



Spring 2020 • Meeting our community's basic needs since 1918.

efaa news



Building Community IN TIMES OF CRISIS

For over 100 years, EFAA has served as Boulder's community safety net throughout times of crisis. We were founded in 1918, helping families and individuals recover from the economic impacts caused by the end of WWI and the Spanish Influenza. Because of the generous support from our community, we have weathered natural disasters, economic recessions, and moments of uncertainty for over a century — to put it shortly, we were made for this.

The economic impacts of the coronavirus have fallen quickly and heavily across our community. In the first week of social distancing protocols alone, we received over 75 phone calls from people affected by the coronavirus. Our food bank visits increased by 40%, some days serving nearly 100 people. People who never thought they would need help before — service industry workers, hair dressers, landscapers — have reached out to EFAA in need of help navigating the new reality of our world.

To provide increased support to those disproportionately affected by the coronavirus outbreak, EFAA developed a comprehensive community response plan. Our goal is simple — to alleviate the economic shock on our community's most vulnerable through increased relief in the form of food and financial assistance between now and

June 30th. This means providing over 800 households with expanded emergency financial assistance for housing, utilities, and medical needs — a near doubling in the amount of financial assistance to families and individuals in need over our normal rate; and expanding emergency food assistance — which already helps 1,535 households per year — by 40%.

In order to meet these goals, EFAA set an ambitious target to raise an immediate \$400,000 above our resources at hand. Already, so many have stepped up to give what they can to help in this difficult time. The road ahead will be long and hard. The financial impacts on low-income households will be felt for months after life opens back up. EFAA is committed to being there and responding to our community's needs, but we cannot do this without your continued support.

Please consider making an additional gift today to ensure those who need it most can receive a helping hand at this critical moment.

Visit efaa.org to learn more about our response effort and make your tax-deductible donation today. Now more than ever, we're grateful to have you as partners in our work.

FROM THE EXECUTIVE DIRECTOR



The function of a safety net is to buffer from shocks. This may be a shock at the household level, like the loss of a job, divorce, a medical emergency, or having your rent increased. It could be a community-level shock as we have seen in the fires and floods that have devastated Colorado cities and towns. Or, it could be at the national or global level, like the economic effects of the coronavirus that are being felt around the world.

A central part of the response to shocks is direct financial assistance. While this may seem like just 'handing out money', in fact it is often the most effective and efficient way to support a household. The weight of evidence suggests that cash or near-cash transfers can be an effective way of improving the material well-being of low-income families, especially with young children.

Last year, EFAA provided over \$900,000 in direct financial assistance, with the bulk going to help with housing costs in order to prevent evictions. In this newsletter, you'll read about how the Robert Golten Special Needs Fund and Medical Direct Financial Assistance Fund provide critical relief for families facing crisis, and how just a small amount of funds — sometimes under \$200 — can be the difference between being a homeowner or becoming homeless.

Analysis of our largest financial assistance program showed that with just a small amount of assistance, families avoided expensive and traumatic episodes of homelessness, had better access to healthy foods, and improved their own income and money management. It also reduced toxic stress, which can have devastating, long-term impacts on people experiencing poverty. **As one of the program participants shared with us, "my whole life revolves around coming up with my rent." A bit of stability today is all it takes to build a brighter future for tomorrow.**

This evidence has informed our response plan for meeting our community's growing needs following the coronavirus outbreak. EFAA is uniquely qualified to efficiently deliver expanded support to families now because of our longtime expertise in providing these services. Thank you for helping us provide critical relief to our participants during this unprecedented time of need.

Julie Van Domelen
Executive Director



EFAA'S MISSION

EFAA helps those in our community whose immediate needs for food, shelter and other basic necessities cannot adequately be met by other means, and supports their efforts toward financial stability or self-sufficiency.

Emergency Family Assistance Association

Meeting our community's basic needs since 1918.

SPRING 2020

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DOUBLE YOUR DONATION!

Ask your employer if they have a matching gift program and double the impact of your gift.



CARRYING ON A LEGACY OF KINDNESS

“Bob always rooted for the underdog and gave his time and resources tirelessly.”

- Joan Brett



Joan Brett pictured with Bob Golten. Joan and her family have carried on Bob's legacy through the Robert Golten Special Needs Fund.

Robert (Bob) Golten dedicated his life and career to helping others. As a lawyer, that meant everything from pursuing justice in the courtroom, setting up law clinics around the world, and teaching classes on international human rights. In his own community, Bob noticed a startling inequality: people were falling deeper into the poverty trap because tight budgets were causing them to make impossible choices, like whether to pay rent or feed their family.

In 1989, Bob established the Special Needs Fund at EFAA to help people in our community pay for things like doctors' visits for a sick child or utility bills to keep the house warm. After Bob's passing in 2012, his family and friends generously continued his legacy by maintaining the previously anonymous fund in his name.

“Feeling that he made a difference in this way was centrally important to him during his life as well as at the end of his life as he looked back,” said his daughter, Lauren Golten.

“Continuing this legacy is incredibly important to our family” his widow Joan Brett added. “Bob always rooted for the underdog and gave his time and resources tirelessly.”

Today, EFAA pairs financial assistance from the Robert Golten Special Needs Fund with holistic resourcing, budgeting, and referrals to help participants build a stronger safety net. Bob's family, including his widow Joan Brett and daughters, Lauren and Ryan Golten, continue to live in Boulder County and are committed to ensuring the fund remains available to help meet the needs of our community today.

EFAA is grateful to the Golten family and friends for their vision and dedication to help meet our unmet community needs.

Meet Deb, THE VOLUNTEER PREVENTING MOBILE HOME OWNERS FROM BEING FORCED OUT OF THEIR HOMES

On a chilly February day, volunteer Deb van den Honert can be found balancing arms full of flyers as she knocks on the doors of Boulder County's mobile home owners. The reason? To make sure unpaid taxes don't cause a family to lose their home.

Manufactured home communities are one of the few remaining stocks of affordable housing in Boulder County. Several years ago, Deb was heartbroken to learn that people in her community were being forced out of their homes over unpaid property taxes. Mobile homeowners who do not pay their taxes on time can have their tax liens sold out from under them. Often the missed payments are minimal, sometimes as low as \$150. “The amount that they owed was so small, and to lose their home for that reason ... was frustrating,” said Deb. Wanting to make a difference, Deb



reached out to EFAA and made a plan. Deb would visit mobile home owners with delinquent payments, and EFAA, along with Sister Carmen and OUR Center, would help qualifying households pay off their balance.

The results? To date, EFAA has helped 11 households pay over \$4,000 in taxes and stay in their homes. And thanks to Deb's visits, hundreds more have learned about EFAA's services.

“If I can save one person from being evicted, that's my purpose,” said Deb.



MAKING OUR *Community Healthier*

At EFAA, it's not uncommon to see families on the brink of homelessness because of exorbitant medical bills, medical-related job loss, or simply because they didn't have paid sick leave. We see individuals with diabetes struggling to afford the healthy foods they need to manage their condition, while heart conditions are further exacerbated by the chronic stress of poverty. Barriers in our healthcare system pose insurmountable challenges for people with low-incomes, and few options for assistance exist outside of insurance and crowd-sourcing.

For years, EFAA has provided financial support to help families and individuals receive the care they need. When historical funding from a longtime corporate supporter disappeared with a merger, it was unclear if EFAA could continue to fill this gap. That's when Jon Berman, a local physician, stepped in to help.

"In my 15 year career as an ER doctor, I saw people whose health was failing, coming to us as their last option. So much of what was ailing them was preventable, but the cost was deterring people from getting the care they needed. Although our healthcare system needs much deeper restructuring, helping EFAA immediately makes a difference today for the lives of those receiving support."



Today, the fund is as strong as ever thanks to Dr. Berman — last year, **EFAA helped 67 households with over \$24,811 in assistance** for things like lifesaving prescriptions for participants facing kidney failure, knee replacements, and cataract surgery, to name a few. At the recommendation of our Participant Advisory Council, **EFAA was able to increase medical support for our families from \$350 to \$500 per household.** With new support from the City of Boulder's Health Equity Fund, EFAA can double the amount of people served in the coming year!

Thank you to Dr. Berman and the City of Boulder for helping to ensure our participants can access the healthcare they need.

We're All in This Together

Thank you for being a part of our caring community. We're grateful to each and every person who has reached out asking how they can help their neighbors. We wanted to share some notes that you have shared with us. They fill us with hope and remind us that we will get through this — together.

This newsletter was printed in early April. We don't know what the world might look like by the time it lands, but what we do know is that anything is possible when we work together.

"I am 7 years old and I have been saving my allowance to donate to an organization that helps families in need."

"We support EFAA's vital role in our community by helping families impacted by this widespread outbreak. As a community, we need to come together to help each other through this time and to rebuild our lives when it has passed. We are here for Boulder."

"If I contribute to my community, I am not alone."