



efaa news

THE PROMISE OF HELP KEPT HER GOING: *Cheryl's Story*

Cheryl and her husband David had been together for 36 years, ever since they met at the age of 20. The two became community fixtures in Nederland — David, a master builder of luxury mountain homes, and Cheryl, a beloved volunteer turned staff member at a local senior home. They loved their community, and they loved each other.

Then one day, something was not quite right about David. Cheryl called off work and took him to the hospital, thinking that he was having a heart attack or stroke. And then the unthinkable happened — they discovered a brain tumor.

The series of events that transpired after David's cancer diagnosis was nothing short of catastrophic.

Cheryl was forced to take two months of family and medical leave to take her husband down the mountain to hospitals in Boulder and even further afield for treatment. Then, her employer fired her for “abandoning her job”, but Cheryl did not have the funds, time, or energy to pursue legal restitution.

To make matters worse, Cheryl and David's landlord informed them that he would be putting their rental home on the market — all while David was bedbound and unable to move himself. They were able to negotiate with the landlord and managed to live there another year, thanks in part to rental assistance provided by EFAA, but it was clear that they needed to find an alternative.

Cheryl spent her days at the hospital with David, on hold for hours with the US Office of Housing and Urban Development in hopes of securing a Section 8 voucher, surrounded by steno pads filled with phone numbers, names, and agencies that could potentially help them. She called every agency in search of support but kept getting redirected and winding up at dead end after dead end. Additionally, she injured her back from transporting David in and out of bed. She was exhausted, she did not feel like herself, and she lost almost 75 pounds from the stress of the situation.

Eventually, Cheryl got in touch with EFAA's Mountain Resource Liaison, Kelly. “I cried, because she was the first person who gave me even a seed of hope and a promise that things would be okay,” said Cheryl. **“Without EFAA, I don't think I would have survived. A huge weight was lifted off our shoulders. I didn't have to freak out any more about how to move with my sick husband. You guys kept us safe and helped with everything.”**

Through Kelly, Cheryl was connected to EFAA's Housing Stabilization Program (HSP), which provided rental assistance to help Cheryl and David stay in their home while also providing support to apply for Section 8 (a federal housing voucher program for economically disadvantaged families and seniors). After months of waiting, Cheryl and David finally received the welcome news that they were awarded a voucher. The downside was that no housing was available in Nederland, meaning they would have to leave their community to re-establish themselves in Boulder.

A week after the news about their new housing, David's health started to seriously decline. After a short time in hospice, David passed away after months of battling brain cancer.

In addition to processing the tragic reality of her husband's passing, Cheryl's Section 8 voucher was revoked on the basis that there was no longer someone in the household with a disability. Cheryl worked with EFAA and the Area Agency on Aging to re-secure the voucher, with her back injury qualifying as a disability.

Finally, Cheryl was re-approved for her Section 8 voucher, and an eligible apartment opened up in Nederland, meaning she would not have to leave her community of 30+ years. This is extraordinary news given the Section 8 program's competitive nature and the short supply of housing in Nederland.

“I am home in Nederland. This has been my home forever, and David is everywhere in this town. I am so grateful that I did not have to leave, that I can continue to walk my dog every day and run into people in my community who love me. I spent years taking care of others, and now it is my turn to let others take care of me.”

— Cheryl

The tragedy that Cheryl endured was enough to make anyone lose hope, but she maintained a heroic optimism through it all.

In times of crisis, the last thing anyone should have to worry about is a roof over their heads. As the community's safety net, EFAA is here to provide our neighbors with help to meet their basic needs — as well as a compassionate shoulder to lean on — when the going gets tough.

FROM THE EXECUTIVE DIRECTOR



EFAA'S MISSION

EFAA provides stabilizing services, innovative programs, and transformative advocacy to strengthen families and create a thriving community.

Emergency Family Assistance Association

Meeting our community's basic needs since 1918.

Fall 2022

This newsletter is published three times annually by Emergency Family Assistance Association
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As the immediate impacts of COVID on our community begin to lessen, households are still left struggling to recover. More than half of our recently surveyed participants stated that their current household income is less than before the pandemic, and two-thirds are still struggling to pay their bills. This indicates the majority of EFAA participants are more economically fragile coming out of COVID than before.

The recent increases in the cost of food, fuel, housing, and childcare further complicate COVID recovery. In fact, EFAA's food bank is seeing record numbers of visitors — even higher than the worst of the pandemic — as our neighbors struggle to afford the basic essentials of life. This has challenged local food banks to provide enough food to meet this rise in demand. As I write this letter, in recent weeks, EFAA has struggled to keep food on our shelves. I want to thank our community for responding to our urgent calls for food donations, from making purchases from our Amazon food wish list to hosting food drives for EFAA. Our community has a 100+ year track record of neighbors helping neighbors in times of need — and you continue to demonstrate that altruism now.

We are also seeing a rise in family homelessness and housing insecurity. Rapidly increasing rents set against depleted household assets and stagnant incomes has created great pressure on safety net organizations like EFAA to keep families housed. As you will read in this newsletter, EFAA is excited to expand our housing program to the mountain communities we serve with the purchase of an apartment property in Nederland that will help us contribute to the housing security of local families and older adults.

As life gets back to “normal” for many this holiday season, we hope you will hold in your hearts the continued needs of those still struggling to recover from the effects of COVID. Thank you for helping our neighbors during this exceptionally challenging period.

Julie Van Domelen
Executive Director

DOUBLE YOUR DONATION!

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





EFAA Participants PLAN FOR FINANCIAL FUTURE

EFAA is pleased to offer free Financial Health Courses to help our participants gain practical tools to plan for their financial future. This course was co-developed between EFAA's Participant Advisory Committee (PAC) and Philanthropiece, a local nonprofit that collaborates with organizations to make communities more equitable and inclusive to all. It is a great example of participants self-identifying their own needs to shape EFAA programming and make us a stronger organization.

This customized 8-week course helps participants understand and overcome barriers to building wealth, create a culture of savings, improve credit, and connect to resources to support their financial well-being. The course, which kicked off in 2021, was offered once in English and once in Spanish, with four more offerings already planned for the Fall and Spring.

"I was a person who never saved. I was someone who wasted a lot of money; at the end of the quincena, I would have no funds left, and I would have to go around asking for money from my parents or my siblings. This course has served me greatly. For example, now I have three months saved up. I have learned to not spend on things that I don't need, and to have saved a bit of the money that I earn for anything that comes up that is urgent or extra, that is needed for my kids or myself." -Financial Health Course Participant

Twenty-two participants have successfully graduated from our first English and Spanish cohorts, and 100% of the graduates reported they made progress towards their financial goals because of the course and learned something new.

Stay tuned for our Financial Health Course 2023 dates by following us on social media!

OUR IMPACT IN 2022

Thank you for another exceptional year of coming together to help our neighbors meet their basic needs and springboard themselves and their children out of poverty.



2,503 FAMILIES SERVED,
representing 6,091 individuals
including 2,080 children



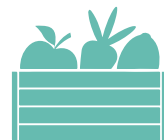
403 VOLUNTEERS
contributed 16,984 hours of time



4,881 DONORS,
936 were first-time donors



NEARLY \$1.6 MILLION
in financial assistance
distributed for rent, utilities, and
minor medical costs



1 MILLION POUNDS
of food worth over \$1.7 million
helped keep local families fed



EFAA Expands Housing OFFERINGS TO NEDERLAND!

We are excited to announce that EFAA is opening a new housing site in Nederland! This new site will benefit families with children and older adults living in the mountains and at risk of losing their homes. “The idea is to keep the community connection,” says Julie Van Domelen, Executive Director of EFAA, “So that mountain residents can maintain their jobs, schools, relationships, and routines.”

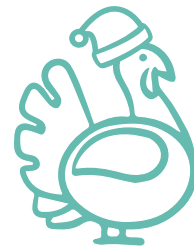
By opening this new housing property in Nederland, EFAA will round out its offerings of housing throughout Boulder County, adding to what is already available in Louisville, Longmont, Lafayette, and Boulder.

EFAA closed on the 10-unit Nederland property in June 2022 and will be honoring the leases of current residents until the end of January 2023. In February, EFAA will start its short-term housing programming for low-income families and fixed-income older adults who are at risk or have lost their housing. It is not a drop-in homeless shelter, and it is not permanently affordable housing.

As is the case with EFAA’s other housing sites, participants in our Nederland housing program will have access to a mountain resource liaison to help them work toward self-defined goals and connect them to other critical community resources.

We are excited to expand our critical housing support into Boulder County Mountain communities!

MAKE A DIFFERENCE THIS Holiday Season



With the holidays right around the corner, here are three ways that **YOU** can help local families move toward financial stability and resilience.



MAKE A GIFT TO EFAA on Colorado Gives Day (December 6th), and your dollars will go even further thanks to the \$1 Million Incentive Fund.

FOOD BANK

Help provide the fixings for a special holiday meal. We need:

For Thanksgiving: For the holidays:

- Frozen turkey
- Cranberry sauce
- Gravy mix
- Masa
- Dried chiles
- Corn husks

GIFT ROOM

Spread the holiday cheer by donating new, unwrapped gifts for children and teens experiencing poverty.



Gift ideas include:

- Legos
- Stuffed animals
- Sports equipment (skateboards, rollerblades, scooters, etc.)
- Cosmetics and beauty supplies

Donations accepted from November 28th until December 9th.

For more information on how to get involved this holiday season, visit www.efaa.org/holiday-giving.