## STOUT STREET HEALTH CENTER AND RENAISSANCE STOUT STREET LOFTS

<table>
<thead>
<tr>
<th>Local Partner:</th>
<th>The Colorado Coalition for the Homeless</th>
</tr>
</thead>
<tbody>
<tr>
<td>Location:</td>
<td>Denver, Colorado</td>
</tr>
<tr>
<td>Homes Created:</td>
<td>78</td>
</tr>
<tr>
<td>Health Space Created:</td>
<td>53,000 square feet</td>
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| Target Population:      | Chronically Homeless                     |
| Loan Type:              | Acquisition and Predevelopment           |
| Loan Fund Investment:   | $1,570,000                               |
| Total Enterprise Investment: | $1,820,000                             |

## HOW CAN HOUSING AND HEALTH CARE SERVICES IMPROVE THE LIVES OF DENVER’S HOMELESS?

### CREATING 78 HOMES AND SERVING 13,000 PATIENTS EACH YEAR

The Enterprise Community Loan Fund (Loan Fund) finances affordable homes, health clinics, schools, food retailers and job centers that increase access to opportunity for low-income people. Loan Fund invests in communities when traditional capital markets cannot, bringing high-impact, catalytic projects to fruition and creating positive outcomes for people and communities.

Leveraging an early capital investment from Loan Fund, the Colorado Coalition for the Homeless (the Coalition) was able to expand its services, opening a new state-of-the-art integrated-care health center and 78 high-quality apartment homes on Stout Street for Denver’s homeless residents. This project’s social return on investment includes improvements in:

- **Housing Security**: Renaissance Stout Street Lofts provides housing security to 78 households, serving formerly homeless families and individuals.
- **Economic Impact**: Residents at the Lofts spend no more than 30 percent of their income on housing so they can afford to meet other important needs.
- **Health and Wellness**: The Coalition’s holistic approach to care creates positive physical and mental health outcomes for Denver’s most vulnerable citizens.
It is estimated that in 2015, more than 5,300 people were homeless in the Denver metropolitan area on a single night.

Maresha, Patient

LACK OF AFFORDABLE HOUSING PUTS FAMILIES AT RISK OF HOMELESSNESS

Denver’s recent population growth has outpaced the creation of new homes, leading to rapidly rising housing costs and a lack of rental homes affordable to the city’s poorest residents.\(^5^8\) By 2014, there was a shortage of almost 18,000 homes that were affordable to households earning less than 50 percent of the area median income (AMI), or $38,350 for a family of four.\(^5^9\),\(^6^0\) Required to spend a large portion of their money on housing costs, many families continuously face the risk of homelessness as they struggle to make ends meet.

It is estimated that more than 5,300 people in the metropolitan Denver area were homeless in 2015, including 1,443 children younger than the age of 18. More than 14 percent of Denver’s homeless residents (745 people) are living unsheltered on the streets.\(^6^1\) The graphs to the right provide more insights into Denver’s homeless population.\(^6^2\)
HOMELESSNESS IN THE MIDST OF OPPORTUNITY

Denver’s Five Points neighborhood borders downtown, and in the early 1900s it served as a jazz and blues destination often referred to as the Harlem of the West. Between 1959 and 1974, the neighborhood lost 73 percent of its residents as many fled to the suburbs. In the 1990s, investments in public transit connected Five Points to downtown, catalyzing redevelopment and drawing people back to the neighborhood.63

One section of Five Points remains in transition and is currently home to a large portion of Denver’s homeless population. In this area, the median household income is just over half of that in the surrounding sections of Five Points, where continued redevelopment has made it difficult for local low-income families to keep their housing.64 Despite the area’s sizeable homeless population and lower incomes, residents are well connected to a variety of amenities that provide access to opportunity throughout Five Points and Downtown Denver.

The community offers a number of resources for its homeless population, including shelters, food pantries and health services. As seen in the above map, it is also within a short walking distance of the rest of Five Points and Downtown Denver, offering access to employment and education along with many cultural and recreational opportunities.65 The larger Five Points area is well served by buses and light rail lines, providing easy access to the entire Denver region. In fact, the neighborhood is so centrally located within the city that residents’ average commute time to work is only 22 minutes, even though more than 27 percent of residents lack access to a vehicle.66
HEALTH CARE MEETS RESIDENTS AT HOME

For more than 30 years, the Coalition has been providing health services to Denver’s homeless population and to those who are at risk of becoming homeless. The Coalition’s original clinic lacked the space and resources needed to meet increasing demand for affordable health care. Responding to this growing need for services for Denver’s homeless, the Coalition opened the Stout Street Health Center and Renaissance Stout Street Lofts in 2014.

This new, mixed-use building provides 60 units of permanent supportive housing (PSH) for the chronically homeless, 18 homes for other low-income residents and a 53,000 square-foot state-of-the-art health center. The new Health Center expanded the Coalition’s clinic space by 30,000 square feet, allowing the potential to serve up to an additional 3,000 patients per year. The Coalition has also adopted an integrated model of health care with a single intake system at the Health Center to coordinate the provision of physical and mental health services in one location, often within a single visit.

Many of the Lofts’ residents, as well as residents in the Coalition’s other housing developments, visit the Health Center to receive services. Co-locating the affordable homes with case management and health care benefits residents by providing comprehensive support and easy access to high-quality services. Residents at the Lofts also benefit from a large gathering area, computer lab, a laundry room on each floor, an outdoor patio and a resident garden. Residents and patients are also surrounded by other services for the homeless, many of which are offered or managed by the Coalition, making it a strategic location to provide comprehensive support to Denver’s homeless and at-risk residents.
A SOLUTION WORTH SCALING: CO-LOCATION AND CASE MANAGEMENT

STOUT STREET HEALTH CENTER

EARLY-STAGE INVESTMENT FACILITATES DEVELOPMENT

As in other major cities, it can be difficult for Denver’s nonprofit developers to compete for available land. This is particularly true in rapidly changing central Denver, where high demand for developable land often poses a barrier to the development of affordable housing and other needed community services.

Loan Fund provided two loans to the Coalition to assist with the development of the Health Center and Lofts. These included a $1.32 million acquisition loan—so the Coalition could compete with the market when purchasing the land needed on Stout Street—and a $250,000 predevelopment loan for the project. This financing was utilized to fund necessary predevelopment steps while waiting to secure the rest of the project’s funding and construction.

The Coalition also leveraged multiple other financing sources to facilitate the construction of the Health Center and Lofts. The largest source of this funding was the Low-Income Housing Tax Credit (Tax Credit) program, along with private lenders, government programs for serving the homeless and individual giving.
INVESTING IN THE DEVELOPER AND ITS VISION FOR INTEGRATED SOLUTIONS

Enterprise leverages its role as a national intermediary to bring comprehensive support to our nonprofit development partners in order to facilitate high-impact developments. Enterprise has partnered with the Coalition for almost 15 years, providing multiple grants and loans to support its work. For the Stout Street Health Center and Lofts, Loan Fund’s acquisition loan was leveraged by a $250,000 capacity-building grant through the U.S. Department of Housing and Urban Development’s (HUD’s) Section 4 program.

Melinda Pollack, vice president of Transit-Oriented Development and Denver market leader at Enterprise, said: “Enterprise is proud to be a partner to the Coalition in implementing bold and integrated solutions toward ending homelessness in Denver. Stout Street Health Center is not just a solution for the people who live above the clinic, it’s a hub for the entire community, proving that integrated health and housing can be a reality for everyone who lives in our city.”

Building from the lessons learned through this partnership, Enterprise and the Coalition have partnered with the Corporation for Supportive Housing (CSH) and the City and County of Denver to launch Colorado’s first Social Impact Bond, a public-private partnership that aims to provide funding to provide PSH to 250 chronically homeless individuals over the next five years.

The mission of the Colorado Coalition for the Homeless is to work collaboratively toward the prevention of homelessness and the creation of lasting solutions for homeless and at-risk families, children and individuals throughout Colorado. The Coalition advocates for and provides a continuum of housing and a variety of services to improve the health, well-being and stability of those it serves. Since its founding in 1984, the organization has earned state and national recognition for its integrated health care, housing and service programs. The Coalition’s comprehensive approach addresses the causes of homelessness, as well as the consequences, offering critical assistance to more than 15,000 individuals and families each year.
# The Positive Impact of the Stout Street Health Center and Lofts

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<thead>
<tr>
<th>Housing Security</th>
<th>Economic Impact</th>
<th>Health and Wellness</th>
</tr>
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<tbody>
<tr>
<td>14 families with children live at Renaissance Stout Street Lofts</td>
<td>$28% fewer Lofts residents living on $250 or less per month since move-in</td>
<td>13,000+ patients treated at the Health Center in 2015</td>
</tr>
<tr>
<td>100% of families with children at the Lofts have remained in their home for more than 1 year</td>
<td>$6.3m annual payroll, sales and other taxes generated by Health Center operations</td>
<td>952 additional mental health patients treated at the Health Center in 2015 compared to 2013</td>
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<tr>
<td>60 households at the Lofts receive supportive case management</td>
<td>$1,263 in annual public-sector health cost savings per Health Center patient</td>
<td>135% increase in total number of patients receiving dental care at the Health Center between 2013 and 2015</td>
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CHILDREN SUFFER LIFE-LONG NEGATIVE IMPACTS WHEN HOMELESS

Without a stable, affordable home, families often spend a large portion of their income on housing costs, which can lead to financial instability, overcrowding, multiple moves in a short period of time and homelessness. This can have life-long negative impacts on a child’s education, health and overall well-being. People who are homeless are often hypermobile, frequently moving between different forms of shelter. Their children may be forced to change schools several times, even in a single year. For every change in school, children tend to fall farther behind and have a smaller chance of catching up to their peers.73

78 NEW HOMES IN FIVE POINTS

The Lofts provides stable homes with on-site case management for 78 individuals and families, including 60 homes for formerly homeless residents. Living in an affordable home alleviates many of the negative mental and physical health concerns that arise when people struggle to pay rent or are forced into homelessness, providing a platform for people to thrive.
Affordable housing creates long-term stability for people and families who were once homeless. Research shows that once a family moves out of a homeless shelter into subsidized housing, they are less likely to return to homelessness, compared to a family that does not receive the benefit of a subsidy. Supportive services such as those offered at the Lofts provide additional layers of security for these families. All of the 16 formerly homeless families living in PSH at the Lofts have remained in stable housing since moving in.

Similarly, 89 percent of the 44 chronically homeless individuals living in PSH at the Lofts have remained in stable homes since moving in. This is an extremely high retention rate for a population that traditionally struggles to maintain housing. The Coalition’s success matches or exceeds industry standards; other highly successful PSH programs have retention rates averaging 75 percent over 18 to 24 months.

Ann’s family was one of the first to move into the Lofts when it opened in 2014. She lives there with her husband and her six-year-old daughter with special needs, who was homeless for the first four years of her life. Now the family finally has a place to call home. “My daughter calls [our apartment] ‘our castle.’ She was in preschool during the time we were homeless, and it was a challenge. Now, she is more comfortable, with a stable routine.” Having a stable home that they can afford has enabled the entire family to succeed and to begin taking steps toward building a better future.
SAVING MONEY AND MAINTAINING A JOB

People who spend too much on housing costs or have become homeless face many barriers to achieving overall stability. This instability makes it difficult for these individuals to find and retain steady employment and efficiently manage or save money, which severely limits their chances for achieving economic stability. Without a stable footing on which to build credit and savings, there is little opportunity for economic mobility and these people are unable to contribute to the local economy. The negative health outcomes of their instability can also strain public resources.

AN AFFORDABLE HOME IMPROVES ECONOMIC SECURITY

Living at the Lofts provides residents the solid platform they need to start building economic stability and resiliency. Of the 60 households receiving case management, 11 had no income when they moved in. One year after moving into the Lofts, that number has been reduced by more than one-third. Even more impressive, while 29 of the 60 households had incomes less than $250 per month when they moved in, that number is now 19. Residents who were homeless just two years ago are now able to focus on fortifying their economic stability, obtain all benefits for which they are eligible, and search for jobs and training opportunities.

ECONOMIC IMPACT

“[The Coalition] helps you to help yourself. They are great people here, they really care.” With the support of the Coalition’s comprehensive services, Ayman was able to gain control over his addictions and obtain employment.

“[The Coalition] helps you to help yourself. They are great people here, they really care.” With the support of the Coalition’s comprehensive services, Ayman was able to gain control over his addictions and obtain employment.

Ayman, Patient

28% reduction in the number of families living on less than $250 per month after one year of residence.
The stability of living at the Lofts has enabled Ann, who is both a resident and a patient, to achieve economic stability for the first time in years. “Even though we had rent increases as [my husband’s] pay has gone up, we still are able to manage to pay our electric and phone without having to worry so much about how to eat. We are more financially stable now, which helps with emotional stability. I have mental illness. When you are dealing with that you need a settled feeling.”

Residents’ improved health also helps to foster increased economic stability and ultimately greater economic mobility. They are able to better manage their health, which leads to fewer instances of emergency treatments, and they are less likely to miss work for health reasons. The Health Center’s services allow Denver’s most vulnerable residents to receive affordable health care in a timely manner. With that need taken care of, these individuals can direct more financial resources to other life necessities without compromising their health.

**A BOOST FOR THE ECONOMY**

The construction and operation of the Stout Street Health Center has created additional economic benefits for the community as a whole. A recent evaluation conducted by Capital Link determined that the Health Center has been responsible for a total of $50.5 million in annual economic impact. As part of this, it provides 303 full-time jobs, and the economic activity generated by its operations supports an additional 148 jobs throughout the community. The Health Center also generated $4.6 million in federal tax revenue and $1.7 million in state and local tax revenue in 2014.76 The residents at the Lofts generate additional economic activity as they spend money and patronize businesses in the neighborhood.

The evaluation also estimated that the construction of the Health Center created $16.7 million in public-sector health cost savings, or $1,263 per patient annually. This savings is derived in part because the health services provided on-site reduce reliance on local emergency departments for primary care and help avoid health crises by providing preventive and health-maintenance services.77
POOR PHYSICAL AND MENTAL HEALTH OF THE HOMELESS

Housing-insecure families experience mental and physical health ailments at higher rates than the general population. This effect is even greater among the homeless, especially children. Homeless children experience trauma at a much higher rate than other children and are more likely to experience malnutrition, asthma and other health ailments. Poor health can hinder a child’s academic performance and negatively impact his or her long-term life outcomes, making it even more critical that health needs be addressed. Both children and adults living in a home where more than half of the household income is spent on housing face more health challenges than their housing-secure peers.78,79,80

IMPROVING HEALTH THROUGH ACCESS TO CARE

The Health Center provides high-quality and affordable health care to Denver’s low-income and homeless populations, helping to alleviate many of the negative health conditions they face. In 2015, the Health Center served 13,000 patients who were homeless or at risk of becoming homeless. The Health Center’s patients included 1,000 children and around 2,700 patients who were uninsured.81
The primary health care, dental, vision, mental health and health advocacy services offered at the Health Center create an integrated suite of services to transform the health of Denver’s homeless.82

With a new integrated intake system, patients are triaged at the Health Center entry and sent to the services they require all on the same day. A patient can see a doctor, get a dental cleaning and speak to a therapist in a single visit, with all of his or her information stored in one file. This integrated care model removes significant barriers, as homeless patients often have to navigate a complicated system of benefits and service providers to obtain all of their needed physical and mental health services.

The Health Center has increased its capacity to serve Denver’s homeless population, and increasingly patients are relying on the clinic for specialized services, including dental, vision, pharmacy and mental health treatment, as illustrated in the adjacent chart.

Patients seeking services at the Health Center experienced improved health outcomes between 2013 and 2015, including reductions in the rates of low-birthweight babies, and uncontrolled diabetes, and increases in the numbers of patients receiving preventive services, such as colorectal cancer screenings.83
STOUT STREET

The Health Center has also achieved high levels of success with health maintenance and preventive services compared to national averages, as shown in the chart below. \(84,85,86,87,88\) Furthermore, all patients are given a mental health screening to detect depression and other potential mental health concerns, which are prevalent in a highly traumatized homeless population.\(^9\)

Beverly is one example of the positive impact the Stout Street Health Center is having on the lives of Denver’s most vulnerable citizens. She became a patient when a friend brought her after she became very ill while living in her car. After three years of receiving the Coalition’s services, she feels much healthier and more productive today. “They were all about getting me healthy. They led me in the right direction. Now, I can get the medications I need, I get the diet that I need, and I believe they will help me understand this diet.”

Patients seeking services at the Health Center are better connected to medical insurance options, thanks to the assistance of on-site Medicaid eligibility specialists who assist patients with applying for coverage. As a result, the number of uninsured Health Center patients decreased from 64 percent in 2013 to 21 percent in 2015, or around 5,800 fewer patients.\(^9\)

“They were all about getting me healthy. They led me in the right direction. Now, I can get the medications I need, I get the diet that I need, and I believe they will help me understand this diet.”
– Beverly, Patient
Because the Health Center treats all patients regardless of their ability to pay, having more patients with Medicaid or Medicare coverage makes it easier to manage non-covered expenses. More patients also have insurance to cover the cost of more intensive and emergency care, saving public dollars. In addition, individual patients gain greater financial stability when they can manage their health care bills and are less likely to postpone needed health care.91

For example, Beverly relied extensively on ER care before coming to the Stout Street Health Center. “All I did was rack up bills,” she said. At the Health Center, she feels that staff “care about you as a person, not just for money.”

**THE PERMANENT SUPPORTIVE HOUSING MODEL WORKS**

Residents at the Coalition’s 17 properties, including the Lofts, experience health benefits from living in stable housing with on-site services.92 At the Lofts and other PSH developments, residents receive comprehensive wrap-around support through the combination of access to case management and high-quality health care. They are able to avoid the serious negative mental and physical side effects of homelessness, and the stability of PSH enables them to adhere to medication regimens and adopt healthy habits that can lead to better overall health.

For Ann, who is disabled and was previously homeless, having a home at the Lofts has been instrumental in reducing her stress and enabling her to care for her mental health needs. She has been able to better manage her disability, which is important because she cares for her daughter while her husband is at work. Ann is able to devote more time and resources to her family and participates in the Lofts’ gardening program, which she says is a form of therapy for her.

“I think if you can provide housing, and health care and support services, you probably have a good chance of helping somebody get their medical issues, mental issues under control. If they feel cared for and feel better about themselves, they can get a job and become part of a functioning society.”

– Mary Lea Forington, Director of Patient Services at the Coalition

| 5,800 | more patients insured in 2015 compared to 2013 |
| 11% | reduction in number of patients with uncontrolled diabetes between 2013 and 2015 |
| 111,376 | prescriptions filled in 2015 |
THE KEYS TO SUCCESS

“Our behavioral health team and primary care medical team work in the same space and take care of the same patients at the same moment. You have to catch them at that moment, making sure they get the care that they need that day.” – Dr. Dave Otto

PATIENT FEEDBACK SHAPES AN INTEGRATED HEALTH CARE MODEL

By integrating physical and mental health services with case management, affordable homes and other services and supports, the Coalition can have the biggest impact in addressing the needs of Denver’s most vulnerable residents.

This integrated model streamlines the Coalition’s record-keeping process in a single system to reduce administrative burden and helps to provide residents and patients with comprehensive care that addresses all aspects of their health. As Dr. Dave Otto, medical director of the Coalition, explains, “Our behavioral health team and primary care medical team work in the same space and take care of the same patients at the same moment. You have to catch them at that moment, making sure they get the care that they need that day.”

The Coalition also has a consumer advisory board composed of patients and residents, which meets monthly to provide feedback on Health Center initiatives. The advisory board also supports the Coalition’s outreach and advocacy efforts throughout the city. The Coalition relied on the advisory board’s firsthand experience in transitioning to the integrated health care model.

According to director of integrated health services Mary Lea Fornington, who manages the consumer advisory board, “I meet with consumers every month to find out what we can do better. It isn’t me making decisions for patients; it’s patients helping us make good decisions.”

DESIGN IMPROVES HEALTH OUTCOMES OF HOMELESS

Enterprise understands that the location and design of affordable homes and other services influence residents’ health outcomes. The Coalition embraces this belief and works with its architects to carefully design building features to maximize positive outcomes for residents.

The Stout Street Health Center and Lofts offer an off-sidewalk courtyard in front of the building, allowing their homeless patients a retreat from the streets. Patients are able to wait for health services with dignity in a welcoming environment, instead of having to line up on the street prior to the health center’s opening each day.

The building was designed with an emphasis on maximizing natural light by using floor-to-ceiling windows. Decorative art from a local art gallery, SPARK, creates a warm and trauma-informed environment for patients to receive treatment. These design elements starkly contrast traditional institutional health care environments. The design reflects the Coalition’s goal to make patients feel comfortable during their visit and inspired to continue receiving regular health care.
LOOKING FORWARD

THOUSANDS STILL NEED AFFORDABLE HOMES AND HEALTH CARE

Despite the successes of the Stout Street Health Center and Lofts, there continues to be an overwhelming need for affordable homes and quality health care for Denver’s low-income and homeless populations. Enterprise’s partnership with the Coalition is an important foundation, but more work remains to fully meet these needs and ensure that all of those people experiencing homelessness in the city are able to attain stability. One of the greatest barriers to providing needed homes and health care to Denver’s homeless is the need for additional financing to support these developments.

REPLICATING SUCCESS WITH THE DENVER SOCIAL IMPACT BOND

Enterprise, in collaboration with the Coalition, the City of Denver, CSH and the Mental Health Center of Denver launched the Denver Social Impact Bond (SIB) in February of 2016. This is Colorado’s first Social Impact Bond initiative, and it is an important step toward securing the financing needed to meet the needs of Denver’s homeless population. Through SIB, investors have pooled the capital necessary to provide homes with support services to 250 formerly homeless individuals over the next five years.93

SIB partners seek to demonstrate that providing stable homes to homeless people with a high level of needs reduces jail bed and ER usage, which in turn creates long-term cost savings for the City of Denver. If successful, the city will use the cost savings to provide investors with a financial return based on the program’s success in meeting predetermined jail bed usage reduction benchmarks. The Denver SIB is a model for public-private investment that is based on both the Coalition’s past experience—including at the Stout Street Health Center—and the proven successful track record of PSH models.94

The Coalition will provide 165 apartment homes to the SIB program through its newly constructed Renaissance at North Colorado Station property; its Renaissance Downtown Lofts property, still under development; and scattered-site apartments throughout Denver. This combined effort to provide permanent supportive housing is expected to save the city an average of $29,000 per resident in emergency-related costs, transform the lives of 250 of Denver’s most vulnerable citizens, and improve the quality of life in the downtown neighborhood by reducing the number of individuals who call the streets their home.95
Ann, who is disabled, lives at The Lofts along with her husband and six-year-old daughter. Prior to moving in, the family spent years bouncing between shelters and low-cost motels. This was particularly challenging for their daughter, who has special needs and requires consistency and stability to thrive. At the same time, paying several hundred dollars per week at motels limited their ability to save or manage their finances. Now that they can afford their rent, more of her husband’s salary can go toward needed items, and Ann is able to focus on managing her disability and caring for her daughter. The Health Center is located just downstairs, where both she and her daughter obtain their primary care services. Ann believes the proximity has contributed to better overall health for both of them. “Having the services close together helps so you don’t have to make long trips to get to providers. You are more likely to utilize those resources instead of trying to tough it out.”

Edward, who is known as Ozzie among friends and Health Center staff, has been receiving medical care through the Coalition for 12 years. Over the years he has received many medical and dental services and has also turned to the Health Center when he needed a mental health evaluation prior to a serious surgery. “I was living on the street for 20 years, and this was the only place I could go to get my heart and lungs checked out,” he said. “These guys answer all my needs. They are anxious to help me.” Ozzie says the services at the Health Center are so good and so easy to access that he would never want to seek medical care elsewhere. “They are looking to help people. You can’t stop alcoholics, or drug addicts, but you can give them a step up,” said Ozzie.
Beverly is a homeless Denver resident who gets her health care at the Stout Street Health Center. She was originally brought to the center at a time when she was living in her car and dealing with a severe illness. The staff at the Health Center focused on giving her the treatment she needed to recover, especially assisting her with getting her blood pressure under control. Doing so has significantly reduced her visits to the ER. At the Health Center, she feels valued as a person, and knows that the staff is looking toward her long-term health and recovery. “They are just wonderful,” said Beverly.

Bobby was working as a Certified Nursing Assistant in 2012 when he became severely ill due to complications arising from an infection relating to his diabetes. He underwent several surgeries and was unable to keep up with the pace of his work, becoming homeless within the space of a year. He is currently living in a shelter and has visited the Stout Street Health Center’s vision clinic to obtain new prescription glasses. He has also visited the weekly legal clinic at Stout Street and appreciates the convenience of that offering. Bobby believes that the work of the Coalition is important for people like himself who never imagined becoming homeless but are now facing that reality. “You never know when stuff is going to happen… I was paid to help people when they got sick… it’s unfortunate that I caught an infection to get me in this position here. It can happen to anybody.”

After receiving a diagnosis of fibromyalgia, Felicia suffered constant debilitating pain and was forced to give up her job as a preschool teacher. With significant medical needs and costs after she became uninsured, she struggled to care for herself. She found herself in Denver at the invitation of a friend, now her legal caregiver, who reached out to help her when she was at her lowest point. In Denver, the Coalition connected Felicia with housing of her own where she has lived for several years, and she has been receiving primary care and mental health care at the clinic for more than five years. While it used to be a challenge for her to obtain necessary medications, the staff at the Health Center has treated her the way she has hoped to be treated, and she feels they are helping her to manage her condition better than some of her previous doctors. “I just wanted someone to hear me, to listen to me…she (my therapist at the Health Center) jumped into action so quickly…things have their way of working themselves out.”
Melinda Pollack is vice president and the Denver market leader at Enterprise. She believes that the Colorado Coalition for the Homeless is an extremely effective leader in the battle against homelessness in Denver. She continues, “The Health Center not only provides needed medical services to Coalition residents, it is an essential part of the city’s support system for all homeless and many low-income community members. By focusing on the whole person: from shelter, to primary care, mental health services, dental care and vision care, the Coalition has created an important asset for Denver’s homeless. We look forward to the future of our partnership.”

Lori Chatman is the president of Enterprise Community Loan Fund and a senior vice president of Enterprise Community Partners. She leads Enterprise’s efforts in creating new solutions for raising and deploying community investment capital throughout the nation. The success at Stout Street illustrates how co-location of a health clinic and affordable homes removes a barrier for low-income residents seeking medical treatment. Chatman said, “By integrating housing, social services, case-management and health care, we see the powerful impact it has on the lives of those recovering for homelessness. Loan Fund is proud of the investment they made to catalyze the creation of the Stout Street Health Center and Lofts, and I am looking forward to seeing how this success will be furthered through the Denver Social Impact Bond.”

John Parvensky has served as president and CEO of the Colorado Coalition for the Homeless since 1985. He has been a leader in developing comprehensive and integrated healthcare for the homeless program in the Denver metro area. “We are proud that Stout Street Health Center and Lofts provides a health care home for more than 13,000 individuals experiencing homelessness in Metro Denver, as well as a real home for families and individuals currently living on the streets or in emergency shelters. Our staff have embraced and embodied the philosophy that by providing housing in combination with integrated physical, behavioral and oral health care, we not only holistically address the entire health of those we serve, but we have also greatly expanded access to health care and housing to a population often underserved and forgotten.”

“Our patients are so happy to walk into this new facility built just for them, because they are used to getting the worst of the worst. It feels to me like a non-stop miracle. We all believe that this is a place where we create hope and healthy communities, and hopefully a better future,” says Mary Lea Forington, director of integrated health services for the Colorado Coalition for the Homeless.