



Community  
Foundation  
Boulder County



Impact  
Development  
Fund

DISASTER RECOVERY PROGRAM

## Unmet Needs Program

Community Foundation Boulder County's (CFBC) Unmet Needs Fund provide financial support to individuals and households in Boulder County who were fire-affected and need financial assistance with immediate basic needs because of significant loss from the Marshall Fire event.

Impact Development Fund is the Program Administrator. Applications must be made through IDF's Disaster Recovery Website: [IDF Disaster Recovery \(impactdf.org\)](https://www.impactdf.org). For questions about the program, application, or status of request, please contact [unmetneeds@impactdf.org](mailto:unmetneeds@impactdf.org) or call 970-744-4835.

## Eligible Recipients:

1. **Disaster-Affected:** The applicant must have been a resident of a destroyed (total loss) or damaged (partial loss or smoke and ash damaged) home (any structure type) at the time of the Marshall Fire. This program supports renters or owners. Smoke and ash damaged homes will need official third-party verification (i.e. insurance claim, hygienist report, etc.), but do not need to meet the 'catastrophic' designation and 5-point system required in the Rebuild Grant program. Applicants may be required to provide their proof of residency from the time of the fire.
2. **Demonstrated Financial Need:** The applicant must attest to the financial need within the application 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 (i.e.: FEMA, SBA, available municipal resources, Rental Assistance, Insurance). They must demonstrate financial need by submitting the following verifications: personal financial statement within the application; their most recent tax return (and proof of extension if not provided for the current year); and their insurance claim/settlement (if applicable).

## Eligible Expenses:

Based on verified financial need, covered essential unmet needs may include (but are not limited to):

1. **Certain Housing Costs**, such as renter's insurance, homeowner's insurance, eviction prevention assistance, utility bills (electric/gas), rent/mortgage assistance (if ineligible for the Housing Support Program), or storage unit costs
2. **Healthcare Expenses**, such as medical bills and mental or behavior health needs
3. **Transportation Costs**, such as a vehicle payment, car insurance, or non-cosmetic repairs
4. **Childcare Expenses**, such as pre-school or daycare, afterschool care, therapeutic care
5. **Basic Needs**, food and clothing support may be requested in certain circumstances
6. **Communications and Technology**, such as computers, internet, or mobile phone bill
7. **Cremation, burial, and funeral services**
8. **Tools of a trade** (these should be items related to a profession which would not be covered by an employer. It may include items lost in a home business).
9. **Appliances and furniture**, which need to clearly be urgent and a basic furnishing need. A table has been included in these guidelines to clarify the maximum amount of funding toward specific type of item. Items deemed luxury will be rejected.



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Every eligible expense will need to be documented and verified through an invoice, pay statement, bill, contract for recurring payment, or other debt.

**Ineligible Expenses:**

1. Funds will not be used for vacation or second homes or any items deemed luxury.
2. Funds cannot be used toward any rebuilding expenses. These needs can be included within the CFBC Rebuild Grant application.
3. Funds cannot be used toward personal property covered through insurance (Coverage B). Applicant must demonstrate financial need above and beyond this payout amount.
4. There will be no direct cash payments or replenishing of savings loss.
5. These funds cannot be used toward store front properties or business losses.
6. Funds can only be used for those affected by the Marshall Fire. Losses or financial difficulty due to the Straight Line Wind Event are not eligible for support.
7. HOA fees and any legal fees are ineligible.

**Grant Amount:**

Grant sizes vary based on verified financial need of the household and eligible expenses incurred. IDF will not fund individual transactions under \$50. Applicants can continue to re-apply for funds whenever clear needs arise. Should the total funding level exceed IDF approval authority, a summary of the request will be submitted to the CFBC Wildfire Committee for review. For households receiving numerous repeat fundings, CFBC's Wildfire Committee may determine a funding cap to ensure funds are available for other households. This is at the sole discretion of the committee.

**Exceptions Policy:**

All aspects of the CFBC grant eligibility and underwriting criteria are subject to CFBC exception authority. For any complex funding requests that need guideline interpretation, IDF presents it for review to the CFBC Wildfire Committee for their determination. Unmet needs grant applications are unable to be appealed.

**How Funding Occurs:**

Funding will be applied directly to a third-party vendor and/or the company listed on the submitted invoice. When possible, IDF prefers to set up ACH payments. If ACH is not possible, the amount will be funded via check. IDF will not send any cash. Fundings will not be sent direct to applicants or to family members. For certain types of fundings, IDF may distribute a specific gift card for a specific purpose. This is not by applicant request; it is a matter of internal policy.



**Furniture & Appliances Table:**

Each item will only receive the maximum amount below toward it; this helps ensure that funds are not going toward luxury products. The maximum total allowable furniture expenses for a household may be determined with household size and totaling various requests to assess.

**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