

ANNUAL REPORT



A LETTER FROM THE EXECUTIVE DIRECTOR

All people deserve access to food, housing, health care, gainful employment and justice. This basic premise guides our work at Colorado Center on Law and Policy every day.

Twenty years ago, Colorado's legal aid community formed CCLP so that those with little to no financial resources would continue to have access to justice after Congress imposed restrictions on advocacy for federally funded legal services.

CCLP quickly emerged as a leader in increasing access to health care, family economic security, and other critical family needs. Through research, education, advocacy and litigation, CCLP advances policies to improve the quality of life for *all* Coloradans. Our most notable accomplishments during our 20 years include: forcing the state to fix a broken computer system that left hundreds of thousands of Coloradans without health care, medications, cash assistance and food; establishing a state Earned Income Tax Credit (EITC) to give financial relief to low-income working families; and collaborating on a successful campaign to raise the state's minimum wage.

As you peruse these pages, you'll see that we are as effective as ever, leading successful efforts to raise the amount of basic cash assistance for Colorado's lowest-income families; strengthening laws that protect tenants to help them avoid eviction; making manufactured homes more affordable; and defending Coloradans who rely on Medicaid. You'll also see that we are financially strong and growing.

With CCLP celebrating its 20th year, I'm well aware that none of our current success would be possible without the groundbreaking work of our founders, the women who preceded me as Executive Director, our Board of Directors, our advocacy partners and legislative sponsors, and the smart and talented "alumni" who have set a high bar for our current staff -- who in turn stepped up to the challenge.

Moving forward, CCLP will continue to look at how to deliver affordable health care to all, uncover solutions for the state's affordable housing problem and build public trust in government as a benefit to society. To do that, we must change the narrative about how people have come to live on the financial edge and create a receptive environment for enduring systemic change.

Here's to at least 20 more years of making good things happen in Colorado!

Sincerely,



Claire Levy,
Executive Director
Colorado Center on Law and Policy

How We Work: A CCLP Success Story

Families that rely on basic cash assistance will get a bump in their monthly payments starting in September, 2018. That's thanks to the leadership of CCLP staff, our partners in the direct-service, advocacy and faith-based communities and dozens of brave Colorado Works' recipients who devoted their time and energy to explain to the state's Human Services Board why the increase was needed.

Coloradans who participate in Colorado Works, Colorado's version of the federal Temporary Aid to Needy Families (TANF) program, usually have no other source of income than the cash assistance provided by that program. They are among the lowest-income residents of our state. Previously, a Coloradan with two children received a maximum of \$462 a month in cash assistance -- an amount barely enough to cover food and hygiene products, let alone rent. Cash assistance hasn't been increased in 10 years, during which time the cost of living in Colorado has skyrocketed. With the raise, the average eligible family will get an additional \$46 in monthly assistance. Although \$46 a month might be considered a pittance by many Coloradans' standards, it will make a big difference for the state's lowest-income families, covering the cost of nine meals for a family of four, one week of infant formula or gas for two weeks.

The Colorado Department of Human Services (CDHS), which championed the proposal, settled on a 10 percent increase because that's how much counties could afford to spend within their existing TANF appropriation from the state. Counties are projected to spend \$10 million less than they received in federal TANF funds last year, and due to several years of under-spending, county reserves have now ballooned to an amount that exceeds \$50 million. Before the recipients could receive the raise, the proposal needed to be approved by the nine-member Human Services Board, the body that adopts the rules that establish the policies of CDHS.

Proposal faced opposition

But while the 10 percent increase was much-needed and long-overdue, getting the Human Services Board to approve the raise was fraught with challenges. The proposal was met with opposition by Colorado Counties Inc. (CCI), the influential lobbying organization representing county governments.

CCI and county government representatives agreed that an increase in cash assistance was justified, but they believed the



On July 6, dozens of parents who use the Colorado Works program testified in front of Colorado's Human Services Board to support a proposal to raise basic cash assistance for the first time in 10 years. Approved by a 6-2 vote, CCLP and its advocacy partners worked diligently to make the proposal a success.

state legislature should approve the increase using money from the state's general fund. In particular, counties were concerned that drawing from their reserves would jeopardize funding that some have relied on to support other programs, such as child welfare and child care assistance -- even though there was sufficient money to support an increase while maintaining those programs.

"When CCI first took a position opposing this, we knew that passing an increase would be an incredible challenge," said Jack Regenbogen, CCLP's Family Economic Security Attorney and Policy Advocate.

Undeterred, Jack and CCLP's Family Economic Security Manager Chaer Robert drove to Cañon City to testify in front of the Human Services Board. They were joined by Laurie Harvey, former CEO of the Center for Work Education and Employment (CWEE) a direct-service organization that helps individuals receiving TANF obtain employment so they can transition off public assistance.

Before the Cañon City hearing, Jack put together a packet of materials that included endorsements and testimonials. He gathered dozens of letters of support for the proposal. Members of the faith-based community also testified in favor of the proposal. But while the divided board advanced the proposal, with several members absent at this hearing Jack said he knew that he and the partners would need to "step up their game" to win final approval in a July 6 hearing in Denver.

How We Work: A CCLP Success Story

Responding to this challenge, Jack wrote an op-ed in *The Denver Post* supporting the proposal. He worked with partners and CCLP staff in developing fact sheets and information graphics to be distributed among advocates in meetings and social media. Jack also encouraged all advocates with connections to Human Service Board members to reach out to them individually. Aubrey Hasvold, Advocacy Manager of Colorado Coalition for the Homeless, filmed and edited a video where a client talked about the need to raise cash assistance.

“We knew that when we got to that hearing in July that it was really important for the clients to lend their voices and perspectives,” Jack said.



CCLP's Jack Regenbogen (center right) celebrates the approval of an increase of basic cash assistance by the Colorado Human Services Board. He is pictured with Moné Miller (left), Aubrey Hasvold of Colorado Coalition for the Homeless and Stevie Noll (right). Miller and Noll represented the Center for Education and Employment (CWEE).

All hands were on deck for the hearing

With that knowledge, CWEE invited Jack to attend an awards ceremony honoring those who are advancing through the program. Jack recruited a few dozen volunteers to testify in support of the increase during the July Human Services Board hearing. However, the challenge for these parents was getting transportation, food and child care during the hearing because their time and resources were limited. One of the partners from the Colorado Children's Campaign suggested obtaining funding from The Colorado Trust to pay for taxi service, breakfast burritos and sandwiches for those who testified. The coalition also arranged to set aside at a CDHS conference room with toys and activities where the children could play throughout the hearing.

The day of the hearing, the CWEE clients spoke of their struggles and communicated the need for raising basic cash assistance. One mom was holding her baby and discussing the cost of laundry, when the child threw up on her, as if on cue. Another mom talked about trying to decide whether to use her last remaining dollars to buy diapers or tampons. Diapers won out since she is required to provide them for her child-care provider. Another mom talked about being a few dollars short on rent, which ballooned after the addition of late fees.

After five hours of emotional testimony and deliberation, the participants were called into the hearing room again when the board reconvened. Jack said everyone was still uncertain about the outcome of the hearing.

“At that point, if they were going to vote no, we wanted them to look the people who would be affected in the eye,” Jack said.

Fortunately, the board voted to approve the increase by a 6-2 vote, with one member absent.

“The room erupted into applause and hugging and tears,” Jack said. “There was such a display of emotion that was really incredible to witness.”

While the achievement was a collective effort involving 50 endorsing organizations and leadership within the All Families Deserve a Chance Coalition, including CCLP, CWEE and the Colorado Coalition for the Homeless, Jack said much of the credit goes to the parents who testified.

“If not for the dozens of clients and their kids that came, I don't think we would have gotten a permanent 10 percent increase. I think the community members felt very empowered by the experience... As a result, there's \$8 million more per year going directly in the pockets of Colorado's lowest-income families to meet their basic needs.”

In retrospect, Jack credits teamwork and determination in making this victory for Colorado's lowest-income families possible.

“The cards were really stacked against us,” he said. “We had to use every option we could think of from the op-ed to the breakfast burritos. Anything we could do to get this effort across the finish line.”

-By Bob Mook

2017-18 Highlights: Family Economic Security Program

When Coloradans have access to basic needs, affordable housing and economic opportunities, they can ensure a brighter future for their children and are better equipped to contribute to their communities.

With that vision in mind, CCLP's Family Economic Security Program focused on these issues during the past year:

TENANTS' RIGHTS – We led an effort to pass a bipartisan bill that will require landlords to provide tenants with a copy of their lease, and a receipt when the tenant pays their rent using cash or a money order. This commonsense measure ensures that tenants have the pertinent information about the obligations of their tenancy and can document their rent payments. **Senate Bill 10** received broad bipartisan support and was signed into law by Gov. John Hickenlooper in late March, 2018.

Also related to tenants' rights, we joined forces with Colorado Coalition for the Homeless to release a report, "Facing Eviction Alone," which revealed that many evictions could be avoided if Denver tenants had legal representation. After the report sparked a flurry of media coverage, the City and County of Denver launched a new legal defense pilot program aimed at helping Denver residents stay in their homes.

AFFORDABLE HOUSING – We developed and advocated for a bill that exempts the purchase of a new manufactured home from the state sales tax and makes the home-ownership more attainable for more hardworking Coloradans. CCLP convened a broad coalition of housing activists, industry members, lenders and manufactured housing community members in support of **House Bill 1315**. It had bipartisan sponsorship in both chambers and near unanimous support. Approved by the governor, HB 1315 will save about 1,000 families a year about \$1,000 on the purchase of a new manufactured home beginning in July, 2019.

EMPLOYMENT FOR COLORADANS WITH CRIMINAL RECORDS

-- People with criminal records should be able to work and support their families after they've served their time. Two bills developed with substantial input from CCLP will make workforce re-entry easier for many Coloradans. **HB 1418** prohibits a state or local agency from taking adverse action concerning a license, permit or offer of employment based solely on an applicant's arrest record. A companion bill, **HB 1344**, allows a judge to grant limited relief from select "collateral consequences" of a criminal conviction, such as being barred from practicing certain professions. Both bills were approved with nearly unanimous support from both



On Aug. 6, CCLP's Manager of Family Economic Security Chaer Robert testified in support of a Denver ordinance that bars landlords from discriminating against tenants who rely on federal rental assistance and other unconventional sources of income.

chambers and were signed into law by the governor.

CONTRACT LABOR -- There has been much talk and speculation about how the emerging "gig economy" is transforming the way people work and support themselves and their families. **SB 171** would have statutorily classified people who get work through an online app as independent contractors when they may not fit that the basic legal definition of that classification. CCLP saw that as problematic because it would have undermined job protections and social insurance coverage, leaving these workers with not protection in an economic downturn or if they suffered a disabling workplace injury. CCLP joined a broad coalition, including Colorado AFL-CIO, SEIU, COLOR and 9to5 Colorado in successfully stopping this legislation.

EMPLOYMENT SERVICES SUPPORT FUND -- Developed by CCLP and the Skills2Compete Coalition, **HB 1310** would have provided an emergency funding source to public and nonprofit organizations to address low-cost hurdles (such as replacing a flat tire or securing child care for a sick kid) that stand in the way of Coloradans completing job-training or maintaining employment. HB 1310 would have funded a small investment towards self-sufficiency that would have saved taxpayer dollars in the long-term and helped many Coloradans get on their feet. CCLP and Skills2Compete worked hard on the bill, which was based on surveys and interviews with staff and organizations from 63 different counties to assess unmet needs. Although the bill did not pass, it elevated awareness of the issue that people with barriers to employment often need support services to help them get on track with a career.

2017-18 Highlights: Health Care Program

Ensuring access to quality, affordable health care is critical to addressing inequity and ensuring all Coloradans have the opportunity to thrive. That's why CCLP's Health Care program advocates for research-based policy changes that are supported by contributions from diverse communities. Here's a sampling of our Health Care program's work from the past year:

ACA/MEDICAID DEFENSE - We joined partners in the Protect Our Care Coalition to resist sweeping changes to the Affordable Care Act and Medicaid proposed by Congress. While the statutory structure of the ACA remains intact, the federal government has systematically undermined a number of its key provisions through regulatory and administrative changes. We submitted comments on proposed federal regulations involving the ACA and have been working with the Colorado Division of Insurance to ensure that consumers are protected by state law and regulations in the areas of nondiscrimination, exchange operations and mental health parity, among others.

We also worked to protect Medicaid. Notably, we collaborated with our partners to soundly defeat Colorado **Senate Bill 214** on bipartisan lines. That bill would have added work requirements and a lifetime limit for participants in Colorado's Medicaid program.

With partner organizations, we successfully advocated with health insurance carriers and the Division of Insurance to ensure increased access to HIV/AIDS drugs.

COVERAGE/BENEFITS UNDER PUBLIC PROGRAMS - We helped lead a coalition working to improve access to the Aid to Needy Disabled (AND) program serving Coloradans who are unable to work due to a severe mental or physical disability. Specifically, we successfully worked to pass **House Bill 1196**, which makes it easier for eligible AND applicants to access the program by expanding the list of qualified mental health professionals that can verify disability status for the program. We also played a lead role in an effort to secure Colorado Department of Human Services (CDHS) support for several regulatory changes to the AND program that will improve access for the population the program was created to serve.

In addition, we led advocacy efforts to urge the state to improve enforcement of mental health parity requirements in Medicaid, and worked closely with the Division of Insurance to improve their analysis of parity in commercial plans, while ensuring that cost-sharing for behavioral health complies with federal requirements.

Also, we built on previous efforts to require coverage of Stiripentol for children enrolled in Medicaid. Stiripentol is an anti-seizure medication that provides life-saving benefits for children with a rare condition known as Dravet's syndrome.



Elisabeth Arenales, Director of CCLP's Health Care Program (right) chats with a participant after CCLP's Legislative Wrap-up Event in May.

Although children gained access to the medication through earlier CCLP efforts, Medicaid policies terminated access the age of 21. Working with partner organizations and the Colorado Department of Health Care Policy and Financing (HCPF), we were able ensure that the individuals could continue to receive the drug into adulthood.

HEALTH EQUITY/IMMIGRATION -- Children of color are underrepresented in Medicaid waiver programs that are designed to serve high-needs populations. Upon investigation, it became clear that a number of agencies did not understand that lawfully present immigrant children are eligible for these programs, and that some counties and agencies have deterred families from applying for services. In light of that information, and data showing that eligible children of non-citizen parents are increasingly likely to be uninsured, we continue to work with HCPF to improve access for eligible members of mixed-status households.

LITIGATION/CASES -- We represented clients on administrative appeals involving Medicaid home health services and services available through special programs -- called "waivers" -- for children with disabilities. Using information from those cases, we advocated for improvements to the utilization management process at HCPF and improvements on how specific waiver programs are administered. We are also working with Colorado Legal Services in litigation involving regulatory limitations placed on private-duty nursing hours for people with high needs.

PRICE TRANSPARENCY -- Though the price transparency-related bills on drug pricing and hospital costs that we worked on failed during the 2018 session, we will continue efforts in this area. Consumer demand for transparency is growing demonstrably, and transparency is one step toward ensuring that pricing is fair and appropriate.

2017-18 Highlights: Research & Policy Analysis

Our Research and Policy Analysis staff provides a foundation for our policy proposals and informs the public about important issues that affect the health, well-being and economic security of Coloradans.

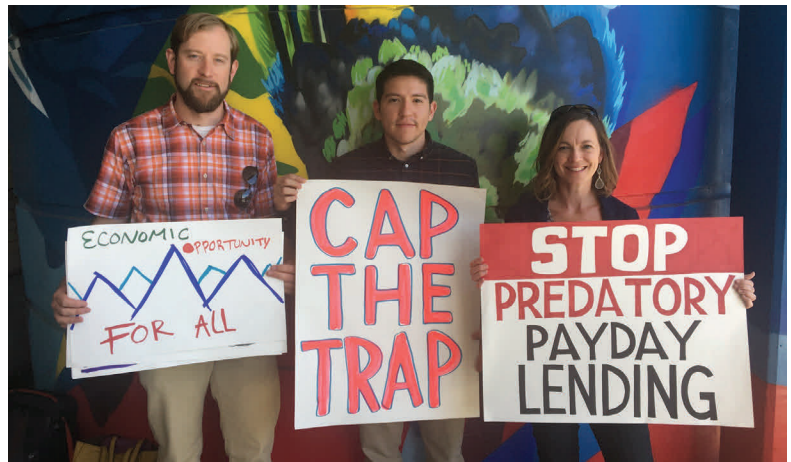
Here are some of our highlights from 2017-18:

PAYDAY LENDING BALLOT INITIATIVE -- We are partnering with other consumer advocates to champion a ballot measure for November 2018 that would cap payday lending rates and fees. Currently, payday loans in Colorado can result in interest payments close to 200 percent APR -- stripping about \$50 million in fees from borrowers in our state every year. We invite Colorado voters to join 15 other states and the District of Columbia in protecting consumers from these harmful loans by capping interest rates and fees at 36 percent APR.

MINIMUM-WAGE LEGISLATION -- We are working in partnership with several other organizations to strike the prohibition in Colorado law that says local communities can not set a minimum wage above the statewide minimum. The Local Wage Option bill would allow cities and counties to raise the minimum wage, ensuring that the wage floor meets the needs of their community so that working people in communities across Colorado are paid enough to care for and support their families.

FINANCIAL EQUITY COALITION -- We worked to improve Colorado laws that protect consumers from getting trapped by high-cost debt and creating opportunities to build and protect their financial assets through our participation in the Financial Equity Coalition (FEC). The FEC is a collection of public, private and nonprofit organizations committed to promoting financial security for families and communities throughout Colorado.

STATE OF WORKING COLORADO REPORT -- Using the analytic



CCLP's Director of Development Bruce Barnum (left), Research and Policy Analyst Jesus Loayza and Manager of Research and Policy Analysis Michelle Webster (right) participate in a rally supporting a ballot measure that would cap payday lending rates and fees.

and mapping capability of CCLP's Research and Policy Analysis staff, we published *The State of Working Colorado*, our annual compendium of data that shows how Colorado's economy is functioning for the lowest-income workers. The 2017 report revealed some cracks in Colorado's "booming" economy and drew a flurry of press coverage. The next report will be released in late 2018.

HUMAN SERVICES GAP MAP -- In December 2017, we released the second 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 and child care assistance. The Gap Map was designed so that policymakers and community advocates can identify gaps in providing assistance to meet the basic needs for their low-income residents and work on solutions to bridging those gaps.

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CCLP statement of financial activity

Year ended Dec. 31, 2017

SUPPORT AND REVENUE	UNRESTRICTED	TEMPORARILY RESTRICTED	TOTAL 2017	TOTAL 2016
Grants and contributions	\$465,276	\$1,204,634	\$1,669,910	\$1,512,280
In-kind contributions	\$82,000	-	\$82,000	\$55,411
Legal fee reimbursement	-	-	-	\$95,000
Other income	\$14,814	-	\$14,814	\$4,937
Rental income	\$3,400	-	\$3,400	\$20,125
Program revenue	\$25,657	-	\$25,657	\$20,465
Net assets released from restrictions	\$999,425	(\$999,425)	-	
Total support and revenue	\$1,590,972	\$205,209	\$1,796,181	\$1,708,218
EXPENSES				
Program services: Health Care	\$509,479	-	\$509,479	\$501,311
Program services: FES	\$450,284	-	\$450,284	\$408,861
Program services total	\$959,763	-	\$959,763	\$910,172
Management and general	\$147,332	-	\$147,332	\$206,435
Fundraising	\$141,123	-	\$141,123	\$119,196
TOTAL EXPENSES	\$1,248,218	-	\$1,248,218	\$1,235,803
Change in net assets	\$342,754	\$205,209	\$547,963	\$472,415
Net assets beginning of year	\$822,083	\$289,626	\$1,111,709	\$639,294
NET ASSETS END OF YEAR	\$1,164,837	\$494,835	\$1,659,672	\$1,111,709

CURRENT ASSETS	2017	2016
Cash and cash equivalents	\$978,323	\$672,721
Grants receivable	\$685,661	\$450,198
Deposits and prepaid expenses	\$20,597	\$8,298
Total current assets	\$1,684,581	\$1,131,217
Property and equipment, net	\$4,009	\$6,807
TOTAL ASSETS	\$1,688,590	\$1,138,024

LIABILITIES AND NET ASSETS	2017	2016
Accounts payable and accrued expenses	\$28,918	\$26,315
Total current liabilities	\$28,918	\$26,315
Net assets		
Unrestricted	\$1,164,837	\$822,083
Temporarily restricted	\$494,835	\$289,626
Total net assets	\$1,659,672	\$1,111,709
Total liabilities and net assets	\$1,688,590	\$1,138,024

About CCLP

Colorado Center on Law and Policy advances the health, economic security and well-being of low-income Coloradans through research, education, advocacy and litigation.

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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