

APPENDIX G: Service Provider Survey Results

Sorenson Impact conducted a survey of 101 nonprofits from across the state, including many which are eligible for CRA funding. The email list was derived from the Utah Nonprofits Association nonprofit member directory and the Center’s contacts. The survey sought to understand the community’s needs generally, as well as needs that could be filled with lending and investment specifically. The results of this assessment may be of assistance in determining priorities for the needs of local LMI communities and nonprofits.

	Salt Lake County	Davis County	Weber County	Utah County	Tooele County	Summit County	Other:	Total
Affordable housing	32	11	7	13	5	7	32	68
Affordable child care	12	4	4	4	3	3	9	18
Transportation	8	6	3	5	2	0	6	18
Small business lending	2	0	0	1	0	0	0	2
Access to capital	3	0	0	1	0	0	4	7
Job training / workforce development	14	8	5	6	3	2	17	32
Early childhood education	11	4	3	5	3	3	8	20
Air quality and environment	5	2	1	1	0	1	3	8
Access to affordable healthcare	16	4	4	6	2	3	13	29
Suicide prevention	3	0	1	1	0	1	1	5
Financial literacy	5	1	1	3	1	3	7	11
Digital inclusion	2	1	1	1	1	0	1	2
Opioid use/overdose prevention	4	2	2	2	2	2	4	8
Access to healthy food	3	0	0	2	0	2	7	8
Other:	10	3	3	5	1	3	10	19
Other:	2	1	1	1	1	1	1	2
Other:	1	0	0	0	0	0	0	1
Mental health / substance abuse support	14	4	3	6	3	2	6	21
Total	49	17	13	21	9	11	43	93

	Yes, a grant	Yes, an investment	Yes, a loan	Yes, other:	No	Total
Very confident	17	5	11	0	0	19
Somewhat confident	33	3	3	1	9	43
Not at all confident	5	0	1	0	26	30
Total	55	8	15	1	35	92

Q1 - Name of your organization:

Name of your organization:

Child Management Associates

Shelter the Homeless

Park City Community Foundation

Utah Center for Civic Improvement

Advantage Services, Inc.

Peace House, Inc

Lifting Generations

House of Hope

Utah nonprofit housing Corporation

St. Anne's Center DBA Lantern House

Journey of Hope, Inc.

Utahns for better Transportation

Utah Microloan Fund

Brigham Suicide Prevention

Habitat for Humanity of Summit & Wasatch Counties

Open Doors Social Services

FutureINDesign

Utah Community Action

Ronald McDonald House Charities of the Intermountain Area (UT, WY, NV)

Salt Lake American

Fresh Start Ventures

The Green Urban Lunch Box

Utah Domestic Violence Coalition

Housing Authority of the County of Salt Lake

Musinia Art Center

The INN Between

Live Literately



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Utah Humanities

Guadalupe Center Educational Programs Inc.

Holy Cross Ministries

Volunteer Care Clinic Provo

ASSIST

First Step House

Maliheh Free Clinic

Community Health Connect

Utah Partners for Health

English Skills Learning Center

Big Brothers Big Sisters of Utah

Utah Housing Coalition

YWCA Utah

The Learning Center for Families, dba Root for Kids

Community Rebuilds

Catholic Community Services of Utah

Circles Salt Lake

Wasatch Community Gardens

Utah Support Advocates for Recovery Awareness

Utah Refugee Connection

Rocky Mountain Community Reinvestment Corporation

Utah Food Bank

Salt Lake City Public Library

Cache Refugee and Immigrant Connection

Pioneer Park Coalition

Family Promise Salt Lake

CharityVision

UAEYC

Fourth Street Clinic

Community Development Finance Alliance

DDI VANTAGE

Christian Center of Park City

Utah Youth Village

DOVE Center

Community Action Services and Food Bank

Boys & Girls Clubs of Greater Salt Lake

Voices for Utah Children

Center for Women and Children in Crisis

YCC Family Crisis Center

Fresh Start Ventures

Artspace

Salt Contemporary Dance

central utah athletics

One Refugee

Green River PACT

Neighborhood Nonprofit Housing Corporation

Crossroads Urban Center

TURN Community Services, Inc

PARC

St. Anne's Center/Lantern House

RISE Institute for Literacy

Boys & Girls Clubs of Weber-Davis

AAA Fair Credit Foundation

People Helping People

Rise Institute for Literacy

Epicenter

Utah Legal Services

The Road Home

Jewish Family Service

Rural Housing Development Corporation dba Self-Help Homes

English Language Center of Cache Valley, Inc.

Utahns Against Hunger



Cache Employment and Training Center

Mountainlands Community Housing Trust

Columbus Community Center

Iron County Care and Share

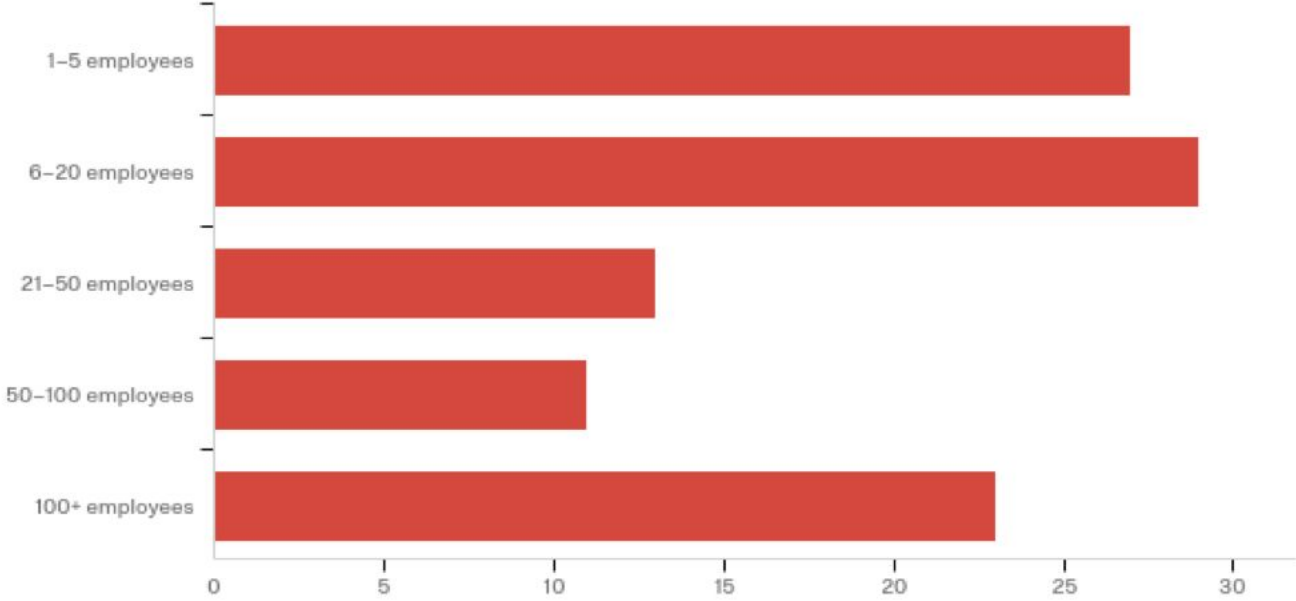


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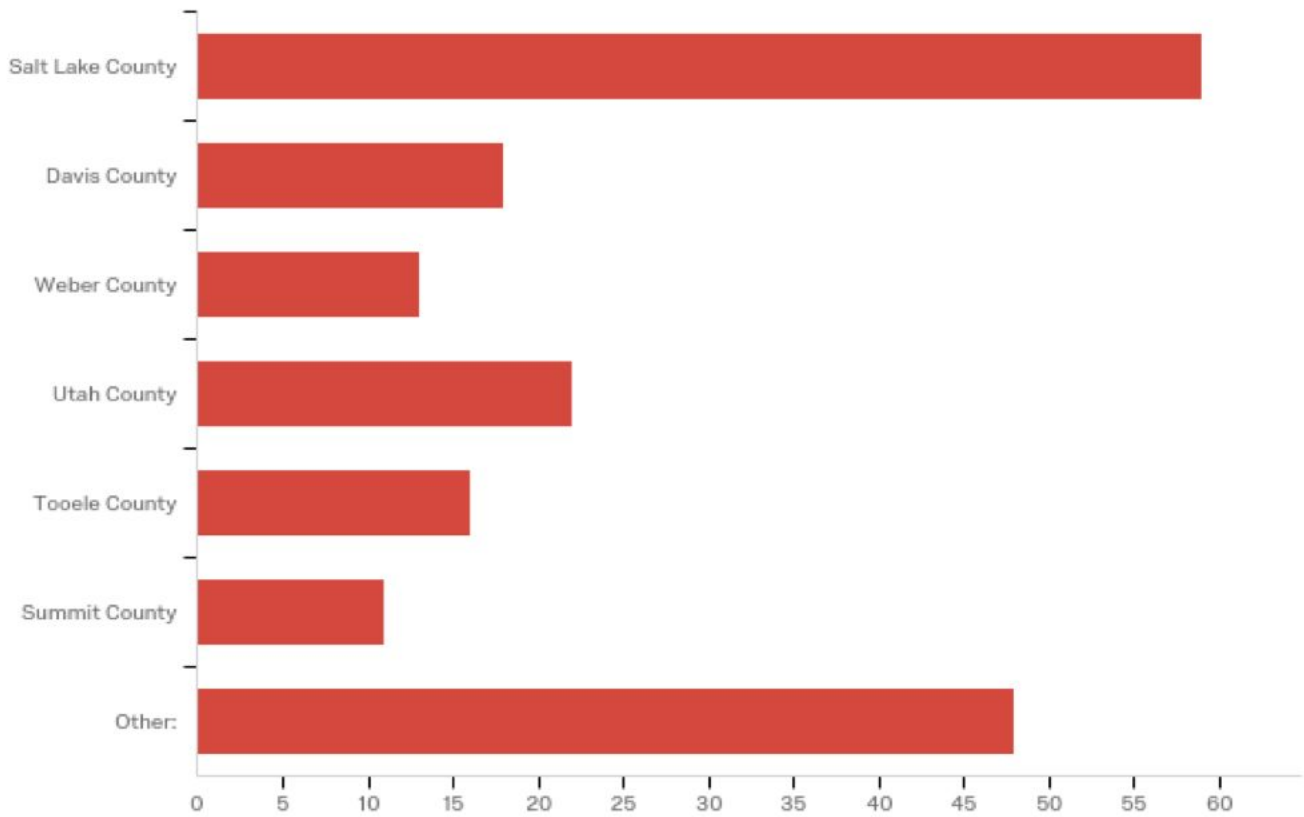
David Eccles
School of Business
THE UNIVERSITY OF UTAH

Q1 - How large is your organization?



#	Answer	%	Count
1	1-5 employees	26.21%	27
2	6-20 employees	28.16%	29
3	21-50 employees	12.62%	13
4	50-100 employees	10.68%	11
5	100+ employees	22.33%	23
	Total	100%	103

Q2 - Where does your organization primarily serve? (Choose all that apply.)



#	Answer	%	Count
1	Salt Lake County	31.55%	59
2	Davis County	9.63%	18
3	Weber County	6.95%	13
4	Utah County	11.76%	22
5	Tooele County	8.56%	16
6	Summit County	5.88%	11
7	Other:	25.67%	48
	Total	100%	187



Other:

Wasatch County

Latin America, India, Cambodia

Box Elder

Wasatch County

Carbon County

Utah, Wyoming, Nevada, Idaho, and Montana

The whole state of Utah

Beaver, Carbon, Emery, Juab, Millard, Piute, Sanpete, Sevier and Wayne counties

Statewide

Statewide

Washington County and the Arizona Strip

Grand, San Juan

Washington, Carbon, Grand, Wasatch,

Refugees across the state

Communities throughout the Rocky Mountain Region - Utah, Idaho, Montana, Colorado, Wyoming New Mexico, Arizona and Nevada

We service the entire state

Salt Lake City

Cache County

State of Utah

Duchesne County

Wasatch County

Washington & Kane County

Wasatch County

Carbon County

state-based advocacy

Juab County

Morgan County

Juab, Sanpete, Millard

Emery County

Box Elder, Cache

State of Utah

Box Elder & Cache

State of Utah

Emery & Grand County

statewide

Wasatch

Wasatch and Washington

Cache County

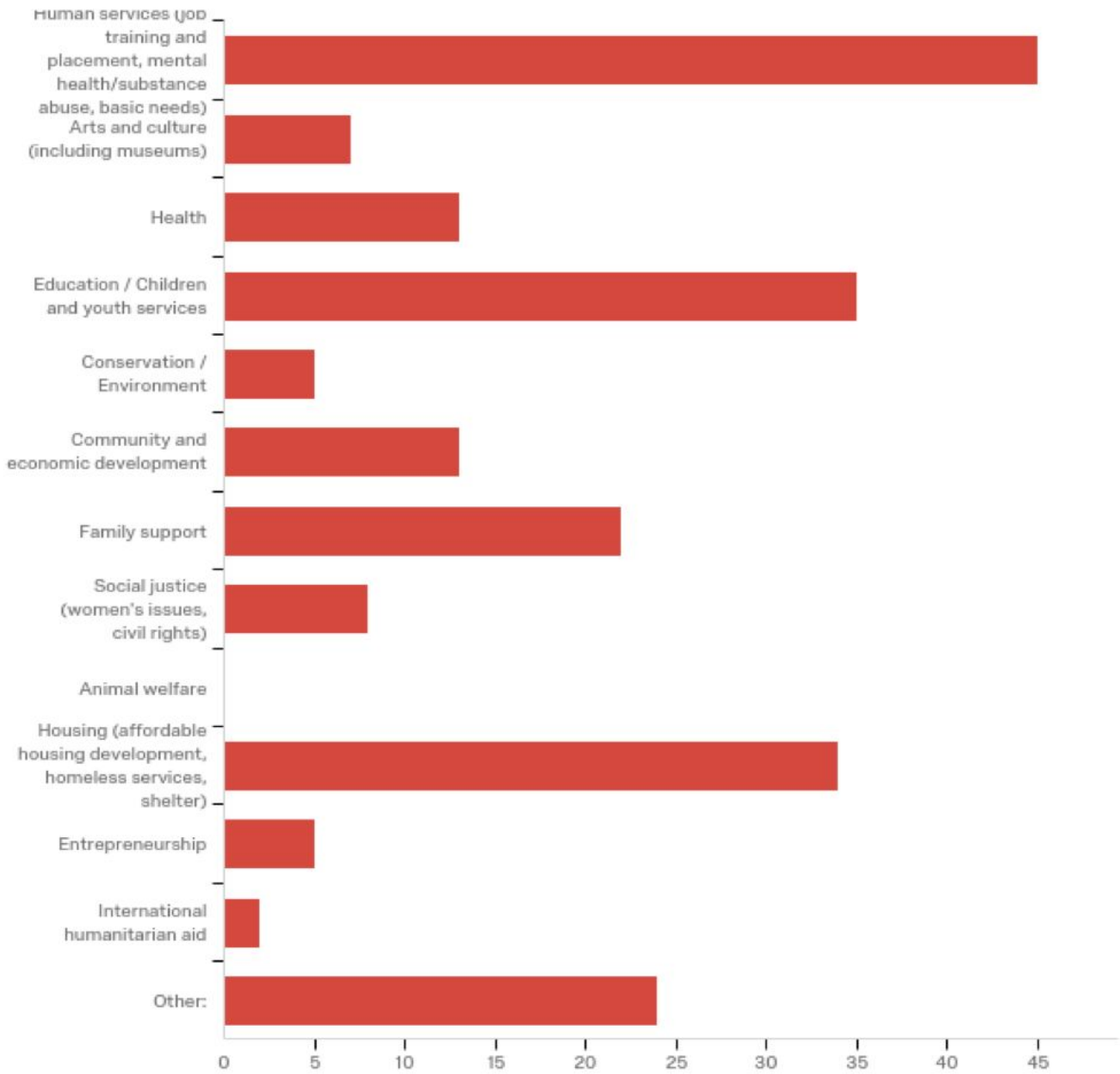
State of Utah

Cache and Box Elder

Wasatch

Iron, Beaver, Garfield

Q3 - What are the primary services your organization offers? (Please select up to 3.)



#	Answer	%	Count
1	Human services (job training and placement, mental health/substance abuse, basic needs)	21.13%	45
2	Arts and culture (including museums)	3.29%	7

3	Health	6.10%	13
4	Education / Children and youth services	16.43%	35
5	Conservation / Environment	2.35%	5
6	Community and economic development	6.10%	13
7	Family support	10.33%	22
8	Social justice (women's issues, civil rights)	3.76%	8
9	Animal welfare	0.00%	0
10	Housing (affordable housing development, homeless services, shelter)	15.96%	34
11	Entrepreneurship	2.35%	5
12	International humanitarian aid	0.94%	2
13	Other:	11.27%	24
	Total	100%	213

Other:

Civic Improvement

Supportive employment

Domestic/Intimate Partner Violence Prevention

Legal Assistance

Transportation & Land Use Planning

We are a membership organization, we do not do any direct services. We are an advocacy group and work on increasing affordable housing through education and advocacy.

We focus on filling gaps in services in the refugee community

Finances multi-family affordable housing and community development serving the low to moderate income population.

Library

Special Education

Food Bank and Pantry

policy advocacy on health, early childhood education, tax and budget, and juvenile justice.

Domestic violence shelter and sexual assault services



youth sports

Housing Counseling, Financial Education

Financial counseling

Career Development, Self Sufficiency

civil legal

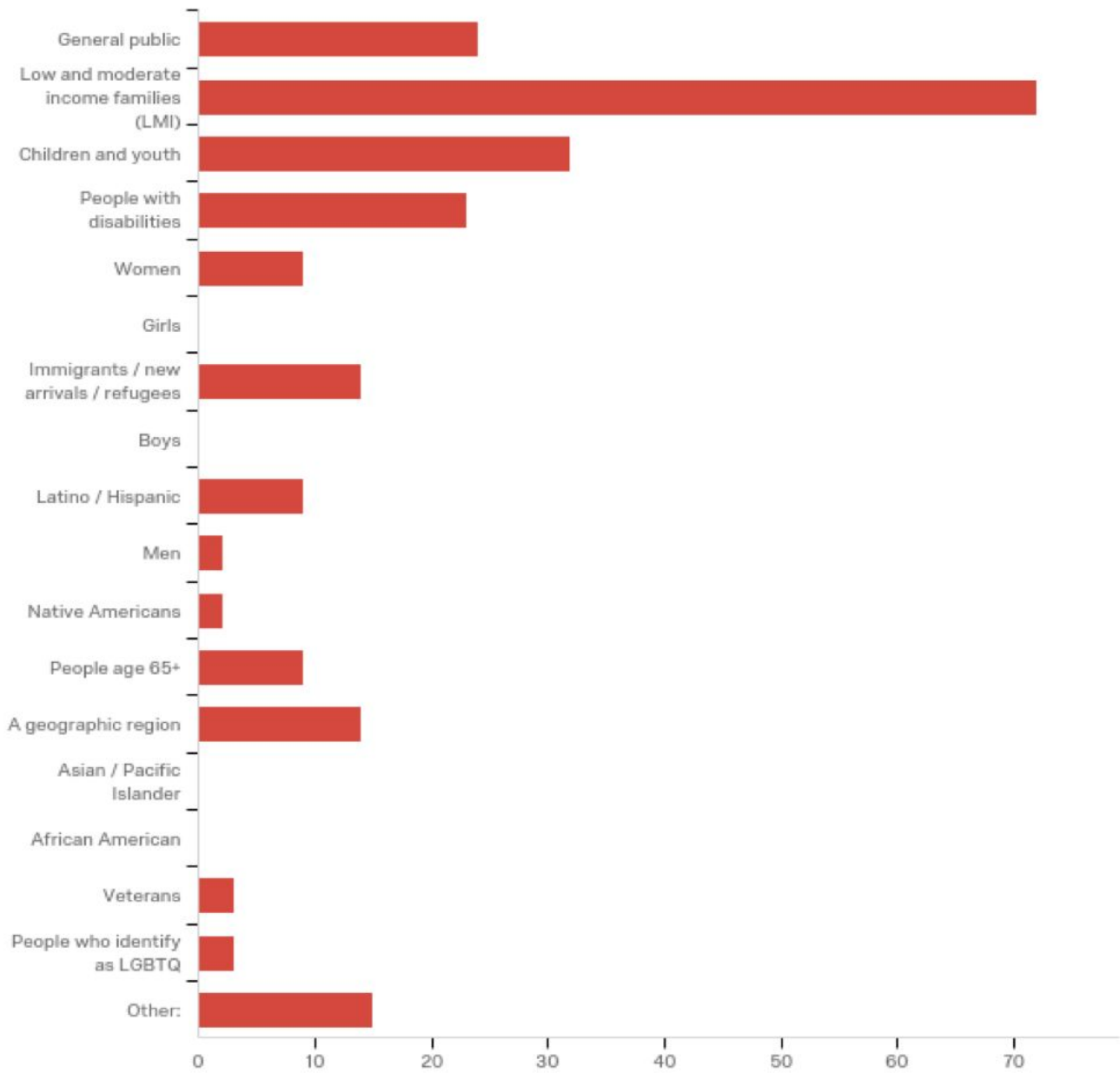
Food pantry and emergency financial assistance

Public policy advocacy on poverty, primarily hunger and food insecurity issues

Food Pantry



Q4 - Which populations do you primarily serve? (Please select up to 3.)



#	Answer	%	Count
1	General public	10.39%	24
19	Low and moderate income families (LMI)	31.17%	72
2	Children and youth	13.85%	32

4	People with disabilities	9.96%	23
5	Women	3.90%	9
6	Girls	0.00%	0
7	Immigrants / new arrivals / refugees	6.06%	14
8	Boys	0.00%	0
9	Latino / Hispanic	3.90%	9
10	Men	0.87%	2
11	Native Americans	0.87%	2
12	People age 65+	3.90%	9
13	A geographic region	6.06%	14
14	Asian / Pacific Islander	0.00%	0
15	African American	0.00%	0
16	Veterans	1.30%	3
17	People who identify as LGBTQ	1.30%	3
18	Other:	6.49%	15
	Total	100%	231

Other:

All of the above

Homeless and felons

Domestic violence and sexual assault victims and their families

We serve all of these

We work with most of these as we focus on underserved, marginalized populations (Minorities, low-income, rural, women)

Those coming out of incarceration

All

All individuals in Addiction Recovery from Drug and Alcohol Addiction.

all

Homeless

Homeless

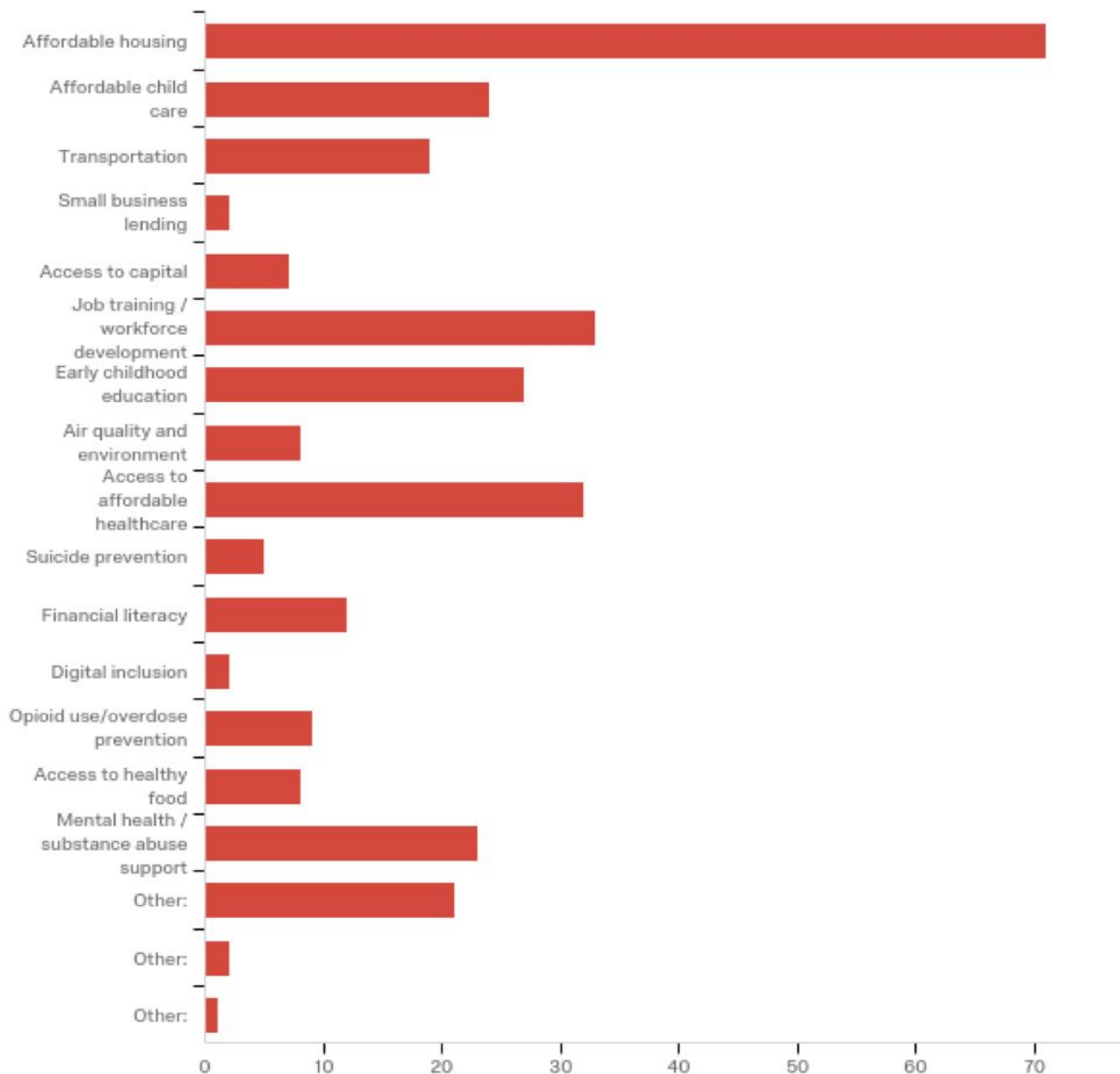
Survivors of domestic/dating violence, sexual assault/rape, and/or stalking

victims of domestic violence, sexual assault, and homelessness

Homeless and those needing food

All categories

Q5 - What do you see as the top 3 needs of the communities you serve? (Please select 3.)



#	Answer	%	Count
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1	Affordable housing	23.20%	71
2	Affordable childcare	7.84%	24
3	Transportation	6.21%	19
4	Small business lending	0.65%	2
5	Access to capital	2.29%	7
6	Job training/workforce development	10.78%	33
7	Early childhood education	8.82%	27
8	Air quality and environment	2.61%	8
9	Access to affordable healthcare	10.46%	32
10	Suicide prevention	1.63%	5
11	Financial literacy	3.92%	12
12	Digital inclusion	0.65%	2
13	Opioid use/overdose prevention	2.94%	9
14	Access to healthy food	2.61%	8
18	Mental health/substance abuse support	7.52%	23
15	Other:	6.86%	21
16	Other:	0.65%	2
17	Other:	0.33%	1
	Total	100%	306

Other:

Safe housing

Free English language training to those who know no English

Access to healthy food

Affordable legal services

Education Attainment.

Workplace Literacy

Access to Higher Education

Improved health education/literacy



Literacy

English Education

Community Safety

Ways for people 2 get a fresh start after a poor choice

English as a second language

Mental Health Resources, affordable and otherwise

More families willing to take in foster children

Mental & physical health and safety

Mental Health services for therapy and drug addiction

access to courts/legal representation

Free acculturation training to those who are completely unfamiliar with the American way of life.

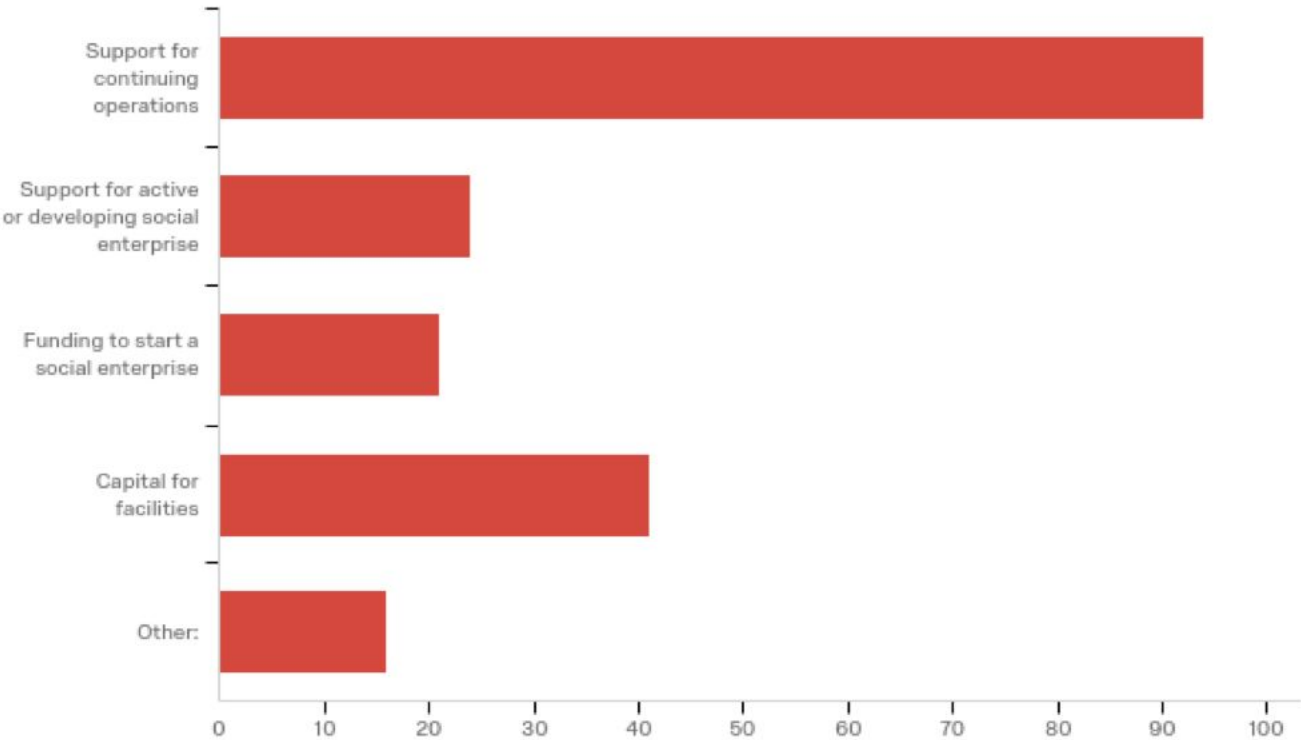
Literacy

Higher wages

Funding for the above to causes listed.



Q6 - What are your organization's top funding needs? (Please select all that apply. For this survey, a social enterprise defined as is a revenue-generating business run by a non-profit.)



#	Answer	%	Count
1	Support for continuing operations	47.96%	94
2	Support for active or developing social enterprise	12.24%	24
3	Funding to start a social enterprise	10.71%	21
4	Capital for facilities	20.92%	41
5	Other:	8.16%	16
	Total	100%	196

Other:

Other: - Text

Startup Funding

Creative funding for development of affordable housing & supportive services

Support for expanded or new operations

Funding for over the counter medications

building reserves

Starting a refugee-specific program

Funding for participant support and access to essential and critical needs (housing, emergency shelter, hunger relief, access to healthcare, access to training and education, childcare, etc.

Funding enabling RMCRC to commit to financing multi-family affordable housing and community development benefiting the LMI population.

Support to make up the years in which we have been underfunded

direct service provision

Funding for repairs and maintenance

We need funding that covers administrative costs and salaries so that we have people that can support the programs.

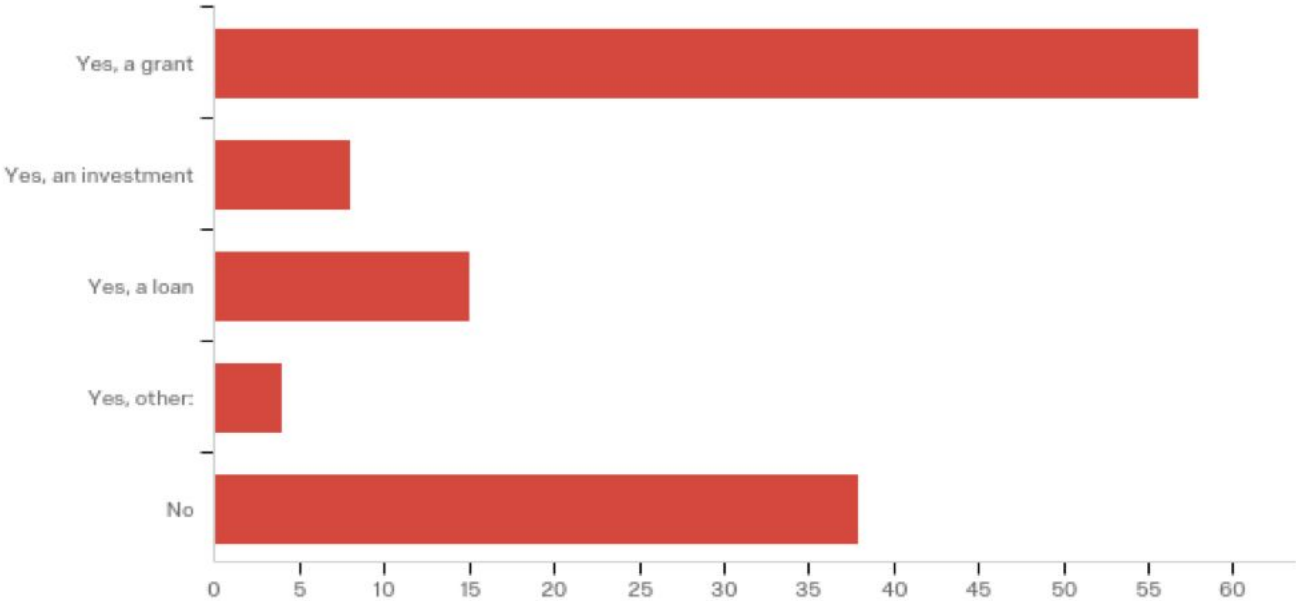
Capital for land development and mortgage financing

Staff

Affordable housing development



Q7 - Have you ever received CRA funding? (Please select all that apply.)

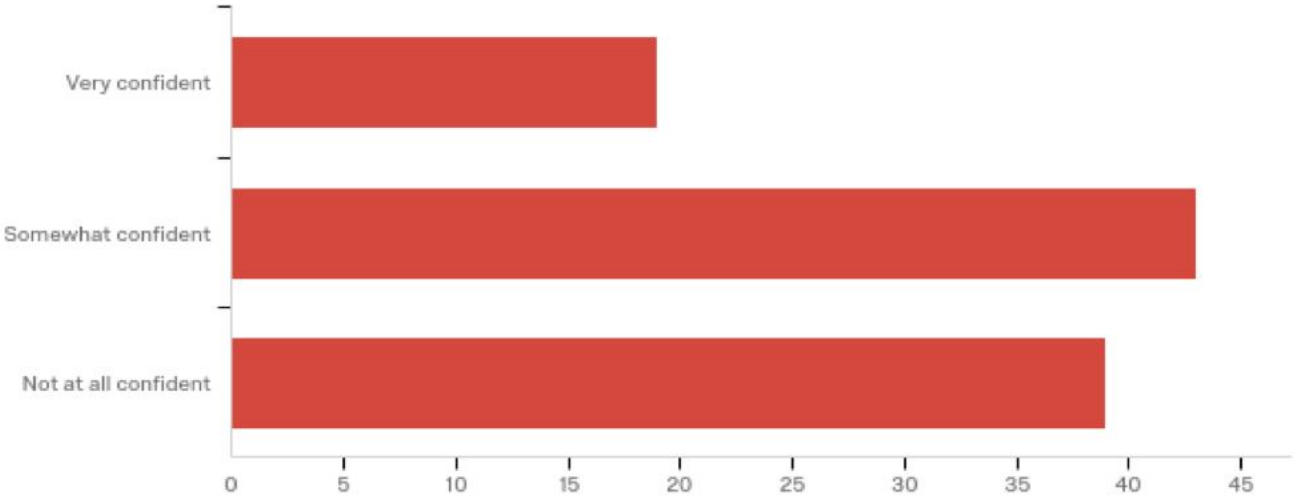


#	Answer	%	Count
1	Yes, a grant	47.15%	58
2	Yes, an investment	6.50%	8
3	Yes, a loan	12.20%	15
4	Yes, other:	3.25%	4
5	No	30.89%	38
	Total	100%	123

Yes, other:

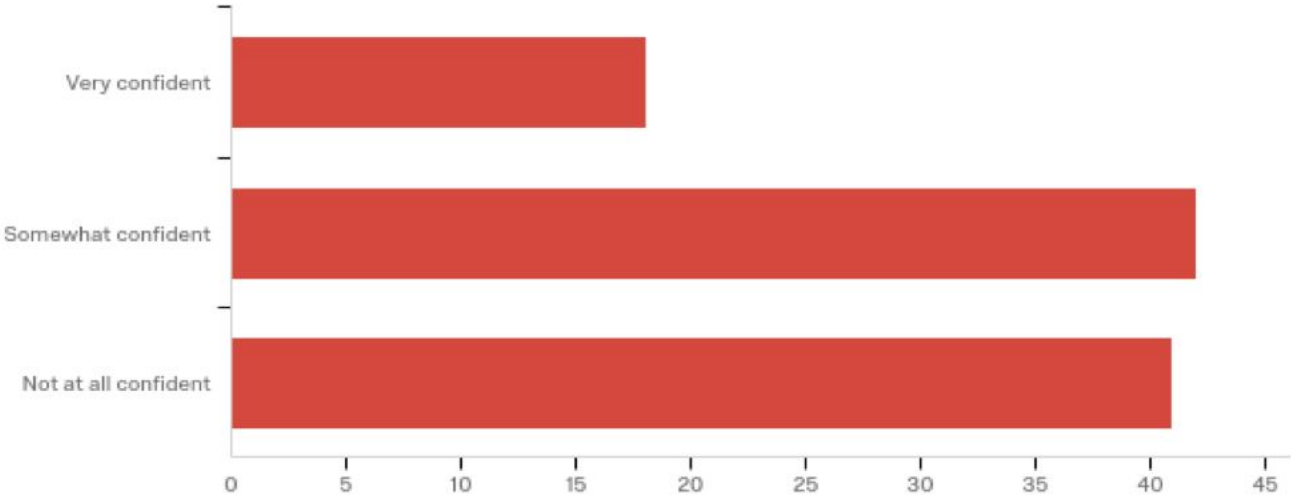
Sometimes banks have funded our luncheon, not sure if that is CRA funding

Q8 - How confident are you that you know how to pursue CRA funding? (e.g. who to talk to, what is needed, etc.)



#	Answer	%	Count
0	Very confident	18.81%	19
1	Somewhat confident	42.57%	43
2	Not at all confident	38.61%	39
	Total	100%	101

Q9 - How confident are you that you know how to match the CRA funding products that banks can offer with your organization's needs?



#	Answer	%	Count
0	Very confident	17.82%	18
1	Somewhat confident	41.58%	42
2	Not at all confident	40.59%	41
	Total	100%	101

Q10 - What could your organization use a loan or investment for? (If your organization would not pursue a loan or investment, please briefly explain why.)

I would utilize a loan to create a sustainable foundation for growing my new organization. I would be invaluable for me to have access to startup capital like an SBA loan for my nonprofit organization. The process of creating a nonprofit organization while having to work another full-time job makes the process immeasurably harder.

Working with people with disabilities or who are disadvantaged requires indirect care costs for job coaching and mentoring. Also, capital for equipment to expand or start new lines of business. We are a non-profit social enterprise and our model is based on fee for service contracts to maintain a sustainable business. less then 5% of our \$2mil revenue comes from grants or donations.

Capital projects

Continuing operations and expansion!

The only loan we would pursue would be a capital campaign.

Loans

n/a

Low Income Housing; Sober Transitional Living; etc.

we are involved in advocacy with a volunteer base

To provide backup funds for lending when our SBA Microloan funds are not enough. Also, we would like to explore building on land we own a social enterprise to help fund operations.

Our greatest needs are 1) a building to provide our services in and 2) assisting the public with mental health services

Construction of affordable housing units. Expansion/relocation of our social enterprise business.

(1) Social investment in low-income families for small business loans. (2) Start an endowment fund.

FutureINDesign will be launching an economic and workforce development, social enterprise project for coal impacted and disconnected rural communities in January 2019. FutureINDesign has created a public, private partnership with Blacksmith International Manufacturing to repatriate cut and sew, and injection molding manufacturing, to the United States. This is in response to the Amazon and Shark Tank effect -- dramatically increasing the demand of "Time to market", that the manufacturing leaders China and India cannot compete with. FutureINDesign will provide job -training to the local community, who Blacksmith will employ and Blacksmith and FutureINDesign will provide continuing education in partnership with Utah State University to empower employees to build their own product businesses.

Expansion of our Adult Education ProgrammingCapital to purchase a new facility to expand our Head Start ProgramCapital for increased security systems at Head Start sites

We would not seek a loan as we don't want to carry debt.

No, we are serving a destitute community.

I started out first CDBG process. We are in need of matching funds for a case manager salary, and a vehicle with funds for insurance and driver to pick up clients

I don't believe we would ever be able to pay it back.

We would not be interested in a loan, but we are always interested in new grants and funding for our programs.

Housing and land acquisition

Facilities procurement

We have a small jewelry making program. Our residents make jewelry as an activity, and then we sell it at our outreach events and fundraisers. I'd like to invest in the infrastructure to roll this out via an online store and marketing campaign. This would take website development, marketing expertise and the staff to manage the actual jewelry production as the volume ramps up. This has proven successful with nonprofits, like 4ocean, that sell jewelry as a fundraising mechanism.

We are a publicly-funded volunteer-driven organization. Having a designated space to provide our services to a broader community would greatly further our cause. That is the only reason I could think of we would ever seek a loan.

I do not think we would pursue a loan or investment because most of our programs are free and therefore we would not have a way to pay back a loan.

We do not have a need for this at this time. Were we to expand or need to do a capital campaign to update our facilities, then it might be applicable.

We would pursue a pay for success model in terms of an investment but would not be interested in pursuing a loan.

Equipment including TV, computer for waiting room kiosk to present health education information and materials to low-income, uninsured Utah County residents

Helping other organizations with funding for capital improvement projects (e.g.: we do architectural design work for other agencies that are often in need of capital funding)

Develop low-income housing and treatment facilities

Our organization would not request a loan. We choose to operate without credit and provide services based on the funding that we receive, without operating in the red. Because all of the services we provide are totally free to our patients, there isn't an opportunity to earn back funds from our services.

Creation of new programs and partnerships

Capital expenditures

Possibly to develop and produce emerging literacy curriculum to publish and sell

An investment could help us hire more staff to increase the number of children we can serve.

n/a

Nothing at this time for a loan, we always welcome investment to enhance program excellence and pilot new programs.

Purchasing a new building

Purchasing land for the development of affordable housing, lending to very low-income families for purchasing a home

To rebuild our facility in northern Utah or possibly build additional affordable in SL County or Weber County.

to provide more programming to vulnerable populations; to start micro businesses for participants including first generation and refugee families; to build housing for our families and individuals.

These tools don't meet our needs as we don't have enough programs that generate income to pay back loans.

USARA would like to purchase or build our own facilities, including offices and community center plus recovery housing and emergency shelter facility to help sustain our efforts.

We would not pursue a loan, as we do not generate income.

Annually, RMCRC invites financial institutions to commit lines of credit that are used to fund loans supporting multi-family affordable housing projects. In 1998 RMCRC was organized by Utah-based financial institutions.

We are debt free and are not currently in a capital campaign.

Funding for community programs and capital investment.

We're a nonprofit... and I don't know that nonprofits take out loans, unless it was for a building, which we don't own.

Capital improvements for Pioneer Park and operational funding for the creation of a public-private partnership

We have a great housing program that helps families find lasting self-sufficiency. The need for more units is important. Most Donors don't want their donations going towards mortgages, they want to help families with services. Finding a balance between services & facilities is challenging, capital campaigns help with facilities but tend to drain non-profit resources towards the campaign while at the same time the new facility will need additional funding for services as it expands into the additional facility.

not interested in loans, if someone wanted to invest in our infrastructure so that we could expand into more school districts, that would be great.

Operational needs during low funding months; building of a permanent home

Possible Capital

We solicit loans or investments for the community development projects that we finance.

We would not use a loan because we are a non-profit that does not have the ability to make income to pay back the loan.

Expanded outreach to Refugees, more Native American communities (we already have been serving two), and Spanish Speaking Social Worker,

We will break ground on an \$18 million therapeutic boarding school in June 2019. It will be our second school. Our first school has been remarkably successful both in helping troubled teenage girls and generating funds for our residential treatment for foster children and our in-home service for troubled families. The school is named Alpine Academy and is an example of a successful social enterprise program. We hope to raise funds to build the campus and avoid loans. However, we will incur debt if we must to build the campus because it generates funds for impoverished Utah children and families.

Our organization is growing and in need of a larger facility within the next couple of years, so we are organization plans for a capital campaign. We are looking for investors to lease the facility to us, rather than own our facilities, because we can use government grant funds toward lease expenses but not toward a mortgage. We currently have a mortgage loan on one of our facilities and discussing an investor option as something to pursue.

We may pursue a loan for the purchase of trucks to help with our food bank. The trucks would pick up retail donations and transport food to partner pantries in the area. Also, if we were ever to get into owning affordable housing, we may pursue loans for that.

Construction costs for a new building

We are currently looking for funding to advance our juvenile justice work. We need to hire a policy analyst dedicated to this issue area but have not been able to find funding for it to date

Expansion of our shelter facility for survivors of domestic violence.

Due to our very limited income, most of which is made up of grants, we are not able to "pay back loans". We have a big need to complete repairs on our aging building as well as a need to renovate or tear down and rebuild our homeless housing apartments.

Housing Development

Capital projects

The development of a performing arts center that includes a theater/performance space as well as classrooms for community programming.

Right now we are not in need of a loan - We try our best to run only on donations to the organization. All ran by volunteers. We do see that that limits our reach but we are ok growing small and keeping out of debt

We would not pursue a loan or investment because we wouldn't want the debt. We have generous donors that contribute to the main bulk of our operations and we will pursue additional funding as we desire to grow in other markets.

A loan or investment would be used to purchase rented spaces and/or to improve the energy efficiency of these spaces in order to decrease future operating costs in order to improve the sustainability of the organization.

Affordable rental housing; bridge funding for land development to create affordable building lots

Facility expansion in the future.

Low to no interest loan or investment to create affordable, accessible and safe housing for persons at or below 30% AMI who need supportive services with their housing. If the terms are too high, the rent income from these tenants will not afford the loan.

We are part of the Davis School District.

Income from non-government sources must be used to match government grants, limiting the ability to repay over extended period

An English Language Literacy program to help high-risk populations in the US and abroad-primarily refugees and immigrants.

We would not purchase a loan.

Capacity building. Financial Technology

Continued funding for our 25-year program. We have a proven solution that works, but takes time. The path to self-sufficiency is a process and we are long-term to support their efforts and growth along every step of the way. Half the battle is getting a job, the other half is keeping it and getting ahead. We are a long-term support program and funding to ensure we will remain in the community is vital to our success.

We would use an investment for a new English language learning curriculum geared to help populations such as immigrants and refugees.

We are in pre-development for 8-12 affordable multifamily housing units in a very rural location using architectural design strategies. We are also looking to make the project mixed-use to house a social enterprise (storefront /rentable event space).

Providing services in additional areas and reaching underserved populations

Capital investment for administration offices following the closure of the downtown shelter.

We would use investments in supporting our safety net program which helps low-income families avoid crisis such as homelessness and work towards self-sufficiency

Land development, infrastructure development and mortgage financing for both multifamily development and individual clients.

We do not use loans.

UAH does not have the kinds of projects that would fit into the need for a loan or investment

Not sure at this moment.

Development of affordable housing

Building affordable housing

Operations, founding a revenue stream/business for income and job training, purchase of equipment



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