



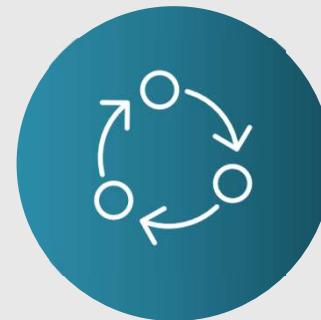
INDUSTRY EXPERT PANEL

COVID-19 Impact Panel
hosted by SERVE 6.8

Disaster Cycles



RELIEF



RECOVERY



REHABILITATION

Disaster Cycle: Mike Walker

Relief

Immediately after the disaster

Quickly flowing materials and supplies to people (food, shelter, clothing, etc. basics)

Typically short lived---we are in a long duration relief cycle right now

Now differs from a visible disaster. This has damaged the economy, jobs, health, relationships, etc.

Recovery

Moving toward pre-disaster conditions. How do we get back to pre-disaster state

Rehabilitation

For people who were already in a bad spot pre-disaster

**There is a fine balance between relief and recovery. Can't stay in relief supply mode with no other consideration. There becomes a time that decreases their ability to walk with resiliency. We must teach people to walk wounded. Must encourage ppl to engage their situation as we walk along side them, empower them, but give them enough space to make active decisions. Helps them walk from traumatic situation into the future empowered. If we don't do this, they stay in a traumatic cycle.

***Moving from donations to family dinner night meal concept, backing off supplies

Encouraging them to forge for themselves the remaining days

Restrictions, fears/ anxieties, and COVID possibly re-surfacing. If resurfaces, can slip back into relief mode.

Very important to suspend judgment. Compassion fatigue makes us think ppl need to earn or deserve help. Maybe a Lexus will drive up for help. This has impacted people equally. We want to walk along side ppl and remind them of what they do have.

What has God given them that they can build stability around

As we move forward, we are responding to a felt perceived need in the moment to help

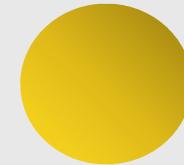
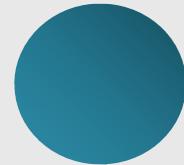
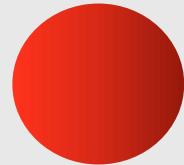
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Health Insurance

- How should we be talking to someone who has lost their health insurance due to the COVID pandemic and layoffs?
- Are there fines that still exist for people who go uninsured?
- What options are available for people who need to get covered?
- What are the pros and cons of health insurance vs. a health/medi share?
- What are the pros/ cons of Cobra coverage?
- What is the best resource for searching the open market to get coverage?
- Is COVID a life changing event to get new coverage?

Health Insurance---Randy Greenfield and Jennifer Brooks--Assured Partners of Colorado

Jennifer: individual insurance expert

Randy: getting calls related to furloughs, layoffs, ppp loans, etc.

How should we be talking to someone who has lost their health insurance due to COVID

Ensure they are talking to a trusted broker in their community such as assured partners of colorado. Avoid internet quotes.

If they do lose coverage from their employer, that creates a "qualifying event" or a "life change event" which connectforhealthcolorado exchange. They have up to 60 days to re-enroll in health insurance. This website allows them also the opportunity to get tax subsidies, medicare, health first, etc...

Are there fines for people who are uninsured?

Yes. However, it's not enforced. Trump pulled it from the books. Therefore no penalties

What options are there for ppl who need coverage?

1. If lost a job, through a company, they will have access to COBRA (if company had 20+ employees)...if 20- employees (Stability) can keep company sponsored coverage if they are willing to pay 100% of premium
2. Health First or Medicaid is the second option. Medicaid will buy income and they evaluate if you are eligible. Children = CHP+. Income requirements. CHP + is for ppl who make more than what Medicaid allows
3. Connect for Health: may be able to get a subsidy or tax credit. Automatically shows up on health insurance premiums.
4. Just pay full-price for the insurance if income puts them at a point where they are not eligible for any of the above. (income levels dictate)

**Elect COBRA , go on a spouse's plan or go on an individual plan (with or without tax credits). You have a 60 days window to make a decision. People need to start right away on that so that they can make that decision.

**Medishare= not actually insurance produce, therefore less expensive. Pre-existing conditions are EXCLUDED (allergies, back pain, asthma) No guarantees that the plan will have the money to pay for claims that come through or what out of pocket max will be. Every year, people enroll on this. Many ppl have bad experience on these, and most try to go back to insurance. Many medishare are under investigation. Ensure whoever you are talking to is licensed in the state of Colorado.

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Personal Wealth

- How can we be intersecting the conversation of stewardship with the economy and finances being so heavily affected by the current pandemic?
- What responsibilities should we be talking to our congregants about when it comes to the Cares acts and other memorandums allowing for non-payment of certain bills...what is the actual place of stewardship when we can pay but have the option not?
- Are their penalties being assessed for making withdrawals from a retirement savings?
- What should we be telling folks that were anticipating retirement in the next year or so? What should they be doing to stay on track, or what plans should they be making alternatively?
- How can we keep the message of stewardship strong at this time with our congregants who has financial cushion as well as those who live with little cushion?

Jeffrey solomonson---Thrivent Financial

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Purpose Driven Wealth---broker through Thrivent Financial

Who owns it all? God! Our responsibility to be good stewards with what God has blessed us with. Fee based investment/ insurance planning

Sharing, saving, spending is important

We will see many stages, and people bouncing back and forth based on individual situation

When we work with people, retirement is often a goal they have.

CARES act March 27th, 2020

Impacts us differently

Making good on payments to certain bills

120 day time period in which someone doesn't have to pay rent. Sounds good on paper, but someone still owes the rent payment. The landlord is paying a mortgage. Law allows them not to pay, but doesn't mean they shouldn't pay it

If not able to pay vs choosing not to pay bc of the law

SECURE Act (Jan 1, 2020)

Pushed requirements to age 72 (prior it was 70.5)

If you are a beneficiary to an IRA, there is a 10 year time period when someone can take withdrawals if they are not a spouse

Are there penalties for withdrawing from retirement account

CARES act

More of a loan out based on current plan

Someone can take a "surrender" (loan against retirement plan and pay back). Cares act allows a surrender of up to 100k, pulled right out of retirement plan. The IRS will not charge a 10% penalty to anyone under 59.5. The person taking the money out can pay back over 3 years if they choose to do so.

Surrender is FULLY taxable, but just at the 10% penalty that would normally be assessed.

Retiring in the next few years:

Accumulation phase: 46 yo : March was an awesome month to buy in the stock market

66 and refitting: full value of retirement went down in March

What are their expenses? How much money should be sitting on the sideline to pay for their living expenses depending on their situation. They are still invested in the stock market.

1 Timothy 5:8: Anyone who doesn't provide for relatives and own household

Provision

Contentment: We brought nothing into this world (1 Tim 6:8) can take nothing out

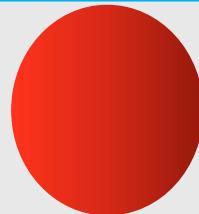
Enjoyment: We don't put our hope in wealth (1 Tim 6:17)

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Legal

- What are some of the legal issues that we can be expecting as the Cares act and Memorandums begin to dissipate?
- What timeline are the courts looking at for foreclosures, evictions?
- How likely is it that we will see a large amount of foreclosure, evictions?
- How should we be talking to our congregants about the possibility of bankruptcy? As Christians and lawyers, with the knowledge of our legal rights and requirements of stewardship, where do you find the balance of the two?
- What debt is most likely to be pushed to garnishment?
- In a scenario of having 5 bills due and only half the money how should we be talking to people about what to pay first. Let's say they have due-child support, rent, utility bill, car insurance, past due doctor bill?
- What is available for folks with immediate legal needs like a custody schedule mediation or neighbor disputes?

Mary Council--Legal Sector and Bob McKnight

Volunteer at Serve 68

Many unknown factors

What are the needs in the legal aid clinics right now?

Legal orders and provisions are starting to expire

May see the effects of DV and substance abuse as greater overlays on the legal issues that we see. This has been a difficult time for ppl in those areas. Consider the potential that is in the background, even if not the presenting issue.

Landlord/ Tenant issues

Family law issues

Abatement for rent--the freeze on collections. When we talk to ppl they need to understand that debts don't go away, just on hold right now. When the time expires, they can still be pursued and must be dealt with.

The courts also are a piece in this. Right now, in Larimer county, the courts are not seeing people except in rare situation face to face. Doing virtual hearings, focus on the most important. Emergency actions are seen first (children and endangered adults and criminal)

When the CARES act and governor's order expire---we will experience the lag or the civil actions that come before the court. There will be a line.

As foreclosures/evictions begin to come up there will be a line

Frequently when she talks to ppl who are stressed about rent/mortgage payment, they tend to freeze. They need to be in touch with their lender and landlord in order to take advantage of what the laws are providing. Restructure things. With foreclosure, people can end up with up to a year of finding relief to pay the full payments. Encourage people to talk to their lender/landlord. Key. This will help them understand options. Landlord more likely to help someone who is talking to them vs disappearing

Evictions are likely to come up.

Bankruptcy→ stewardship. When we talk to people facing serious creditor problems like bankruptcy. They are there bc they have adopted behaviors (often, but not always) that are detrimental to them financially and they may not even recognize that they are their own worst enemy in terms of how they are dealing with their money. A lot of room for discussion. Our country has bankruptcy laws bc it's a concept of redemption--you're in a hole and here is a ladder for you to get out. People struggle with this course of action. If you go through bankruptcy, debt is forgiven...some people need to pursue the avenue of learning to manage their money and live within their means. Other people just really need that ladder due to a serious illness or something like that. Accepting responsibility as a steward is a foundation to a healthy response to creditor issues or how to manage money.

Anything can be garnished if a debt can be declared . The speediest one is child support. Any debt that goes through the legal process becomes part of an order can be collected through garnishment. Child support--there are many consequences for being behind on child support, including the loss of a driver's license. This affects if you can work and pay the child support.

IF you have 5 bills due and only half the money. Doctors bills can be put off

*******KEY is to talk with the office/ talk to people and let them know the circumstance. Equip ppl to take responsibility and talk.**

Relief for utility bills: Companies and the cities

Immediate legal needs: Everything that is not emergency or criminal is on hold in the criminal. Neighbor issues / safety issues need to call police. City of Ft Collins has a neighborhood mediation department (dog, fence, etc). Most attorney offices are open right now.

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Mental Health

- What biblically do we have authority to speak into the mental health needs of our community?
- How should we be addressing our congregants about when it comes to keeping their mental health going during the uncertainty?
- Should we be reading every news article? Facebook? Social media?
- What are some good mental health practices can we be encouraging to not get quarantine blues?
- What health issues can we expect to notching up in our population?
- If we are presented with a suicidal individual what can we as the church do to help as how is it best to assess their actual mental state within their threat?

Chris Bassett---Light of the Rockies Counseling

Mental Health

Seeing a lot of anxiety and grief right now bc many freedoms have been removed and decreased contact with people. Mental health tough times.

Encourage: exercise, eat well, get good sleep--->all help with mental health

Continue to have boundaries between work and home life

Counseling is available (zoom calls)

Mental Health issues that are increasing right now: anxiety, grief, depression due to so much time indoors. Agoraphobia = fear of leaving the house.

Physical health: gyms are closed and normal health care things and well care visits may lead to other healthcare issues bc can't get taken care of. Prolonged pain bc not been able to go in. Chronic pain can cause mental health issues (pain can be very depressing)

Biblical authority: Mental hygiene eventually became called mental health. Stability and having the ability to be comfortable in our own skin. Healthy, peace, flourish. Many ppl say environment for that. But we ask where they are in their relationship w God. Are they in a place where they realize God is listening to them? Are they spending time in prayer and God's word---He's not asleep at the wheel, he's in control. What we see in the natural realm is not the full picture. Difficult right now bc church communities are often a place of stability for people. We often ask what kinds of stability factors they have in their life. (friends, family ,church community).

How are people with all the social media and news:

Encourage ppl to decrease time on social media. It causes depression for ppl. Ppl post their best days. It's not their every day. Comparisons are hard for ppl. Limit social media to 15-30 min per day. Let social media propel you into a place where you have interaction with someone you know. Just watching and comparing leads to depression

News seems to never be good. Limit. Where is your best place to get news? How much do you really need? Tends to help Suicide--if someone is feeling suicidal

QPR training. Ask q, persuade them to get help. REfer them to best resources

If you suspect someone is suicidal: ask the question. Decreases their anxiety. Helpful question to ask. Takes courage.

If someone has a plan, not just a random thought, they NEED help. Reach out and get help for that person

Angie Curtis

Assistant Director for Talent Management and HR
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Employment

- What are the employment trends that you are seeing?
- What industries are hit the hardest? What industries are hiring most?
- Are there places that felons or folks with criminal histories can find employment in this season?
- What do you know about the unemployment payments that are being made right now?
- How can we form a gospel centered place address the dignity of work when people have such a high incentive to be on un-employment?

Angie Curtis: 970-391-6208 Employment

Talent coach---ministry at Serve 68 to find talent and use it for employment

Works for CSU

Employment sector:

There are possibilities for employment

Don't' want to wait until this is over---let's start working for the future

Companies are hiring. Will hire back furloughed ppl first and ppl they've laid off

Think outside the box. Maybe they need to go forward and look at the thriving industries right now to see if their skill sets will help. What benefits do they have that benefit the employment company

Plan A, B, C. People may need to pivot, and re-invent themselves. Find something they have not done before.

What are the employment trends: unemployment is high right now and may worsen, but there are jobs that are hiring. Work from home?

Fields that are hit the hardest: hotels, restaurants, airlines, vacation spots. Give them heart. There are plenty of jobs/industries out there to get ready for. Work in marketing, technical fields, on line financial services, online learning companies, health care. Gaming. Consulting businesses. Think about pivoting to a different industry

Website that people can go to: candor.co talks about companies

Lowes, dollar tree, farm equipment company, hard ware companies.

Places for felons/criminal history can find job

Apprentice jobs. Government opp for ppl with criminal records. Starbucks, McDonalds, work from home. Welding, electrician, carpenter, hvac technician. Lead people into that

*****Work from home site: flexjobs.com all work from home. Good companies. Can have some low salaried employee positions and some that are higher. \$14.95 per month to belong. Can research SAH companies. Get resume out and then stop paying for the website. Very worth while.

Unemployment payments being made right now

\$600 per pay period extra due to COVID assistance fund (can be \$1200 per month in addition to regular unemployment) that's why ppl are making more money on unemployment vs going back to work

They will be offered their jobs back. They may not take them back. HOWEVER the money may go away just as fast as it came in. No guarantee that money will be around for long term. Help them see that it's short term. They do need to keep looking for work. Work on resume. Request a check every 2 weeks or it gets stopped. Can continue to get unemployment if someone they care for. If their job is offered and they don't take it, their extra \$\$ ends.

Mar 29-July 25. It is taxable income. Won't bump you into another tax bracket. **People are getting comfortable----but the need to be aware of the penalties they can face.** They will be taxed on that money. If employer offers a position and they don't take it, the company can report them and they will NO LONGER qualify for any unemployment. Keep your family safe. Fort Collins is high, but not as high as anticipated.

The Bible tells us why we should work: people have done what they have had to do to keep themself safe and in a safe financial situation.

Kris Hocum



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Mortgage Lending

- From your perspective are more lenders establishing balloon payments or adding payments on to the end of the life of people's mortgage loans?
- Does the mortgage industry anticipate a rush of foreclosures when the memorandums lift?
- What is the best advice for someone who is concerned about making their payments during this time?
- Can you define forbearance for us?

Kris Hocum- Mortgage

- i.From your perspective are more lenders establishing balloon payments or adding payments on to the end of the life of people's mortgage loans?
- ii.Does the mortgage industry anticipate a rush of foreclosures when the memorandums lift?
- iii.What is the best advice for someone who is concerned about making their payments during this time?
- iv.Can you define forbearance for us?

From your perspective are more lenders establishing balloon payments or adding payments on to the end of the life of people's mortgage loans?

So this is mainly in regards to the question of forbearance. One of the common misconceptions is that it is a way to skip mortgage payments all together. It is not. Forbearance will allow you to postpone mortgage payments during the forbearance period. However, it does require full repayment of the amount deferred at the end of the forbearance period. This would be accomplished through one of three different options that would be agreed to with your loan servicer:

1. A lump sum payment at the end of the forbearance period.
2. A short term repayment plan; usually 12 months or less.
3. A longer term loan modification which would require approval from the loan servicer.

Does the mortgage industry anticipate a rush of foreclosures when the memorandums lift?

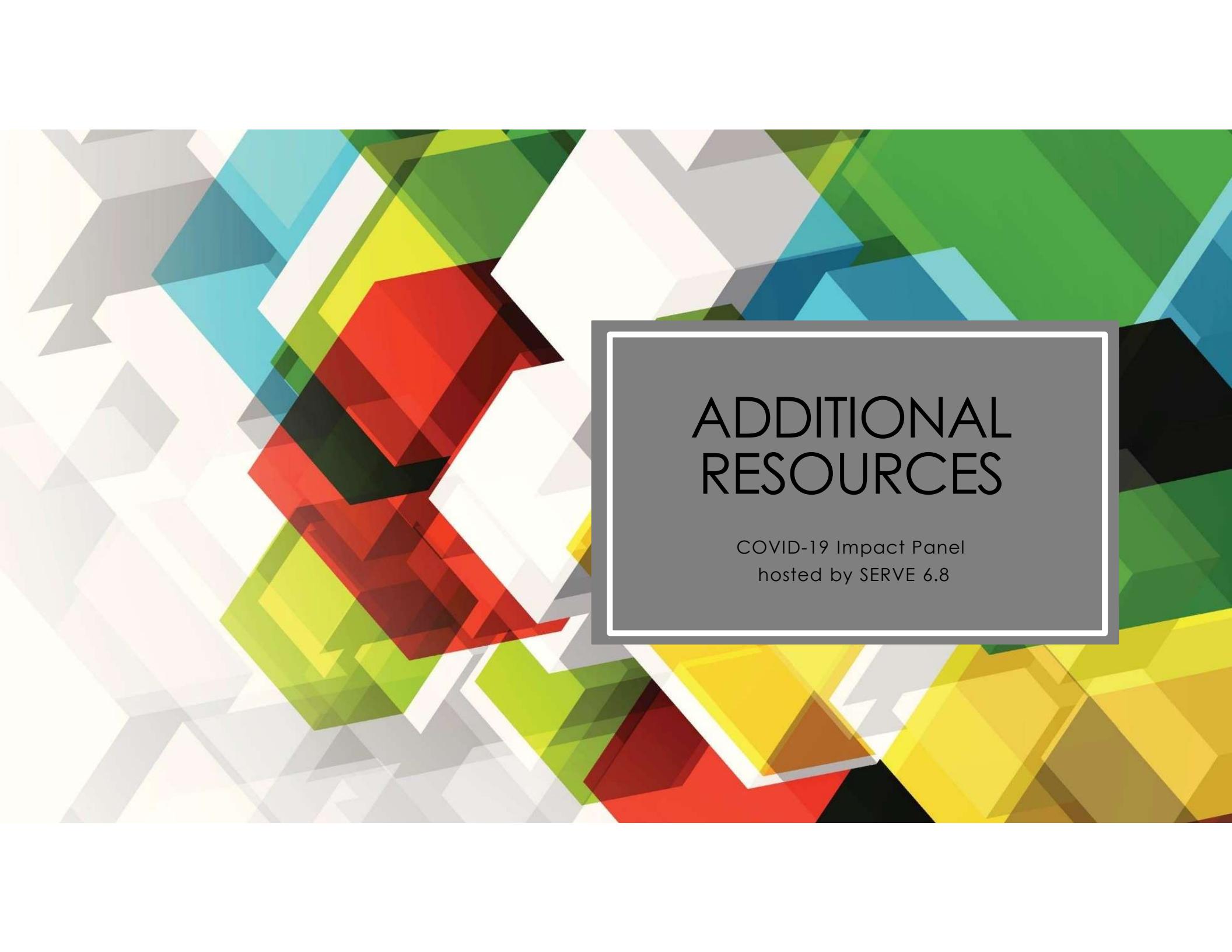
This is definitely a concern due to the large unemployment numbers and the bank and mortgage companies have made adjustments to new loans to help mitigate some of that future risk. Hopefully with the Forbearance options and the stimulus programs it will help people weather this short term storm both with the mortgage, paychecks, and for business owners.

What is the best advice for someone who is concerned about making their payments during this time?

My best advice would be to contact the bank that services their loan (who they make payments to) and ask them about their forbearance and long term loan modification options are. Do not stop making payments until you have connected with your loan servicer. While forbearance itself doesn't hurt credit the long term repayment plan and loan modification plans do, but they hurt much less than a foreclosure. So my advice is if someone needs assistance they should seek out these options and have their servicer walk through what is best for them. What this is not designed for is to just skip payments if you haven't had financial hardship. If a loan modification or repayment plan is completed it will delay when they can seek out additional mortgage financing (purchase a new home or refi their current home) for a minimum of 3 months per recent guidance from Fannie Mae

Can you define forbearance for us?

Forbearance is a temporary relief/delay in payments for a fixed period of time. At the end of that time the amount is due in full unless there is an agreement for a repayment plan or a loan modification.



ADDITIONAL RESOURCES

COVID-19 Impact Panel
hosted by SERVE 6.8



Utility & Housing Information

- **Fort Collins Utilities**

- If you are unable to pay your bill, we will not disconnect service to customers until further notice; however, **late fees still apply**. Contact us as soon as possible at 970-212-2900 to set up a payment arrangement.

- **Xcel**

- We will not disconnect service to any residential customers until further notice. If you are having difficulty paying your bills, contact us to arrange a payment plan that works for you

- **Evictions and Foreclosures**

- Gov. Jared Polis issued an [executive order](#) on Thursday night that banned evictions and foreclosures through May unless a case poses a public safety risk.



Emergency Unemployment

- The minimum amount you can receive per week is \$223 with a maximum of \$618.
 - During the weeks of 3/29/20 through 7/25/20, claimants will also receive federal pandemic unemployment compensation (FPUC) of \$600/week on top of their WBA.
 - The federal \$600 weekly unemployment benefit and your state insurance benefits are considered taxable income.
- **Unemployment Rates**
 - Greeley, 9.3%
 - Fort Collins-Loveland, 6.6%



Emergency Food Relief

- **Blue Spruce Drive (Fort Collins):** Monday, Wednesday & Friday – 10 am-3 pm
 - [CSFP distribution](#) (senior boxes) available Wednesday & Friday – 10 am-3 pm
- **Lincoln Avenue (Loveland):** Tuesday & Thursday – 10 am-3 pm
 - [CSFP distribution](#) (senior boxes) available Tuesday & Thursday – 10 am-3 pm
- **Poudre School District**
 - Laurel Elementary School, Fort Collins: 11-11:30 am, M-F
 - Beattie Elementary School, Fort Collins: 11:45 am-12:15 pm, M-F
 - Bauder Elementary School, Fort Collins: 12:30-1 pm, M-F
 - Boys & Girls Club, Wellington: 4-6 pm, M & F
- **Thompson School District**
 - Lincoln Elementary School, Loveland: 11-11:30 am, M-F
 - Monroe Elementary School, Loveland: 11:45 am-12:15 pm, M-F
 - Winona Elementary School, Loveland: 12:30-1 pm, M & F
- **School Meals Process**
 - Identification or paperwork will not be required
 - Please check labels for any allergen concerns
 - **Loveland: Food Baskets - up to 1 week of groceries - 2x a month**
 - Toiletries and pet food as available
 - Monday-Thursday, 9am-3:30pm; 1st Thursday of month, 9am-6:30pm
 - 1511 E. 11th St. Loveland, (970) 667-4939
- **Berthoud: Food Baskets - up to 1 week of groceries - 2x a month**
- Toiletries and pet food as available
- Tuesday/Thursday, 9am-3:30pm; 1st Tuesday of month, 9am-6:30pm
- 375 Meadowlark Drive, (970) 532-0161



Emergency Shelter

- **At Northside Aztlan Center:**

- 8am – 9pm – open to all genders (staffed by Murphy Center and Catholic Charities) – sack lunch provided by Catholic Charities
- 9pm – 6 am – men overnight shelter (staffed by CC and FCRM)

- **At Catholic Charities:**

- All program beds still in operation and extra space that is usually used for overflow will be used for families
- Women overnight shelter at Community of Christ Church

- **Fort Collins Rescue Mission:**

- Breakfast and dinner still being served daily
- Program beds still in operation and extra space that is usually used for overflow men will be used for overflow women

- **137 Homeless Connection**

- Serving adults experiencing homelessness
- Monday-Friday, 8am-11:30am
- 137 S. Lincoln Ave., Loveland, (970) 685-4173