



Community Foundation of Boulder County Unmet Need Program Guidelines

Program Summary: To support households in Louisville, Superior, and unincorporated Boulder County that were damaged or destroyed in the Marshall Fire on December 30th, 2021. The Community Foundation of Boulder County (CFBC) Unmet Need grant is intended to provide financial support to fire-impacted community members with immediate fundamental needs as a result of significant loss initiated by the Marshall Fire event.

Eligible Recipients: Applicants must complete the CFBC Unmet Needs application, including the attestation of financial need and consent to share information for the purposes of program eligibility. Applicants must have applied for and exhausted all other assistance available to them before receiving any assistance from Unmet Needs (ie: FEMA, SBA, available municipal resources, Rental Assistance, Insurance).

Applicants must demonstrate financial need by submitting the following verifications:

1. Personal financial statement (included in application)
2. Most recent tax return
3. Insurance claim/settlement

Eligible Expenses: Based on verified financial need, covered Essential Unmet Needs may include (but are not limited to):

- Rent or mortgage assistance.
- Eviction prevention assistance
- Childcare
- Communications and Technology (computers, internet, mobile phone)
- Transportation (auto payment, insurance, non-cosmetic repairs)
- Medical bills
- Utility bills (electric/gas)
- Renter's insurance
- Homeowner's insurance
- HOA fees
- Legal services (non-criminal, eviction, foreclosure, family)
- Cremation, burial, and funeral services
- Mental or behavioral health needs
- Tools of a trade
- Immediate appliances and furniture*

Documentation must be provided to verify and fund the eligible expense; examples include: invoice, payment statement, contract for recurring payment, bill.



- Ineligible Expenses:** Program funds will NOT support expenses related to:
- Vacation homes
 - Store front properties
 - Savings loss or direct cash payments to applicants
 - Rebuild activities covered within the CFBC Rebuild Grant
 - Personal property covered through insurance (Coverage B)
 - Wind damage (from CFBC funds)
 - Luxury items
- Grant Amount:** Based on verified financial need of the household and eligible expenses incurred.
- Duplication of Benefit:** Grantee must provide documentation for all related assistance and benefits received. Sources include but are not limited to: FEMA, Hazard Insurance Payout, Community Foundation of Boulder County, SBA, Colorado Department of Local Affairs Division of Housing.
- Exceptions Policy:** All aspects of the CFBC grant eligibility and underwriting criteria are subject to CFBC exception authority.

Procedures

- Application:** All applicants must complete an initial eligibility screening, application and compilation of supporting documentation. Application may be completed online, or in consultation with an IDF Intake Specialist.
- Processing:** IDF will conduct the assessment of financial need and decision the request. Should the funding level exceed IDF approval authority, a summary request will be submitted to the CFBC Wildfire Committee for review. Reconciliation will be documented with available resources to prevent duplication of benefit.
- Equal Opportunity:** IDF does not discriminate against anyone through its lending practices or in any other decision-making processes due to race, color, religion, gender, disability, sexual preference, age, family status and/or national origin.



Total Allowable Expenses

*Furniture & Appliances: Based on household size and maximum allowances.

Living Room

Sofa or	\$550
Sleeper Sofa (<i>not both</i>)	\$870
Coffee Table	\$200
Armchair	\$270
Small side table	\$100

Bedroom

Single Bed	\$230
Single Mattress	\$230
Full Size Bed	\$240
Full Size Mattress	\$280
Queen Size Bed	\$240
Queen Size Mattress	\$360
King Size Bed	\$380
King Size Mattress	\$430
Bunk Bed	\$370
Nightstand	\$150
Dresser	\$320

Kitchen Table & Chairs

Kitchen Table & Chairs	\$430
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Appliances

Fridge	\$1,110
Dishwasher	\$570
Stove/Oven	\$840
Microwave	\$220
Washer/Dryer	\$1,470

Clothing Allowances: Fire affected households, damaged and destroyed (as of 6/2/23) as well as renters (as of 07/14/2023):

Clothing/wardrobe maximum allowance, \$1,000 per person, based on personal property payout amount from homeowner and renter insurance policies. Clothing allowance capped at 150% AMI.

Tools of the Trade (as of 2/2/23):

150% and below:15K cap / 150% and above:10K cap

Medical Payments (as of 10/20/23)

IDF can approve medical expenses up to \$5000 without coming to committee. Up to 150% AMI.

Smoke and Ash cap for Unmet Needs \$10K (as of 01/06)

Project Manager Approval Limits

Income	Approval Amount
80% AMI	PM approves up to \$15,000 (cumulative)
100% AMI	PM approves up to \$15,000 (cumulative)
120% AMI	PM approves up to \$10,000 (cumulative)
150% AMI and above	PM approves up to \$10,000 (cumulative)