

STRONGER TOGETHER

2017 ANNUAL REPORT

Strong Families, Strong Community.

Mission

FIRC promotes stable families.

Values

- We believe that with the proper tools, people can succeed as individuals, parents, and community members
- We believe that strong families are the framework for strong communities
- We believe diversity makes for a richer community
- We believe parents are the first and most important teachers to their children

Impact

- Provide the most effective tools for families and individuals to succeed
- Self-sustainability for families living and working in Summit County
- Strengthen the bond between parents and children
- Culturally integrated community that is welcoming to all backgrounds

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October 2016-

September 2017

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Stronger Together



The high cost of living in Summit County makes it a difficult place to raise a family. Parents are facing some of the highest housing, childcare and health insurance rates in the country, which is causing many of them to abandon their dream of raising their children in the mountains. As a result, businesses are struggling to find qualified employees and children are forced into unstable situations, which can impact their development.

In efforts to help families remain living, working and thriving in Summit County, FIRC's programs empower parents with education and support so they can make ends meet. Our staff helps people recognize their strengths and set goals so they can overcome the financial stress and challenges many face in our mountain towns.

As the issues in Summit County become more complex, the solutions require more coordination and collaboration between agencies in order to be effective. Over the last year, FIRC has formed amazing partnerships to address mental health access, the housing crisis, parenting support, health insurance enrollment and food assistance. The willingness for partners to work together for the greater good is what makes Summit County such a special community.

We know that every strong community consists of strong families who are thriving. In order to thrive, families need to feel empowered and sustainable. When families are strong and sustainable, they can contribute to the success of our community.

Our partners and donors make our work possible. We could not serve Summit County families without your support. We are all stronger together.

Sincerely,
Tamara Drangstveit

Serving Working Families

Family Size - Total people served 3,667

Family Members	# of Participants
1	857
2	478
3-4	1,630
5+	702

Race/Ethnicity

Race/Ethnicity	# of Participants
Asian	22
African American	60
Hispanic or Latino	1,553
Multi-Racial	187
White	1,947



Yearly Income

Income	# of Participants
\$0-\$25,100	1,590
\$25,101-\$50,200	1,471
\$50,201-\$62,750	238
\$62,751-\$75,300	148
\$75,301+	332



Education

Highest Level of Education	# of Participants
Elementary School	132
Middle School	157
Some High School	81
High School Graduate	299
Trade School	59
Some College	253
2 Year College	95
4 Year College	314
Masters	58
Doctorate	8



Clients in the Workforce

Job Sectors	# of Participants
Restaurant	254
Cleaning	165
Construction	224
Education	51
Healthcare	45
Resort	247
Temporary Agencies	12



Town

Town of Residence	# of Participants
Breckenridge	812
Dillon/Keystone	1,071
Frisco	271
Silverthorne	663

Years Living in Summit County

Number of Years	# of Participants
Less than a Year	289
1-5 Years	669
6+ Years	822

Housing Status

Status	# of Participants
Homeless	50
Own a Home	401
Rent	1,232
Share with friends or relatives	111
Subsidized Housing	4
Temporary Housing	70



Raising a family in Summit County

What it costs to live here







Family of four with one child in childcare living in a 2 bedroom



\$26,400
Household Income
\$2,200 per month
30% AMI/100% FPL

\$53,160
Household Income
\$4,430 per month
60% AMI/200% FPL

monthly expenses







		\$26,400 Household Income \$2,200 per month 30% AMI/100% FPL	\$53,160 Household Income \$4,430 per month 60% AMI/200% FPL
 HOUSING	\$2,000	\$2,000	
 CHILD CARE	260	\$1,300	
 FOOD	\$1,084	\$1,084	
 AUTO	\$510	\$510	
 INSURANCE	\$45	\$436	
 TAXES	\$168	\$338	
	\$-1,867 Deficit	\$-1,238 Deficit	

42% of FIRC's Clients 40% of FIRC's Clients

The 2015 Self-Sufficiency Standard for Colorado measures how much income a family of a certain composition in a given community must earn to meet their basic needs. Many clients of FIRC have to work several jobs to earn enough money to afford their basic needs. Others never achieve the self-sufficiency level, which makes it nearly impossible to save for emergencies, resulting in the inability to provide the basics when a crisis happens.

AMI is Area Median Income, which is used to qualify many people for workforce housing and FPL is Federal Poverty Level, which is used for health insurance discounts and government assistance programs.

monthly expenses

	\$70,880 Household Income \$5,906 per month 80% AMI/300% FPL	\$88,600 Household Income \$7,383 per month 100% AMI/400% FPL
	\$2,000	\$2,000
	\$1,300	\$1,300
	\$1,084	\$1,084
	\$510	\$510
	\$751	\$975
	\$451	\$564
	\$-190 Deficit	\$950 Extra

10% of FIRC's Clients 8% of FIRC's Clients

Empowering Families

Improving Sustainability

When parents are able to overcome hard times, they can focus on caring for their children. When children feel supported, they are more successful. When families are strong and sustainable, they can contribute to the success of our community.

Across FIRC's programs we are working to help families:



Afford the basic needs and obtain financial independence



Gain access to healthcare and mental health services



Build social networks



Develop parenting skills and have the ability to spend quality time with family



Feel safe and part of the community



Empower people to set and achieve goals

Through education and support, FIRC helps families make healthy choices and provide an environment for children to thrive. By strengthening families, we are strengthening the community.

Families United

- supports parents of young children through home visits, resource connections and facilitating friendships
- prepares children to enter kindergarten
- empowers parents to become the first and best teachers for their children

Family Support

- helps families build on their strengths to achieve and maintain stability, through financial aid and counseling, long-term planning and connection to resources, like housing support and budgeting classes.
- provides concrete support to ensure families' basic needs of housing, health and food are met, while also addressing the larger issues that prevent long-term stability.

Health Insurance Enrollment

- helps people enroll and determine if they qualify for discounts in Marketplace, CHP+ and Health First Colorado Medicaid insurance plans
- provides support for insurance plan issues and medical bills

Healthy Families & Parent Engagement

- promotes healthy behaviors through parent engagement during the school-years and provides connections between the School District and parents
- cooking and nutrition classes help families develop healthy lifestyles and improve overall health and wellness

Summit Thrift & Treasure

- FIRC owns and operates two thrift stores to supplement 25% of program and operations funding
- stores offer affordable shopping options and emergency clothing vouchers for the community.



Education and Support

Program Impact

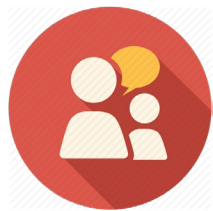


171

Children receiving free home visits with the goal of entering kindergarten ready to learn, improving the parent-child bond and helping parents be the best teacher for their child.

Families United

- Total number of Families United home visits completed: 2,964
- Total number of Early Head Start home visits completed: 1,447
- Number of fathers that attended a fatherhood event: 80
- Number of children on the waiting list to receive home visits: 81



67 New Leaders

Graduated from the 20-week Family Leadership Training Institute. People were taught the skills to influence change in their community.

Parent Engagement

- Dialogue Over Dinner Attendees: 193
- Family Leadership Training Graduates: 67
- Grupo de Apoyo (monthly support group for Spanish-speaking parents): 10-15 regular participants

Healthy Families

- Food Pantry: 1,800
- Lunches distributed to children during Summer Food Program: 857



1,147

People enrolled in health insurance plans with the help of a FIRC Health Navigator.

Health Insurance Enrollment

- Connect for Health Colorado Marketplace: 348
- Medicaid: 605
- CHP+ children's low cost insurance: 194
- Received other insurance assistance for fixing problems, reporting changes or medical bill discounts: 1,055



443

People received \$9,680 worth of thrift store vouchers to use for essential clothing or home needs.



\$100,213

Was used to help 92 families remain in their homes.

Family Support

- Rent/Mortgage Assistance: 92
- Utilities Assistance: 48
- Medical Assistance: 19
- Clothing Vouchers: 443
- Colorado Community Response Clients: 46
- Students receiving DACA application assistance: 27



1,800

People used the food pantry to keep food on the table and put more of their paycheck towards housing.

Reducing Food Waste

Improving Nutrition

Program Overview:

The Grocery Store Rescue program is a great solution for donating wholesome food from stores back to the community, with the goal of improving nutrition by offering fresh and healthier options in the food banks. The program makes it easy for local stores to donate food to food banks instead of throwing it away. This program gets highly valued foods, such as milk, meat and produce, to people in need while dramatically reducing food from ending up in our landfills.

This program solves many problems by developing donation guidelines and policies tailored to each grocery store chain, feeding those in need, and decreasing waste.

Partners:

Whole Foods, City Market, Vitamin Cottage, Target and Breckenridge Market and Liquor


Impact:

Average monthly donation from Grocery Store Rescue:

3,000 pounds of food valued at \$5,100

Average monthly visits to the Food Pantry: 350

Total Food Pantry visits last year: 1,800



“I like volunteering at the food pantry. It’s a way for me to give back and I’m able to use it for the essentials I really need. I know how much it helps people.”

- Sonia, Food Pantry Volunteer and Recipient

Connecting Homeowners & Renters

Increasing Rental Housing

Program Overview:

The goal of the Housing Works program is to convert short-term rentals into long-term options for the local workforce to help address the housing crisis affecting Summit County. The program is supported by The Summit Foundation and offers incentives for property owners and pairs them with renters who are screened and approved through FIRC.

Many families and individuals are struggling to find housing or are forced to leave because property owners are opting to sell their rentals or turn them into vacation options for tourists. Others are spending 50-70 percent of their income on the high rental rates. The lack of housing is forcing many families to leave Summit County, commute from outside communities or live in overcrowded situations. The Housing Works program provides an option for people to remain living and working in Summit County. Eligible tenants in the program can apply for a monthly subsidy for additional financial support to bring their housing to income ratio below 40 percent so they can afford the basic needs.

Partners:


The Summit Foundation, Summit County Housing Authority, Summit County Government, Town Governments

Impact:

Number of Housing Units Added to the Rental Pool: 23

Number of People who have received housing from Housing Works Units: 83

Number of applicants: 152



“When our landlord said he was selling his house, I thought we were going to have to move to Arizona. We have everything here, our friends, family, work, education, the natural beauty. This is home.”

- Norma, Housing Works Renter

Improving Access to Mental Health

Saving Lives

Program Overview:

Building Hope is a community-wide mental health initiative, supported by The Summit Foundation, with the goal of increasing access to mental health services, reducing stigma and providing events to reduce isolation and offer support. One of the most successful components of Building Hope is the Scholarship Program, which provides up to 12 free therapy sessions to people who cannot afford to pay. The scholarships are administered through FIRC and Summit Community Care Clinic and have provided a bridge for people who would not be able to afford therapy.

The ability to combine FIRC's services with mental health support is allowing clients the tools they need to make significant growth in their lives. FIRC is trusted in the community and often the first stop for people in crisis. Thanks to the scholarship program, FIRC's counselors can remove the barriers that many face when trying to access mental health services and help people receive the support they need to overcome difficult situations.

Partners:

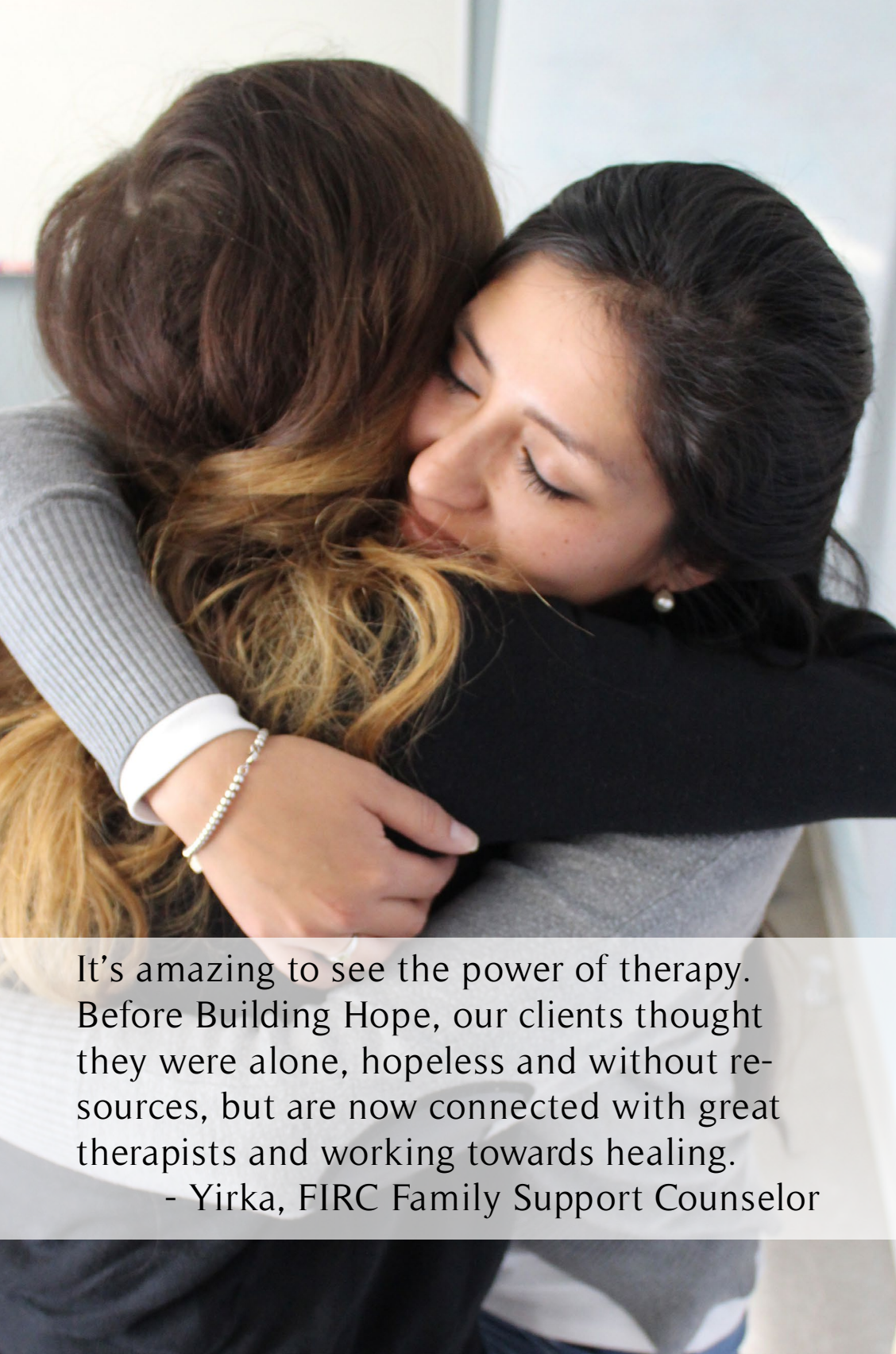
Building Hope, The Summit Foundation, Summit Community Care Clinic, Mindsprings Health and local therapists.

Impact:

People who have received Building Hope Scholarships: 115

People who have attended the Building Hope community connection events: 1,000

Clients who have participated in Spanish-Speaking Building Hope Events: 73



It's amazing to see the power of therapy. Before Building Hope, our clients thought they were alone, hopeless and without resources, but are now connected with great therapists and working towards healing.

- Yirka, FIRC Family Support Counselor

Removing Barriers to Health Insurance Lowering Rates for the Community

Program Overview:

Summit County faces the highest health insurance rates in the country, yet 20 percent of Summit County's population qualifies for premium discounts but are not enrolled. Through FIRC's work with clients in financial crisis, we know that having health insurance is one of the top ways to avoid bankruptcy, which is why health insurance enrollment has been a key program focus for the last 7 years. The enrollment process is very difficult to understand, especially for people working seasonal jobs, which is why so many people seek out FIRC's assistance. FIRC's Health Navigators help people sign up for plans and explain how to get the most from their coverage.

Another bonus to having more people insured is it lowers the cost for everyone in the Summit County insurance pool. In efforts to get more people covered during the 2018 enrollment period FIRC and other partners worked together to increase awareness and provide enrollment assistance.

Through a major marketing campaign and the hard work of FIRC's Health Navigator team, enrollment numbers were up by 40 percent despite a shorter enrollment window and consumer confusion coming from the federal government. Local officials hope to see lower rates in future years for Summit County due to the increase.

Partners:

The Summit Foundation, Summit County Government, Summit Community Care Clinic and St. Anthony's Hospital

Impact:

People FIRC helped enrol in health insurance: 1,147

“The support exceeded my expectations and provided much needed information about health insurance as well as mental health services in the area.”

- Mark, Health Insurance Client

Connecting Experts and Community Members

Helping people find their voice for change

Program Overview:


For years FIRC has worked to provide families with the education and support they need to be sustainable. However in recent years, we have discovered that in order to make lasting changes families need to learn how to advocate for themselves and their children. In our conversations with parents, we heard their concerns and how they felt hopeless in their situations. As a result, FIRC implemented the evidence-based Family Leadership Training Institute (FLTI) curriculum based out of Colorado State University. This 20-week class teaches people about their strengths and passions and empowers them to make change in their community.

Since starting the curriculum in 2016, we have helped 67 adults and teens learn how to advocate for themselves and find a voice for change. This program is possible due to community leaders who donate their time to speak at each of the classes. Experts in their fields are able to share valuable knowledge on how to impact change.

Partners: Snowy Peaks High School, Summit School District, Town Managers, County Commissioners, community leaders and local businesses

Impact:

Number of graduates from the Family Leadership Training: 67



“As an immigrant, I never felt like I had a voice in this community. Thanks to FLTI, I gained the confidence I needed to stand up for my family. Now I’m head of the PTSA.”

- Milana, FLTI Graduate



Addressing Issues in Early Stages **Giving Children the Best Start to Life**

Program Overview:

Families United offers any family with children ages 0-5 living in Summit County free monthly home visits. Developmental screenings are an important component of this parent education and support program. Every child enrolled receives a comprehensive developmental screening at least twice each year. If a physical, cognitive, or social emotional delay is discovered the FIRC Parent Educators connect families to local partners to further evaluate and address the issues.

Together the Parent Educators and the local partners can work to provide support to help strengthen the child's development so they enter kindergarten with a strong start. Catching a potential developmental delay during the critical early years, helps ensure families have the time and professional support they need to begin kindergarten ready to learn. Evidence shows that when a child starts kindergarten prepared, their chances of graduating and succeeding in school are greatly increased.

Partners: Early Intervention, Early Childhood Options and the Office of Head Start, Summit School District, Building hope, mental health providers, School Based Health Program, Summit County Public Health

Impact:

Support during the most critical years of development.

Children receiving home visits: 171

“Once we discovered Ryan’s speech delays, we were able to connect him to the proper therapists. They discovered his tonsils were the root of the problem and since the surgery we are seeing significant improvements in his speech.”

-Melanie, FIRC Parent Educator

Finances

Dollars making a difference

Program Expenses

Family Support

Family Support Case Management: \$463,215

Emergency Assistance: \$166,981

Operations: \$20,977

Food Pantry: \$32,885

Insurance Enrollment: \$281,186

Total: \$965,244

Families United

Home Visits: \$718,124

Operations: \$13,251

Family Activities: \$14,921

Childcare & Therapeutic Assistance: \$12,520

Fatherhood Programs: \$15,000

Total: \$773,816

Healthy Families & Parent Engagement

Program Delivery: \$244,205

Instructors, Child Care Providers & Translation: \$228,059

Operations: \$3,785

Total: \$476,049

Expense Ratio:

$$\frac{\text{Total Program Service Expenses: } \$3,835,120}{\text{Total Expenses: } \$4,507,948} = 85\%$$

According to the Better Business Bureau, an organization should spend at least 65% of its total expenses on program activities.

Organization's Income: \$3,487,427

*Reported 990 income of \$4,440,715 includes in-kind donations

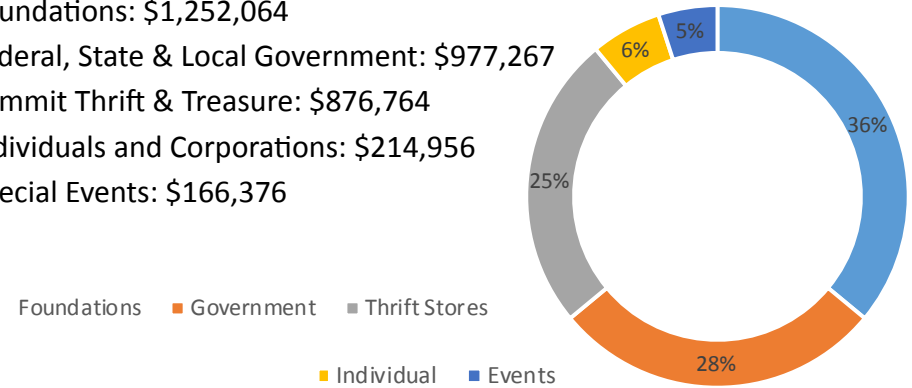
Foundations: \$1,252,064

Federal, State & Local Government: \$977,267

Summit Thrift & Treasure: \$876,764

Individuals and Corporations: \$214,956

Special Events: \$166,376



Organization's Expenses: \$3,576,794

*Reported 990 expenses of \$4,520,262 includes in-kind donations

Family Support: \$965,244

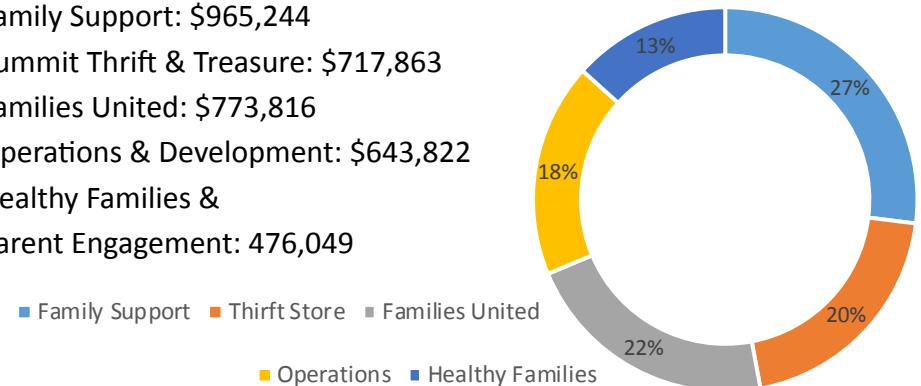
Summit Thrift & Treasure: \$717,863

Families United: \$773,816

Operations & Development: \$643,822

Healthy Families &

Parent Engagement: 476,049



Total end of year Net Assets: \$766,334

Fundraising Ratio:

$$\frac{\text{Total Fundraising Expenses (Events only) } \$43,596}{\text{Total Related Income } \$166,376} = 26\%$$

According to the Better Business Bureau, an organization should spend no more than 35% of related contributions on fund raising.

Giving children the best start to life

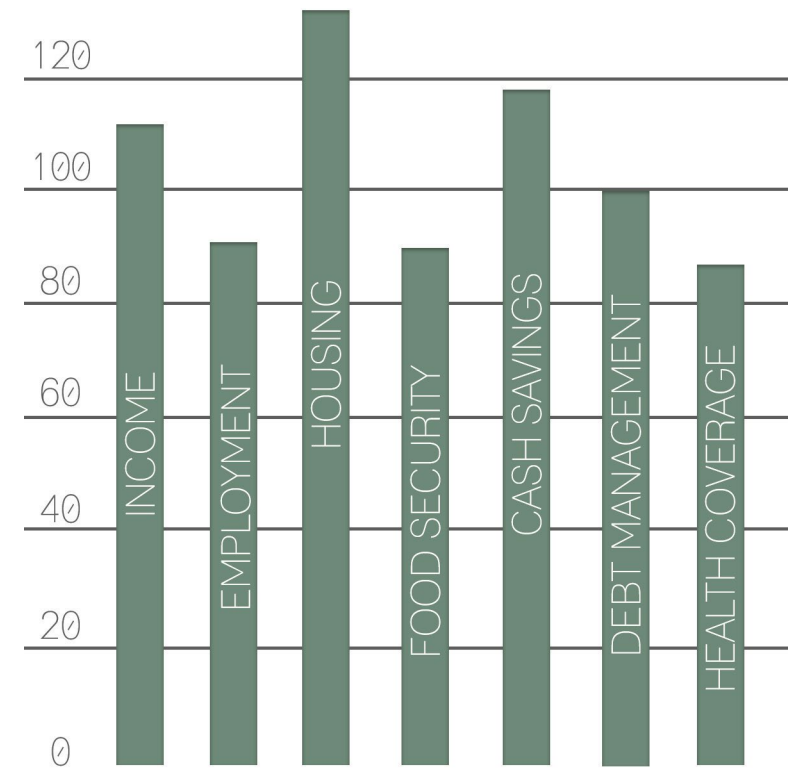
Program Goals for 2018

- Provide a bilingual therapist in the FIRC Office to remove barriers for clients seeking mental health assistance. Continue partnership with Building Hope to find new ways to connect Spanish-speaking families and youth to mental health services in the community.
- Find new and innovative ways to engage parents with school-aged children to address the changing issues affecting adolescents. Add additional supports around the social emotional development of children and adolescents.
- Develop more long-term relationships with families to prevent them from falling into a crisis situation.
- Find additional ways to address food insecurities and reduce the negative stigma around receiving food assistance. Grow the Summer Food Program for children who depend on free and reduced lunches during the school year.
- Improve sales and customer service at the Dillon and Breckenridge Summit Thrift & Treasure stores.



All of our programs have the objective of helping families take the steps to achieve self-independence. The following chart represents the categories and number of clients who reported moving from crisis to stability after receiving FIRC's help.

Number of clients who reported an INCREASE in stability after receiving FIRC'S help



Area of Increased Stability

Numbers based on CFSA follow up surveys

We will continue to focus on helping families move from crisis to stability in these areas and the areas of: Child Care, Child Education, Adult Education, Physical Health, Substance Abuse and Mental Health. When families are able to report they are stable in all of these areas, they are in a better position to be stronger parents and members of our community.

Stronger together

Thank you for making a difference

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Donors \$1,000+

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