



**THE  
COLORADO  
TRUST**

# **Request For Proposals**

## **Community Resilience Initiatives: Sustaining Housing Solutions**

### General Information

Funding Opportunity Release Date: Jan. 16, 2024  
Pre-Application Webinar Date: 12:30-1:30 p.m. MST, Feb. 9, 2024  
Online Application Forms Open: Feb. 15, 2024 (online application link will go live)  
Deadline to Register for the Grants Portal (required to submit application): Mar. 1, 2024  
Application Due Date: 4:59 p.m. MST, March 15, 2024  
Anticipated Award Notification Begins: May 31, 2024  
Anticipated Grant Start Date: July 1, 2024  
Grant Period: July 1, 2024 – Dec. 31, 2026  
Length of Funding: 30 months  
Total Initiative Funding: \$5,325,000  
Individual Award Floor (for 30 months): \$250,000  
Individual Award Ceiling (for 30 months): \$355,000  
Number of Awards: up to 20

## **Background: Community Resilience Initiatives**

The Community Resilience Initiatives (or CRI) is the collective name for the funding initiatives that The Colorado Trust is implementing to support the achievement of the [2024-26 strategic plan](#). Under the umbrella of CRI, there will be distinct funding initiatives that will support one or more objectives under the goals of the strategic plan. Most of the funding initiatives under CRI will be multiyear and allow grantees time to plan and implement projects to combat prevalent concerns in the food, housing, and mental and behavioral health realms, and build up systems or programs that can sustain and prevent further issues. CRI will support the implementation of myriad elements ranging from fostering social cohesion, building strong social networks, engaging in deliberate, respectful and effective communication, enhancing physical infrastructure, and providing access to resources and support systems that contribute to health and well-being.

For more information on all of the current Community Resilience Initiatives, please visit [www.coloradotrust.org/CRI](http://www.coloradotrust.org/CRI), and send any specific inquiries to [CRI@coloradotrust.org](mailto:CRI@coloradotrust.org).

## **Housing**

Numerous surveys have found that housing affordability is one of the top issues faced by people living in Colorado; this is especially true among people of color, many of whom have been denied the opportunity to build generational wealth due to discriminatory housing policies over the last century. By one measure, Colorado ranks as the 8th most unaffordable state for housing in the U.S. and is facing a dual crisis in terms of affordability and availability. By 2032, median rent in Colorado is expected to reach \$2,700 per month, requiring an income of \$106,000 per year or a job that pays nearly \$51 per hour. Wages have not come close to keeping up with housing prices; between 2009 and 2019, the average Colorado home price increased 77%, but the state's median income went up just 4.5%.

## **CRI: Sustaining Housing Solutions**

The Colorado Trust is seeking to increase housing affordability and stability for those who face barriers to living a long and healthy life. The purpose of this initiative is to fund entities to provide comprehensive, wraparound housing and assistive services. The Colorado Trust is hoping to achieve, through this funding and through the work of its grantees, the following longer-term outcomes (as mentioned in its 2024-26 strategic plan):

- Increase comprehensive housing services focused on unhoused individuals
- Increase stability for those at risk of losing housing or unable to secure adequate housing
- Reduce stigma associated with people experiencing homelessness.

During the grant period, The Colorado Trust will be seeking to address the following evaluation questions. Information on these questions should be captured in the applicant's evaluation activities.

- To what extent did the grantee programs meet the housing needs of participants?
- What barriers, if any, did grantees and participants encounter?

## **Grant Period**

The anticipated funding period is 30 months, from July 1, 2024, through Dec. 31, 2026. This grant period will encompass three grant/budget years:

- July 1, 2024 – Dec. 31, 2024: Up to six months of this time will be funded as a planning period, and will allow grantees time to hire and train staff, build internal capacity, plan, and ramp up for program implementation.
- Jan. 1, 2025 – Dec. 31, 2025: This 12-month span will be for full program implementation.

- Jan. 1, 2026 – Dec. 31, 2026: This 12-month span will be funded to support program implementation, as well as any wind-down and final sustainability activities.

### **Grant Awards**

The total available funding for this initiative is approximately \$7,100,000 over the 30 months to support up to 20 grantees. The minimum total award (grant floor) for the entire grant period is \$250,000 and the maximum (grant ceiling) is \$355,000. Grant awards will be made for no more than \$85,000 (no less than \$50,000) for the first six-month planning period, and no more than \$135,000 (no less than \$100,000) for each of the two, subsequent 12-month implementation periods. If more applicants are awarded at less than the ceiling amount, it is feasible that The Colorado Trust may grant more than 20 awards, or simply fund less than the \$7,100,000 total.

### **Eligible Entities**

Applicants must be Colorado-based and Colorado-serving community or grassroots entities. This includes nonprofits/charitable entities, health care organizations, educational institutions, government agencies, American Indian tribes and their designated operating divisions, and Native American-serving organizations or organizations providing services on a reservation or tribal land with a letter of support from the applicable tribe. An entity that is fiscally sponsored by an eligible organization is also eligible to apply.

The Colorado Trust will not permit grants to organizations that engage in “hateful activities,” which is defined to mean activities that incite or engage in violence, intimidation, harassment, threats or defamation targeting an individual or group based upon their actual or perceived race, color, religion, national origin (including an American Indian or Alaska Native tribe), ethnicity, immigration status, gender, gender identity, sexual orientation, political affiliation, age, physical or mental ability, marital or familial status, parental status or military service.

Eligible entities are permitted to apply for more than one funding opportunity under CRI, however, entities can only submit one application per funding opportunity. Entities can serve as partners, contractors, consultants, or collaborating entities on multiple applications on which they are not the primary applicant.

### **Required Project Elements**

- A. Engagement with community.** The proposed project must explain how the community directly effected is involved in planning, leading or providing input on the work.
- B. Marginalized populations.** The proposed project must address the housing disparity and health equity needs of a specific population including (but not limited to) people of color, members of the LGBTQ+ communities, rural communities (especially historically marginalized populations within rural areas), refugee and immigrant communities including those who are undocumented, people living with disabilities, and low-income populations.
- C. Intended outcome.** The funding opportunity is intended to effect change in the area of housing. The project must identify how it plans to address housing needs over the 30 months and the impact it hopes to make for the population served. Applicants should refer specifically to one or more of the stated initiative outcomes (as shared in the strategic plan and the outcome stated on page 2 of this RFP) when explaining their desired impact.

## Required Application Components

- A. Project Application Narrative.** The Colorado Trust is using an application with pre-determined questions to comprise the project narrative of this application. Applicants must respond to all of the questions in the application.
- B. Work Plan.** Applicants must submit a work plan ([using the provided template](#)) laying out proposed objectives, activities, deliverables and timeframes. Applicants need to complete the work plan table for the first 18 months of the project, and then provide a narrative overview of what the final 12 months of the project will look like. Of the first 18 months, up to six of the initial months can be used as a planning period, and then the remainder of time through Dec. 31, 2025 (at least 12 months) is to be used for program implementation. Organizations that do not require a full six months of planning do not need to commit to the entire six months of planning and can begin program implementation earlier. Below is a list of sample activities on which applicants may choose to focus their work. This list is not exhaustive, and applicants are welcome to propose activities that do not appear on this sample list.

### Sample grantee activities

- Housing systems and resource navigation
  - Mortgage application assistance
  - Loan education programs
  - Renter rights and responsibilities training
  - Federal, state, local and employer homeowner/homebuyer program assistance
  - Down payment assistance
  - Financial and credit planning
  - Financial literacy support and training
  - Essential home-repairs support
  - Rental and mortgage assistance
  - Utility payment assistance
  - Case management
  - Tenant/landlord relationship counseling
  - Permanent supportive housing programs
  - Outreach programs
  - Social marketing and media work to alter perception of people experiencing homelessness
  - Housing services for youth exiting foster care
  - Shelter services
  - Eviction assistance/legal representation
  - Employment programs.
- C. Budget.** Applicants should review The Colorado Trust's [grantee guidelines](#) for a list of allowable expenses and their respective thresholds, and additional information on budgetary expenditures and activities. The total award amount will depend on what is proposed by the applicant and approved by The Colorado Trust. Applicants need to share in the application the total dollar amount (for 30 months) for which they are applying; however, even though the funding opportunity is for 30 months of funding, applicants only need to submit a detailed budget with narrative explanations (template provided) for the first 18 months as part of the initial application. Applicants can apply for any amount between the floor of \$250,000 and the ceiling of \$355,000 for the 30 months. Up to six of the initial months can be used as a planning period, and then the remainder of time through Dec. 31, 2025 (at least 12 months) is to be used for program implementation. Organizations

that do not require a full six months of planning do not need to commit to the entire six months of planning and can begin program implementation earlier. Doing so will not impact the budgetary allocations.

Applicants should use the provided [budget template](#) and refer to the [budget instructions](#) for additional guidance on how to complete the narrative elements.

**a. Budgetary allocations by grant year**

1. July 1, 2024 – Dec. 31, 2024: Floor: \$50,000; Ceiling: \$85,000
2. Jan. 1, 2025 – Dec. 31, 2025: Floor: \$100,000; Ceiling: \$135,000\*
3. Jan. 1, 2026 – Dec. 31, 2026: Floor: \$100,000; Ceiling: \$135,000\* (grant year 3 budget will be submitted by grantees as part of a continuation application and is not part of this initial application package).

*\* A previous version of the Sustaining Housing Solutions RFP listed the incorrect budget ceiling amount for grants years 2 and 3. The accurate ceiling amount is \$135,000 for each grant year.*

**b. Required budgetary elements**

1. The budget should include travel expenses for one or two staff or consultants (at least one paid staff person) to attend a two-day grantee meeting in the Denver metro area during the first half of 2025.

**D. Required Fiscal Documentation**

- a. **Fiscal information.** For all applicants and fiscal sponsors, financial documentation (per the guidelines below) must be uploaded in the organization profile section of the grants portal (once invited). This information only needs to be submitted once per organization.

A. Annual Operating Budget Below \$250,000

- Current year operating budget, with differentiation between program vs. fundraising expenses.

B. Annual Operating Budget \$250,000-\$999,999

- Current year operating budget, with differentiation between program vs. fundraising expenses
- List of net assets and liabilities (statement of financial position/balance sheet)
- List of revenue and expenses with/without donor restrictions (statement of activities/income statement).

C. Annual Operating Budget \$1,000,000+

- Current year operating budget, with differentiation between program vs. fundraising expenses
- Audited financial statements with audit management letter for the most recent audit
  - Organizations who must complete a single audit based on federal government regulations can confirm they have uploaded their most recent audit to the Federal Audit Clearinghouse website for The Colorado Trust to review.

- b. **Fiscal sponsor or agents.** The Colorado Trust allows applicants (and, ultimately, grantees) to work with a fiscal sponsor or agent to apply and receive funding for the initiatives under CRI. An agreement between the fiscally sponsored organization and the fiscal sponsor must be signed (by both entities) and included with the application. A template for a fiscal sponsor agreement is available [here](#), and the applicant should refer to The Colorado Trust's [grantee guidelines](#) for more information on fiscal sponsorship. The sponsored organization must upload a completed fiscal sponsor agreement in its organizational profile in the grant portal.

#### E. Additional Documentation

- a. **Letters of support and commitments.** Applicants can include letters of commitment from partners, consultants or contractors, and letters of support from other entities. These are optional and not required. The only letter of support required is if an applicant organization is providing services on an American Indian reservation or tribal land, and a letter is required notating and approving this from the applicable tribe. Non-required letters of support will not be included in the review and scoring process for applications.

#### Application Checklist

The following will comprise a completed application package:

- Organizational Profile
  - a. Organizational contact information
  - b. Fiscal documentation (depending on the size of the annual operating budget there may be one to three required pieces of fiscal documentation)
- Project Application
  - a. Project narrative (the responses to the set questions)
  - b. Work plan (using the [template](#) provided)
- Budget (using the [template](#) provided)
- Fiscal sponsor agreement (if using a fiscal sponsor or agent)
- Letter of support (required only if an organization is working on tribal land).

#### Evaluation

The Colorado Trust prioritizes strategic learning and is asking grantees to think about how they can collect their own project-specific data and use it to strengthen their project. Applicants will be asked to provide some insight into this in the narrative portion of the application. Additionally, grantees will be asked to participate in Colorado Trust grant monitoring activities (such as site visits, grant reports, financial reports and regularly scheduled check-in calls) and initiative-wide evaluation activities (such as interviews or surveys). These required elements will be discussed in more detail with grantees within the first six months of funding.

In alignment with the [grantee guidelines](#), and the desire of The Trust to evaluate its funding, grantees may be asked to share their internal programmatic data with The Trust as part of its overall evaluation of the Community Resilience Initiatives.

Applicants can allocate up to 10% of the total award for evaluation-related costs (staff, consultants, meeting expenses, etc.).

### Grantee Selection and Awards

All CRI applications will be scored on a 100-point scale using an established rubric provided to the reviewers with the total maximum points per each required application component detailed below:

Application Component	Possible Points
Project application narrative	50
Work plan	40
Budget	10

The Colorado Trust will extend a series of base points to support organizations that have historically not been included in funding. The Colorado Trust will extend five points to any applicant who meets one or more of the following criteria. These criteria will be assessed based on the questions already provided in the application:

- An annual operating budget of less than \$350,000
- Less than three years of operation
- Has five FTEs (full-time equivalent employees) or less
- American Indian tribe
- Organization led by a person of color, either through executive leadership or board majority
- Located in and delivering services in the following counties:
  - Alamosa                      Archuleta                      Baca
  - Bent                              Chaffee                        Cheyenne
  - Conejos                        Costilla                        Crowley
  - Custer                          Delta                            Dolores
  - Eagle                            Fremont                        Garfield
  - Grand                            Gunnison                       Hinsdale
  - Huerfano                        Jackson                        Kiowa
  - Kit Carson                      Lake                             La Plata
  - Las Animas                    Lincoln                         Logan
  - Mineral                         Moffat                          Montezuma
  - Montrose                        Morgan                         Otero
  - Ouray                            Phillips                         Pitkin
  - Prowers                         Rio Blanco                     Rio Grande
  - Routt                             Saguache                      San Juan
  - San Miguel                     Sedgwick                       Summit
  - Washington                    Yuma

Successful applicants will be notified of their award through the receipt of a notice of award beginning May 31, 2024. Unsuccessful applicants will be notified beginning June 30, 2024.

### Payments

Grantees will be required to register with The Colorado Trust’s online payment portal to receive payment. Grantees will have their approved funding amount paid out in three payments based on the grant years.

- July 1, 2024 – Dec. 31, 2024: Payment made on or around July 2024.
- Jan. 1, 2025 – Dec. 31, 2025: Payment made on or around January 2025.
- Jan. 1, 2026 – Dec. 31, 2026: Grantees will file a continuation application for the final 12 months of the project. Payment will be made on or around January 2026.

### Additional Relevant Information

Incomplete applications will not be considered, reviewed or scored.

All applicants are expected to adhere to The Colorado Trust's [grantee guidelines](#), both in preparing applications and implementing funded activities should an award be made.

There are no set word or character limits for the application., although The Colorado Trust is asking applicants to only include narrative elements that pertain to the application questions posed, and refrain from including extraneous or “nice-to-know” information (versus “need-to-know” information).

Application documents, forms and attachments should be uploaded into the system in Adobe Acrobat (.pdf) or Microsoft Excel (.xls) format.

The Colorado Trust, in part of its commitment to capacity building, will be providing constructive feedback to all applicants based upon its internal review of the application, regardless of final award status. Colorado Trust staff will seek to provide this during late summer and early fall of 2024.

Grantees will have access to funded capacity-building assistance providers and funded policy experts throughout the grant period to support their success. Applicants should feel free to reference these resources in their application, if appropriate and relevant.

The Colorado Trust is utilizing an online application form for this initiative. Applicants are encouraged to use the provided application documents on the [CRI landing page](#) to construct and organize their applications. Applicants will then need to cut and paste the application elements into an online form. Applicants should not use photos, large or complex graphics, or uncommon fonts, tables or spacing in the application. The Colorado Trust apologizes in advance for the duplication of work or inconvenience that this may cause for applicants.

To remain unbiased in its review of applications and to avoid providing an unfair advantage to any single entity, Colorado Trust staff will not be engaging in conversations regarding the funding initiatives outside of officially sanctioned pre-application activities (such as the webinars). Colorado Trust staff will create and maintain, on [www.coloradotrusted.org/CRI](http://www.coloradotrusted.org/CRI), a [frequently asked questions \(FAQ\) document](#) that will be used to house clarifying information on the initiative, RFP and the application process. Applicants are encouraged to attend the pre-application webinar and to check the FAQ document frequently to access the most up-to-date information. Applicants can also email [CRI@coloradotrusted.org](mailto:CRI@coloradotrusted.org) with their questions regarding the funding opportunity. A response will be sent, and then the emailed questions and responses will be added to the FAQ document.

The period for which The Colorado Trust has approved for support (grant period) is for the full 30 months, and this will be shown in the notice of award provided to grant recipients. The notice of award will be made with the assumption that funding will be available and the intention to fund the full 30 months. However, funding and payment for subsequent periods after the initial grant period is based upon the availability of funds.

### **Expectations of The Colorado Trust**

Grantees can expect the following from The Colorado Trust:

- Serve as a thought partner with each grantee to help ensure grantee success
- Actively engage in all monitoring and evaluation activities to improve systems and processes to support grantee success and internal grantmaking



- Develop relationships with each grantee to support receiving feedback directly from grantee partners
- Bring resources to the relationship, when appropriate, beyond just funding
- Create and support learning opportunities to assist in the continued evolution and improvement of our collective work.

### **Expectations of Grantees**

The Colorado Trust has the following expectations from its grantees:

- Work diligently to undertake funded activities
- Communicate honestly, responsively and regularly with The Colorado Trust about progress and challenges
- Complete required monitoring and evaluation activities by their designated due dates
- Adhere to the required elements mentioned in the RFP, the notice of award, and The Colorado Trust's [grantee guidelines](#)
- Attend and actively participate in grantee convenings and meetings
- Participate in joint capacity-building efforts and cohort activities.