



A LETTER FROM THE EXECUTIVE DIRECTOR

Imagine if every Coloradan, no matter their gender, where they live, the color of their skin or the country of their heritage, was able to afford housing, food, clothing, health care and other essentials — all while building financial security for the future. Imagine if quality, affordable health care were available throughout the state, so that all Coloradans could get the care they need without risking financial ruin. Imagine if all Coloradans could get the education or skills training they needed to achieve economic security and live happy and productive lives.

A prosperous and inclusive economy is the vision of the future that guides Colorado Center on Law and Policy.

Through research, education, advocacy and litigation, CCLP works with community members, policy-makers and leaders in health care, employment and human services to forge pathways from poverty and remove barriers that prevent Coloradans from meeting their basic needs and being self-sufficient.

Since it was established nearly 20 years ago, CCLP has taken bold steps that have moved Colorado down the road toward its vision. In 2004, CCLP brought an action against the state when the new Colorado Benefits Management System (CBMS) left thousands of people without health care, medications and food assistance. Ultimately, we secured a settlement that set benchmarks for timely and accurate processing of applications. CCLP was instrumental in establishing an Earned Income Tax Credit in Colorado, so hardworking Coloradans can better support their families. We also took a lead role in advocating for the expansion of Medicaid so Coloradans who can't afford health insurance can still get vital health services.

I'm proud to say that CCLP continued to set a course that will improve lives for low-income Coloradans in the past year. In the pages that follow, you'll learn how CCLP developed tenants' rights legislation and how we played a substantial role in the successful campaign to raise the state's minimum wage. We'll explain how we worked to protect Coloradans in the state's Medicaid program from unjustly losing their health insurance coverage and how we continued to address some of the most intractable obstacles to economic security in the state.

This annual report highlights the many ways CCLP made a real difference for low-income families over the past year and shows how we plan to build on that success as we embark on our 20th year in 2018. None of this excellent work happened in a vacuum, of course. As CCLP's Executive Director, I am grateful for a smart, effective and dedicated staff, an engaged and supportive Board of Directors, a terrific network of advocacy partners and generous donors who continue to make our good work possible.

In the year ahead, CCLP will continue to seek creative, effective ways to address systemic barriers to economic security, and develop policies that advance Colorado towards the best-imagined future for all the residents of our state.

Sincerely,



Claire Levy, Executive Director
Colorado Center on Law and Policy

Solving Problems: How CCLP Gets Stuff Done

What if you only had seven days to find a different place to live, pack up and move all of your possessions, relocate your family and enroll your kids in a new school? Unfortunately, in parts of Colorado where landlords know they can get higher rent from wealthier tenants, people with fewer resources find themselves in this predicament every day.

Before CCLP took action, landlords in many circumstances were only required to give tenants seven days' notice before they raised the rent or terminated their lease. Those surviving on low wages and fixed incomes faced a high risk of homelessness under such arrangements.

An organization that represents low-income Coloradans brought this problem to Colorado Center on Law and Policy's attention last year after an elderly client on a fixed income received notice that rent for her apartment was increasing to an amount she could no longer afford. After doing some research, CCLP determined there was nothing to prevent this from happening to this client and thousands of other Colorado renters. Later, CCLP suggested legislation addressing the issue to Rep. Dan Pabon, D-Denver, who was looking for ideas to mitigate the destabilizing effects of gentrification in Colorado neighborhoods.

Before starting the process of developing a bill, CCLP Executive Director Claire Levy asked CCLP Policy Associate Jack



CCLP Policy Associate Jack Regenbogen testifies in support of Senate Bill 245. Developed by CCLP, the legislation extends the notification on month-to-month tenancies.

Regenbogen to look into landlord-tenant laws in all 50 states. After spending a full week researching rental-notification statutes, Jack found that Colorado was among only three states that had such a short period of notice. That tidbit ended up being a major talking point in building support for legislation.

CCLP then began working on a bill to extend the notification period on month-to-month tenancies, but the bill was killed in a Senate committee. Gearing up for the 2017 session, Jack and other CCLP staff began building a diverse coalition, which included veterans, disability and senior advocates, members of the faith-based community, the City and County of Denver and even a property-management company. Jack woke up early many mornings to make the case for the bill to numerous organizations.

While developing the 2017 Notice to Quit bill, CCLP convinced the Colorado Apartment Association to go "neutral" on the proposal by compromising on the new notice period. Instead of requiring 28 days, which would have been far more desirable, we agreed just to require 21 days' notice – still a three-fold increase. Having averted opposition from the powerful apartment lobby, Sen. Kevin Priola, R-Henderson, agreed to sponsor the legislation and was able to avoid having the bill sent to the "kill committee" in the Senate.

As a result of this collaborative effort, Senate Bill 245 passed with broad bipartisan support in the Colorado Senate. It also cleared the state House and was signed into law by Gov. John Hickenlooper.

As the story of SB 245 illustrates, getting legislation passed requires hard work, thorough research, ingenuity, strong relationships within the community and compromise. SB 245 is just one of several policy successes that CCLP cultivated this past session, each of which required similar effort.



CCLP Executive Director Claire Levy talks to Sen. Kevin Priola, R-Henderson, shortly after SB 245 was passed by a Senate committee. Sen. Priola sponsored the bill in the Senate.

2016-17 Highlights: CCLP's Health Program

People who lack access to health care often struggle to obtain other basic needs such as food, housing and transportation. Often those who are critically ill or care for critically ill family members are unable to work, which puts them at serious risk of financial instability.

CCLP's Health Care Program works to promote and ensure faithful implementation of policies that improve access to health care for low-income Coloradans. Here are some of the program's highlights for 2016-17:

*** Client correspondence for Medicaid recipients** – CCLP worked with its partners, including the Colorado Cross Disability Coalition, to pass three bills intended to address shortcomings in client correspondence and notifications when Medicaid benefits and services are being reduced, terminated or suspended. Together, these bills will help Medicaid clients better understand the basis for the action so they don't unnecessarily lose health care and essential services. All three bills passed the legislature with bipartisan support and were signed by the Governor.

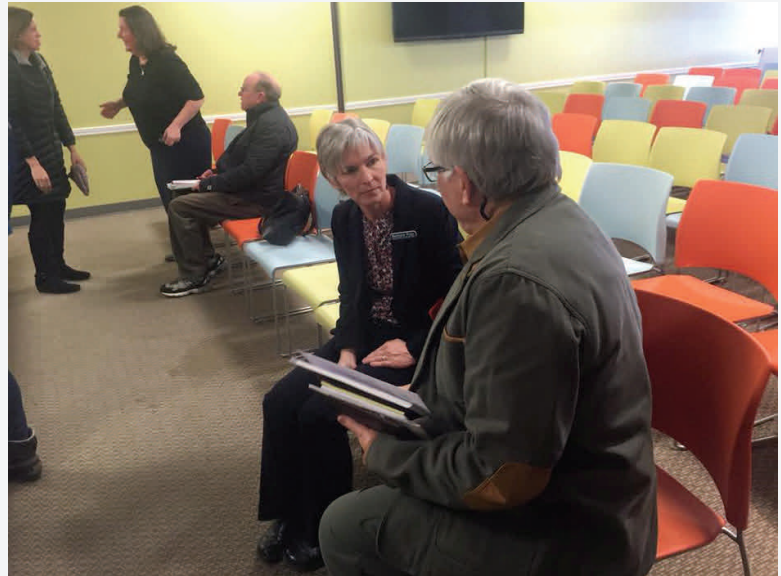
*** Leadership in health care advocacy** -- When the health coverage of hundreds of thousands of Coloradans was threatened by Congress, CCLP helped form a coalition that communicated with Colorado's Congressional delegation, business and civic leaders, and other concerned Coloradans to share their analysis of the harmful effects of proposed health care legislation.

CCLP provided technical background and communications expertise for letters to elected officials and commentaries that raised awareness about the benefits of the Affordable Care Act.

Whatever happens with health reform in the months to come, we'll continue to fight for what's best for Coloradans.

*** Hospital provider fee enterprise** – After three years of trying, legislators passed and the Governor signed a bill authorizing the establishment of an enterprise to receive funds generated by the hospital provider fee. Senate Bill 267 established an enterprise to collect and administer the hospital provider fee and provide other services to Colorado hospitals. While it was critical that this bill pass to maintain funding for rural hospitals and avoid hundreds of millions of dollars in reductions for other critical needs, the bill doubled Medicaid co-payments for pharmacy and medical services.

CCLP helped mitigate the more punitive proposals in SB 267 and ultimately supported the bill. However, we remain disappointed that the bill could only be passed by including unnecessary health care costs on low-income Coloradans.



CCLP Health Care Attorney Bethany Pray listens to a participant after CCLP's legislative preview event in January.

*** Regulatory work** – CCLP regularly goes into the weeds by reviewing the rules that govern Colorado's Medicaid program. Recent examples include rules on managed-care appeals processes and home health services, as well as a pivotal rule on the definition of "medical necessity." CCLP also worked closely with partner organizations on regulations that govern network adequacy, mental health parity and consumer protection.

*** Direct representation** -- Representing individuals who rely on Medicaid is integral to our work. CCLP appealed a decision that denied adequate speech therapy to a child on Medicaid which resulted in alarming regression in the child's progress in school and other activities. Through direct representation, we not only help people get or keep critical services; we get an in-depth understanding of how the Medicaid agency and its contractors make critical decisions.

Looking ahead

We will continue to monitor changes in federal policy that would harm the health and wellbeing of Coloradans. Of particular concern is the looming expiration of federal funding for the Children's Health Insurance Program (or CHIP). Colorado will run out of federal CHIP funds in December, which would jeopardize access to health care for many thousands of children in low-income families. To date, Congressional leaders have not shared their intentions for CHIP and the children who rely on it.

Recently, the Colorado Commission on Affordable Health Care delivered its final report to the General Assembly with recommendations for health cost containment that should be considered in future policy discussions. CCLP's Elisabeth Arenales served as a consumer representative on the Commission. We are looking forward to helping implement those recommendations.

2016-17 Highlights: Family Economic Security Program

Families are healthier, more productive and better equipped to contribute to the economy when they can meet their basic needs. Research shows that parents who improve their financial wellbeing open more doors of opportunity for their children and position them to succeed later in life. That's why CCLP devotes much of its resources, time and talent to Family Economic Security.

Among other priorities, our FES program works to improve access to public benefit programs, make more housing affordable to low-income Coloradans, and create programs that provide skills training and basic adult education so that untapped talent can move from entry-level jobs and wages to economic self-sufficiency.

Here's a snapshot of our FES accomplishments in 2016-17:

*** Relief for renters** -- Long-time renters in rapidly changing neighborhoods often occupy their homes as month-to-month tenants, and were only entitled to seven days' notice before they were forced to vacate due to a change in the landlord's plans or a rent hike. Senate Bill 245, developed and pushed by CCLP, extended that seven-day notice period to 21 days, providing more time to move, or get assistance so that tenants don't end up homeless or in a nursing home. The bill was approved with bipartisan support and signed by the Governor. (See related story on Page 2). Moving forward, CCLP will continue to explore other tenants' rights legislation to improve housing-stability for low-income Coloradans.

The lack of affordable housing has become a genuine crisis over the last five years, and we expect to continue to work with our partners on solutions.

*** Child-care tax credit** -- In 2014, CCLP created a successful bill that allowed workers earning less than \$25,000 who pay child care expenses to receive a tax credit that was available to higher-income parents. Since the passage of the bill, over 32,000 families per year have claimed the credit, which expired at the end of the 2016 tax year. Developed by CCLP, approved with bipartisan support and signed by the Governor, House Bill 1002 extended the tax credit for another three years, beginning again in 2018, to help hard-working families afford child care.

*** Skills training for homeless Coloradans** -- Workforce centers are required to prioritize service for people who experience various barriers to employment -- including homelessness. Throughout 2016 to early 2017, CCLP connected workforce service providers with programs already serving homeless Coloradans. After over 100 interviews and meetings, CCLP identified promising practices



CCLP's Manager of Family Economic Security Chaer Robert testified in support or opposition to a number of bills throughout the 2017 legislative session.

and innovative approaches to helping people who have or are experiencing homelessness get into the workforce. This work was made possible by a one-time grant from the Butler Family Fund.

Although funding for this project ended, CCLP continues to work on policies that will help the hardest-to-employ find gainful employment.

OTHER FES HIGHLIGHTS

Supplemental Food and Nutrition Program (SNAP) --

Working through the rule-making process with the Department of Human Services and the Human Services Board, CCLP helped change the rules governing SNAP to expand work exemptions and allow counties to make work requirements voluntary in certain instances.

Chance to Compete -- Developed by CCLP, HB 1305 would have given people the opportunity to apply for a job without having to disclose criminal history on an initial application. While the bill fell short of being passed, the basic premise that everyone should have the chance to compete despite their past mistakes seems to be taking root in Colorado and nationwide.

IN THE FUTURE

As Congress enacts the first budget under the Trump Administration CCLP will be working with state and national coalitions to shape or defeat changes in federal services, policies and programs that help people get ahead and become self-sufficient.

2016-17 Highlights: Research and Policy Analysis

It's not enough merely to identify the barriers that keep low-income families from achieving self-sufficiency — such as low wages and a lack of affordable child care. To turn that knowledge into actions that forge pathways from poverty, we need to research, quantify, analyze and make recommendations for policies that will help Coloradans overcome those barriers.

CCLP's Research and Policy Analysis (RPA) program identifies important emerging issues and builds relationships with advocacy partners to find solutions. The program produces reports to help decision-makers and the public understand how the economy is working, whether Coloradans have access to the support they need to become self-sufficient, and other vital information that can shape public policies. Here are some of the ways the RPA program made a difference in 2016-17:

*** Minimum-wage campaign** – CCLP was a key partner in a campaign to raise the minimum wage and give low-wage workers and local economies a much-needed boost. We provided data that built the case that raising the wage would enable families to meet their basic needs, create jobs and help our communities thrive. Colorado voters agreed and approved Amendment 70 by a healthy margin. Starting in January 2017, the approved ballot initiative is gradually raising the minimum wage from \$8.31 to \$12 by 2020.

*** Human Services Gap Map** – In August, 2016, CCLP developed the first edition of the Human Services Gap Map, a ground-breaking “data dashboard” that uses fiscal, administrative and census data to provide a county-by-county comparison of enrollment, funding levels and costs for five key human-service programs: SNAP, Medicaid, WIC, Colorado Works (the TANF program), and child care assistance. The Gap Map was designed so that policymakers can identify gaps in meeting the basic needs of their low-income residents and work on solutions to bridging those gaps. The second iteration of the Gap Map is currently in development.

*** Vital Signs online report** – After months of collecting and compiling data, developing charts and analyzing results, we released Vital Signs, a new online report that highlights the dramatic influence of income, race and place on a person's health. Released in November 2016, the report also featured vignettes about four individuals who suffered because of health disparities but found assistance or a path to sustainability through a Colorado organization dedicated to improving health.



Members of CCLP's team prepare to go door-to-door to bring out votes on Election Day in support of Amendment 70, the ballot initiative to increase the state's minimum wage. Pictured left to right: Kris Grant and Jesus Loayza, Policy Analysts; Claire Levy, Executive Director and Michelle Webster, Manager of Research and Policy Analysis.

*** State of Working Colorado report** – At the end of 2016, we published the State of Working Colorado, our annual analysis of data that shows how Colorado's economy is functioning for low-income workers who truly drive the state. The report revealed some cracks in Colorado's “booming” economy and drew a flurry of press coverage. CCLP's Michelle Webster also made a presentation to legislators on the report.

*** Paying More to Borrow report** -- Vulnerable Coloradans increasingly rely on borrowing to make ends meet. Unfortunately, the largest provider of subprime installment loans in Colorado has been trying to make their loans even more expensive by seeking to raise the interest rate they are allowed to charge. Stymied in that effort, subprime lenders nonetheless have other avenues to increase the yield on their loans, which often lead consumers deeper into debt, default or even bankruptcy. To better understand the terms of these loans and the implications for Colorado borrowers, we reviewed nearly 200 collection cases filed by OneMain against delinquent borrowers in Denver County Court. The results were outlined in our report, “Paying More to Borrow,” released in late May, 2017.

With much work to be done to improve the health and wellbeing of all Coloradans, RPA is currently working on legislation to protect poverty-level wages from garnishment. RPA is also working in partnership with other organizations to develop ideas to promote asset building for low-income Coloradans. Stay tuned.

Staff, Board of Directors and Volunteers



Proving that policy wonks can have fun, CCLP's staff dressed up for a Halloween costume-party/potluck celebration last October.



The CCLP team cheered on election night as results came in for Amendment 70, the ballot initiative that raised Colorado's minimum wage.



Our staff and our Board of Directors discussed CCLP's work during a summer retreat.

Our Staff

Claire Levy, Esq., *Executive Director*
 Elisabeth Arenales, Esq., *Director, Health Program*
 Chaer Robert, *Manager, Family Economic Security*
 Michelle Webster, Esq., *Manager of Research and Policy Analysis*
 Kesi Relyea, *Manager of Support Services*
 Bob Mook, *Communications Director*
 Allison Neswood, Esq., *Health Care Attorney*
 Bethany Pray, Esq., *Health Care Attorney*
 Jack Regenbogen, Esq., *Policy Associate*
 Kris Grant, *Policy Analyst*
 Jesus Loayza, *Policy Analyst*

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CMIT Solutions
 Andrew Stern

CCLP statement of financial activity

Year ended Dec. 31, 2016

SUPPORT AND REVENUE	UNRESTRICTED	TEMPORARILY RESTRICTED	TOTAL 2016	TOTAL 2015
Grants and contributions	\$660,022	\$852,258	\$1,512,280	\$1,415,377
In-kind contributions	\$55,411	-	\$55,411	\$23,540
Legal fee reimbursement	\$95,000	-	\$95,000	-
Other income	\$4,937	-	\$4,937	\$4,505
Rental income	\$20,125	-	\$20,125	\$36,000
Program revenue	\$20,465	-	\$20,465	\$8,400
Net assets released from restrictions	\$985,894	(\$985,894)	-	-
Total support and revenue	\$1,841,854	(\$133,636)	\$1,708,218	\$1,487,822
EXPENSES				
Program services: Health Care	\$501,311	-	\$501,311	\$511,323
Program services: FES	\$408,861	-	\$408,861	\$301,840
Program services total	\$910,172	-	\$910,172	\$813,163
Management and general	\$206,435	-	\$206,435	\$171,772
Fundraising	\$119,196	-	\$119,196	\$160,015
TOTAL EXPENSES	\$1,235,803	-	\$1,235,803	\$1,144,950
Change in net assets	\$606,051	(\$133,636)	\$472,415	\$342,872
Net assets beginning of year	\$216,032	\$423,262	\$639,294	\$296,422
NET ASSETS END OF YEAR	\$822,083	\$289,626	\$1,111,709	\$639,294

CURRENT ASSETS	2016	2015
Cash and cash equivalents	\$672,721	\$375,057
Grants receivable	\$450,198	\$279,454
Deposits and prepaid expenses	\$8,298	\$8,568
Total current assets	\$1,131,217	\$663,079
Property and equipment, net	\$6,807	\$11,085
TOTAL ASSETS	\$1,138,024	\$674,164

LIABILITIES AND NET ASSETS	2016	2015
Accounts payable and accrued expenses	\$26,315	\$34,870
Total current liabilities	\$26,315	\$34,870
Net assets		
Unrestricted	\$822,083	\$216,032
Temporarily restricted	\$289,626	\$423,262
Total net assets	\$1,111,709	\$639,294
Total liabilities and net assets	\$1,138,024	\$674,164

About CCLP

Dedicated to reducing poverty and advancing economic security, the Colorado Center on Law and Policy has served as a voice for low-income Coloradans for nearly 20 years.

As a leader in the advocacy community, CCLP provides policymakers, opinion leaders, nonprofit organizations and the general public with research and analysis about issues important to low-income Coloradans.

Support comes from:

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Amazon Smile Foundation
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CCLP depends on generous donors to continue our work for economic security for low-income Coloradans. Visit www.cclponline.org/donate to support us.

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