

Spring 2011



# Colorado Homeless Families

From Homelessness to Self-Sufficiency

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## Thank You CHF Supporters!

Dear CHF Supporters:

Right now it seems like America's economy is balancing on the edge of a cliff, where even the slightest breeze could send it plunging. Everyday we receive updates regarding our unpredictable economy which has disrupted lives, businesses, homes and so much more.

With the unstable economy, homelessness has increased across the country. Families with children are among the fastest growing segment of the homeless population and it is estimated that nearly 60 percent of the homeless population are families with children. CHF is dedicated to provide affordable housing and support services to

some of the families who have fallen victim to the economy ; to give them an opportunity to become self-sufficient. CHF has a long history of success and has housed 424 families since 1987 when the transitional housing program was incorporated. Though times are challenging, there are many success stories at CHF. In 2010 Colorado Homeless Families provided housing and support services to 51 families; fourteen of these families graduated from CHF's transitional housing program and have become self-sufficient.

It is the financial support and encouragement of every-

one who supports CHF that make these success stories possible. We are so grateful to those of you that continue to support CHF and our homeless families even in these tough times. These donations give hope and alter the course of the lives of our homeless children and their families. Thank you so much for your support!

With Sincere Gratitude,

Connie Zimmerman  
Executive Director



CHF Board of Directors and CHF Executive Director, Connie Zimmerman; from left to right: Board Secretary, Terri Taylor, Gaye Anderson, Aruna Kumar, Board President, Eric Kumar, Executive Director, Connie Zimmerman, Larry Zimmerman and Board Vice President, Brian Thompson



Sally dreamed of being an elementary teacher. However she ended up married with a baby at age 17. Before she was 19 years old Sally had a second baby boy. Sally and her

husband were barely 20 years old when they purchased their own home! Sally stayed home with the boys while her husband went out to work. When the boys were 2 and 4 years old Sally decided it was time for her to go back to school and begin working on her teaching

degree. She barely settled into school when Sally's husband decided that he no longer wanted the responsibility of taking care of a family. He insisted that Sally move out and filed for a divorce. Sally was devastated; she had no where to go and had very little support. Her mother was in a mental institution and she had very little contact with her father.

A friend told Sally about CHF so she applied for the program and was accepted. Shortly after entering into the program Sally was able to find work at a local school as a teacher's assistant which enabled her to stay in college while working toward her degree in teaching. Sally worked hard during the time she was at CHF and with the valuable life skills that she learned through case management, counseling,

educational seminars and support group meetings, she began to excel. This fall Sally will begin her teaching internship. She will graduate with her Bachelor's Degree in teaching in the spring of 2012.

Sally is a very hard working, responsible young woman and is determined to be successful. Sally's resilience and the helpful life skills that she learned at CHF enabled her to graduate from CHF in April 2011. We are so proud of how far Sally has come. Sally is on her own able to buy a home and almost has her teaching degree. With hard work and perseverance and a little help and guidance Sally is certainly a success!

## 2011 CHF Graduate

## New Housing for Colorado Homeless Families

After three years of planning, fundraising and extensions; CHF was able to break ground on seven new transitional homes in May of 2010. On December 15, 2010 the long awaited 'Farm House Extension Project' was finished. CHF held the open house and the first family was able to move in by the end of that week.

A diverse group of supporters, working with CHF, made it possible for the 7 townhomes to be built. The Helen

K. and Arthur E. Johnson Foundation granted \$150,000 toward the purchase of the land. The construction cost to build the town homes came to, \$912,244. The following grantors working with CHF, helped CHF to reach the construction



goal: City of Arvada (143,000), Gates Foundation (\$140,000), Adolph Coors Foundation (\$50,000), Daniels Fund (\$50,000), and the Boettcher Foundation (\$15,000). CHF raised an additional

\$514,244 from the sale of 4 older transitional houses at scattered sites.

CHF paid KB Home to build the 7 units under the direction of HomeAid Colorado. HomeAid Colorado raised an additional \$328,734 in donations and in-kind contributions.

We are very grateful to all of the grantors, donors, builders and vol-

unteers, that were willing to be part of this project. It is because of people and organizations such as these that CHF is able to move forward.

## CHF Won the 2011 CoNAHRO and the Regional NAHRO Affordable Housing Project Award!



From left to right: Larry Zimmerman with Connie Zimmerman and Ed Talbot after receiving the CoNAHRO Award in Breckenridge Colorado.

The National Association of Housing and Redevelopment Officials (NAHRO) is the leading housing and community development advocate for the provision of adequate and affordable housing, for all Americans, particularly those with low to moderate incomes. Colo-

rado NAHRO is the Mountain Plains state chapter of NAHRO. After the 7 additional transitional housing units were built, Ed Talbot, Executive Director of the Arvada Housing Authority, nominated Connie Zimmerman and CHF's Farm House Extension Project for CoNAHRO's Award of Excellence. The purpose of the Award of Excellence is to recognize outstanding innovation and achievement in housing and community development programs throughout the country. Entrants in the Awards of Excellence are chosen from among the Award of Merit entries by NAHRO Regional juries and are sent to national juries for the choice of winners by competition. Winners are

honored at the National Conference and Exhibition and articles in the Journal of Housing and Community Development.

Colorado Homeless Families won the 2011 CoNAHRO Affordable Housing Project award as well as the 2011 Regional NAHRO Affordable Housing Project award! Executive Director, Connie Zimmerman with husband Larry Zimmerman was able to accept the award in Breckenridge the 19th of May. Ed Talbot accepted the Regional award on behalf of Colorado Homeless Families in Utah in June 2011. This is a great honor for CHF and we are very grateful to Ed Talbot for nominating CHF and the Farm House Extension Project

## The First Family in the New CHF Housing



Kevin and Sue have three young boys, owned a home and worked full-time jobs. Sue worked for a large mutual funds company and Kevin was self-employed as an interior/exterior and commercial properties painter. Kevin needed help to run his company so they decided that Sue would quit her job to assist Kevin and the paint company. The business was growing and clients were increasing when Kevin suffered a severe incapacitating injury to his back. He was unable to work for months at a time as he recovered from three surgeries. Then the economy crashed and the building industry came to a halt. Their business began to suffer and their in-

come was affected drastically. The could no longer make their house payments. Kevin and Sue had only one week left to live in their home when they were accepted into the CHF housing program. They were the first family to move into the new town homes at CHF.

Kevin, Sue and their 3 boys moved into CHF's transitional housing program. They have set great goals and have the drive and initiative to get back on their feet. Kevin applied to CCD; he is a very talented musician and hopes that with more education, he will find a new career that is easier on his back. He also hopes to one day be able to support his family again. Sue was able to

find a job in the medical field where she wants to advance with her salary and her position.

Kevin and Sue are taking advantage of every opportunity available to them to get back on their feet and move forward to become self-sufficient. We at CHF have every confidence that this young family will reach their goals and will in time afford their own home again. Kevin and Sue are not unlike so many families dealing with the changes in the economy. They are reminders that homelessness can happen to anyone.

# The Origination and Founding of Colorado Homeless Families

## From Homelessness to Self-Sufficiency

Colorado Homeless Families (CHF) is a non-profit transitional housing organization that was incorporated in January 1987 by Connie Zimmerman, Founder and husband Larry Zimmerman, to support the 'new poor' families. CHF housed their first family in December 1988. The mission of CHF is to provide housing and supportive services for homeless families with children and help them become economically self-sufficient within eighteen months to two years. CHF serves the entire family with case management, counseling, educational seminars, support group meetings, summer youth program and access to the food/clothing/furniture bank. CHF's goal is to rescue children and families from poverty and equip them with the skills they need in order to become, self-sufficient, better parents, and contributing members of society.



CEO and Founder, Connie Zimmerman and husband, Larry Zimmerman

### History

After the oil bust and the huge Savings & Loan crisis in 1987, there were more than 35,000 business failures in the Denver metro area. A record number of people were lining up in unemployment offices across Colorado in desperate need of help. Homeowners were defaulting on mortgages at record rates which resulted in over 14,000 vacant HUD home properties. It was a record year for home foreclosures, a record year for bankruptcies and a record year for *families* to become homeless. This was the first time that Connie Zimmerman, founder, realized that *families with children* were living on the streets or in their cars. Families classified as the 'new poor,' who had education, training and skills were for the first time in their lives homeless, due to the 1987 economic situation. The economy was also affecting the, 'working poor,' these families were earning minimum wages; working at hotels, McDonald's and gas stations, mostly due to lack of higher education and professional skills. When the housing costs, energy costs and utilities began to escalate these families were no longer able to keep up with the rising cost of living, including housing. The 'new poor,' and 'working poor,' families found themselves in poverty due to illness, family breakdown, unemployment, personal tragedy, low income, and/or insufficient education and life skills. They lacked the resources and a support service network to help them obtain affordable housing.

"You get to choose how to live your life, how to change and whether to live up to your potential."

## Colorado Homeless Families

Since the inception of CHF in 1987, 429 families have participated in our 18 month to 2 year program. Of the 429 families helped by CHF, 356 families successfully graduated to self-sufficiency. One hundred and twenty-nine of these families purchased their own homes after graduating from the program while the other 227 families moved to affordable housing. Eighty-eight individuals graduated from colleges, universities or trade schools. Nineteen families were asked to leave our program because they refused to work or attend school; one resident transferred to a drug treatment facility; six residents passed away from cancer and four families chose to leave the program voluntarily. Approximately 42 families are currently in our transitional housing program on a daily basis.

### Since 1987:

- 429 families have been in CHF's transitional housing program.
- 356 families have successfully graduated to self-sufficiency

Of the 356 graduating families:

- 129 families have purchased a home
- 227 moved to affordable housing
- 88 individuals graduated from college, universities and/or trade school