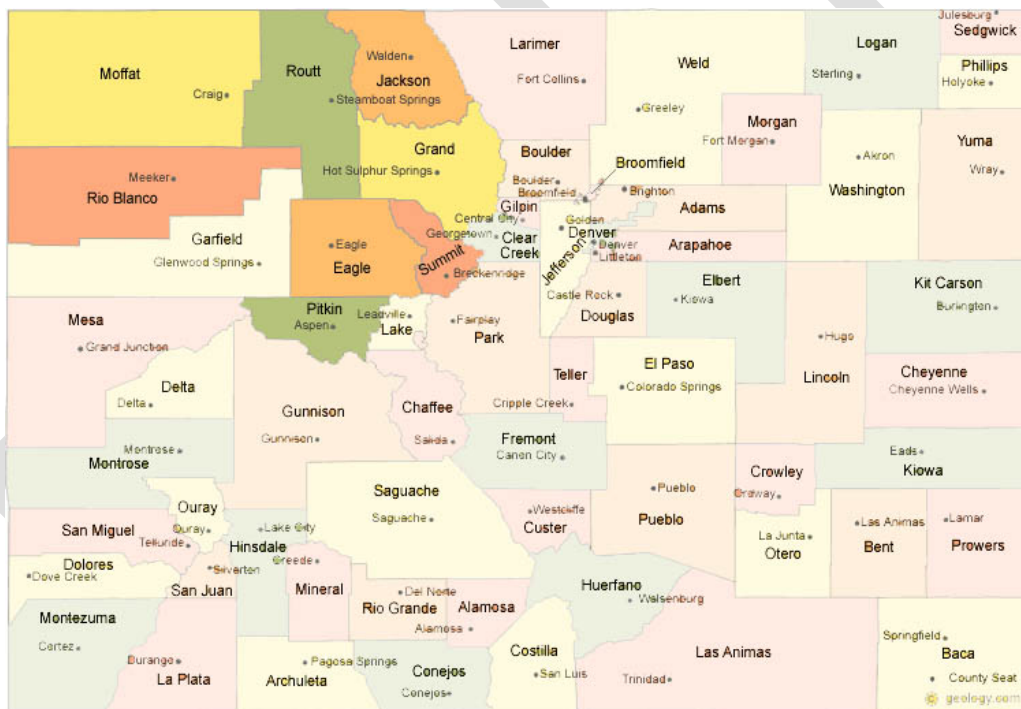


Figure 1: Study Region

The study region represents a significant geographic scope with wide ranging broadband development and economic needs. The effort undertaken here represents a regional strategic plan. The intent is that this regional broadband strategic plan can serve as a foundation for specific local actions – some of which are defined herein and others that may need to be developed by member jurisdictions (perhaps, “local action plans”). In the following, we will sometimes describe specific problems and their potential solutions; this is done to describe regional strategies and potential actions with examples from the region.

## WHAT IS BROADBAND

As early as 1958 the Bell System implemented their dedicated line Data-Phone service which allowed high-speed transmission of data over regular telephone circuits. The first “Internet” was built in 1969 between UCLA, the Stanford Research Institute, UC Santa Barbara, and the University of Utah. Email was introduced in 1972. In 1986, Al Gore sponsored the Supercomputer Network Study Act and the groundwork was laid to move the Internet from a defense and research tool to a commercial platform. In 1990, Tim Berners-Lee brought the first “web” server online. In December of 1991, Paul Kunz brought the first US web server online at the Stanford Linear Accelerator Center.

But as the Internet got started, it was in the “slow” lane. From the first data connections in the late 50s through the development of the commercial Internet in the 90s, data was typically passed on dedicated lines or using dial-up modems to connect at 56 Kbps. In about 2000, broadband technologies started becoming widely available. First, ISDN services offered data speeds of up to 128 Kbps. Shortly on the heels of ISDN came DSL with data speeds above 1 Mbps and the DOCSIS standard which allowed for two way data transmissions on the cable companies’ coaxial systems.

Today broadband speeds are delivered over the airwaves via fixed and mobile wireless, using a variety of DSL technology, over cable companies’ coaxial networks, and at the speed of light over fiber optic cabling.

The literal definition of broadband has to do with the range of frequencies across which data signals travel. But for most people, broadband consists of two primary characteristics:

1. It is faster than dial-up service and
2. It is always on and doesn’t interfere with voice calls.

The definition of adequate broadband speed is constantly shifting and will continue to for the near-term. As data capacity increases, application developers build services that take advantage of the new speed. As applications require more data transfer capacity, broadband network owners look for ways to increase speeds. On their Broadband.gov web site, the FCC states:

*Broadband provides access to the highest quality Internet services—streaming media, VoIP (Internet phone), gaming, and interactive services. Many of these current and newly-developing services require the transfer of large amounts of data that may not be technically feasible with dial-up service. Therefore, broadband service may be increasingly necessary to access the full range of services and opportunities that the Internet can offer.<sup>1</sup>*

We like to joke that broadband is Internet access that is faster than whatever you have now. But in some senses, the joke is real. As we look at improving broadband in northwest Colorado, we want to come to a strategic plan that has potential to improve broadband for everyone. Those that have no broadband today would be greatly served to get a one or two Mbps wireless link; but those speeds

<sup>1</sup> Broadband.gov. “What is Broadband?” FCC. [http://www.broadband.gov/about\\_broadband.html](http://www.broadband.gov/about_broadband.html).

would not “provide access to the highest quality Internet services.” To get the highest quality Internet services, subscribers need access to data speeds closer to the 20 or 30 Mbps range. Even at 20 to 30 Mbps many businesses and some residences find their broadband speeds to be inadequate. They struggle with their connectivity and hope for improvements that will lift them to above 100 Mbps. To attract data centers, call centers, and other data intensive businesses, 100 Mbps service is inadequate. Economic development may demand improving broadband to the 1 Gbps range or better. Even at these faster speeds, if the network isn’t reliable, if it doesn’t have diverse paths, or if costs are too high, communities are at a disadvantage when trying to attract and retain 21<sup>st</sup> century businesses. While the economic development director unable to attract a call center and the jobs it represents to her town and the potential subscriber outside the range of any broadband service have very different problems, they both have broadband problems.

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## WHY IS BROADBAND IMPORTANT

The Internet has become an integral part of many aspects of our lives. We bank online; we learn online; we keep in touch with our families online; we conduct business online. We share pictures of our cat and learn about the Arab spring online. We correspond with Town Council members about the sewer system and with the Vatican about clergy sex scandals online. We meet people who share our interests around the world and just down the street through online services. We book tour groups from Bulgaria to our resorts, control natural gas production based on international prices, and sell hay to the rancher across the valley – all online. Our doctors can review our x-rays with specialists in distant cities through broadband links. Our pharmacists can track our prescriptions and be more aware of potential medicinal conflicts through broadband links. As we age, we can use Internet connected health monitoring devices and services to stay in our homes longer. We can use Internet connected cameras to ensure the city park is empty before we use Internet connected switches to turn off the lights. The Internet can give us information about an AMBER alert, help us track the progress of a wildfire, and link our police officers to criminal databases from around the country.

The NWCCOG has made improving broadband a priority because of the high value broadband contributes to economic development, quality of life, and public safety.

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## BROADBAND DELIVERY

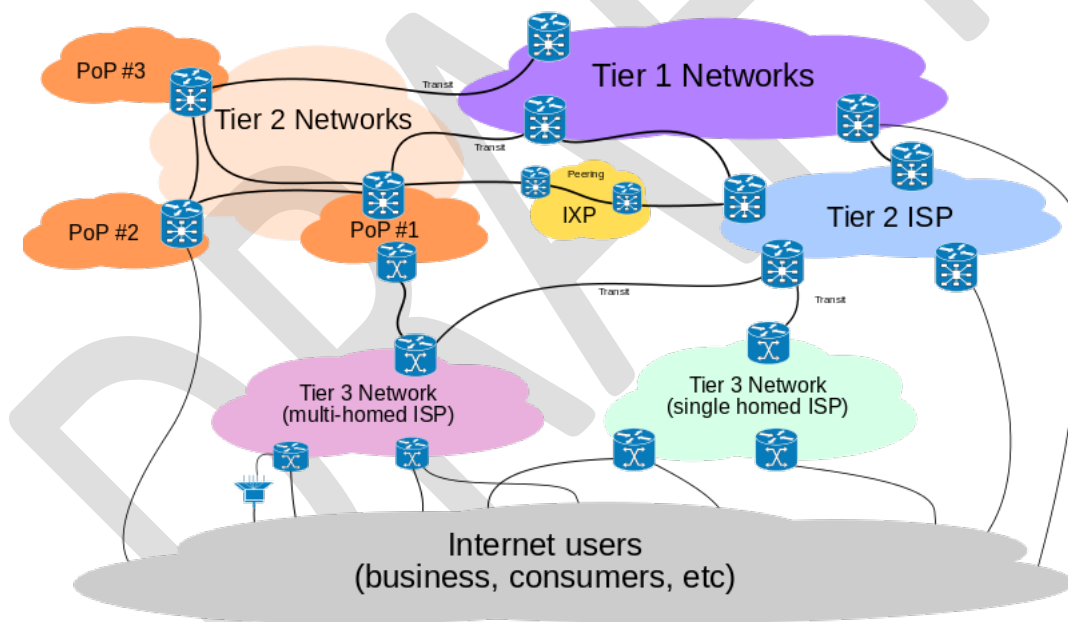
Broadband delivery shares some characteristics regardless of speed or specific infrastructure.

The Internet is sometimes called the “information superhighway” and it can be understood using a road analogy. Like the road system, the Internet has “highways” and “surface streets”. On the information superhighway, the highways are called “middle mile” infrastructure and the surface streets are called “last mile”.

Of course surface streets and freeways come in many varieties. Highways range from multi-lane interstate freeways to two-lane state highways. Surface streets can be major collector roads, neighborhood streets, or even driveways. The broadband road system has as just as much variety as the

streets. Because of this variety, we may sometimes need break last mile infrastructure into distribution level infrastructure (collector roads), access level infrastructure (neighborhood roads), or drop level infrastructure (driveways). We may need to talk about “off-ramps” or add/drop points on middle mile infrastructure. We may need to layer Internet access by local, regional, and national/international Internet service providers. When we need to do so, we will do our best to explain what we are talking about. For most of this regional broadband strategic plan, we are going to focus on middle mile and last mile and not worry too much about the variety in these categories.

To complete the analogy, we need one more piece. Just like the road system tends to channel vehicle traffic towards large population centers where multiple roads (and other transportation options) come together, broadband networks channel data traffic towards “peering points” or “Internet exchange points” (IXPs). Peering points are data centers where national and international broadband networks (called Tier 1 Networks) converge. At these peering points, Internet traffic can easily cross from one major network to another and, for the user, viewing a web page from South Africa can be just as easy as watching a movie hosted on a server in South Carolina; sending an email to your grandkids in Denver can be just as easy as video conferencing with your client in Dusseldorf.



**Figure 2: High Level Internet Diagram**

“Figure 2: High Level Internet Diagram” depicts how these pieces interrelate. The black route lines at the bottom of the diagram (from the “Internet users” cloud) represent last mile infrastructure. The black route lines in between the local and regional ISPs (the pink and green clouds) and between the national and international networks (the purple, orange, and blue clouds) represent middle mile infrastructure.

Hopefully understanding a little about how broadband is delivered builds a frame around how the COG and its member jurisdictions might be able to improve broadband in the region.



Comparing Colorado with the rest of the nation reveals that the state sits at about the middle of the national pack. In December of 2012, TechNet produced “TechNet’s 2012 State Broadband Index”; in it, Colorado ranks 22<sup>nd</sup> using TechNet’s set of broadband measurement variables<sup>4</sup>.

Within Colorado, northwest Colorado broadband speeds compare poorly to the Front Range. Both upload and download speeds are significantly lower than those enjoyed by Front Range communities. Based on surveys, we find:

	Northwest Colorado		Front Range	
	Download	Upload	Download	Upload
<b>Public Schools</b>	4.9 Mbps	2.8 Mbps	16.2 Mbps	9.2 Mbps
<b>Libraries</b>	3.3 Mbps	4.3 Mbps	100 Mbps	100 Mbps
<b>Government Offices</b>	4.8 Mbps	5.8 Mbps	81.0 Mbps	8.9 Mbps

**Table 1: Northwest Colorado and Front Range Anchor Institution Broadband Speeds**

In sum, we find northwest Colorado broadband sits at the tail end of a middling state in a middling country. The NWCCOG has decided that simply isn’t good enough.

## IMPROVING BROADBAND IN NORTHWEST COLORADO

So, the question is, can progress be made towards improving broadband in northwest Colorado? First, let’s look at some of the barriers to making progress and then turn our attention to potential solutions.

### BARRIERS TO PROGRESS

Broadband development in northwest Colorado faces natural and political barriers.

First, the rugged terrain and rural nature of northwest Colorado represent variables that contribute to broadband market failure. Broadband infrastructure requires significant capital investment – especially to cross mountains, to reach into canyons, and to cover large rural areas. In many cases, investing in difficult to build infrastructure to serve the low number of customers available simply does not meet the return on investment requirements of for-profit private sector businesses.

With telephone service, the high cost to deliver service is partly resolved through high cost fund support in which telephone providers receive state and federal subsidies to provide service where it simply does not make business sense. Some grant and other federal and state funds exist to support broadband but there is no program of comparable consistency or expansiveness as exists for telephone service.

Politically, Colorado’s prohibition on government entities providing telecommunications services (CRS 29-27 – also known as Senate Bill 152) discourages government intervention. Many options are

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<sup>4</sup> Horrigan, John and Ellen Satterwhite (December 2012). “TechNet’s 2012 State Broadband Index”. TechNet. [http://www.technet.org/wp-content/uploads/2012/12/TechNet\\_StateBroadband3a.pdf](http://www.technet.org/wp-content/uploads/2012/12/TechNet_StateBroadband3a.pdf).



available to local governments within the constraints of the law but the constraints of the law are not clear. Many communities choose to avoid any intervention in telecommunications rather than risk crossing boundaries in the law that may or may not be there.

Finally, some may see the ever changing nature of broadband as a barrier to improving broadband in northwest Colorado. The goalposts keep moving. If the COG does nothing to alleviate today's broadband problems, in five years, the region will have a broadband problem. However, if the COG is able to take effective action to resolve the broadband problem today, in five years the region will have a broadband problem because target service levels will have changed.

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## WHAT CAN BE DONE

The NWCCOG intends to improve broadband in the region with the goal of enhancing economic development, contributing to the high quality of life enjoyed in the region, and to address public safety. The COG defines improving broadband as:

- **Increasing Capacity** – that is, extending broadband to places it may not currently be available, increasing bandwidth to all subscriber classes where it is available, or increasing the number of service providers offering service.
- **Decreasing Cost** – that is, decreasing subscriber cost per Mbps by reducing monthly cost for subscribers at the same level of service or increasing bandwidth without increasing subscriber costs.
- **Improving Reliability** – that is, ensuring service is nearly always available – whether a middle mile line has been cut or the town's population has tripled because of an event.

Regardless of the current state of broadband in any particular town or area within the region, the COG believes broadband can be improved.

Before looking at potential solutions, we should first address the question of whether government should be involved in broadband at all. There are legitimate arguments on both sides of the question. On the one hand, the government should only interfere with private business when the need is great. Telecommunications services have been provided in America by private enterprise since the first telegraph line was strung from Washington, DC to Baltimore. Over the decades, AT&T and the Bell Operating Companies built a legacy that remains strong in CenturyLink. With deregulation, some competition has entered into the marketplace. With the entry of Comcast into the broadband marketplace and the growth of fixed wireless and cellular broadband, an argument could be made that the free market will stabilize broadband delivery and meet the needs of the marketplace.

On the other hand, the free market is failing to meet the needs of the marketplace. Furthermore, physical infrastructure represents a natural monopoly structure. Finally, an argument can be made that, because of its integral place in commerce and quality of life, broadband should be treated like other universal service utilities. Market failures, natural monopolies, and universal service requirements - these are areas that call for government intervention.

We understand the delicate nature of the question and do not recommend government involvement lightly. We believe the strategies and actions recommended for the COG address market failure, natural monopoly, and universal service.

We find many areas where government action could improve broadband throughout the region. However, resources simply do not exist to address every need. The COG should prioritize its efforts based on greatest need and greatest value.

### **Greatest Need**

Greatest need projects are those projects that will extend any broadband to areas without broadband today or will provide fixed wire service where only cellular or wireless service is currently available.

When looking at extending broadband to areas without broadband today, the priority will first go to communities – that is towns or other census designated places where no service is available. Red Cliff, Redstone, Montezuma, and Maybell are examples of communities without service. Next, we will look at areas with high public safety needs like Highway 9 between Silverthorne and Kremmling.

The region has a number of wireless service providers who do a great job of extending broadband access to areas where it otherwise would not be available. Without the region's wireless providers, significant geographic areas could not receive any broadband service. Improving broadband will involve helping extend the reach of the region's wireless providers so they can serve even more potential subscribers. But fixed wireless coverage suffers from limitations when compared with wireline services. In particular, fixed wireless packages tend to offer lower data speeds and higher cost per Mbps. When looking at projects to extend broadband reach, we may include some projects that extend wireline service where fixed wireless service is currently available in order to increase capacity and reduce cost.

High need projects may have a significant impact on the residents of those areas where broadband remediation occurs. However, they may come at high cost and have low impact on economic development in the region.

### **Greatest Value**

High value projects are to be selected based on the value they contribute relative to their cost. For example, if the COG is able to arrange and mediate conversations between middle mile network owners in the region and facilitate them connecting their networks, redundancy through the region would be greatly enhanced. Creating redundancy will limit the chances that communities will be cut off from the Internet because of damage to a fiber fifty or a hundred miles away. Middle mile redundancy is also a critical feature for high data intensive businesses. Helping create a regional redundant network with multiple geographically diverse middle mile paths out of the region by getting regional middle mile infrastructure owners to cooperate represents a project with low cost and a very high return value.



## RECOMMENDATIONS

So, what can actually be done? In spite of the barriers making broadband improvement in northwest Colorado difficult, the Northwest Colorado Council of Governments can implement a strategy that will contribute to increased capacity, improved reliability, and reduced cost. We propose the COG pursue policy, knowledge, coordination, and deployment efforts. To affect action in these areas, the COG should establish a permanent broadband committee and may need to sponsor an organization designed to implement broadband solutions.

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### POLICY EFFORTS

Public policy affects broadband deployment. The COG's policy strategy will be to support public policies that enhance broadband competition, lower barriers to new broadband entrants, and encourage expansion of incumbent provider service areas. Some policy effort actions may include:

**P1 Assisting member jurisdictions to implement broadband friendly policies.**

Broadband friendly policies (like "dig once" policies and easy access to rights of way and permitting) can significantly lower the cost of deploying and operating broadband infrastructure. Working with legal counsel, the COG should develop a set of "broadband friendly" policies or model ordinances that member jurisdictions can modify and implement.

**P2 Supporting state legislation designed to extend high cost fund support to broadband development.**

Colorado is in the process of reviewing its high cost fund support model and considering moving some funds to broadband service. We encourage this development but we also recognize that we cannot expand broadband on the shoulders of diminishing telephone revenue. The high cost fund should support broadband and broadband subscribers should contribute to the fund.

**P3 Working to ease state restrictions on municipal broadband projects in rural communities.**

CRS 29-27 (also known as Senate Bill 152) places restrictions on government entry into broadband. We believe SB 152 causes more problems for northwest Colorado communities than it solves. In "Broadband and Economic Development: A Municipal Case Study from Florida," George S. Ford and Thomas M. Koutsky demonstrate the measurable improvement to economic activity in Lake County due to the implementation of a generally available municipal fiber network. They conclude:

*... our econometric model shows that efforts to restrict municipal broadband investment ... could deny communities an important tool in promoting economic development. Municipalities build schools, roads, hospitals, parks, marinas and convention centers in order to attract businesses, jobs, and improve the quality life of their communities. Broadband investment is another form of infrastructure that could offer those and other community benefits. If further municipal investment is hindered or prohibited, the*

*economic development boost Lake County seems to have received from its broadband investment would be denied to other communities. (p. 16)<sup>5</sup>*

Western Slope counties and communities should work to modify SB 152 to incorporate a rural exemption, a lack of competition exemption, a service level exemption, or some combination of the three. Achieving this objective will likely require coordination with other regional organizations like Club 20.

**P4 Developing and supporting primary and secondary revenue generating mechanisms to fund implementation and sustaining of broadband improvements.**

Primary revenue mechanisms include fees for service and other revenue that can be generated by COG on municipal owned infrastructure.

Secondary revenue generating mechanisms are efforts to shift some of the burden of broadband improvement to user classes that do not currently participate in the funding stream. For example, in the region's resort communities, significant broadband capacity and reliability is expected by visitors. Yet, these visitors do not pay for broadband service. The COG should look at mechanisms for adding room or other taxes to help fund broadband improvements.

**P5 Investigating the relative benefits of regional franchising vs. individual community franchising.**

Community franchising gives individual communities a regulatory tool they can use to influence the behavior of the primary broadband provider in many areas, the cable company. Unfortunately, most community officials have very little expertise when it comes to cable franchise agreements. The region's communities might benefit from "collective bargaining" of franchise agreements.

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## KNOWLEDGE EFFORTS

Broadband adoption helps drive demand and demand helps shape private sector provider behavior. The COG should engage in developing and disseminating information regarding broadband asset availability, broadband service availability, and enhancements to quality of life that can be had through broadband adoption. Some knowledge actions may include:

**K1 Working with GOIT to improve regional broadband mapping.**

It is important to keep data about the state of broadband in northwest Colorado up to date. This project has produced a map data set (available in a separate Google Earth KMZ file) but rather than maintaining redundant mapping efforts it would be prudent to work with GOIT to ensure the broadband mapping application and the pending asset map meet the COG's planning and management needs.

Additionally, cellular service should be more widely surveyed. Some local jurisdictions in the region may have MobilePulse6 licenses. We recommend continued use of the MobilePulse app and sharing of data in the region. The COG should inventory who has MobilePulse licenses and who does not and should work with jurisdictions with licenses to redistribute them throughout the

<sup>5</sup> Ford, George S. and Thomas M. Koutsky (April 2005). "Broadband and Economic Development: A Municipal Case Study from Florida". Applied Economic Studies: April 2005. <http://www.aestudies.com/library/econdev.pdf>.

<sup>6</sup> See <http://www.mobilepulse.com/> for more information about MobilePulse.

region. Data collected from MobilePulse should be used to improve the information provided on the state broadband map. The COG should then work with regional cellular providers to implement infrastructure to close cellular gaps and improve service in weak signal areas.

**K2 Working with GOIT and other partners to develop resources to help subscribers find the best broadband services at prices that meets their individual needs.**

Information about service providers and service packages should be readily available to the public and economic development teams. If GOIT cannot expand their information resources to accommodate these reasonable needs, the COG or a COG sponsored entity should take on this task.

**K3 Implementing community education efforts to increase adoption rates and increase demand.**

As broadband improves in the region, demand will increase; as demand increases, broadband improvements will be required. By implementing community education efforts aimed at increasing awareness of the quality of life and business opportunities available from broadband, the COG can increase demand. The COG can then use increased demand in the region to help shape private sector provider behavior and to prioritize government sponsored improvements.

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## COORDINATION EFFORTS

The COG should maximize broadband capital spending efficiency in the region by coordinating public projects and working with private sector providers to encourage cooperative ventures. Some coordination effort actions may include:

**C1 Coordinating existing and future projects to enhance infrastructure investment efficiencies.**

In July of 2013, Colorado was one of the first five recipients of the NTIA State and Local Implementation Grant Program (SLIGP), receiving a \$2.5 million grant with matching fund requirements. SLIGP funding will be awarded in two phases, with the first phase focused on such activities as expanding existing governance bodies to consult with FirstNet, conducting education and outreach to relevant stakeholders, and identifying potential public safety users.

The Governor's Office of Information Technology is taking the lead on Colorado's FirstNet efforts. While FirstNet's mission is to provide a nationwide network dedicated to public safety, GOIT has recognized that the assets deployed to support FirstNet can be used for other than public safety needs. We recommend the NWCCOG work carefully with regional organizations called on to provide information and support towards the development and deployment of FirstNet. A tendency may exist to perceive public safety broadband needs separately from other broadband needs. The COG should work aggressively to overcome this tendency.

Other publicly funded projects are underway or may happen in the region. The COG should work diligently to coordinate the multiple public projects to ensure the most efficient use of public funds in the region.

Privately funded projects may be harder to influence. However, by working well with incumbent providers, the COG may be able to influence private sector broadband improvement spending and to coordinate it with public projects.

**C2 Facilitating interconnectivity between regional middle mile providers to enhance middle mile redundancy throughout the region.**

In aggregate, the fiber paths in the region offer good regional egress diversity. Paths exist through Vernal to Salt Lake City, through Rifle to Grand Junction, and along at least two geographically diverse routes to Denver. Taking into consideration microwave links as well, diversity will be added to Cheyenne as well. Unfortunately, route diversity is largely owned by competing network owners and the competing network owners have not come to agreements to create diversity in their disparate networks by carrying each other's traffic.

We recommend working with the various network owners in the region to help them come to agreements to carry each other's traffic. Several of the network owners in the region have expressed an interest in doing so. Failing to get service providers to enter into traffic sharing agreements, towns may pursue carrier neutral locations and create redundancy for themselves. Of course, the utility of a CNL is limited to its subscribers.

**C3 Supporting development and execution of local community and county action plans.**

This regional plan and its recommendations may have some direct utility for individual member jurisdictions. We believe it is prudent to drive the broadband improvement effort to the local level while providing resources and tools at the regional level. Therefore, member jurisdictions should have local broadband action plans. These plans should be coordinated with one another to ensure efficient broadband development throughout the region.

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**DEPLOYMENT EFFORTS**

The COG should build, or cause to be built, broadband infrastructure targeted at providing relief to the greatest need areas, ensuring regional redundancy, enhancing public safety communications, and lowering barriers preventing private sector expansion or service improvement. Some deployment effort actions may include:

**D1 Establishing mechanisms to aggregate demand and by doing so improve service selection and reduce cost.**

Middle mile data access prices are typically tiered with the cost per Mbps dropping dramatically as the volume of bandwidth purchased increases. However, Northwest Colorado is a rural area. The data demands an individual county or hospital put on middle mile infrastructure are limited. Disaggregated these customers seldom reach discount thresholds. Aggregating demand can serve to overcome some middle mile cost barriers.

Some demand aggregation mechanisms include carrier neutral locations and local metropolitan area networks.

**D2 Prioritizing and implementing targeted infrastructure builds that lower existing barriers preventing private sector broadband companies from providing or improving services using RUS Rural Broadband loans or alternative funding.**

For example, Jackson County could probably attract a fixed wireless service provider if middle mile infrastructure costs were reasonable, tower locations were in place, or other infrastructure

investments were made to bring the service provider business model within return on investment bounds.

As another example, the middle mile highway infrastructure requires off-ramps in order for it to be regionally valuable. A business case may not exist to develop add/drop points but service providers may be willing to allow them if the capital expense is absorbed by the government. An example of where this might be needed is along Highway 9 between Silverthorne and Kremmling. CenturyLink fiber exists on this route but there are no add/drop points. The regional broadband cooperative might be able to invest in add/drop points and other infrastructure needed to provide cell service and broadband along this route.

The U.S. Department of Agriculture's (USDA) Rural Broadband Loan Program is administered by the Rural Utilities Service (RUS) of USDA Rural Development could be a source of loan funds for these projects. The program funds the costs of construction, improvement, and acquisition of facilities and equipment to provide broadband service to eligible rural areas on a technology-neutral basis. Direct loans are in the form of a cost-of-money loan, a 4-percent loan, or a combination of the two.

### **D3 Prioritizing and pursuing Community Connect Grants to extend service to currently unserved communities.**

The Rural Utility Services Community Connect program serves rural communities where broadband service is least likely to be available, but where it can make a tremendous difference in the quality of life for citizens. The projects funded by these grants will help rural residents tap into the enormous potential of the Internet.

Unserved communities in the region are viable candidates for Community Connect grants. We recommend producing a preliminary cost estimate to bring service to each unserved community and then prioritizing projects based on cost per potential subscriber. As many Community Connect grants should be applied for as matching funds are available for.

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## STRUCTURE

Many of the actions needed to improve broadband in the region require significant effort, multi-jurisdictional coordination, or both. We recommend creating a regional broadband cooperative (a 501(c)(3) or other legal structure) to meet this task load. A regional broadband cooperative may also have the benefit of being a non-governmental agency and thus freed from the restrictions of SB 152.



**Northwest Colorado Council of Governments (NWCCOG)  
Economic Development District (EDD) Board Meeting Minutes  
Minturn Town Center, Minturn, CO  
May 23, 2013**

**Presiding:**

Rob Ittner, Pitkin County Commissioner

**EDD Board Members Present:**

Karn Stiegelmeier, Summit County  
Tom Clark, Town of Kremmling  
Kelli McDonald, Town of Vail ED Director  
Chris Romer, Vail Valley Partnership President  
Frank Lilly, Copy Copy (private sector)  
John Rich, Richland Propane (private sector)

**Others Present:**

John Hoffmann, Town of Carbondale, via  
telephone  
Jim White, Town of Minturn  
Kim Blackford, CMC-Edwards  
Mark Campbell, Kremmling Town Manager  
Diane Butler, Grand Cty. Econ. Development  
Stuart Richardson, Town of Silverthorne  
Jane Berry, Town of Walden

**Others Present (cont.):**

Amelia Anderson, CO Div. Vocation/Outreach  
Margaret Maxwell, for Jill Boyle  
Greg Winkler, DOLA  
Rachel Lunney, NWCCOG  
Liz Mullen, NWCCOG  
Anita Cameron, NWCCOG  
Sherry Rogstad, NWCCOG

**Call to Order:**

Rob Ittner, EDD Chair called the meeting to order at 1:03pm. Rachel Lunney took roll call, there was a quorum present.

**Approval of Minutes:**

***M/S/P Tom Clark/John Hoffmann*** to approve the minutes of the January 24, 2013 meeting as presented.

**April 2013 Financial Report:**

Rachel Lunney reviewed the financial reports. She noted that the NWCCOG EDD is still working to get set up in the EDA's payment system and will receive two quarters of funding once that process is completed.

***M/S/P John Hoffmann/Tom Clark*** to approve the financials as presented.

**Review Progress to Date on EDA Grant Scope of Work:**

Rachel reviewed the progress report that was provided in the meeting packets.

Rachel highlighted item 5 in the Scope of Work - Educate and Train the Future Workforce. Discussion followed regarding convening a launch meeting for a Health and Wellness sector partnership in the Fall of 2013.

**Update from the Working Group: Proposed October 2013 Health & Wellness Sector Partnership Launch Meeting:**

Rachel provided background on working group meetings over the past several months that have resulted in discussions about creating sector partnerships in the region. The core team identified to focus on Health & Wellness for its first sector partnership.

At this time the core team is working to identify key employers to be champions and employer-participants for a launch meeting to be held in early Fall 2013, location to be determined. Discussion followed regarding the launch meeting focus, including the importance of having the private sector take the lead, an initial focus on healthcare providers to ensure value in the outcomes for the private sector, when to involve smaller businesses, and sector partnership launch models. The EDD Board is supportive of the idea to convene a launch meeting to develop a regional Health and Wellness Sector Partnership.

Additional discussion followed regarding the EDD website, the use of press releases, and tracking specific data that the member jurisdictions find useful.

**New Business:**

Greg Winkler suggested that compressed natural gas filling stations and other infrastructure on the western slope may be something the NWCCOG EDD may want to investigate as a regional economic development project.

**Adjournment:**

*M/S/P John Hoffmann/Tom Clark* to adjourn the meeting at 2:30 p.m.

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Rob Ittner, Chair

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Date

**Northwest Colorado Council of Governments**  
**Budget vs Actual - 3810 - Economic Development Planning**  
 January through August 2013

	<u>Jan - Aug 13</u>	<u>Budget</u>	<u>% of Budget</u>	<u>Jan - Aug 13</u>	<u>YTD Budget</u>	<u>% of Budget</u>	<u>Annual Budget</u>
<b>Ordinary Income/Expense</b>							
<b>Income</b>							
<b>4000 - Grant Income</b>							
4100 - Federal Grant Income	41,175.00	54,900.00	75.0%	41,175.00	54,900.00	75.0%	54,900.00
<b>Total 4000 - Grant Income</b>	<u>41,175.00</u>	<u>54,900.00</u>	<u>75.0%</u>	<u>41,175.00</u>	<u>54,900.00</u>	<u>75.0%</u>	<u>54,900.00</u>
<b>4510 - Local Funding</b>							
4630 - NWCCOG Matching	36,600.00			36,600.00			
4660 - Matching Funds	0.00	54,900.00	0.0%	0.00	54,900.00	0.0%	54,900.00
<b>Total 4510 - Local Funding</b>	<u>36,600.00</u>	<u>54,900.00</u>	<u>66.7%</u>	<u>36,600.00</u>	<u>54,900.00</u>	<u>66.7%</u>	<u>54,900.00</u>
<b>4620 - Reimbursed Expenses</b>	<u>500.00</u>			<u>500.00</u>			
<b>Total Income</b>	<u>78,275.00</u>	<u>109,800.00</u>	<u>71.3%</u>	<u>78,275.00</u>	<u>109,800.00</u>	<u>71.3%</u>	<u>109,800.00</u>
<b>Gross Profit</b>	78,275.00	109,800.00	71.3%	78,275.00	109,800.00	71.3%	109,800.00
<b>Expense</b>							
<b>6100 - Payroll Expenses</b>							
6110 - Executive Director	18,582.06	27,748.00	67.0%	18,582.06	27,748.00	67.0%	27,748.00
6121 - Gen Program Staff	18,787.12	33,600.00	55.9%	18,787.12	33,600.00	55.9%	33,600.00
6210 - Taxes & Benefits	3,015.65	18,496.00	16.3%	3,015.65	18,496.00	16.3%	18,496.00
<b>Total 6100 - Payroll Expenses</b>	<u>40,384.83</u>	<u>79,844.00</u>	<u>50.6%</u>	<u>40,384.83</u>	<u>79,844.00</u>	<u>50.6%</u>	<u>79,844.00</u>
<b>6520 - Outside Contract</b>							
6510 - Contractor	192.50			192.50			
<b>Total 6520 - Outside Contract</b>	<u>192.50</u>			<u>192.50</u>			
<b>6610 - Office Supplies</b>	434.25	250.00	173.7%	434.25	250.00	173.7%	250.00
<b>6640 - Postage</b>	73.52	250.00	29.4%	73.52	250.00	29.4%	250.00
<b>6650 - Printing &amp; Publications</b>	0.00	1,718.00	0.0%	0.00	1,718.00	0.0%	1,718.00
<b>6670 - Internet /Website Expense</b>	585.00	3,000.00	19.5%	585.00	3,000.00	19.5%	3,000.00
<b>6680 - Dues &amp; Subscriptions</b>	2,315.00	2,000.00	115.8%	2,315.00	2,000.00	115.8%	2,000.00
<b>6690 - Copier Expense</b>	367.03	2,000.00	18.4%	367.03	2,000.00	18.4%	2,000.00
<b>6720 - Rent &amp; Utilities</b>	2,904.64	4,357.00	66.7%	2,904.64	4,357.00	66.7%	4,357.00
<b>7130 - Travel &amp; Meeting</b>	4,288.43	10,881.00	39.4%	4,288.43	10,881.00	39.4%	10,881.00
<b>7150 - Training &amp; Technical Assistance</b>	0.00	5,500.00	0.0%	0.00	5,500.00	0.0%	5,500.00
<b>Total Expense</b>	<u>51,545.20</u>	<u>109,800.00</u>	<u>46.9%</u>	<u>51,545.20</u>	<u>109,800.00</u>	<u>46.9%</u>	<u>109,800.00</u>
<b>Net Ordinary Income</b>	<u>26,729.80</u>	<u>0.00</u>	<u>100.0%</u>	<u>26,729.80</u>	<u>0.00</u>	<u>100.0%</u>	<u>0.00</u>
<b>Net Income</b>	<u><u>26,729.80</u></u>	<u><u>0.00</u></u>	<u><u>100.0%</u></u>	<u><u>26,729.80</u></u>	<u><u>0.00</u></u>	<u><u>100.0%</u></u>	<u><u>0.00</u></u>



**Northwest Colorado Council of Governments  
ECONOMIC DEVELOPMENT DISTRICT**

**SCOPE OF WORK 2013**

**Progress Report: September 2013**

**1. Build a Business Friendly Environment**

A. Develop a system for gathering, organizing, presenting and disseminating economic indicator data for business decision makers; coordinate federal, state, regional and local resources to accomplish this.

***Progress to Date:***

- NWCCOG EDD has issued an RFP for a stand-alone website for the EDD which will provide a clearinghouse of economic data on the region (due 9/27/13). In the meantime, the current NWCCOG EDD website has been expanded/enhanced to provide a page for economic data and business resource data. Staff worked with an OEDIT data analyst to develop economic overviews for the region, as well as for each county. These reports are posted on the NWCCOG EDD website.
- Staff has developed a quarterly economic indicators bulletin to include stats such as number of jobs in key industries (i.e. job growth in these industries over the last year), unemployment rates, labor force, taxable sales, etc. All bulletins are posted on the NWCCOG website. Data will come from both OEDIT and CDLE sources. To date, two bulletins have been produced: June 2013 and September 2013. One more will be produced for 2013 (December 2013).
- Attended Colorado InSITE training on March 21st to learn about OEDIT's new statewide database of available properties (vacant land, vacant office rental space, buildings) for prospective businesses coming into the state. NWCCOG EDD applied for a free local portal through OEDIT, and was awarded the free version. NWCCOG held a training session, led by OEDIT Business Development Manager in charge of Colorado InSite, on July 26<sup>th</sup> for economic development stakeholders in the region who will be users of the system, and have access to add key properties from their communities. The regional portal is in the process of being developed and will be housed on the new EDD website (once it is developed). NWCCOG EDD will continue to serve as a liaison between OEDIT and those ED stakeholders that will be utilizing the system to upload available properties in their communities. NWCCOG will continue to hold trainings on updates to the system, new features, etc.
- Staff participated in a Stats America data tool webinar. This website was developed by Indiana Business Research Center, which was funded by the EDA. It is a very powerful tool providing economic and demographic data for every county across the country. NWCCOG EDD staff utilizes this data tool to produce economic indicator bulletins, etc.

B. Assist businesses with direct technical assistance and referral to Small Business Development Center, U.S. Small Business Administration, local development organizations, Colorado Mountain College and other business resources as appropriate.

### ***Progress to Date:***

- Staff has created a monthly economic development resources bulletin which provides a clearinghouse of information on a broad range of economic development resources including trainings and workshops, offerings at Colorado Mountain College (CMC), tools for small businesses, workshops in the area, free webinars, websites providing technical assistance, reports and studies, etc. It is sent to a broad range of stakeholders, including businesses in the region, chambers of commerce, business associations, town and county staff, and other economic development groups; those groups are encouraged to forward it to their membership. A bulletin has been sent out each month in 2013.
- In 2013, NWCCOG re-established a working relationship with the Northwest Small Business Development Center located at the CMC Dillon Campus. EDD staff introduced the Business Loan Officer of the Northwest Loan Fund to the SBDC Coordinator on March 7<sup>th</sup>. NWCCOG and SDBD will work collaboratively with businesses on developing business plans and obtaining financing through the Northwest Loan Fund.
- Participated in two Grand County Economic Summit meetings, whereby businesses in Grand County were introduced to the many business resources available to them at the federal, state, regional and local level. These two events were held on March 6<sup>th</sup> and April 18<sup>th</sup>.
- Participated in two Summit County Small Business Resources days (1) on April 25<sup>th</sup> in Frisco and (2) on September 11<sup>th</sup> in Silverthorne. These events were organized by the NW Small Business Development Center. NWCCOG EDD was present to provide small businesses with information on NWCCOG EDD's services including the monthly resources bulletin, economic data, and Northwest Loan Fund. Businesses signed up for the monthly resources bulletin. More of these resource days are being planned for the remainder of 2013 and for 2014, to cover each county in the region.
- Attended the Vail Valley Partnership's Annual Business Forum on July 30<sup>th</sup>. Interacted with businesses in the Vail Valley and informed them of NWCCOG EDD's programs and services.

## **2. Retain, Grow and Recruit Businesses**

The NWCCOG Economic Development Working Group, made up of a broad range of stakeholders from throughout the region including government officials, education, workforce, chambers of commerce, as well as key industries in the region, has been meeting every other month throughout 2013 to collaborate on programs and services to retain, grow, and recruit businesses to the region.

A. Work with the Colorado Office of Economic Development and International Trade (OEDIT) in their data management program to provide data and information to businesses to maximize economic growth opportunities and enhance local business and industry retention and expansion.

### ***Progress to date:***

- Staff has developed a working relationship with the OEDIT data analyst to create economic overviews from the data system OEDIT has invested in. NWCCOG EDD staff will continue to build on this valuable relationship with OEDIT staff in order to obtain valuable economic indicator data for the region. NWCCOG EDD has made several requests for data such as information on sole proprietors in the region, wages and employment in key industries. This data has been and will continue to be incorporated into the quarterly indicators bulletin that is available on the website.

B. Assist counties, municipalities and their ED organizations in identifying the technical and financial resources necessary to facilitate economic and community development activities.

***Progress to date:***

- NWCCOG EDD staff participated in a training session on the new OEDIT database system for identifying existing vacant land/buildings for prospective businesses called Colorado InSITE. This tool is available to all towns, counties and ED organizations throughout the region. NWCCOG EDD staff will ensure all stakeholders are aware of this tool and are connected with the resources to utilize it.
- NWCCOG EDD continues to serve as a clearinghouse for technical and financial resources available from the many partners in the region. We disseminate this information through our monthly resources bulletin, at events, and on our website.
- NWCCOG EDD provides the forum for exchange of ideas, needs, etc. at its bi-monthly working group meetings. The working group has met three times thus far in 2013:
  - February 27 –this was an OEDIT “road show” whereby staff members from the various programs offered by OEDIT gave presentations on their programs and services, and also did a round table to provide information and more one-on-one information on the services provides.
  - April 24 – presentations were made by Janet Rowland from Colorado Mesa University on the Center for Local Government and its economic development programs as well as by Monisha Merchant, Senior Advisor on Business Affairs with Senator Bennet’s Office.
  - June 26 – presentations were given by: Jen Cassell, Legislative Liaison and Policy Advisor for OEDIT (update on 2013 legislative session); Jennifer Kermode, Executive Director, Summit Combined Housing Authority (on the Summit County Housing Needs Assessment).
- At each of the working group meetings, OEDIT Regional Development Director is present to give an update on economic development programs and activities at the state level.

C. Explore the feasibility of developing new programs to help support and grow existing businesses including an economic gardening program.

***Progress to date:***

- NWCCOG EDD staff is in the process of researching programs to help support and grow existing businesses including an economic gardening program.

D. Explore the development of an entrepreneur’s network program for home-based businesses.

***Progress to date:***

- NWCCOG EDD staff is in the process of researching these types of programs.

### **3. Increase Access to Capital**

A. Explore sources of capital including recapitalizing the Northwest Loan Fund (through CDBG funds), developing an EDA-funded revolving loan fund, and research other sources of funds to develop small business loan programs. Work towards implementation of those funding sources that are most relevant, effective, etc.

#### ***Progress to date:***

- NWCCOG has nearly completed all steps necessary for recapitalizing the Northwest Loan Fund (NLF) through a CDBG grant from OEDIT. The NLF should have funds to loan out in about one month. The new grant is for \$500,000, which will be added to the \$100,000 still available in the fund.
- NWCCOG EDD staff continues to work closely with the NLF Program Director on collaborative projects to market the loan fund, and to connect potential business clients to it as well as other sources of funding. NWCCOG EDD staff and NLF staff work closely with the NW SBDC coordinator on collaborative efforts as well.
- NWCCOG EDD staff and the business loan officer are in the process of researching the other sources of funding available including the EDA funded RLF and USDS RD programs. We will further explore and possibly pursue those that are appropriate.

B. Research sources of grant funding available from both government and non-government sources; send out monthly funding opportunities bulletin to towns and counties, non-profits, other economic development stakeholders; maintain a page on the website with funding opportunities.

#### ***Progress to date:***

- NWCCOG has created a monthly Funding Opportunities Bulletin, which provides information on federal, state, and private foundation funding opportunities – i.e. “capital” for our towns, counties and non-profits. It also provides information on funding sources for small businesses, as well as grant opportunities that are geared towards small business start-ups, innovation, technology, and assistance to rural small businesses. NWCCOG EDD staff maintains a “Funding Opportunities” page on the website. A funding opportunities bulletin has been sent out every month in 2013.

C. Participate in training on funding sources, grant writing, etc. Provide workshops on these topics as appropriate.

#### ***Progress to date:***

- Staff participated in a webinar on financing programs through Colorado Housing and Finance Authority on May 9<sup>th</sup>.

D. Explore, and where appropriate establish, alternative financing modes, e.g., equity financing, loan guarantees, local incentives.

***Progress to date:***

- Many sources of alternative financing modes are being researched, and information is being passed along to businesses in the monthly resources bulletin.

**4. Focus on Projects that Bolster Tourism (Create and Market a Stronger Colorado Brand)**

A. Encourage the expansion of the tourism/recreation and service industries.

***Progress to date:***

- Tourism and Outdoor Recreation has been identified as THE key industry in NWCCOG EDD's region. It is likely that NWCCOG EDD will explore launching a sector partnership in this industry in 2014. NWCCOG EDD will continue to be a collaborative partner to the many destination marketing organizations and chambers of commerce in the region to help promote the region's tourism assets.

B. Support area tourism businesses and agencies with their activities.

***Progress to date:***

- NWCCOG has issued an RFP for development of an EDD website. A portion of this website will be to market the region for tourism purposes. Currently, NWCCOG EDD has created a page on its website with information promoting the region's assets. A listing of all chambers of commerce, destination marketing organizations, and economic development groups with links to each is posted on this page.

C. Support and encourage programs that serve to preserve, protect and enhance the natural environment, the region's most basic asset for health, vitality and the tourism industry.

***Progress to date:***

- The monthly funding opportunities bulletin provides municipal and county governments with funding opportunities to support environmental assets in the region including parks, open space, trails, wildlife preservation, etc. This bulletin has been sent out every month in 2013. The information is also maintained on the funding opportunities page of the website.

**5. Educate and Train the Future Workforce**

***Progress to date:***

- Health and Wellness Sector Partnership (project not initially included in 2013 scope of work submitted to EDA) - NWCCOG EDD is serving as regional convener of this initiative. Work began when NWCCOG EDD invited a core team of ten people in the areas of economic development, workforce, and education to attend the Sectors Summit in January 2013 organized by the Colorado Workforce Development Council. Health and Wellness was selected as the focus for 2013. NWCCOG EDD has been selected to receive free advanced technical assistance from the Colorado Workforce Development Center and Collaborative Economics, a national leader in the creation of sector partnerships. NWCCOG EDD's core team has been working with CWDC and Collaborative

Economics on planning for a launch meeting, tentatively scheduled for late October 2013. To date, the core team has had a planning/coaching call every month. John Melville with Collaborative Economics will facilitate the launch meeting, whereby opportunities, needs, etc. are presented by a group of key employers in the health and wellness industry, and industry partners (education, workforce development, economic development groups, and government) are present in “listening mode”. A work plan will be developed based on the outcome of the launch meeting.

- NWCCOG EDD staff has been assisting OEDIT with their statewide strategic planning effort for the Health and Wellness Industry by identifying key employers in our region to participate in listening sessions held in the spring, and on potential invitees to the tactical team meeting, which is scheduled to meet in October 2013. NWCCOG EDD staff will participate on the tactical team as well, thereby providing key regional perspective and input into the statewide Health and Wellness strategic plan.

A. Partner with organizations/agencies to bring educational workshops to the region. Such organizations/agencies may include Colorado Mountain College, Colorado Workforce Center, and other economic development organizations, educational organizations, and non-profits throughout the region.

***Progress to date:***

- NWCCOG EDD has provided information about educational workshops being offered by CMC, Colorado Mesa University, the workforce center, Small Business Development Center, Small Business Administration, chambers of commerce, and regional economic development groups, to businesses in the region through the monthly “Resources & Events” bulletin.

B. Staff to participate on the Colorado Workforce Board for this region.

***Progress to date:***

- Rachel Lunney is serving on the Colorado WIB for the Rural Resort Region. The benefits of WIB membership include having a seat at the table to represent the key industries in our region’s workforce needs; network with business and community leaders; be part of the creation of a system of services that will benefit the region; stay up to date on what’s going on and new programs and services offered by the Workforce Center in the region; learn about new and/or pending legislation affecting businesses and communities; and have a seat at the table to represent the region with respect to workforce issues.
- Rachel Lunney attended the recent conference for Colorado Rural Workforce Consortium WIB members: Workforce Works! High Performance Workforce Board Summit – May 2 & 3 in Pueblo. This conference was designed to educate workforce investment board members on their role in how the public workforce system plays a critical role in making sure a region’s talent development process happens by choice and not by accident. The end goal of human talent development are individuals with the skills, knowledge and resources they need to find and retain quality employment, and businesses with the talent they need to sustainably and competitively grow. This happens in four steps: (1) Educate; (2) Prepare/train; (3) Match; and (4) Retain.

C. Participate in training offered by various professional organizations including but not limited to National Association for Development Organizations (NADO), Economic Development Council of Colorado (EDCC), Colorado Municipal League (CML), Colorado Counties, Inc. (CCI).

***Progress to date:***

- Rachel Lunney attended the Basic Economic Development Course, offered by the International Economic Development Council (organized by the EDCC) June 10-14<sup>th</sup> in Denver. She received a scholarship from the EDCC to take this course. Rachel will be attending the Real Estate Development and Reuse Course in Denver September 19-20, 2013. These are two of the four core courses required for the Certified Economic Developer certification.

**6. Cultivate Innovation and Technology**

A. Assess rural broadband needs in the region; explore ways to improve rural broadband in the region including forming a local technology planning team, working with the State Office of Information Technology, working with providers and exploring funding sources. Improvement of rural broadband (i.e. making it abundant, redundant, and affordable) will help businesses in the region be more equipped to expand and compete in the global economy.

***Progress to date:***

- NWCCOG EDD staff continues to support the development of a regional strategic plan to improve access to broadband in the region. This includes communications with the steering committee, publicizing the project and encouraging participation in the broadband survey and speed test (eNewsletters, press releases, posting on websites, etc). Background on the project: The Department of Local Affairs (DOLA) has awarded a grant to NWCCOG through the Energy and Mineral Impact Assistance Fund (EIAF) for the development of an eight-county strategic plan to improve broadband capacity across the region. Through a competitive selection process, NWCCOG has selected Mid-State Consultants, Inc. as the technical consultant to prepare the plan and otherwise assist NWCCOG to fulfill the intent of its grant. The participating jurisdictions include Eagle, Grand, Jackson, Moffat, Pitkin, Rio Blanco, Routt and Summit counties plus the City of Glenwood Springs and the Town of Carbondale. 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 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. Some of these action steps may be incorporated into the NWCCOG EDD scope of work for 2014. The draft strategic plan will be presented to the NWCCOG Council at the September 26th strategic planning session in Glenwood Springs.

B. Explore Developing Programs to encourage innovative new businesses.

***Progress to date:***

- NWCCOG was asked to convene a meeting of all organizations in the region (as well as staff from towns and counties) whose mission is to promote renewable energy, energy efficiency, green building, resource conservation, and environmental preservation to see if there are any opportunities for regional collaboration and/or coordination in developing programs to encourage innovative new businesses in this industry sector. There was interest expressed by participants to consider opportunities for collaboration in the context of economic

development, and the exploration of innovative ideas for developing and growing the clean/green energy sector in our region. A meeting was held on Jan. 22<sup>nd</sup>. Although no action items came out of that meeting initially, NWCCOG EDD has created a page on its website to post ideas, resources, etc. The conversation may continue, and NWCCOG EDD stands ready to facilitate any future discussions on possible opportunities for collocation.

- EDD staff continues to explore developing programs to encourage innovative new businesses. Staff continues to research other EDDs and ED organizations to learn about programs that NWCCOG EDD could replicate in our region.

## **7. Strengthen the Capacity of the Region’s Communities to Work Together in Developing and Implementing an Economic Development Strategy for the Region that Strategically Builds on the Current and Emerging Economic Strengths of the Region**

A. Hold Smart Growth America Technical Assistance Workshop and Planning Session: Planning for Economic and Fiscal Health.

### ***Progress to date:***

- NWCCOG EDD hosted a free technical assistance workshop on August 8<sup>th</sup> and 9<sup>th</sup> at the Eagle County Administration Building on the topic: *Planning for Economic and Fiscal Health*. The workshop was attended by over 20 regional stakeholders, and was facilitated by Bill Fulton, former VP of Smart Growth America, and current Planning Director for the City of San Diego. Smart Growth America is committed to providing the tools and training to help community leaders keep their cities and towns livable, sustainable and economically prosperous places. This program was funded through a grant from the U.S. Environmental Protection Agency's Office of Sustainable Communities under its Building Blocks for Sustainable Communities Program. Smart Growth America provided NWCCOG EDD with a “suggested next steps” memo, which suggests action steps NWCCOG can take to further its economic development goals. These suggested next steps have been incorporated into the NWCCOG EDD scope of work for 2014.

B. Provide Technical Assistance and a forum for information sharing.

### ***Progress to date:***

- NWCCOG has convened the EDD Working Group three times in 2013 thus far - February 27<sup>th</sup>; April 24<sup>th</sup>, and June 26<sup>th</sup>. The meetings provide a forum for information sharing, collaboration, and regional capacity building among the region’s economic development organizations, towns, counties, workforce sector, education sector, key industries, as well as the State Office of Economic Development and International Trade (OEDIT) and Department of Labor and Employment (CDLE).
- NWCCOG has met with outside organizations to explore potential partnerships for informational workshops for 2014. Specifically, NWCCOG met with the Sonoran Institute to discuss a possible regional leadership workshop to be held in January 2014 (met on 8/29/13); staff had a phone conversation with Mark Walker from Kansas State University on 9/4/13, who works with the EPA on Brownfields redevelopment projects to discuss a possible “Brownfields 101” workshop in the Spring of 2014.



C. Distribute monthly newsletters providing a wide scope of economic development resources including information on new programs, funding opportunities, educational opportunities, workshops, etc.

***Progress to date:***

- Monthly Resources and Events bulletins have been, and continue to be, distributed each month, providing a wide scope of economic development resources including information on new programs, funding opportunities, educational opportunities, webinars, workshops and trainings, technical assistance, etc.
- Monthly Funding Opportunities bulletins are sent out.

D. Convene EDD board and stakeholders with OEDIT to work on Colorado Blueprint progress.

***Progress to date:***

- OEDIT staff has been present at each EDD working group meeting thus far. At each meeting, there has been a discussion on progress made on the action items set forth in the Region 12 strategic summary that is part of the Colorado Blueprint.

E. Provide a forum for intergovernmental cooperation on economic development issues.

***Progress to date:***

- Monthly working group meetings provide this forum. Working group meetings have been very well attended thus far in 2013, and include representatives from town and county government, state government, federal government, as well as education, workforce, chambers of commerce, and health & human services.
- Grand and Jackson County Collaborative Strategic Planning Effort – met with key stakeholders from these two counties on May 31, 2013 to discuss NWCCOG EDD coordinating a strategic planning effort, based on the Stronger Economies Together (SET) curriculum of the USDA RD, to be facilitated by the CSU Extension Agent, to look at ways these two counties can work together on economic development planning efforts.
- Made presentation to Summit County BOCC on NWCCOG EDD programs and services on August 6<sup>th</sup>.

F. Serve as a resource for data to assist local governments and economic development organizations with their economic development activities.

***Progress to date:***

- Economic and demographic information is provided through quarterly bulletins as well as on the NWCCOG EDD website. This will be greatly expanded and enhanced with the new website. NWCCOG EDD staff continues to serve as a resource to direct local governments and stakeholders in the region to appropriate federal, state, regional and local resources.

## **Technical Assistance for Sustainable Communities: Building Blocks**

### **Technical Assistance Tool: Fiscal and Economic Health**

Northwest Colorado Council of Governments

To: Liz Mullen and Rachel Lunney, Northwest Colorado Council of Governments

From: Bill Fulton, Smart Growth America

Date: August 28, 2013

Re: Suggested Next Steps for Northwest Colorado COG

### **Background**

In signing the Memorandum of Understanding for our technical assistance award with the Northwest Colorado Council of Governments, Smart Growth America committed to delivering a final report summarizing the workshop on fiscal and economic health and recommending specific strategies to implement the region's economic development strategy. The August 8th presentation at the Eagle County Administration Building was attended by several elected and appointed officials in the region and some members of the public. The August 9<sup>th</sup> workshop, in the same location, was attended by more than 20 elected and appointed officials and other economic development stakeholders in the Northwest Colorado region.

The workshop presented in Eagle, "Fiscal and Economic Health," provides an overview of demographic and market shifts affecting preferences in housing and commerce and the fiscal and economic development impacts of different development patterns, focusing on the economic development opportunities and challenges confronted by the region. The workshop's presentations placed the region's economic development effort in a broader context.

The intent of the workshop was neither for Smart Growth America to create a plan nor bind the community to any particular course of action, but rather to facilitate a discussion within the region about how best to pursue economic development goals.

### **Purpose of this Memo**

The workshop was designed as an opportunity to further the discussions on how the region might most effectively pursue an economic development strategy, especially in the context of placemaking and smart growth. The purpose of this memo is to summarize Smart Growth America's recommendations on what action steps the region might take to move an economic development strategy forward.

## Smart growth and fiscal and economic health

Communities around the nation are always concerned about their fiscal and economic health. By *fiscal* health, we mean a local government's bottom line: Does the life-cycle cost of new development – upfront infrastructure, ongoing service provision and eventual repair and maintenance – cost more to the town than it brings in in tax revenue? By *economic* health, we mean the general economic well-being of the community: How does new growth and development add to or detract from the creation of jobs, wealth, retail sales, etc.?

In approaching these questions in Northwest Colorado and elsewhere, it is important to bear three trends in mind:

### ***1. Our nation's demographics are changing in a way that is profoundly affecting the housing market.***

Demographic trends are moving the housing market strongly away from traditional suburban housing. The two biggest demographic groups in the nation – retiring Baby Boomers and so-called Millennials (18-30-year-olds) are both expressing a strong preference for a more walkable, urban/village lifestyle. Indeed, a large percentage of Millennials prefer to live without cars altogether. The vast majority of net new households being formed have no children at home, and most of them are one- and two-person households – which are much more likely to prefer a walking lifestyle.

### ***2. The formula for economic growth is changing***

Business growth used to be driven by large corporations that operated in a fashion that was both private and linear. New research breakthroughs occurred in sealed research laboratories controlled by the companies. Manufacturing and other business processes occurred in assembly-line situations. These conditions led to cities and communities that featured large, sealed-off campuses (such as North Carolina's Research Triangle) and tended to be linear in their arrangements.

Today, business growth is driven by collaboration among many types of entities – private companies, research institutions, universities, and others – that must interact frequently and work together creatively. This trend requires cities and communities that encourage interaction and collaboration – the opposite of the model described above.

### ***3. Suburban development patterns are making it more difficult for local governments to balance their budgets.***

Suburban development patterns require extensive investments in capital infrastructure and ongoing service delivery. Low-density development requires more infrastructure to serve fewer people and requires service providers such as firefighters and school buses to travel farther. More compact development patterns reduce both life-cycle infrastructure costs and operating costs.

A recent study by Smart Growth America, *Building Better Budgets: A National Examination of the Fiscal Benefits of Smart Growth Development*, concluded that, compared to conventional suburban development, smart growth patterns can save up to one-third in upfront infrastructure cost and 10% in ongoing operating expenses, and can generate approximately 10 times as much revenue on a per-acre basis.

Not all of these trends will be completely relevant in every situation. But it is important to bear all three in mind in considering the fiscal and economic health of any community.

## Local Issues

The Northwest Colorado region encompasses five counties (Eagle, Summit, Pitkin, Grand, and Jackson) and 22 cities and towns. The region has a population of almost 120,000 persons sprinkled across an area consisting of some 6,800 square miles. No single city or town has a population of more than 10,000. It includes such well-known ski towns as Vail, Aspen, and Steamboat Springs, as well as bedroom communities and rural towns.

The region is designated as a Planning and Management Region by the State of Colorado and recently also received designation as an Economic Development District by the U.S. Economic Development Administration. Eagle, Summit, Pitkin, and Grand counties are highly dependent on tourism, while Jackson is dependent on agriculture.

Blessed with spectacular natural beauty and abundant outdoor recreation opportunities, the Northwest Colorado region has many attributes that other regions desire but lack. As reflected in the region's economic development documents, these include the following:

- Strong tourism amenities
- High-quality downtowns and Main Streets in some towns
- A highly skilled (if underemployed) population
- Affluent retirees
- Entrepreneurs
- A strong healthcare sector
- Renewable energy opportunities

However, the tourism-oriented economy in most of the region has led to low wages, seasonable employment, and an economy that is often vulnerable to downturns. Among the characteristics the region *lacks*, based on its economic development arguments, are the following:

- A diversified economy
- Steady employment at good wages
- A diverse housing stock in close proximity to jobs
- Adequate transportation infrastructure
- Infrastructure for knowledge-based economy

- Access to business capital
- Good integration of immigrant workforce

The region has always been able to attract both highly educated young people and affluent older folks, both of whom seek a high-amenity outdoor lifestyle without expecting good jobs in the local economy. However, the young educated folks often leave after a few years to pursue economic opportunities elsewhere, and in some cases the affluent older folks do not make a major financial investment to the region. Furthermore, as the “place competition” for both groups becomes more intense in the years to come, the region may not be as competitive as it has traditionally been for those groups.

## Action Steps

In the workshop on August 9<sup>th</sup>, Smart Growth America worked with the participants – including elected officials, town and county staff, and other economic development leaders in the region – to identify two major action areas: first, a focus on better “built” placemaking (as opposed to the placemaking provided by nature); and second, a focus on diversifying the region’s economy to make it more sustainable and less vulnerable to economic ups and downs. These two strategies are obviously related. Better built places are necessary to create the conditions necessary for a more diversified economy; and a more diversified economy is necessary to both demand and support better built places.

### 1. Better “Built” Placemaking

Northwest Colorado is located in a spectacular natural setting. In addition, many of the older towns have outstanding “built place” characteristics. They are walkable, historic, and well scaled to human activity. However, many newer communities do not embody these qualities. They are often sprawling and not built to the high aesthetic character that the region’s older communities embody. The COG and the region’s communities can take several action steps to encourage better “built” placemaking. These include the following:

- ***Acknowledge that the region faces greater competition for “built” places.***

It is hard to identify precisely how this “action step” should be taken, but it is necessary for the region and its leaders to acknowledge that they can no longer take for granted that Northwest Colorado will automatically attract either millennials (who bring education and ideas) or aging baby boomers (who bring capital and a sense of community involvement). Nationally, the “place competition” for both groups is increasing rapidly, as urban and village-style localities around the country are providing walkable neighborhoods and high-amenity environments. Northwest Colorado must “up its game” in improving the built environment.

- ***Highlight great built places in the region***

Land use decisions will remain the province of local governments in the region. But the Northwest Colorado COG can play an important role in highlighting great built places in the region and articulating what makes them great. This includes not only older towns that are now expensive resorts, but also small communities throughout the region that have aesthetically attractive and walkable features that could be replicated throughout the region.

- ***Document the “return on investment” of new development, rather than merely the revenue***

Local governments often focus on the revenue generated by new development, rather than the actual “return on investment” (revenue minus cost). Sprawling new developments often create relatively low property values and high costs, while high-quality walkable places often create the opposite. The COG should document the costs and revenues of different development patterns in order to highlight the true cost of sprawling development and develop analytical tools that local governments (which have limited capacity to do so on their own) could use to assess the revenue and costs of proposed development projects.

- ***Identify and use local real estate development talent available for infill development.***

Because the Northwest Colorado region has traditionally been highly dependent on real estate development, the region contains highly skilled professionals in development, design, and finance. These skilled professionals have often applied their skills outside the region; or else focused on greenfield development. The COG should work with business and development groups to identify this talent pool and then work with the towns and cities to apply their skills to infill development.

## **2. Diversify the Region’s Economy**

Diversifying the region’s economy beyond tourism requires considerable effort. In particular, it requires the region and its stakeholders to understand the strengths and weaknesses in the local economy and carve out a niche role that can sustain economic growth. In large part, this diversification will require the region to identify “export” industries – sectors that export products and services – as opposed to “import” industries such as tourism that import visitors and their money. Export industries typically create more stable, better-paying jobs.

Northwest Colorado already has two assets that most regions strive to obtain – a skilled young workforce (which typically migrates to the region for quality-of-life reasons, rather than economic opportunity) and outstanding Main Street-type places. These assets can be leveraged into a more sustainable, year-round economy with more permanent opportunities if the COG and other economic development stakeholders in the region take the following steps:

- ***Identify and embrace those economic sectors with particular strength in the region***

These sectors include not only healthcare, which has been identified in many economic development documents as an asset, but also sectors traditionally associated with the visitor economy, such as food and beverage and outdoor recreation. Approached correctly, these sectors can be used to not only strengthen the visitor economy but also provide opportunities for export-oriented economic activity that will provide better-paying jobs. For example, outdoor recreation business opportunities may include not only local outdoor recreation tours and similar opportunities, but also development of new outdoor recreation products and services that can be exported elsewhere.

■ ***Connect capital and early investors to start-up entrepreneurs in the region***

Northwest Colorado contains a large number of young entrepreneurs who move to the region for quality-of-life reasons but must leave in order to pursue entrepreneurial opportunities. The region also contains a wide range of people with access to business capital, including those who have second homes, but invest that capital elsewhere.

The COG and other economic development stakeholders should take every opportunity to connect entrepreneurs in the region with capital in the region. These steps could include using the desire of capital-rich folks to teach at local institutions such as Colorado Mountain College as a means of connecting them with entrepreneurs; establishing a formal network connecting angel investors with entrepreneurs; and targeting the COG's own loan programs toward certain export-oriented industries.

■ ***Identify and promote the niche role of each community***

Startup businesses often leave Northwest Colorado because it is believed that the region does not contain the assets necessary to maintain those businesses. For example, manufacturing businesses often leave because the towns where the business owners live – often more expensive resort towns – do not have the land base required to provide manufacturing facilities. However, in many cases, other towns in the region do have this capacity.

The COG should work with the communities – and the business owners – to identify and promote the different role each community in the region might play, especially promoting outlying communities with light manufacturing and other opportunities that require more land than the expensive resort towns can provide.

■ ***Embrace the region's niche incubator role***

Because of its limited labor pool, its limited land supply, its remote location, and other characteristics, Northwest Colorado is unlikely to play the same role in economic development as large metropolitan regions. Start-up businesses may not be able to expand beyond a certain size, leaving them with the difficult choice of either staying small or moving elsewhere.

Traditionally, this has been viewed as a problem. But the COG and the region should embrace the region's niche role. Northwest Colorado can maintain a strong base of small export-based industries in certain core industries (such as outdoor recreation manufacturing) for those business owners who prefer not to grow too large. In addition, the region can promote its role as an incubator – a place where entrepreneurs and

capital come together to create successful new businesses over and over again, even if some of those businesses leave. An ongoing incubator role will play an important part in providing better-paying jobs and more economic stability, but economic development efforts must encourage and support the niche, incubator role. Such a role is also well suited for a region of small towns that have walkable Main Streets, as entrepreneurs and investors thrive on the informal and ongoing contact that such an environment provides.

## **Conclusion**

Northwest Colorado is a unique region with a unique set of assets – a spectacular natural setting, an endowment of beautiful older towns, and human capital of all ages that can provide the basis for a more sustainable economy. Although the visitor economy will always play a very important – perhaps even primary – role in the economic life of the region, the region can also leverage the assets it has into a more diversified and sustainable economy. By focusing on better built places and a niche, incubator role for businesses that grow naturally out of the mountain economy, the region can complement the visitor economy with a small and ongoing export-oriented economy that can provide higher wages and more economic stability.



**Northwest Colorado Council of Governments**  
**ECONOMIC DEVELOPMENT DISTRICT**  
**SCOPE OF WORK 2014**

**1. Build a Business Friendly Environment**

- Provide technical assistance and other resources to assist communities in the region to create and foster a business climate that is friendly to entrepreneurs looking to start and grow new businesses.
- Build the capacity of the region's communities to encourage better built placemaking in order to continue to attract millennials (who bring education and ideas) and baby boomers (who bring capital and a sense of community involvement). Build the capacity of the region's communities to "up their game" in improving the built environment since the competition from other communities across the country in this arena is getting stronger.
- Create new website for the NWCCOG EDD. Maintain the website to include economic indicator data for business decision makers. Continue working relationship with OEDIT data analyst to create economic overviews from the data system OEDIT has invested in. NWCCOG EDD staff will continue to build on this valuable relationship with OEDIT staff in order to obtain valuable economic indicator data for the region which is valuable to existing businesses and entrepreneurs looking to start new businesses.
- Promote the benefits of operating a business in the region through marketing materials, website, social media, and other electronic and printed communications.
- Create a clearinghouse of information on the website for "How to Do Business in the NWCCOG Region". Include information specific to each county and town in NWCCOG EDD Member Communities.
- Maintain a clearinghouse of information on business resources, financing, etc.
- Maintain regional portal of Colorado InSite, the GIS-based database of available commercial properties (buildings and building sites). Coordinate trainings and workshops with the regional users of this system to keep abreast of system upgrades, changes, enhancements, etc. Serve as liaison between OEDIT and regional users of the system.
- Work in cooperation with the NW Small Business Development Center (SBDC) to bring "Small Business Resource Workshops" to all five counties in the region.
- Partner with SBDC on projects including increasing its capacity to provide free consulting services to existing and potential new businesses. This may include applying for grants to help SBDC pay for consultants.
- Continue to work in collaboration with SBDC with businesses on developing business plans and obtaining financing through the Northwest Loan Fund.
- Assist businesses with direct technical assistance and referral to local economic development organizations, the SBDC, free business resources in the region, Colorado Mountain College and any other business resources as appropriate.
- Maintain membership in the main Chambers of Commerce in the region including Eagle County (Vail Valley Partnership); Grand County chambers; Jackson County (North Park Chamber of Commerce); Pitkin County (Aspen Resort Chamber); and Summit County (Summit County Chamber of Commerce). This will allow the NWCCOG EDD to have a direct connection to the business community in each of the five member counties of the EDD, and to stay closely interconnected to, and seek opportunities to build the capacity of, these vital ED stakeholders whose mission is to strengthen the business community in each of their respective counties.

- Provide sponsorships to economic development partner organizations for workshops and events.
- Continue to provide technical assistance for businesses including creation of a monthly economic development resources bulletin. This bulletin provides information a broad range of economic development resources including offerings at Colorado Mountain College (CMC), tools for small businesses, free webinars, workshops in the area, websites providing technical assistance, reports and studies, etc. It is sent directly to businesses as well as to a broad range of stakeholders, including chambers of commerce, business associations, other economic development groups; those groups are encouraged to forward it to their membership.

## **2. Retain, Grow and Recruit Businesses**

### **Retain:**

- Increase/build the capacity of the SBDC by assisting with increasing access to and connecting businesses with consulting services offered by the SBDC. This may include applying for funding through various federal and state grant programs (one possibility is the Rural Micro entrepreneur Assistance Program through the USDA Rural Development), thereby leveraging funding from the EDA for additional funding to pay for business consulting services for small businesses in the region. Possibly serve as fiscal host of SBDC.
- Provide data and information to businesses to maximize economic growth opportunities and enhance local business and industry retention and expansion.
- Continue to participate in Business Resources Roundtable events throughout the region, and possibly sponsor these events.
- Serve as clearinghouse for business resources through direct contact, website, and monthly resources bulletins.
- Promote and market the Northwest Loan Fund as a way for existing businesses to retain and possibly create new jobs.
- Disseminate all information on funding programs, technical assistance available, etc.
- Highlight businesses that are current or past clients of the Northwest Loan Fund as a way to help market their businesses.

### **Grow:**

- Explore and possibly implement an Economic Gardening program. Possibly partner with the SBDC on this.

### **Recruit:**

- Continue website development/maintenance to serve as the marketing piece for doing business in the region.
- Maintain local portal of Colorado Insite.
- Explore and create programs to encourage new businesses that complement the region's key economic drivers (i.e. light manufacturers of tourism-related projects – i.e. manufacturers of skis, outdoor equipment, etc.)
- Continue to assist counties, municipalities and their ED organizations in identifying the technical and financial resources necessary to facilitate economic and community development activities.
- NWCCOG EDD to continue to serve as a clearinghouse for technical and financial resources available from the many partners in the region. We disseminate this information through our monthly resources bulletin, as well as on our website.
- Serve as liaison between Federal (EDA) and State (OEDIT) government agencies and local communities.

### **3. Increase Access to Capital**

- Promote and market the Northwest Loan Fund. Highlight success stories of NLF clients to promote both the NLF and the businesses that benefitted. Target toward certain export-oriented industries.
- Research the establishment of a formal network connecting angel investors with entrepreneurs.
- Explore the feasibility of expanding the portfolio of the loan fund including the possible establishment of an EDA-funded revolving loan fund and/or loan funds using USDA RD funds.
- Continue to research sources of grant funding available from both government and non-government sources; continue to send out monthly funding opportunities bulletin to towns and counties, non-profits, other economic development stakeholders; maintain a page on the website with funding opportunities.
- Serve as a clearinghouse to businesses for information on financing/capital sources; provide updates in monthly resources bulletins.
- Participate in training on funding sources, grant writing, etc. Provide workshops on these topics as appropriate.

### **4. Focus on Projects that Bolster Tourism (Create and Market a Stronger Colorado Brand)**

- Develop new stand-alone website for the NWCCOG Economic Development District. This will serve as a marketing tool for the region. Link to all chambers of commerce, destination marketing organizations and economic development groups in the region.
- Encourage the expansion of the tourism/recreation and service industries.
- Support area tourism businesses and agencies with their activities.
- Support and encourage programs that serve to preserve, protect and enhance the natural environment, the region's most basic asset for health, vitality and the tourism industry. The monthly funding opportunities bulletin provides municipal and county governments with funding opportunities to support environmental assets in the region including parks, open space, trails, wildlife preservation, etc.

### **5. Educate, Train, and Attract the Future Workforce**

- Explore and implement initiatives, projects and programs that build the capacity of the region's communities to attract the millennials who bring ideas and creativity to the region and are a valuable economic development asset in terms of human capital. This includes highlighting the amenities the region has that are attractive to this demographic group; i.e. walkable communities, natural environment amenities, 4-year degrees offered by Colorado Mountain College, recreational opportunities, etc. Highlight great built places in the region by doing feature stories in monthly newsletters, and doing a "spotlight on" different towns in the region to highlight their aesthetics and attractiveness to that generation.
- Align the efforts of education, workforce training, and economic development across the region.
- Promote and market the services offered by the Colorado Workforce Center.
- Carry out the work on the Health and Wellness Sector Partnership started in 2013.
- Continue to serve as regional convener of any/all sector partnerships that emerge. Work with CWDC, OEDIT, etc. Participate in any summits, meetings, events, etc. organized by CWDC and OEDIT on sector partnership development.
- Partner with organizations/agencies to bring educational workshops to the region. Such organizations/agencies may include Colorado Mountain College, Colorado Workforce Center,

SBDC, Chambers of Commerce, Small Business Administration, and other economic development organizations, educational organizations, and non-profits throughout the region.

- Staff to continue to serve on Colorado Workforce Investment Board for this region. The benefits of WIB membership include having a seat at the table to represent the key industries in our region's workforce needs; network with business and community leaders; be part of the creation of a system of services that will benefit the region; stay up to date on what's going on and new programs and services offered by the Workforce Center in the region; learn about new and/or pending legislation affecting businesses and communities; and have a seat at the table to represent the region with respect to workforce issues.
- Explore, and where appropriate implement, programs that support the region's talent development process, with the goal being that the human capital in the region have the skills, knowledge and resources they need to find and retain quality employment, and businesses can find the talent they need to sustainably and competitively grow. Explore creating and partnering to create programs that focus on (1) Educating; (2) Preparing/training; (3) Matching; and (4) Retaining.
- Explore building capacity of STEM programs in the region's school districts.

## **6. Cultivate Innovation and Technology**

- Cultivate Innovation – explore development of programs (and implement where appropriate) that serve to nurture entrepreneurs and growth companies in the region, which will serve to diversify the economy. Growth companies are defined as those companies that offer innovative products or services, demonstrate a sustainable competitive advantage, pay wages that are above average for the region, and compete outside the region, usually nationally or globally. Assist these companies where appropriate and obtain financing through the Northwest Loan Fund as well by referral to other alternative sources of funding.
- Identify “export” industries – sectors that export products and services – in order to diversify the economy. Could be sectors traditionally associated with a tourism economy such as food and beverage, and outdoor recreational products.
- Encourage innovation among the talent pool provided by highly-skilled professionals in development, design, finance (that have traditionally been the mainstays of the real estate development industry). Identify ways for this talent pool to apply their skills to infill development.
- Embrace the region's incubator role – identify opportunities for the region's communities to serve as business incubators for start-up businesses.
- Explore establishment of business incubator in the region (to possibly include a commercial kitchen).
- Technology –assist in the implementation of action steps outlined in Regional Broadband Strategic Plan.

## **7. Strengthen the Capacity of the region's Towns, Counties, and Economic Development Organizations**

- Build the capacity of towns and counties in the region to assist in carrying out their respective economic development and community development plans.
- Develop a system for documenting the costs and revenues of different development patterns in order to highlight the true cost of certain types of development and develop analytical tools that local governments could use to assess the revenue and costs of proposed development projects.

Partner with other organizations where appropriate to develop these tools (ideas: Smart Growth America; Sonoran Institute).

- Identify and promote the niche role of each community (through the website, eNews, press releases, success stories, etc.).
- Partner with organizations to bring trainings to the region – examples: Sonoran Institute – Regional Leadership Training; EPA – Brownfields 101 Training; Small Business Administration – various topics for small businesses.
- Facilitative collaboration among towns, counties, and Economic Development groups within the region; serve to strengthen economic development groups and efforts in the region.
- Provide a forum for intergovernmental cooperation on economic development issues. Provide Technical Assistance and a forum for information sharing - NWCCOG EDD provides the forum for exchange of ideas, needs, etc. at its bi-monthly working group meetings. Tentatively, the working group will meet on the fourth Wednesday of every other month beginning in February (tentative dates: February 25<sup>th</sup>; April 23<sup>rd</sup>; June 25<sup>th</sup>; August 27<sup>th</sup>; October 22<sup>nd</sup>; December TBD).
- Continue to incorporate presentations of interest into working group meetings– educational and informational meetings that address economic development topics of interest to economic development stakeholders within the region.
- Distribute monthly newsletters providing a wide scope of economic development resources including information on new programs, funding opportunities, educational opportunities, workshops, etc.
- Serve as a resource of data to assist local governments and economic development organizations with their economic development activities. Economic and demographic information is provided through quarterly bulletins as well as on the NWCCOG EDD website. NWCCOG EDD staff serves as a resource to direct local governments and stakeholders in the region to appropriate federal, state, regional and local resources.
- EDD staff to participate in training offered by various professional organizations including but not limited to the International Economic Development Council (IEDC); National Association for Development Organizations (NADO), and Economic Development Council of Colorado (EDCC). Staff to attend the following in 2014: NADO Annual Conference in Denver; up to two IEDC Professional Development Courses in 2014 working towards Certified Economic Developer (CEcD) Certification; semi-annual EDCC conference(s).
- Maintain and convene an EDD Board of Directors that complies with EDA requirements; prepare and submit all EDA-required reports and documents.