



NWCCOG Full Council, EDD Board, and NLF Board Meeting Agenda

Thursday, January 22, 2026

Gypsum Conference Room @ Energy Program Warehouse, In-Person, Zoom
210 Spring Creek Road, Gypsum Colorado

Video & Phone Conference Information

Join Zoom Meeting:

<https://us06web.zoom.us/j/4343110995?pwd=rbIHmpYikShSFje2tpMbd1ODIEZrep.1&omn=84471408672>

Meeting

ID:

434 311 0995

Passcode:

119033

NEXT NWCCOG Council

Meeting

March 19th, 2026

Silverthorne Conference Room

9am - 12pm

NWCCOG Council Meeting

| | | | |
|------------|---|---|---------|
| 9:00 a.m. | 1. Call to Order | NWCCOG Council Chair Alyssa Shenk | |
| | 2. Roll Call and Determination of Quorum | Introduction of new members/representatives | |
| 9:10 a.m. | 3. *ACTION: | Minutes of December 2025 Council Meeting* | |
| | 4. FYI: | Preliminary 2025 Financials | TBD |
| | 5. ACTION: | NLF Financials - No Quarterly Financials were presented in 2025 | TBD |
| | 6. ACTION: | Approve Amendments to Asset Capitalization Policy (Finance Director, Becky Walter) | |
| | 7. ACTION: | Approve additions to 2026 Budget and Wage Range | Memo |
| | 8. UPDATE: | Brief Review of Council Bylaws and Rules of Conduct, LOS Policy Jon Stavney, Executive Director | |
| | 9. ACTION: | Election of New Officers for the NWCCOG Council Board | |
| | 10. ACTION: | Election of Executive Committee Members Each of the six counties has an automatic seat, election is for 5 Municipal Representatives | |
| | 11. POSSIBLE ACTION: | **Bylaws Amendment: change Muni on EC number to 3. Only 3 were active in 2025. | |
| | 12. ACTION: | Seating of new officers (to run remainder of the meeting) | |
| | 13. ACTION: | Elect 2 County Health Pool (CHP) Representatives for NWCCOG Each year the Council appoints representatives to the County Health Pool . which is our employee Health Plan Administrator as well as Walden, Kremmling also through us Recent years the Office Manager and Executive Director have served. | |
| | 14. UPDATE | Congressional Updates from those present | |
| 10:30 a.m. | 15. PRESENTATION | What is succession planning and why is it important? Patrick Ibarra, The Mejorando Group 10:30 -- is lunch break from an all day engagement for Patrick. | PPT TBD |
| | 16. DISCUSSION | Executive Committee to share intent, type of Succession Planning | |
| 11:00 AM | Break | | |
| 11:10 AM | 17. UPDATE | Executive Director Updates - News Item 34 at end of packet FYI - NWCCOG/EDD \$6,000 to co-brand educational series w/ Summit Chamber Behavioral Health project with GPS Progress Report Hiring Process Updates: Admin Assistant, HR Generalist, and NLF Deputy Director EDD Director Update - No word yet from EDA on Funding being approved DOLA 6 month funding for Regional Broadband Director | Memo |
| | CONSENSUS: | Request approval to pursue funding in next DOLA round for RBD | |
| 18 | ACTION: | NWCCOG Council moves to Convene as NLF Board | |

NLF Annual Board Meeting

| | | |
|------------|-------------------------|---|
| | Per Bylaws: | Recognize newly elected officers for NWCCOG Council as Officers for NLF Board |
| 11:20 a.m. | 19 ACTION: | Approve Minutes from January 23, 2025, September 18, 2025, December 4th 2025 |
| | 20 ACTION: | Approve Preliminary End of Year Financials |
| | 21. UPDATE | NLF Reports, Risk Ratings, Portfolio Summary |
| | 22. PRESENTATION | Verbal review of NLF activities in 2025, Anita Cameron, NLF Director |
| | 23. ACTION: | Motion to reconvene as NWCCOG Council |

Continue NWCCOG Council Meeting

| | | |
|------------|------------------------|--|
| 11:30 a.m. | 24. Discussion: | Around the Table Member Updates and Discussion |
|------------|------------------------|--|

| | | |
|---------|--------------------|--------------------------------|
| 12:00pm | 25. *ACTION | Adjourn NWCCOG Council Meeting |
|---------|--------------------|--------------------------------|

*Requires Vote

NWCCOG Officers

| | |
|------------------------------|--|
| NWCCOG Council Chair --- TBD | NWCCOG Council Secretary/Treasurer TBD |
| NWCCOG Council Vice-Chair | |

NWCCOG Executive Committee

| | |
|---------------------------|---|
| Region XII County Members | Nina Waters, **Patti Clapper, Tim Redmond, Tom Boyd, Randal George, Coby Corkle |
| Municipal Members | Alyssa Shenk* Geoff Grimmer Kristen Brownson Vacant |



NWCCOG EDD Board Meeting

Same Location and Call-in Information as NWCCOG Council

Video & Phone Conference Information

Join Zoom Meeting:

<https://us06web.zoom.us/j/4343110995?pwd=rbIHmpYikShSFje2tpMbd1ODIEZrep.1&omn=84471408672>

Next EDD Meeting

Meeting ID:

Passcode:

434 311 0995

119033

March 19th, 2026

Silverthorne Conference Room

12:30 PM

NWCCOG Economic Development District and NW Workforce Development District Meetings

| | |
|------------|--|
| 12:30 p.m. | 26. Call to Order - EDD Board Vice Chair, Patti Clapper (DiAnn is unable to attend) |
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|--|
| 27. Roll Call and Determination of Quorum |
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| | |
|--------------------|------------------------------------|
| 28. ACTION: | Approve Minutes from Dec 4th, 2025 |
|--------------------|------------------------------------|

| | |
|---------------------|--|
| 29. OF NOTE: | EDD Officers are elected every two years per Bylaws, Next - January 2027 |
|---------------------|--|

| | |
|--------------------|------------------------------|
| 30. Update: | Status of EDD Funding |
|--------------------|------------------------------|

| | | | |
|-----------|-------------------------|--|----------------|
| 1:00 p.m. | 31. PRESENTATION | CDLE and Workforce Colorado Rural Alliance Update | Memo in Packet |
| | | Karah Brubaker, Business Strategy Representative CDLE Stephanie Mufic, Director of Strategic Engagement | |

| | |
|------------------------|--|
| 32. Discussion: | What are your local EDD activities, currently and for 2026? |
| | What is not happening that you would like to see happening? |

*Requires Vote

| | |
|------------------------|--|
| 33. Discussion: | Speakers and Topics for March EDD Meeting |
|------------------------|--|

| | | |
|--------|----------------|----------------------------|
| 2:00pm | *ACTION | Adjourn NWCCOG EDD Meeting |
|--------|----------------|----------------------------|

NWCCOG EDD Officers

NWCCOG EDD Chair

NWCCOG EDD Vice-Chair

DiAnn Butler

Patti Clapper

NWCCOG EDD Secretary



Northwest Colorado Council of Governments

NWCCOG Council Meeting Minutes

December 4, 2025

Executive Board Members

Alyssa Shenk – Town of Snowmass
Patti Clapper – Pitkin County
Nina Waters – Summit County

Others Present

DiAnn Butler – Grand County
Josh Samuel – Town of Dillon
Kristin Brownson – Town of Breckenridge
Dan Sullivan – Town of Keystone
Sara Nadolny – Town of Basalt
Delany Deskin – Senator Bennet's Office
Diane McBride – Town of Frisco
Mary Harlan – RFTA
Melissa Matthews – Town of Red Cliff
Geoff Grimmer – Town of Eagle
Jeffrey Woodruff – Pitkin County
Gary Sutor – Steamboat Springs
Jon Bristol – Routt County
Tom Boyd – Eagle County
Erin McCuskey – Eagle County
Carolyn Tucker – SBDC
Britta Gustafson – Town of Snowmass Village
Randy George – Grand County
Diane McBride – Town of Frisco
Riley Scott – Office of Senator Hurd
Dan Sullivan – Town of Keystone
Corry Mihm – Project Works
Jacob Zook – City of Glenwood Springs
Gary Brooks – Town of Avon

NWCCOG Staff:

Jon Stavney
Becky Walter
Moira Vander Meer
Doug Jones – Energy Program
Anita Cameron – NLF
Jonathan Godes – Grants Navigator
Dana Wood – RTCC Mobility
Torie Jarvis – QQ
Erin Fisher – Vintage

ACTION Call to Order NWCCOG Council Meeting

Alyssa Shenk, NWCCOG Council Chair, called the Northwest Colorado Council of Governments (NWCCOG) meeting to order at 9:01 am. Quorum was confirmed with introductions of attendees.

ACTION Approval of NWCCOG Foundation Minutes December 05, 2024

M/S: Alyssa Shenk made a motion to approve the NWCCOG Foundation Minutes from December 5, 2024 as presented. The motion was seconded by Tom Boyd.

Passed: Yes

ACTION Approval 2026 NWCCOG Foundation Budget

M/S: Alyssa Shenk made a motion to approve NWCCOG Foundation Budget as presented. Tom Boyd seconded the motion.

Passed: Yes

ACTION Adjourn NWCCOG Foundation Board

M/S: Alyssa Shenk made a motion to adjourn the NWCCOG Foundation Board Meeting. Tom Boyd seconded the motion.

Passed: Yes

ACTION Acting as the NLF Board; Approval of DiAnn Butler as Loan Committee Member representing Grand County

M/S: Alyssa Shenk made a motion to approve DiAnn Butler as Loan Committee Member representing Grand County. Patti Clapper seconded the motion.

Passed: Yes

ACTION Adjourn as the NLF Board and Reconvene the NWCCOG Council Meeting

M/S: Alyssa Shenk made a motion to adjourn the NLF Board and reconvene as the NWCCOG Council. Kristin Brownson seconded the motion.

Passed: Yes

ACTION Approval of NWCCOG Council Meeting Minutes from October 23, 2025 Meeting

M/S: Alyssa Shenk made a motion to approve the NWCCOG Council Meeting Minutes from October 23, 2025 as presented. Tom Boyd seconded the motion.

Passed: Yes

ACTION Approve Phase I Regional Behavioral Health Review

M/S: Patti Clapper made a motion to approve the Phase I Regional Behavioral Health Review and authorize the Executive Director of NWCCOG to enter into contract. Tom Boyd seconded the motion.

Passed: Yes

ACTION One-time Contribution to QQ from NWCCOG

M/S: Nina Waters made a motion to approve NWCCOG making a one-time contribution to QQ to be able to build a defense fund for water rights in Western Colorado. Tom Boyd seconded the motion.

Passed: Yes

ACTION Approve Revised 2025 and 2026 NWCCOG Budgets

M/S: Tom Boyd made the motion to approve the revised 2025 and 2026 NWCCOG Budgets with budget adjustments and changes from the October 23, 2025 meeting included in the Meeting Packet along with the final budget. Patti Clapper seconded the motion.

Passed: Yes

Presentation – Hanna Scovil, Senior Economist & Director of Economic Competitiveness Metro Denver Economic Development Corporation

I-70 Congestion Study on Base Traffic Conditions, Tourism Impact, and Business Impact. The study is used by CDOT, area businesses, Metro Denver, etc. for the economic impact of I-70. The study quantifies the economic impact of congestion of the I-70 corridor on tourism impact, resident impact, business impact, and government impact. In 2025 dollar amounts the impact of I-70 delays was at \$830 million to the categories listed. The full presentation is available on the NWCCOG website.

Congressional Updates

Riley Scott from Senator Hurd's Office. Senator Hurd has asked for swift approval on the Secure Rural Schools Re-Authorization Act that has been passed by the Senate but has yet to be taken up in the House. Senator Hurd's Wetland bill for the conservation of wetland was signed by President Trump, funding the program through 2031. A Snow Re-Authorization Bill for new technology and forecasting of modeling of snowpack will be presented before the Senate breaks for the year. The Bi-Partisan Hope Act to extend the premium tax credit for 2 years has been drafted with bipartisan support.

Update – January 2026 Meeting

A reminder for all member jurisdictions to identify their council members and alternates for 2026 and convey that information to NWCCOG. Patti Clapper will be staying on as Vice Chair through 2026, and the Executive Committee Chair is open if there is someone interested, but Alyssa will stay on until a replacement is designated.

ACTION Adjournment of the NWCCOG Council Meeting

Nina Waters made the motion to adjourn the NWCCOG Council Meeting. Tom Boyd seconded the motion. The NWCCOG Council meeting was adjourned at 12:07 pm.

Alyssa Shenk, NWCCOG Council Chair

Date



MEMORANDUM

To: NWCCOG Council
From: Jon Stavney, Executive Director and Becky Walter, Finance Director
Date: January 22, 2025
Re: Revisions to Asset Capitalization Policy

Proposed Policy is in the packet as a PDF.'

Summary of Changes:

Current:

- Land & Land Improvements: \$10,000
- Buildings & Building Improvements: \$20,000
- Equipment, Vehicles, Collections, Intangibles: \$5,000

Proposed:

- Land & Land Improvements: \$50,000
- Buildings & Building Improvements \$25,000
- Equipment, Vehicles, Collections, Intangibles: \$15,000

I'd also like to revise the Replacement thresholds:

Current:

For building improvements, other than buildings and equipment, capitalize the cost of outlays that replace a part of another capital asset when the cost of the replacement is \$5,000 or more and at least 10 percent of replacement value of the asset, or \$10,000, whichever is less.

Proposed:

For building improvements, other than buildings and equipment, capitalize the cost of outlays that extends the useful life of the asset or improves its functionality, AND the cost of the replacement is \$25,000 or more.



ASSET CAPITALIZATION POLICY

PO Box 2308 • 249 Warren Ave • Silverthorne, CO 80498 • 970-468-0295 •
Fax 970-468-1208 • www.nwccog.org

| | | | |
|----------------------|--------------------|-----------------------|-------------------|
| Date Adopted: | May 26, 2011 | Date Approved: | December 07, 2023 |
| Revised By: | Finance Department | | |

SCOPE OF POLICY

The Asset Capitalization Policy applies to the capitalization of capital assets purchased with NWCCOG funds. Assets purchased with grant funds will be expensed at the time of purchase.

GENERAL OBJECTIVES

The Asset Capitalization policy establishes the following guidelines:

- How to determine if an expenditure should be capitalized as a capital asset or expensed.
- How to value capital assets that are reported.
- The estimated useful lives of capital assets.

CAPITAL ASSET TYPES

Capital assets are divided between assets that are not subject to depreciation and assets that are subject to depreciation.

Assets that are not subject to depreciation include:

- **Land.** The amount that should be capitalized for land should include the cost of the land itself; professional fees used to acquire the land (legal, engineering, appraisal, survey fees); costs for excavation, fill, grading, or drainage; demolition of any existing buildings or other improvements; and any other costs that are incurred to acquire the land and make the land suitable for use by the Council. Land is characterized as having an unlimited life and is therefore not depreciated.
- **Construction in progress.** The costs of assets that the Council is constructing, where expenses are incurred over more than one fiscal year, are accumulated as construction in progress until the asset is placed in service. At that time, the total costs are then transferred to the appropriate asset type and depreciated.
- **Intangible.** An intangible asset is an identifiable non-monetary asset without physical substance. Non-physical assets are amortized, as opposed to depreciated.

Assets that are subject to depreciation include:

- **Land improvements.** Land improvements are those improvements, other than ordinary and regular site preparation, which ready the land for its intended use. Such improvements may include parking lots, athletic fields, fencing, paths and trails, and landscaping.
- **Buildings and building improvements.** Buildings are permanent structures that are intended for shelter of persons, materials or equipment. Building improvements are capital events that extend the useful life of a building or increase the value of a building, or both. Repairs that simply maintain the existing life or restore a building to its original condition do not constitute an improvement.

- **Equipment.** Equipment is an item of tangible, nonexpendable personal property with a useful life of more than one year, and includes machinery and vehicles.
- **Collections** (works of art or historical artifacts). Collections meet the definition of capital assets and ordinarily would be reported in the financial statements. However, the requirement for capitalization of these assets is waived if the collection is held for reasons other than financial gain.

EXPENDITURE TYPES

Repairs are the costs necessary for the upkeep of the property that neither add to the permanent value of the property nor appreciably prolong its intended life but keep it in an efficient operating condition. These costs should not be capitalized.

CAPITAL ASSET VALUATION

Capital assets should be reported at their historical cost. In the absence of such information, the assets estimated historical cost may be used. Assets donated by parties outside the municipality should be reported at their fair value on the date the donation is made. If capital assets are moved from one fund or activity to another, the recipient fund or activity should continue to report those assets at their historical cost as of the date they were originally acquired.

The historical cost of a capital asset should contain the following:

- Ancillary charges necessary to place the asset in its intended location (freight charges, for example);
- Ancillary charges necessary to place the asset in its intended condition for use (installation or site preparation charges, for example); and
- Capitalized interest (only for those assets that are utilized in enterprise funds and internal service funds and are reported as a part of business-type activities).

Estimating the historical cost of capital assets for which invoices or similar documentation are not available can be done by either standard or normal costing. Standard costing involves using historical sources, such as old vendor catalogs, to establish the average cost of obtaining the same or a similar asset at the time of acquisition. Normal costing involves establishing the current cost of the same or similar asset and deflating that cost using an appropriate price index.

CAPITALIZATION THRESHOLDS

By definition, any asset that benefits more than one fiscal period potentially could be classified as a capital asset. As a practical matter, however, governments capitalize only their higher cost assets. Capitalization thresholds are established to determine which assets are capitalized and which assets are expensed when purchased.

The Council must maintain adequate control over all assets, including lower-cost capital assets. Capitalization is designed to focus on the Council's financial reporting needs, and is not designed for or particularly suited for the purposes of ensuring control over lower-cost assets. Capitalizing numerous small cost items will actually overburden the overall capital asset management system. Capitalization thresholds are established based on financial reporting needs.

The Council establishes the following Capitalization Thresholds for the following groups of assets:

| | |
|---|-----------|
| Land and land improvements | \$ 50,000 |
| Buildings and building improvements | \$25,000 |
| Equipment, vehicles, collections, and intangibles | \$ 15,000 |

REPLACEMENTS:

For building improvements, other than buildings and equipment, capitalize the cost of outlays that extends the useful life of the asset or improves its functionality, AND the cost of the replacement is \$25,000 or more..

DEPRECIATION:

Assets that are capitalized will be depreciated over their estimated useful lives. Depreciation will be calculated on the straight-line basis, using estimated useful lives as follows:

| | |
|---|---------------|
| Land improvements | 10 – 50 years |
| Buildings and building improvements | 10 – 75 years |
| Equipment, vehicles, collections, and intangibles | 3 – 25 years |

Because depreciation is intended to allocate the cost of a capital asset over its entire useful life, it normally is not appropriate to report assets still in service as fully depreciated. Instead, the annual amounts of depreciation expense should be reduced prospectively as soon as it becomes clear that an asset's useful life will be longer than originally estimated.

2026 Wage Ranges



2025 Wage Ranges increased by 3.0% for annual COLA

| PROGRAM | WAGE RANGE | | | RANGE SPREAD |
|-------------------------------------|------------|-----------|-----------|--------------|
| | MIN | MID | MAX | |
| Elevator Inspection | | | | |
| EIP Administrative Assistant* | \$ 53,720 | \$ 64,464 | \$ 75,208 | 40% |
| EIP Program Coordinator | 63,407 | 76,088 | 88,770 | 40% |
| EIP Operations Manager | 71,602 | 87,713 | 103,823 | 45% |
| Elevator Inspector | 92,997 | 116,246 | 139,495 | 50% |
| EIP Program Director | 122,586 | 153,233 | 183,880 | 50% |
| Energy Program | | | | |
| Energy Efficiency Technician I | 47,785 | 54,953 | 62,120 | 30% |
| Energy Administrative Assistant* | 53,720 | 64,464 | 75,208 | 30% |
| Energy Outreach Assistant | 53,720 | 64,464 | 75,208 | 40% |
| Energy Finance Assistant | 53,720 | 64,464 | 75,208 | 40% |
| Energy Efficiency Technician II | 55,041 | 66,049 | 77,057 | 40% |
| Energy Warehouse Manager | 59,224 | 71,068 | 82,913 | 40% |
| Energy Crew Leader | 61,205 | 73,446 | 85,687 | 40% |
| Energy Finance Coordinator | 61,646 | 73,975 | 86,304 | 40% |
| Energy Outreach Coordinator | 61,646 | 73,975 | 86,304 | 40% |
| Energy Auditor | 63,407 | 76,088 | 88,770 | 40% |
| Energy HVAC Technician I | 64,287 | 77,145 | 90,002 | 40% |
| Energy Quality Control Inspector | 65,168 | 78,202 | 91,235 | 40% |
| Energy Agency Trainer | 67,810 | 81,372 | 94,934 | 40% |
| Energy HVAC Technician II | 73,094 | 87,713 | 102,332 | 40% |
| Energy Agency Trainer | 74,811 | 91,644 | 108,477 | 45% |
| Energy Program Manager I | 74,811 | 91,644 | 108,477 | 45% |
| Workforce Development Manager | 74,811 | 91,644 | 108,477 | 45% |
| Energy Outreach Manager | 74,811 | 91,644 | 108,477 | 45% |
| Energy Finance Manager | 74,811 | 91,644 | 108,477 | 45% |
| Energy Program Manager II | 87,368 | 107,025 | 126,683 | 45% |
| Energy Program Director | 112,188 | 140,235 | 168,282 | 50% |
| Northwest Loan Fund | | | | |
| NLF Deputy Director* | 80,000 | 100,000 | 120,000 | 50% |
| NLF Director | 92,997 | 116,246 | 139,495 | 50% |
| Vintage | | | | |
| SHIP Medicare Coordinator | 62,526 | 75,031 | 87,537 | 40% |
| Vintage Program Specialist | 63,407 | 76,088 | 88,770 | 40% |
| Long Term Care Ombudsman | 64,287 | 77,145 | 90,002 | 40% |
| Vintage Business Operations Manager | 75,916 | 92,997 | 110,078 | 45% |
| Vintage Program Director | 93,842 | 117,303 | 140,763 | 50% |
| Other Programs | | | | |
| Economic Development Director | 80,617 | 100,771 | 120,926 | 50% |
| Regional Transportation Director | 80,315 | 100,394 | 120,473 | 50% |
| Broadband Program Director | 147,357 | 184,196 | 221,035 | 50% |
| Indirect | | | | |
| Administrative Assistant* | 56,250 | 67,500 | 78,750 | 40% |
| Accountant | 66,929 | 80,315 | 93,701 | 40% |
| Human Resource Generalist* | 79,167 | 95,000 | 110,833 | 40% |
| Finance Director | 94,687 | 118,359 | 142,031 | 50% |
| Executive Director | 144,698 | 188,107 | 231,516 | 60% |

*New Position

APPROVED by NWCCOG Council on 12/4/2025

Revised for new positions 1/14/2026



MEMORANDUM

To: NWCCOG Officers, Chair Alyssa Shenk, Vice Chair Patti Clapper and Secretary/Treasurer Nina Waters

From: Jon Stavney, Executive Director

Date: December 22, 2025

Re: New Positions in Administration

HR Generalist – Posted Jan 7th – Closes Feb 2nd

Reason for position: Council prompt in December ED review. Recent rapid growth of the organization. Capacity issues arose repeatedly during Jon's Director Reviews in December, emphasizing that 2026 should be a growth year. With this position, a 3rd Elevator Admin (filled), an additional inspector, and Doug's news that Energy will be hiring at least 8 employees in 2026 (based on additional funding and partnerships) additional revenues to Indirect could be \$150,000. Other reasons why the time is ripe include: volume of HR-time spent by Executive Director, Finance Director, Office Manager and Workforce Development Coordinator, all experienced, but not HR professionals. Increasing complexity of HR landscape. A significant portion of the benefits management, on-boarding burden, and paperwork shuffling will be alleviated with Paycom. That said, projects such as Wage Range analysis, Employee Handbook revisions, benefits negotiations, keeping current with personnel policy changes in the law, are enough to justify a single position. That is before factoring management of actual employee situations which will still involve Program and Executive Directors. NWCCOG will likely have 60 employees when 2026 ends.

Wage Range: \$79,167 - \$110,833. (Total Increase to Indirect Est: \$95,000 - \$135,000)

Fiscal Note: This position was not budgeted. Up to 10 new employees added in 2025 will theoretically add \$150,000 to the indirect budget, easily covering the total cost of this position. The "Generalist" threads a needle between HR specialists and an HR Director (which would imply managing a staff). Because of the breadth of involvement across subject areas, this Generalist will need to be someone poised for a Director position and may expect more pay.

Decision: Executive Director will manage hiring process, and requests approval by the Officers to proceed with posting in advance of the January Council meeting.

Administrative Assistant – Posted January 7th Internally, 9th Externally – Closes EOB Jan 22nd.

Reason for position: Office Manager position opened when Moira took EIP job. With Paycom and HR Generalist, Jon and Becky, believe this role can be reduced to be manageable again with the previous title (2015). Primary focus: assist Executive Director be POC for Council, perform necessary daily duties, provide some separation of duties for finance, be in-person for on-demand tasks. This position has supported 4 of the 9 smaller programs. Intend to not allow for now, monitor workload (with 2 NLF Directors, and Energy needing a general admin, assisting others will remain a challenge for this position.

Wage Range: \$56,500 - \$78,700. (Total decrease to Indirect Est: \$20,000)

Fiscal Note: Budgeted for slightly higher paying Office Manager Position (\$63,000 - \$88,000).

Decision: Just sharing with Officers to see relation to HR position. Executive Director will manage this hiring process.

New Positions in Energy, EIP, Indirect over 2026, Est \$150,000 increase in Indirect Revenues.

NWCCOG Wage Range Analysis

HR Generalist



| | | Key Responsibilities | Salary | | | |
|---|---------------------------------------|---|--------------------------------|---------------------|-----------|--|
| Current Year Wage Program Funding | # of Employees in Position | | Range Spread: 40% | | | |
| | | | Current | | | |
| | | | | | | |
| | | | Proposed New Wage Range | | | |
| | | Manages onboarding/offboarding, point person for HRIS system/Paycom, manages compliance with labor law and policies, supports EE wellness and safety, oversees workers comp, manages EE training, open enrollment, performance reviews, benefit plans, insurance claims, workers comp, manages org-wide policy updates, employee benefits guide, answers employee questions | \$79,167 | \$95,000.00 | \$110,833 | |
| Comparisons | | Position Comparison Details | | Comparison Salaries | | |
| Title Entity Program Funding | Title Entity Program Funding | 2025 job posting Onboarding/offboarding, administers HR systems, manages compliance with labor law/policies, supports EE wellness and safety, oversees workers comp, conducts trainings, HRIS point person, handles insurance claims | Minimum | Median | Maximum | |
| | | | \$70,470 | \$84,562 | \$98,654 | |
| | | | \$75,405 | \$91,231 | \$107,080 | |
| | | | \$89,300 | \$107,600 | \$125,900 | |
| Title Entity Program Funding | Title Entity Program Funding | Survey Average extrapolated 3% per year to 2026. Implements/Administers HR programs & policies. Provides services: recruiting, compensation, benefits, training & dev, labor law, current practice. May be a manager. 6+ yrs exp. On a scale of I - IV | \$78,082 | \$90,070 | \$106,090 | |
| | | | Average of Comparison Salaries | | | |
| | | | \$78,314 | \$93,366 | \$109,431 | |
| | | | % Increase of Current Range | | | |
| COMMENTS: | | Hard to find current comps due to lack of updated public sector wage ranges/survey data. Prior year ranges were extrapolated based on an average annual increase of 3%, using recent CPI indexes and known % increases from Summit County. Recommendation is slightly higher than average of positions; reflective of senior full-scope HR role with independent judgement and leadership responsibilities. | N/A | N/A | N/A | |



December 10, 2025

The Honorable Alyssa Shenk, Mayor
Northwest Colorado Council of Governments
P.O. Box 2308
Silverthorne, CO 80498

RE: EIAF 9957 - NWCCOG Broadband Director 2025 - Supplemental

Dear Mayor Shenk:

On October 18, 2024, you received a grant in the amount of \$130,000 to assist with the above-mentioned project. Due to a significant delay in the Colorado Broadband Office state middle-mile assessment process, I am offering to provide an additional \$65,000 in assistance. With this supplemental funding, the total amount of grant funding provided for this project has increased to \$195,000.

This grant offer is made from federal mineral lease proceeds.

Please contact your DOLA Regional Manager, Kate Peacock at 970-744-0760 for information on how to proceed. Expenditure of State funds prior to the contract being fully executed cannot be included in the contract budget or reimbursed by the State. Per our program guidelines, this offer is valid for one year from the date of this letter.

I wish you success with your project. Thank you for helping Colorado build an economy where all Coloradans can thrive.





COLORADO
Department of Local Affairs
Division of Local Government

Sincerely,

A handwritten signature in blue ink that reads "Maria De Cambra".

Maria De Cambra

Executive Director

cc: Dylan Roberts, State Senator

Julie McCluskie, State Representative

Alyssa Shenk, Northwest Colorado Council of Governments

Jon Stavney, Northwest Colorado Council of Governments

Kate Peacock, DOLA





Northwest Colorado Council of Governments

Northwest Loan Fund Board Meeting

January 23, 2025

Board Members

Alyssa Shenk – Town of Snowmass
Patti Clapper – Pitkin County
Nina Waters – Summit County

NWCCOG Staff:

Jon Stavney
Becky Walter
Anita Cameron – NLF
Moira Vander Meer
Jonathan Godes – Grants Navigator
Greg Ociepka
Rachel Tuyn – EDD
Torie Jarvis – QQ
Ashley Bembeneck – QQ
Erin Fisher – Vintage
Nate Speerstra – Energy Program
Dana Wood – Mobility Program

Others Present

Jeffrey Woodruff – Pitkin County
Kristen Brownson – Town of Breckenridge
Dan Sullivan – Town of Keystone
Carolyn Tucker – SBDC
DiAnn Butler – Grand County
Hilary Henry – Senator Bennet Representative
Gary Brooks – Town of Avon
Rita Wolfe
Thayer Hirsh – Summit Economic Partnership
Rick Stevens – Town of Basalt
Britta Gustafson – Town of Snowmass Village
Kris Mattera – Basalt Chamber of Commerce
Corry Mihm – Project Works
Jacob Zook – City of Glenwood Springs
Tom Boyd – Eagle County
John Bristol – Routt County
Tim Redmond – Routt County
Teagan Serres – Town of Kremmling
Melissa Matthews – Town of Red Cliff
Chris Romer – Vail Valley Partnership

ACTION Convene as the NLF Board and Call to Order

Alyssa made the motion to reconvene as the NLF Board at 10:43am. Nina Waters seconded the motion. Roundtable introductions were completed, and a quorum was present for the group.

Passed: Yes

ACTION Approval of the March 2024 NLF Board Meeting Minutes

Alyssa made the motion to approve the March 2024 NLF Board Meeting minutes. Nina Waters seconded the motion.

Passed: Yes

ACTION Election of NLF Executive Board

Alyssa made the motion to approve herself as Chair, Patti Clapper as Vice Chair, and Nina Waters as Treasurer. Nina Waters seconded the motion. All were in favor, none opposed.

Passed: Yes

Update: NLF Portfolio Summary and Risk Rating Discussion

Anita Cameron provided an overview of the portfolio summary and risk rating, highlighting the billing status of loans and the associated late charges. She explained that satisfactory loans require a 1% reserve, while loans categorized as watch require a 10% reserve. Additionally, she discussed the definitions of risk grades included in the reports for transparency.

ACTION Adjournment of NLF Board to NWCCOG Council to Convene

Alyssa made the motion to reconvene at 11:03am as the NWCCOG Council Board. Nina Waters seconded the motion.

Passed: Yes

Alyssa Shenk, Northwest Loan Fund Board Chair

Date



Northwest Colorado Council of Governments

NLF Board Meeting Minutes

September 18, 2025

Executive Board Members

Alyssa Shenk – Town of Snowmass
Patti Clapper – Pitkin County
Nina Waters – Summit County

NWCCOG Staff:

Jon Stavney
Becky Walter
Moira Vander Meer
Nate Walowitz - Broadband
Anita Cameron - NLF
Nate Speerstra – Energy
Erin Fisher – Vintage
Dana Wood – RTCC Mobility
Jonathan Godes – NWCCOG Grants Navigator

Others Present

Mike Conway – Colorado Insurance Commission
Delaney Deskin – Office of Senator Bennet
Kristen Brownson – Town of Breckenridge
John Bristol – Routt County
Hilary Henry – Office of Senator Bennet
Teagan Serres – Town of Kremmling
Tom Boyd – Eagle County
Jeffrey Woodruff – Pitkin County
Gary Brooks – Town of Avon
Erin McCuskey – Eagle County
Britta Gustafson – Town of Snowmass Village
Randy George – Grand County
Riley Scott – Office of Senator Hurd
Dan Sullivan – Town of Keystone
Corry Mihm – Project Works
Jacob Zook – City of Glenwood Springs
Sam Guarino – Transportation Snowmass Village
Mary Harland – RFTA

ACTION Open Council Meeting as Northwest Loan Fund Board

Alyssa Shenk called the Northwest Loan Fund Board meeting to order at 9:28am.

Discussion: NLF becoming a CDBO (Option Preferred for CDBG Funding)

Board Resolution of having the NLF adjust Board, Bylaws, and Loan Committee to become CBDO (community-based development organization) and creating a new account for tracking Revolving Funds to stay compliant with funding requirements. The Loan Fund Director will apply to DOLA to become a CBDO and will complete all the requirements for annual certification. This includes formally acknowledging that the assets of the Loan Fund are separate from the assets of the Northwest COG and that those assets are solely to further the mission of the Loan Fund, demonstrate mechanisms to establish control and accountability for all funds of the Loan Fund.

ACTION Approve Resolution Number 1

Contingent on review by the Council Chair and Executive Director of NWCCOG, and authorize them to finalize and sign the document.

M/S: Patti Clapper made the motion to approve. Motion was seconded by Tom Boyd.

Passed: Yes

ACTION Close Northwest Loan Fund Board and reconvene as NWCCOG Council

M/S: Alyssa Shenk made a motion to approve the results of the NWCCOG Dues as presented. Tom Boyd seconded the motion.

Passed: Yes



Northwest Colorado Council of Governments

NLF Board Meeting Minutes

December 4, 2025

Executive Board Members

Alyssa Shenk – Town of Snowmass
Patti Clapper – Pitkin County
Nina Waters – Summit County

Others Present

DiAnn Butler – Grand County
Josh Samuel – Town of Dillon
Kristin Brownson – Town of Breckenridge
Dan Sullivan – Town of Keystone
Sara Nadolny – Town of Basalt
Delany Deskin – Senator Bennet's Office
Diane McBride – Town of Frisco
Mary Harlan – RFTA
Melissa Matthews – Town of Red Cliff
Geoff Grimmer – Town of Eagle
Jeffrey Woodruff – Pitkin County
Gary Sutor – Steamboat Springs
Jon Bristol – Routt County
Tom Boyd – Eagle County
Erin McCuskey – Eagle County
Carolyn Tucker – SBDC
Britta Gustafson – Town of Snowmass Village
Randy George – Grand County
Diane McBride – Town of Frisco
Riley Scott – Office of Senator Hurd
Dan Sullivan – Town of Keystone
Corry Mihm – Project Works
Jacob Zook – City of Glenwood Springs
Gary Brooks – Town of Avon

NWCCOG Staff:

Jon Stavney
Becky Walter
Moira Vander Meer
Doug Jones – Energy Program
Anita Cameron – NLF
Jonathan Godes – Grants Navigator
Dana Wood – RTCC Mobility
Torie Jarvis – QQ
Erin Fisher – Vintage

ACTION Acting as the NLF Board; Approval of DiAnn Butler as Loan Committee Member representing Grand County

M/S: Alyssa Shenk made a motion to approve DiAnn Butler as Loan Committee Member representing Grand County. Patti Clapper seconded the motion.

Passed: Yes

ACTION Adjourn as the NLF Board and Reconvene the NWCCOG Council Meeting

M/S: Alyssa Shenk made a motion to adjourn the NLF Board and reconvene as the NWCCOG Council. Kristin Brownson seconded the motion.

Passed: Yes

Portfolio Summary Report -- ACTIVE ACCOUNTS
By Master Loan
(All transactions)

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| LoanID | Borrower | Close Date | Loan Amount | Principal Balance | Cumulative Pmts | | Latest Pmts | | Periods Past Due | | | | | | |
|------------------------|------------|------------|--------------|-------------------|-----------------|------------|-------------|------------|------------------|-----------|-----------|-----------|----------|----------|-----------|
| | | | | | Principal | Interest | Amount | Date | 30d | 30d + | 60d + | 90d + | 120d + | 150d + | 180d + |
| 2021-0610-2 | [REDACTED] | 06/21/2021 | 54,000.00 | 12,840.88 | 27,872.92 | 4,575.94 | 1,025.24 | 03/17/2025 | 1,025.24 | 1,025.24 | 1,025.24 | 1,025.24 | 1,025.24 | 1,025.24 | 6,407.74 |
| 2021-0610-3 | [REDACTED] | 07/28/2021 | 75,000.00 | 5,847.31 | 69,152.69 | 6,770.13 | 2,256.25 | 03/17/2025 | 26.07 | 25.23 | 26.07 | 26.07 | 25.23 | 26.07 | 5,888.52 |
| 2021-0408-2 | [REDACTED] | 07/19/2021 | 200,000.00 | 125,481.64 | 74,518.36 | 29,967.89 | 2,048.75 | 11/03/2025 | | | | | | | |
| 2023-0914 | [REDACTED] | 10/19/2023 | 300,000.00 | 254,191.21 | 45,808.79 | 43,936.57 | 3,739.39 | 11/25/2025 | | | | | | | |
| 2023-0209 | [REDACTED] | 02/16/2023 | 100,000.00 | 84,802.24 | 15,197.76 | 10,821.24 | 4,750.00 | 09/30/2025 | 1,636.00 | 1,636.00 | 1,636.00 | 1,636.00 | 1,636.00 | 1,636.00 | 3,430.00 |
| 2019-1010 | [REDACTED] | 11/07/2019 | 100,000.00 | 19,342.99 | 80,657.01 | 19,403.99 | 1,115.00 | 11/25/2025 | | | | | | | |
| 2021-0610-1 | [REDACTED] | 10/15/2020 | 162,665.38 | 85,547.22 | 75,745.05 | 17,225.26 | 1,100.00 | 08/18/2025 | | | | | | | |
| 2023-0413-2 R | [REDACTED] | 04/28/2023 | 46,428.00 | 35,313.43 | 11,114.57 | 9,706.81 | 800.79 | 11/10/2025 | | | | | | | |
| 2024-0314-2 | [REDACTED] | 04/15/2024 | 202,500.00 | 102,986.96 | 99,513.04 | 25,506.96 | 6,580.00 | 11/17/2025 | | | | | | | |
| 2025-0814-2 | [REDACTED] | 08/22/2025 | 400,000.00 | 348,882.80 | 3,932.70 | 5,820.40 | 4,900.00 | 11/07/2025 | | | | | | | |
| 2023-0413 | [REDACTED] | 05/05/2023 | 300,000.00 | 220,199.34 | 79,800.66 | 42,906.34 | 4,604.00 | 11/03/2025 | | | | | | | |
| 2024-0509 | [REDACTED] | 06/17/2024 | 25,000.00 | 19,663.87 | 5,336.13 | 2,816.67 | 516.00 | 11/25/2025 | 516.00 | 516.00 | 103.20 | | | | |
| Report total: 36 loans | | | 6,181,615.18 | 4,038,459.59 | 1,961,773.49 | 822,000.63 | 293,846.34 | | 19,944.64 | 18,444.39 | 10,480.51 | 10,377.31 | 6,486.47 | 6,487.31 | 42,716.26 |

| LoanID | Borrower | Loan Amount | Principal Balance | 30d | 30d + | 60d + | 90d + | 120d + | 150d + | 180d + | Risk Rating | Rating Date | Reserve Percentage | Reserve Amount |
|------------------------------|------------|--------------|-------------------|----------|----------|----------|----------|----------|----------|----------|-----------------|-------------|--------------------|----------------|
| Risk Rating: A. Satisfactory | | | | | | | | | | | | | | |
| 2021-0408-2 | [REDACTED] | 200,000.00 | 127,071.71 | | | | | | | | A. Satisfactory | 07/19/2021 | 1.00% | 1,270.72 |
| 2021-1014-1 | [REDACTED] | 243,000.00 | 158,101.79 | | | | | | | | A. Satisfactory | 11/09/2021 | 1.00% | 1,581.02 |
| 2021-1116 | [REDACTED] | 40,000.00 | 11,993.31 | 760.00 | 76.00 | | | | | | A. Satisfactory | 01/10/2022 | 1.00% | 119.93 |
| 2023-0413 | [REDACTED] | 300,000.00 | 223,380.44 | | | | | | | | A. Satisfactory | 05/05/2023 | 1.00% | 2,233.80 |
| 2023-0608 | [REDACTED] | 80,000.00 | 64,934.76 | | | | | | | | A. Satisfactory | 06/08/2023 | 1.00% | 649.35 |
| 2023-0914 | [REDACTED] | 300,000.00 | 256,200.37 | | | | | | | | A. Satisfactory | 10/31/2023 | 1.00% | 2,562.00 |
| 2023-1011 | [REDACTED] | 100,000.00 | 86,998.62 | | | | | | | | A. Satisfactory | 10/31/2023 | 1.00% | 869.99 |
| 2024-1114 | [REDACTED] | 250,000.00 | 237,775.41 | 3,033.00 | | | | | | | A. Satisfactory | 11/29/2024 | 1.00% | 2,377.75 |
| 2025-0710-1 | [REDACTED] | 400,000.00 | 300,000.00 | | | | | | | | A. Satisfactory | 07/17/2025 | 1.00% | 3,000.00 |
| 2025-0814-2 | [REDACTED] | 400,000.00 | 352,193.64 | | | | | | | | A. Satisfactory | 08/22/2025 | 1.00% | 3,521.94 |
| A. Satisfactory : 10 loans | | 2,313,000.00 | 1,818,650.05 | | | | | | | | | | | 18,186.50 |
| Risk Rating: B. Watch | | | | | | | | | | | | | | |
| 2017-0914 | [REDACTED] | 250,000.00 | 118,981.66 | 2,818.00 | 2,818.00 | 2,818.00 | 2,818.00 | | | | B. Watch | 03/31/2020 | 10.00% | 11,898.17 |
| 2018-0305 | [REDACTED] | 280,000.00 | 78,934.51 | 4,400.00 | | | | | | | B. Watch | 03/31/2020 | 10.00% | 7,893.45 |
| 2019-0516-1 | [REDACTED] | 95,000.00 | 48,480.64 | | | | | | | | B. Watch | 03/31/2020 | 10.00% | 4,848.06 |
| 2019-0516-1R | [REDACTED] | 295,000.00 | 165,091.16 | | | | | | | | B. Watch | 03/31/2020 | 10.00% | 16,509.12 |
| 2019-1010 | [REDACTED] | 100,000.00 | 20,344.84 | | | | | | | | B. Watch | 08/04/2022 | 10.00% | 2,034.48 |
| 2019-1216 | [REDACTED] | 50,000.00 | 29,043.82 | 570.00 | 570.00 | 570.00 | 570.00 | | | | B. Watch | 03/31/2020 | 10.00% | 2,904.38 |
| 2020-0330 | [REDACTED] | 100,000.00 | 79,852.94 | 502.00 | 502.00 | 502.00 | 502.00 | | | | B. Watch | 03/31/2020 | 10.00% | 7,985.29 |
| 2021-0610-2 | [REDACTED] | 54,000.00 | 12,840.88 | 1,025.24 | 1,025.24 | 1,025.24 | 1,025.24 | 1,025.24 | 1,025.24 | 5,382.50 | B. Watch | 01/10/2022 | 10.00% | 1,284.09 |
| 2021-0610-3 | [REDACTED] | 75,000.00 | 5,847.31 | 25.23 | 26.07 | 26.07 | 25.23 | 26.07 | 25.23 | 5,863.29 | B. Watch | 07/28/2021 | 10.00% | 584.73 |

Portfolio Summary Report -- ACTIVE ACCOUNTS
By Master Loan
(All transactions)

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| LoanID | Borrower | Close Date | Loan Amount | Principal Balance | Cumulative Pmts | | Latest Pmts | | Periods Past Due | | | | | | |
|------------------------|------------|------------|--------------|-------------------|-----------------|------------|-------------|------------|------------------|-----------|-----------|-----------|----------|----------|-----------|
| | | | | | Principal | Interest | Amount | Date | 30d | 30d + | 60d + | 90d + | 120d + | 150d + | 180d + |
| 2021-0610-2 | [REDACTED] | 06/21/2021 | 54,000.00 | 12,840.88 | 27,872.92 | 4,575.94 | 1,025.24 | 03/17/2025 | 1,025.24 | 1,025.24 | 1,025.24 | 1,025.24 | 1,025.24 | 1,025.24 | 6,407.74 |
| 2021-0610-3 | [REDACTED] | 07/28/2021 | 75,000.00 | 5,847.31 | 69,152.69 | 6,770.13 | 2,256.25 | 03/17/2025 | 26.07 | 25.23 | 26.07 | 26.07 | 25.23 | 26.07 | 5,888.52 |
| 2021-0408-2 | [REDACTED] | 07/19/2021 | 200,000.00 | 125,481.64 | 74,518.36 | 29,967.89 | 2,048.75 | 11/03/2025 | | | | | | | |
| 2023-0914 | [REDACTED] | 10/19/2023 | 300,000.00 | 254,191.21 | 45,808.79 | 43,936.57 | 3,739.39 | 11/25/2025 | | | | | | | |
| 2023-0209 | [REDACTED] | 02/16/2023 | 100,000.00 | 84,802.24 | 15,197.76 | 10,821.24 | 4,750.00 | 09/30/2025 | 1,636.00 | 1,636.00 | 1,636.00 | 1,636.00 | 1,636.00 | 1,636.00 | 3,430.00 |
| 2019-1010 | [REDACTED] | 11/07/2019 | 100,000.00 | 19,342.99 | 80,657.01 | 19,403.99 | 1,115.00 | 11/25/2025 | | | | | | | |
| 2021-0610-1 | [REDACTED] | 10/15/2020 | 162,665.38 | 85,547.22 | 75,745.05 | 17,225.26 | 1,100.00 | 08/18/2025 | | | | | | | |
| 2023-0413-2 R | [REDACTED] | 04/28/2023 | 46,428.00 | 35,313.43 | 11,114.57 | 9,706.81 | 800.79 | 11/10/2025 | | | | | | | |
| 2024-0314-2 | [REDACTED] | 04/15/2024 | 202,500.00 | 102,986.96 | 99,513.04 | 25,506.96 | 6,580.00 | 11/17/2025 | | | | | | | |
| 2025-0814-2 | [REDACTED] | 08/22/2025 | 400,000.00 | 348,882.80 | 3,932.70 | 5,820.40 | 4,900.00 | 11/07/2025 | | | | | | | |
| 2023-0413 | [REDACTED] | 05/05/2023 | 300,000.00 | 220,199.34 | 79,800.66 | 42,906.34 | 4,604.00 | 11/03/2025 | | | | | | | |
| 2024-0509 | [REDACTED] | 06/17/2024 | 25,000.00 | 19,663.87 | 5,336.13 | 2,816.67 | 516.00 | 11/25/2025 | 516.00 | 516.00 | 103.20 | | | | |
| Report total: 36 loans | | | 6,181,615.18 | 4,038,459.59 | 1,961,773.49 | 822,000.63 | 293,846.34 | | 19,944.64 | 18,444.39 | 10,480.51 | 10,377.31 | 6,486.47 | 6,487.31 | 42,716.26 |

Portfolio Summary Report -- ACTIVE ACCOUNTS
By Master Loan
(All transactions)

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| LoanID | Borrower | Close Date | Loan Amount | Principal Balance | Cumulative Pmts | | Latest Pmts | | Periods Past Due | | | | | | |
|------------------------|------------|------------|--------------|-------------------|-----------------|------------|-------------|------------|------------------|-----------|-----------|-----------|----------|----------|-----------|
| | | | | | Principal | Interest | Amount | Date | 30d | 30d + | 60d + | 90d + | 120d + | 150d + | 180d + |
| 2021-0610-2 | [REDACTED] | 06/21/2021 | 54,000.00 | 12,693.02 | 28,020.78 | 5,043.24 | 1,025.24 | 11/25/2025 | 749.00 | 1,025.24 | 1,025.24 | 1,025.24 | 1,025.24 | 1,025.24 | 6,817.82 |
| 2021-0610-3 | [REDACTED] | 07/28/2021 | 75,000.00 | 4,706.31 | 70,293.69 | 6,982.90 | 2,256.25 | 11/25/2025 | 16.82 | 26.07 | 25.23 | 26.07 | 26.07 | 25.23 | 4,560.82 |
| 2021-0408-2 | [REDACTED] | 07/19/2021 | 200,000.00 | 123,900.44 | 76,099.56 | 30,435.44 | 2,048.75 | 12/05/2025 | | | | | | | |
| 2023-0914 | [REDACTED] | 10/19/2023 | 300,000.00 | 254,191.21 | 45,808.79 | 43,936.57 | 3,739.39 | 11/25/2025 | | | | | | | |
| 2023-0209 | [REDACTED] | 02/16/2023 | 100,000.00 | 84,802.24 | 15,197.76 | 10,821.24 | 4,750.00 | 09/30/2025 | 1,636.00 | 1,636.00 | 1,636.00 | 1,636.00 | 1,636.00 | 1,636.00 | 5,066.00 |
| 2019-1010 | [REDACTED] | 11/07/2019 | 100,000.00 | 19,342.99 | 80,657.01 | 19,403.99 | 1,115.00 | 11/25/2025 | | | | | | | |
| 2021-0610-1 | [REDACTED] | 10/15/2020 | 162,665.38 | 85,547.22 | 75,745.05 | 17,225.26 | 1,100.00 | 08/18/2025 | | | | | | | |
| 2023-0413-2 R | [REDACTED] | 04/28/2023 | 46,428.00 | 34,786.32 | 11,641.68 | 9,980.49 | 800.79 | 12/05/2025 | | | | | | | |
| 2024-0314-2 | [REDACTED] | 04/15/2024 | 202,500.00 | 97,236.50 | 105,263.50 | 26,336.50 | 6,580.00 | 12/15/2025 | | | | | | | |
| 2025-0814-2 | [REDACTED] | 08/22/2025 | 400,000.00 | 346,353.29 | 6,462.21 | 8,190.89 | 4,900.00 | 12/08/2025 | | | | | | | |
| 2023-0413 | [REDACTED] | 05/05/2023 | 300,000.00 | 217,043.23 | 82,956.77 | 44,354.23 | 4,604.00 | 12/05/2025 | | | | | | | |
| 2024-0509 | [REDACTED] | 06/17/2024 | 25,000.00 | 19,246.86 | 5,753.14 | 2,915.66 | 516.00 | 12/16/2025 | 516.00 | 516.00 | 103.20 | | | | |
| Report total: 35 loans | | | 6,073,048.23 | 4,151,447.84 | 1,769,732.48 | 742,855.37 | 87,737.88 | | 18,843.75 | 17,422.61 | 10,555.67 | 10,377.31 | 6,487.31 | 6,486.47 | 47,234.64 |

| LoanID | Borrower | Loan Amount | Principal Balance | 30d | 30d + | 60d + | 90d + | 120d + | 150d + | 180d + | Risk Rating | Rating Date | Reserve Percentage | Reserve Amount |
|------------------------------|----------|--------------|-------------------|----------|----------|----------|----------|----------|----------|----------|-----------------|-------------|--------------------|----------------|
| Risk Rating: A. Satisfactory | | | | | | | | | | | | | | |
| 2021-0408-2 | | 200,000.00 | 123,900.44 | | | | | | | | A. Satisfactory | 07/19/2021 | 1.00% | 1,239.00 |
| 2021-1014-1 | | 243,000.00 | | | | | | | | | A. Satisfactory | 11/09/2021 | 1.00% | |
| 2021-1116 | | 40,000.00 | 11,993.31 | 760.00 | 760.00 | 76.00 | | | | | A. Satisfactory | 01/10/2022 | 1.00% | 119.93 |
| 2023-0413 | | 300,000.00 | 217,043.23 | | | | | | | | A. Satisfactory | 05/05/2023 | 1.00% | 2,170.43 |
| 2023-0608 | | 80,000.00 | 64,433.78 | | | | | | | | A. Satisfactory | 06/08/2023 | 1.00% | 644.34 |
| 2023-0914 | | 300,000.00 | 254,191.21 | | | | | | | | A. Satisfactory | 10/31/2023 | 1.00% | 2,541.91 |
| 2023-1011 | | 100,000.00 | 85,695.02 | | | | | | | | A. Satisfactory | 10/31/2023 | 1.00% | 856.95 |
| 2024-1114 | | 250,000.00 | 237,775.41 | 3,033.00 | 1,369.30 | | | | | | A. Satisfactory | 11/29/2024 | 1.00% | 2,377.75 |
| 2025-0710-1 | | 400,000.00 | 340,000.00 | | | | | | | | A. Satisfactory | 07/17/2025 | 1.00% | 3,400.00 |
| 2025-0814-2 | | 400,000.00 | 346,353.29 | | | | | | | | A. Satisfactory | 08/22/2025 | 1.00% | 3,463.54 |
| A. Satisfactory : 10 loans | | 2,313,000.00 | 1,681,385.69 | | | | | | | | | | | 16,813.85 |
| Risk Rating: B. Watch | | | | | | | | | | | | | | |
| 2017-0914 | | 250,000.00 | 114,441.69 | 2,818.00 | 2,818.00 | 2,818.00 | 2,818.00 | | | | B. Watch | 03/31/2020 | 10.00% | 11,444.17 |
| 2018-0305 | | 280,000.00 | 75,061.64 | 4,400.00 | 4,400.00 | | | | | | B. Watch | 03/31/2020 | 10.00% | 7,506.16 |
| 2019-1010 | | 100,000.00 | 19,342.99 | | | | | | | | B. Watch | 08/04/2022 | 10.00% | 1,934.30 |
| 2019-1216 | | 50,000.00 | 28,408.82 | 570.00 | 570.00 | 570.00 | 570.00 | | | | B. Watch | 03/31/2020 | 10.00% | 2,840.88 |
| 2020-0330 | | 100,000.00 | 79,852.94 | 502.00 | 502.00 | 502.00 | 502.00 | | | | B. Watch | 03/31/2020 | 10.00% | 7,985.29 |
| 2021-0610-2 | | 54,000.00 | 12,693.02 | 749.00 | 1,025.24 | 1,025.24 | 1,025.24 | 1,025.24 | 1,025.24 | 6,817.82 | B. Watch | 01/10/2022 | 10.00% | 1,269.30 |
| 2021-0610-3 | | 75,000.00 | 4,706.31 | 16.82 | 26.07 | 25.23 | 26.07 | 25.23 | 26.07 | 4,560.82 | B. Watch | 07/28/2021 | 10.00% | 470.63 |
| 2021-0708-2 | | 80,000.00 | 51,545.54 | 42.92 | | | | | | | B. Watch | 08/10/2021 | 10.00% | 5,154.55 |
| 2022-0113-2 | | 250,000.00 | 172,764.85 | | | | | | | | B. Watch | 02/16/2022 | 10.00% | 17,276.49 |
| 2022-0714 | | 232,650.00 | 115,530.26 | | | | | | | | B. Watch | 08/04/2022 | 10.00% | 11,553.03 |

Portfolio Summary Report -- ACTIVE ACCOUNTS
By Master Loan
(All transactions)

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| LoanID | Borrower | Close Date | Loan Amount | Principal Balance | Cumulative Pmts | | Latest Pmts | | Periods Past Due | | | | | | |
|------------------------|------------|------------|--------------|-------------------|-----------------|------------|-------------|------------|------------------|-----------|-----------|-----------|----------|----------|-----------|
| | | | | | Principal | Interest | Amount | Date | 30d | 30d + | 60d + | 90d + | 120d + | 150d + | 180d + |
| 2021-0610-2 | [REDACTED] | 06/21/2021 | 54,000.00 | 12,840.88 | 27,872.92 | 4,575.94 | 1,025.24 | 03/17/2025 | 1,025.24 | 1,025.24 | 1,025.24 | 1,025.24 | 1,025.24 | 1,025.24 | 5,382.50 |
| 2021-0610-3 | [REDACTED] | 07/28/2021 | 75,000.00 | 5,847.31 | 69,152.69 | 6,770.13 | 2,256.25 | 03/17/2025 | 25.23 | 26.07 | 26.07 | 25.23 | 26.07 | 25.23 | 5,863.29 |
| 2021-0408-2 | [REDACTED] | 07/19/2021 | 200,000.00 | 127,071.71 | 72,928.29 | 29,509.21 | 2,048.75 | 10/03/2025 | | | | | | | |
| 2023-0914 | [REDACTED] | 10/19/2023 | 300,000.00 | 256,200.37 | 43,799.63 | 42,206.34 | 3,739.39 | 10/27/2025 | | | | | | | |
| 2023-0209 | [REDACTED] | 02/16/2023 | 100,000.00 | 84,802.24 | 15,197.76 | 10,821.24 | 4,750.00 | 09/30/2025 | 1,636.00 | 1,636.00 | 1,636.00 | 1,636.00 | 1,636.00 | 1,636.00 | 1,794.00 |
| 2019-1010 | [REDACTED] | 11/07/2019 | 100,000.00 | 20,344.84 | 79,655.16 | 19,290.84 | 1,115.00 | 10/27/2025 | | | | | | | |
| 2021-0610-1 | [REDACTED] | 10/15/2020 | 162,665.38 | 85,547.22 | 75,745.05 | 17,225.26 | 1,100.00 | 08/18/2025 | | | | | | | |
| 2023-0413-2 R | [REDACTED] | 04/28/2023 | 46,428.00 | 35,854.27 | 10,573.73 | 9,446.86 | 800.79 | 10/03/2025 | | | | | | | |
| 2024-0314-2 | [REDACTED] | 04/15/2024 | 202,500.00 | 108,598.50 | 93,901.50 | 24,538.50 | 6,580.00 | 10/17/2025 | | | | | | | |
| 2025-0814-2 | [REDACTED] | 08/22/2025 | 400,000.00 | 352,193.64 | 621.86 | 4,231.24 | 4,853.10 | 10/20/2025 | | | | | | | |
| 2023-0413 | [REDACTED] | 05/05/2023 | 300,000.00 | 223,380.44 | 76,619.56 | 41,483.44 | 4,604.00 | 10/03/2025 | | | | | | | |
| 2024-0509 | [REDACTED] | 06/17/2024 | 25,000.00 | 20,555.37 | 4,444.63 | 2,676.17 | 516.00 | 10/27/2025 | 516.00 | 516.00 | 103.20 | | | | |
| Report total: 35 loans | | | 5,968,043.38 | 3,995,800.25 | 1,710,861.03 | 801,982.28 | 85,235.91 | | 19,128.39 | 10,969.31 | 10,480.51 | 10,376.47 | 6,487.31 | 6,486.47 | 36,229.79 |



Northwest Colorado Council of Governments

NWCCOG EDD Meeting Minutes

December 4, 2025

Executive Board Members

Alyssa Shenk – Town of Snowmass
Patti Clapper – Pitkin County
Nina Waters – Summit County

NWCCOG Staff:

Jon Stavney
Becky Walter
Moira Vander Meer
Doug Jones – Energy Program
Anita Cameron – NLF
Jonathan Godes – Grants Navigator
Dana Wood – RTCC Mobility
Torie Jarvis – QQ
Erin Fisher – Vintage

Others Present

DiAnn Butler – Grand County
Josh Samuel – Town of Dillon
Kristin Brownson – Town of Breckenridge
Dan Sullivan – Town of Keystone
Sara Nadolny – Town of Basalt
Delany Deskin – Senator Bennet's Office
Diane McBride – Town of Frisco
Mary Harlan – RFTA
Melissa Matthews – Town of Red Cliff
Geoff Grimmer – Town of Eagle
Jeffrey Woodruff – Pitkin County
Gary Suitor – Steamboat Springs
Jon Bristol – Routt County
Tom Boyd – Eagle County
Erin McCuskey – Eagle County
Carolyn Tucker – SBDC
Britta Gustafson – Town of Snowmass Village
Randy George – Grand County
Diane McBride – Town of Frisco
Riley Scott – Office of Senator Hurd
Dan Sullivan – Town of Keystone
Corry Mihm – Project Works
Jacob Zook – City of Glenwood Springs
Gary Brooks – Town of Avon

ACTION Call to Order NWCCOG EDD Meeting

DiAnn Butler, NWCCOG EDD Chair, called the Northwest Colorado Council of Governments (NWCCOG) EDD meeting to order at 12:30 pm. Quorum was confirmed with introductions of attendees.

ACTION Approval of October 23, 2025, EDD Minutes

M/S: Pending revision to correct name of speaker, motion to approve EDD October 23, 2025 minutes was made by DiAnn Butler. Motion was seconded by Erin McCuskey pending revisions.

Passed: Yes

Discussion: Roundtable discussion of Economic Development News from Members

Discussion focused on the impact of ACA subsidies expiring and how local businesses and organizations will adjust to increased costs. There was discussion on what the 2026 EDD meeting schedule will be; if it will continue to follow the NWCCOG Council meeting schedule or be revised. No decision was made at this time. Corry Mihm plans to work with Carolyn Tucker at CDLE about the EDD Board working more closely with the Colorado Workforce Center Board. Corry Mihm will also arrange for a presentation for the January 2026 meeting.

ACTION – Adjournment of the NWCCOG EDD Meeting

DiAnn Butler made the motion to adjourn the NWCCOG EDD Meeting. Erin McCuskey seconded the motion. The NWCCOG EDD meeting was adjourned at 1:38pm.

Passed: Yes

DiAnn Butler, NWCCOG EDD Chair

Date



MEMORANDUM

To: EDD Group
From: Karah Brubaker, Business Strategy Representative, CDLE
Date: January 8, 2026
Re: Agenda for Presentation and Discussion at January EDD Meeting

1. Presentation Wants Breakdown:

1. Context of state-level changes within CDLE
2. What programs are actually funded right now
 - a. The ones that matter to NW CO
2. Interpretation of:
 - a. the role of NWCCOG
 - b. the role of the EDD
 - c. how statewide workforce messages will be carried
 - d. how coordination will look in the next year
3. Vision for regional collaboration
 - a. shared priorities
 - b. communication channels
 - c. aligning economic development + workforce
 - d. leveraging each partner's strengths
 - e. serving rural communities efficiently