



Pikes Peak
Housing Network

**Housing Developer
Toolkit**

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Key Partners & Resources

This section highlights essential organizations that can support small developers throughout the affordable housing process. Housing authorities often provide funding opportunities, land access, and rental assistance programs that can enhance project feasibility. Industry associations offer policy insights, technical support, networking, and professional development. Building relationships with these partners can help developers navigate local regulations, strengthen project proposals, and stay informed about new opportunities in the housing landscape.



HOUSING AUTHORITIES

El Paso County Housing Authority (EPCHA)

The El Paso County Housing Authority is a government entity dedicated to increasing access to safe, affordable housing throughout El Paso County. It manages programs such as rental vouchers, homeownership support, and development incentives aimed at addressing local housing needs.

For small developers, the Housing Authority can be a key partner by:

- Providing affordable housing vouchers and subsidies that enhance project feasibility and attract tenants.
- Partnering on or sponsoring new housing developments, often through Requests for Proposals (RFPs) or land dispositions.
- Offering technical support and resources related to compliance, tenant screening, and program eligibility.
- Supporting redevelopment of public or underutilized properties, which may open new site opportunities.

Exploring El Paso County Housing Authority

Information about EPCHA's Board of Directors, By-Laws, and Agendas can be found [here](#).

Contact Info

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Colorado Springs Housing Authority (CSHA)

The Colorado Springs Housing Authority is dedicated to providing and sustaining quality affordable housing by being innovative, performance-oriented, and results driven. We work to establish effective partnerships and sound fiscal practices to benefit the quality of life in the Pikes Peak Region.

Address: 831 S. Nevada Ave., Floor 2, Colorado Springs, CO 80903

Phone: (719) 387-6700

Email: info@csha.us

Hours:

- Monday, Tuesday, Thursday, Friday: 8AM to 4PM
- Wednesday: 8AM to 2PM
- Closed: Weekends and all Federal Holidays



Housing & Building Association of Colorado Springs (CSHBA)

CSHBA is a regional trade association representing builders, developers, remodelers, contractors, lenders, architects, and other construction-industry professionals across El Paso County. Established in 1950, the organization advocates for policies that support safe, attainable housing and provides members with access to education, networking, and industry resources.

For small developers, CSHBA offers significant value through:

- **Policy Advocacy:** Engages with local and regional decision-makers on zoning, growth, and affordability issues.
- **Professional Development:** Provides workshops and training on construction codes, compliance, and best practices.
- **Networking & Referrals:** Enables connections with trade contractors, lenders, architects, and real estate professionals.
- **Industry Visibility:** Participation in events, committees, and public initiatives boosts credibility and relationships.

Contact Info

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INDUSTRY ASSOCIATES

The following organizations offer valuable support, advocacy, and resources for developers working in affordable and attainable housing. These associations provide access to policy updates, funding opportunities, technical assistance, and networking with industry professionals across Colorado and beyond:

Housing Colorado – <https://www.housingcolorado.org/>

Housing Colorado is a statewide membership organization committed to providing advocacy, professional development and issue expertise for the affordable housing community. HC connects developers with cities, landowners, and industry experts. They are also an advocacy organization that fights for pro-housing legislation at the state capitol.

Brian Rossbert – Executive Director
303-941-7809
brian@housingcolorado.org

info@housingcolorado.org
303-863-0123

Colorado Housing and Financial Authority (CHFA) - <https://www.chfainfo.com/>

CHFA's mission is to strengthen Colorado by investing in affordable housing and community development. They were created in 1973 by the Colorado General Assembly to address the shortage of affordable housing in the state.

CHFA offers tax credits for affordable housing developers. They also distribute funding from Proposition 123 for affordable housing, land banking, and modular development.

<https://coloradoaffordablehousingfinancingfund.com/>

Colette Slover
Colette.slover@chfa.org
loan servicing: 855-587-8655



National Low Income Housing Coalition (NLIHC)

202-393-1973

<https://nlihc.org/housing-needs-by-state/colorado>

Engaging with these groups can help small developers stay informed, connected, and equipped to navigate the evolving housing landscape.

Engaging with Local Partners & Planners

Purpose

Meeting with local planners, housing staff, and community partners early in the development process can save time, reduce risk, and increase the chances of project success. These stakeholders can provide critical information about zoning requirements, infrastructure capacity, permitting timelines, and potential barriers that might impact your project. They can also identify available incentives, funding programs, or partnerships that align with your development goals. For smaller or first-time developers, building relationships with local agencies creates a support network that can help navigate complex processes and ensure your project aligns with community priorities and regulatory expectations.

Exploring Planners in El Paso County

You can begin connecting with the appropriate planning department for your project location by accessing the links below:

- To connect with someone from the [City of Fountain](#), please click [here](#) or call [719-322-2000](#)
- To connect with someone from the [Town of Manitou Springs](#), please click [here](#) or call [719-685-4398](#)
- To connect with someone from the [City of Colorado Springs](#), please click [here](#) or call [719-385-5905](#)
- To connect with someone from the [Town of Monument](#), please click [here](#) or call [719-884-8015](#)
- To contact the [El Paso County Planning Department](#), please click [here](#) or call [719-520-6300](#)

Exploring Community Partners in El Paso County

El Paso County Engage is the county's online public engagement platform where community members and stakeholders can explore current planning initiatives, provide feedback, and stay updated on development projects. For developers, this tool offers an easy way to gauge community sentiment, track upcoming land-use proposals, and align



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project plans with local priorities—ultimately fostering more transparent and collaborative planning processes.

- To explore Engage and view its webinars and workshops please click [here](#).
- To explore and learn more about the County Master Plan, please click [here](#).



Community Benefit Agreements (CBAs)

Community Benefit Agreements (CBAs) are legally enforceable agreements between developers and community stakeholders that outline specific benefits a development project will provide to the local community.¹ These may include commitments to affordable housing units, local hiring, workforce training, small business support, environmental improvements, or other community-identified needs.

For developers, CBAs can help build local support, reduce project opposition, and demonstrate alignment with public and philanthropic funding priorities. They are particularly useful when pursuing developments in historically under-resourced areas or projects that require public subsidies or entitlements. While CBAs add an extra layer of negotiation, they can streamline approvals and create long-term goodwill with the community and local government.²

Developers should approach CBAs early in the planning process, engage directly with community organizations, and ensure that commitments are realistic, measurable, and integrated into the project timeline and budget.

¹ <https://www.urban.org/apps/pursuing-housing-justice-interventions-impact/community-benefit-agreements>

² https://www.denvergov.org/files/assets/public/v/1/economic-development/documents/neighborhoods/communitybenefitsagreement_onepager.pdf

Financing Your Development

Purpose

This section of the toolkit is designed to help developers understand and assemble the financial resources needed to bring a project from concept to completion. Known as the **capital stack**, this layered structure represents the various sources of funding that can be combined to cover the total cost of a development—ranging from equity investments and loans to grants, tax credits, and public subsidies.

For smaller or first-time developers, navigating the financing process can be one of the most challenging aspects of a project. This section breaks down key components of the capital stack, explains the differences between debt and equity, and highlights public and private funding sources that are often available for affordable housing and community-focused developments.

By understanding how different funding sources work together, developers can make informed decisions about project structure, manage financial risk, and improve the likelihood of securing the capital needed to move forward. This section also includes tips on building relationships with lenders, investors, and local government partners to support long-term success.



This portion of the toolkit is designed to guide you through the process of identifying and assembling various funding sources to build your project's capital stack. Whether you're a first-time or experienced developer, the information here will help you understand financing options, evaluate what works best for your project, and position your development for success.

Use this section to:

- **Learn the basics of the capital stack**, including the difference between debt, equity, and gap financing.
- **Explore private funding sources** such as:
 - Traditional bank loans
 - Private equity investors
 - Community development financial institutions (CDFIs)
 - Mission-driven investment funds
- **Discover public funding opportunities**, which may include:
 - Federal programs (e.g., Low-Income Housing Tax Credits, HOME funds)
 - State and local grants
 - Tax increment financing (TIF)
 - Affordable housing trust funds
 - Fee waivers or land donations
- **Identify which sources best match your project's size, goals, and affordability commitments.**
- **Prepare for funding conversations** by understanding the documentation, financial projections, and development timelines typically required by lenders or funders.
- **Consider layering different funding sources** to reduce risk and improve overall project feasibility.

CAPITAL STACK BASICS

Understanding your capital stack is essential to funding your development project. The capital stack refers to the combination of financial sources used to cover the total cost of a project—from land acquisition to construction to lease-up. Each type of capital comes with different expectations, risks, and repayment terms. Here's a simple breakdown:

1. Debt

Debt is borrowed money, typically in the form of loans, that must be repaid over time with interest. It usually makes up the largest portion of a capital stack.

- **Examples:** Bank loans, construction loans, bonds
- **Key Features:** Fixed repayment schedule, lower risk for the lender, must be repaid first
- **Why It Matters:** Lenders expect predictable returns and may require collateral (like the property itself)

2. Equity

Equity is money invested in the project in exchange for ownership or future profits. This is often riskier than debt but offers higher potential returns.

- **Examples:** Developer contributions, investor capital, equity funds
- **Key Features:** No fixed repayment, paid after debt is repaid, often involves profit sharing
- **Why It Matters:** Equity investors take on more risk and expect a return once the project is successful

3. Gap Financing

Gap financing fills the space between what traditional debt and equity can cover and the total project cost. This is especially helpful in affordable housing, where revenue is limited.

- **Examples:** Grants, low-interest or forgivable loans, tax credits, public subsidies
- **Key Features:** Often comes from public or nonprofit sources, may have affordability or use restrictions



- **Why It Matters:** Helps make projects financially feasible without requiring higher rents or prices

By understanding how these layers work together, you can build a more stable and flexible capital stack that attracts funding, meets affordability goals, and supports long-term project success.



PRIVATE FUNDING OPPORTUNITIES

Private funding sources are a critical part of the capital stack for many development projects, often complementing public financing to cover total costs. These sources can offer flexibility, speed, and access to expertise, but may also carry higher costs or expectations for returns. Understanding your private funding options can help you structure a well-balanced and competitive project.

- Traditional Bank Loans
- Community Development Financial Institutions (CDFIs)
- Private Equity
- Impact Investors & Social Investment Funds
- Developer Contributions
- Foundations & Philanthropic Capital

Why Private Funding Matters

Private funding offers developers the ability to move projects forward faster and with greater flexibility. When layered with public funding, it can fill financing gaps, increase competitiveness in funding applications, and enhance project resilience. For smaller developers, building relationships with lenders, equity partners, and CDFIs early in the process is key to long-term success.



TRADITIONAL BANK LOANS

Traditional bank loans are a common financing tool offered by commercial banks and credit unions for real estate development. These loans are typically used for construction, land acquisition, and permanent financing, and are a standard component of many affordable and mixed-income housing projects. However, they often come with strict requirements—developers must demonstrate strong credit, provide sufficient collateral, and present detailed pro formas and financial projections. While traditional loans can offer competitive interest rates and predictable terms, they may be less accessible to small or first-time developers without an established track record. It's important to approach banks with a well-prepared development plan and, if possible, other forms of committed capital or partnerships to strengthen your application.



US Bancorp

U.S. Bank – Impact Finance (Affordable Housing) is a national leader in funding affordable rental housing, with over three decades of experience and nearly \$4.1 billion in active loan commitments. Their team offers specialized financing solutions, including construction, permanent, acquisition, and refinance loans, as well as equity through Low-Income Housing Tax Credits (LIHTC).

This resource is valuable for small and mission-driven developers because:

- **Scalable financing solutions:** They support projects of varying complexity, from new construction and renovation to larger LIHTC deals.
- **Comprehensive tax-credit expertise:** As a leading LIHTC investor since 1989, they assist developers in structuring equity investment and syndication to fill critical capital stack gaps
- **Strong impact orientation:** Their financing emphasizes social goals—like affordability and community revitalization—and includes technical assistance and capacity-building programs targeted at emerging developers.

Exploring US Bancorp Impact Financing

More information about US Bancorp Impact Financing can be found by accessing the links below:

- An overview of US Bank’s Affordable Housing work can be found [here](#).
- Additional Information on New Market Tax Credit can be found [here](#).

Contact Info



COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS (CDFIs)

Community Development Financial Institutions (CDFIs) are mission-driven lenders that focus on supporting underserved communities and advancing equitable development. Unlike traditional banks, CDFIs often offer more flexible underwriting criteria, making them a valuable resource for small or emerging developers who may not yet meet conventional lending standards. They are particularly well-suited for innovative or affordable housing projects, offering a range of financing options including predevelopment, construction, and bridge loans. By working with a CDFI, developers can access capital earlier in the process and often receive technical assistance or guidance tailored to community-based development goals.



LOCAL COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS (CDFIs)

Impact Development Fund (IDF)

Impact Development Fund (IDF) is a nonprofit, certified Community Development Financial Institution (CDFI) dedicated to strengthening underserved Colorado communities by offering flexible, mission-driven lending. They specialize in supporting small developers and nonprofit partners through predevelopment, construction, and bridge loans for affordable housing and community facility projects

IDF stands out for its flexible underwriting and technical assistance—working closely with developers from strategic planning through closing to overcome funding gaps and financing hurdles. Especially beneficial for capital stack building, IDF enables access to early-stage project funds, often unlocking public incentives and enabling favorable financing terms for projects that might not fit traditional lending models

Exploring IDF

Developers interested in working with IDF can access more information with the links provided below

- General information about IDF and how their loan process works can be found [here](#).
- Information on IDFs Summary of Loan Types & Terms can be found [here](#).

Contact info

To speak with someone about financing needs for your project, please contact

Erica Madison, *Chief Lending Officer*

erica@impactdf.org

Loveland Office: [970-494-2021](tel:970-494-2021)

Montrose Office: [970-342-3510](tel:970-342-3510)



NATIONAL COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS (CDFIs)

Enterprise Community Development Financial Institution

Enterprise Community Partners' Community Development Financial Institution (CDFI), also known as the Enterprise Community Loan Fund, is a major nonprofit lender specializing in affordable housing and community infrastructure projects. As one of the largest national CDFIs, it offers flexible, purpose-driven financing across the full development lifecycle, including predevelopment, acquisition, construction, and bridge loans—often in collaboration with mission-aligned investors and tax credit programs.

How They're Helpful to Developers

- **Supports early-stage financing:** Offers predevelopment loans to cover design, due diligence, and permitting—resources that are traditionally difficult to fund.
- **Bridges capital gaps:** Provides acquisition and construction financing with interest-only terms and flexible collateral options, helping developers secure sites and begin building sooner.
- **Aligns with community-focused projects:** Prioritizes funding for affordable housing, mixed-use developments, and community facilities, connecting smaller developers with values-driven capital.

By partnering with Enterprise's CDFI, small developers can access mission-oriented funding and technical support that strengthens their overall capital stack and unlocks additional financing opportunities.

Exploring Enterprise Community Loan Fund

Developers can learn more about Enterprise by accessing the links below:

- More information about Enterprise's work in the Rocky Mountain area can be found [here](#).
- More information about loan types (predevelopment, acquisition, construction, and bridge loans, etc..) can be found [here](#).



To speak with a local lender in the Rocky Mountain area, please contact:

Joseph Mattingly, *Senior Loan Officer*

jmattingly@enterprisecommunity.org

303-376-5414

Mercy Housing

Mercy Housing is a leading national nonprofit housing organization dedicated to creating stable, affordable communities for low-income individuals and families. Guided by a mission to foster dignity and opportunity, Mercy Housing works with developers, local governments, and community partners to support inclusive development strategies that address both housing needs and long-term community wellbeing.

For Developers

Mercy Housing offers an opportunity to collaborate on complex affordable housing developments by bringing expertise in site acquisition, financing, construction, and long-term asset management. They also provide supportive services tailored to residents, which can strengthen funding applications and community support. Through joint ventures or technical assistance, Mercy Housing helps smaller development partners scale their impact, navigate regulatory processes, and ensure lasting affordability through mission-aligned development.

Exploring Mercy Housing

Additional information about Mercy Loan Fund and FAQs can be found [here](#).

Contact Info

Colorado Office

1600 Broadway, Suite 2000

Denver, CO. 80202

Phone: 303-830-3300



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Online Contact for can be accessed [here](#).



PRIVATE EQUITY

Private equity is less common in traditional affordable housing, but it can play a strategic role—especially in mixed-income or workforce housing developments that blend public subsidy with private capital. For small developers, understanding how private equity works can help identify when it might be useful, who to approach, and what trade-offs may come with it.

What is Private Equity?

Private equity is investment capital provided by individuals, funds, or institutions in exchange for ownership interest or a return on investment. In affordable housing, this typically comes into play when projects have some revenue-generating potential, such as moderate-income units or commercial components in mixed-use developments.

How It Can Support Affordable Housing Developers

- **Gap Financing:** Equity can fill critical funding gaps not covered by public sources like tax credits or grants.
- **Early-Stage Capital:** Private investors may be willing to provide risk-tolerant capital for site acquisition or predevelopment if there's long-term potential.
- **Workforce or Mixed-Income Projects:** Private equity is more common in developments that include units above 60% AMI or market-rate units, offering blended returns.

What Developers Should Consider

- **Ownership & Control:** Accepting private equity often means sharing ownership and decision-making power.
- **Return Expectations:** Equity investors expect a financial return, which can affect rent levels, unit mix, or timelines.
- **Mission Fit:** Not all equity aligns with affordability goals—vet partners to ensure shared values and long-term commitment.



- Projects with a strong financial model and potential for modest returns
- Developments in high-demand areas where deeper affordability is cross-subsidized by market-rate components
- Sites needing early capital injection before public funding is secured

Private equity isn't a replacement for public funding or CDFIs—but for the right project, with the right partner, it can be a powerful tool to help small affordable housing developers move from vision to vertical.



IMPACT INVESTORS & SOCIAL INVESTMENT FUNDS

Impact investors and social investment funds are growing sources of capital for affordable housing projects—particularly those with measurable social outcomes. These mission-aligned investors seek both financial returns and positive community impact, making them an ideal fit for developers focused on equity, sustainability, and long-term affordability.

What Are Impact Investors & Social Investment Funds?

Impact investors provide capital to projects that generate both social and financial returns. Social investment funds are often structured pools of capital—backed by philanthropies, banks, or community foundations—that focus on issues like housing, health, or climate equity. Unlike traditional private equity, these investors often accept lower returns or more patient capital in exchange for community impact.

How They Support Affordable Housing Developers

- **Mission-Aligned Capital:** Funds prioritize affordability, racial equity, environmental sustainability, and resident stability.
- **Flexible Terms:** Investments may come with below-market interest rates, longer repayment periods, or subordinated positions to help projects pencil.
- **Predevelopment & Gap Financing:** Many funds offer early-stage or mezzanine capital to help projects move forward before public funding is secured.

What Developers Should Consider

- **Outcome Tracking:** Investors often require data on social impact—such as AMI levels served, environmental features, or resident outcomes.
- **Capacity Fit:** Ideal for developers with clear project goals, strong community ties, or partnerships with mission-based organizations.
- **Alignment:** Developers should look for funds that align with their affordability targets and timelines.

When It Makes Sense



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- Projects in underserved or disinvested communities
- Developments with supportive services, green building, or community wealth-building components
- Mixed-finance deals where traditional capital doesn't fully meet the need

By tapping into impact investors or social investment funds, small affordable housing developers can access values-driven capital that strengthens their financial stack while advancing deeper community goals.



PUBLIC FUNDING OPPORTUNITIES

Public funding opportunities exist to support the development of housing that meets community needs, particularly for low- and moderate-income households. These programs—offered at the federal, state, and local levels—help reduce financial barriers by providing grants, low-interest loans, tax incentives, and other flexible financing tools. For developers, public funding can fill critical gaps in the capital stack, lower development costs, and make otherwise infeasible projects possible. These resources are especially valuable for affordable housing projects, where rent or sale prices are limited by income restrictions. Public funding also often signals community and government support, which can strengthen applications for private financing and build public trust in the project.

Types of Public Funding Opportunities

- Federal
 - Low-Income Housing Tax Credit (LIHTC)
 - HOME Investment Partnership Program
 - Community Development Block Grant (CDBG)
 - Public Housing Capital & Operating Funds
 - HUD NOFOs & Competitive Grants
- Colorado State-Level Programs
 - Colorado Department of Local Affairs (DOLA) Housing Development Grant
 - Affordable Housing Investment Fund (AHIF)
 - State Housing Tax-Exempt Bonds & Programs
 - Colorado Housing Trust Funds



COLORADO HOUSING & FINANCE AUTHORITY

The Colorado Housing and Finance Authority (CHFA) is a mission-driven organization that provides financial resources to strengthen affordable housing and economic development across Colorado. For developers, CHFA is a key partner in making affordable housing projects financially viable through a variety of funding tools and support services.

CHFA offers access to competitive financing programs, including Low-Income Housing Tax Credits (LIHTC), tax-exempt bonds, construction and permanent loans, and gap financing. These resources can significantly reduce the cost of development, improve project feasibility, and support long-term affordability. In addition to financing, CHFA provides technical assistance and compliance support to help developers navigate funding requirements and stay on track throughout the development process.

Access CHFA Developer Toolkit

To further support developers, especially those new to affordable housing, CHFA has created a comprehensive **Developer Toolkit**. This resource offers step-by-step guidance, application materials, and key information about available programs and processes. By including this toolkit, your development team will gain a clearer understanding of how to successfully plan, finance, and complete affordable housing projects in Colorado.

You can access CHFA's developer toolkit clicking [here](#).

Contact Info

For questions, please contact:

Jarilynn Francis, *Director of Marketing and Community*

jfrancis@chfainfo.com



PRIVATE ACTIVITY BOND (PAB)

Private Activity Bonds are a financing tool used by local governments (such as El Paso County) to support private development projects that yield public benefits—especially affordable housing. These tax-exempt bonds lower the cost of financing, making PABs a compelling option for developers seeking favorable borrowing rates.

Why they're beneficial for developers:

- **Reduced interest costs:** Offers lower interest rates compared to conventional loans, improving project feasibility.
- **Synergy with LIHTC:** Commonly paired with Low-Income Housing Tax Credits to create powerful financing packages for affordable rental developments.
- **Support for smaller developers:** Ideal for teams looking to reduce financing complexity and enhance returns through structured, lower-cost capital.
- **Flexibility:** Coverage can include both construction and permanent financing and accommodate a range of developer types—from nonprofits to for-profit entities working on affordable projects.

What developers should know:

- PABs require local government approval and are subject to volume caps set by the state or county.
- Partnering with experienced financing experts or agencies is essential to navigate bond issuance and compliance demands.
- Timing is crucial: bond reservations must align with project milestones such as LIHTC awards and construction start dates.

Exploring Private Activity Bond (PAB)

Developers interested in exploring how Private Activity Bonds can support their projects can find more information, guidelines, and application materials through the following links:

- El Paso County PAB issuance can be found [here](#).
- CHFA information on PAB can be found [here](#).



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- For a legal overview of PAB financing please click [here](#).

Contact Info

For Questions about El Paso County Private Activity Bond funding, please contact:

Randi Davis, *Community Development Analyst*

randidavis2@elpasoco.com

719-520-6481



COLORADO PROPOSITION 123

Colorado Proposition 123 created a dedicated and permanent funding stream for affordable housing through the State Affordable Housing Fund, allocating resources across two primary categories:

- 40% to the Affordable Housing Support Fund, administered by DOLA
- 60% to the Affordable Housing Financing Fund, overseen by OEDIT and administered by CHFA

For developers, this funding is a significant opportunity to access flexible capital through three core programs:

- **Land Banking:** Offers grants to local and tribal governments, and forgivable loans to nonprofits for acquiring and holding land for future affordable housing development. Mixed-use is allowed if affordable housing is the primary use.
- **Equity Program:** Provides below-market-rate equity investments to nonprofit and for-profit developers for new construction or preservation of low- to middle-income multifamily rental housing.
- **Concessionary Debt:** Offers affordable loan products to a wide range of applicants—including developers, local governments, and nonprofits—to support housing projects at various stages.

These programs are designed to lower financial barriers, support long-term affordability, and promote innovative housing solutions. Developers can apply through CHFA or DOLA depending on the program type.

Exploring Colorado Proposition 123

You can explore how to access funding for your development project through the links listed here:

- Land Banking program details and eligibility can be found [here](#).
- Equity program details and how to apply can be found [here](#).
- Concessionary Debt details and how to apply can be found [here](#).



For questions about **Land Banking**, please contact:

Steve Boice, *Manager of Business
Finance*
303-297-7468
Landbanking@chfainfo.com

Peter Martinez, *Commercial Loan Officer
II*
303-297-7320
Landbanking@chfainfo.com

For questions about the **Equity Program** or **Concessionary Debt**, please contact:

Terry Barnard
*Manager, Community Development
Lending*
303-297-4866
Equity@chfainfo.com

David Foust
Commercial Loan Officer III
303-297-4865
Equity@chfainfo.com



COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

The Community Development Block Grant (CDBG) program is a flexible federal fund administered by local governments to support community-focused development projects—including housing, infrastructure, and economic revitalization. For developers, CDBG funding can be a powerful resource to enhance affordable and mixed-income housing projects.

How developers can use CDBG:

- Acquisition and rehabilitation of existing properties for affordable housing conversion.
- Infrastructure and site improvements—such as utility upgrades or accessibility features—to make projects development-ready.
- Gap financing by covering costs that other funding sources don't fully address, particularly in redevelopment or infill projects.
- Support for community services, such as childcare or employment services integrated into housing developments.

Additional Developer Considerations:

- Competitive application process: Projects must align with local jurisdiction priorities and federal requirements, often requiring detailed community impact assessments.
- Compliance obligations: CDBG funding comes with federal reporting, procurement, and environmental review standards that must be met.
- Matched benefits: Combining CDBG with other public or private funds can strengthen project viability and appeal to local decision-makers.
- Community engagement: Local governments prioritize projects that demonstrate equitable access and strong community benefits.

When used strategically, CDBG funding can improve the feasibility of affordable housing developments while delivering lasting benefits to neighborhoods and residents.

Exploring CDBG

- Colorado Springs CDBG information can be found [here](#).
- El Paso County Eligibility Requirements can be found [here](#).



- El Paso County CDBG Objectives and Goals can be found [here](#).
- Developers are encouraged to review the El Paso County Subrecipient Reporting Forms prior to applying. Those can be accessed [here](#).

Contact Info

For questions, please contact:

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Analyst*
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719 520 6249

Crystal Latier, *Executive Director*
crystallatier@elpasoco.com
719 520 6484



HOUSING DEVELOPMENT GRANT FUNDS (HDG)

The Housing Development Grant (HDG) program, administered by the Colorado Department of Housing, provides flexible, competitive funding to support the development and preservation of affordable housing across the state. Funds can be used for a variety of purposes, including land or property acquisition, new construction, rehabilitation, and housing-related services.

How it's useful to developers:

- Acts as gap financing to cover costs not met by primary funding sources
- Supports affordable housing production or preservation, including rental and homeownership projects
- Available to nonprofits, housing authorities, local governments, and private developers
- Offers flexible use, allowing developers to address site-specific or community-based housing needs

Application Process

Developers interested in applying should review the program guidelines and complete the Housing Development Grant application through the Colorado Department of Housing.

You can access application information below:

- Overview of Funding Application can be found [here](#).
- Application Schedule can be found [here](#).
- Detailed Application Requirements & Instructions [here](#).
- Application Scoring Criteria [here](#).
- Office of Housing Finance and Sustainability (OHFS) Application & Contract Policy [here](#).

Contact Info

For questions regarding the application process contact:
Erin McNab, *El Paso County Housing Development Specialist*

AFFORDABLE HOUSING INVESTMENT FUND (AHIF)

The Affordable Housing Investment Fund (AHIF) is a flexible, state-administered financing program designed to catalyze the development and preservation of affordable housing across Colorado. Tailored for both nonprofit and for-profit developers, AHIF offers low-interest and forgivable loans that can cover a wide range of project needs—including land acquisition, predevelopment costs, new construction, rehabilitation, and infrastructure upgrades.

Why it Matters

- ❓ **Gap financing provider:** AHIF helps bridge financial shortfalls, enabling projects that may not fully cash-flow under traditional debt and equity alone.
- ❓ **Adaptable funding:** Loans are available for different stages—from early feasibility work and land purchases to construction completion.
- ❓ **Affordability aligned:** AHIF supports both rental and homeownership models serving households of various income levels, with terms adjusted to meet affordability goals.
- ❓ **Strengthens your capital stack:** These flexible funds can be layered with LIHTC, CHFA loans, PABs, and local subsidies to optimize financing solutions.

How Developers Can Qualify

1. Partner with CHFA or other AHIF-backed programs.
2. Demonstrate a clear affordability commitment (e.g., income-restricted units, permanent affordability targets).
3. Present strong project readiness—land control, site design, preliminary approvals.
4. Show a cohesive capital stack, including traditional debt, equity, and any public funding.
5. Maintain alignment with cost-reasonableness standards and sustainability or community-benefit metrics.



Benefits for Developers

- Reduces the need to carry costly debt or raise unnecessary equity.
- Enables early buy-in of sites via predevelopment funding.
- Enhances competitiveness for federal funding by demonstrating state commitment.
- Offers flexibility and speed in negotiating terms compared to other state grants.

Exploring AHIF

You can learn more about the Affordable Housing Investment Fund, including eligibility requirements and how to apply, by visiting the official program page [here](#).

Contact Info

For questions, please contact the Colorado Division of Housing
[303-864-7810](tel:303-864-7810)



EL PASO HOUSING TRUST FUND

The El Paso County Housing Trust Fund is a locally managed financial resource dedicated to supporting the development and preservation of affordable housing within the county. It provides gap financing—through low-interest loans, forgivable loans, or grants—to help reduce overall project costs and ensure long-term affordability.

Developer Eligibility & Use:

- Available to nonprofit and for-profit developers undertaking affordable housing projects
- Funds may cover acquisition, construction, rehabilitation, or infrastructure costs
- Eligibility typically depends on income-restricted units, project readiness, and alignment with local housing goals

This fund is an excellent resource for developers looking to strengthen their capital stack, fill financing gaps, and increase project feasibility.

Explore the El Paso Housing Trust Fund

For more information on eligibility criteria, application timelines, and how to access the fund, please refer to the El Paso County Housing Trust Fund overview [here](#). Additionally, a brief video on the Housing Trust Fund can be found [here](#).

Contact Info

For questions about the El Paso Housing Trust Fund, please contact:

Randi Davis, *Community Development Analyst*

randidavis2@elpasoco.com

719-520-6481



HOME INVESTMENT PARTNERSHIPS (HOME) PROGRAM

The HOME Program is a federal housing initiative administered in Colorado by the Colorado Department of Housing, designed to support the creation, rehabilitation, and preservation of affordable housing. Through the program, funds are provided as grants to state and local governments, which in turn partner with developers to implement eligible housing projects.

How it's useful to developers:

- Offers low-interest loans or grants to reduce upfront development costs
- Supports new construction, acquisition, rehabilitation, and tenant-based rental assistance
- Ideal for projects serving low-income households and mixed-income developments
- Can be combined with other funding sources to fill financing gaps

Application Process

To apply for HOME program funding, developers should obtain the program guidelines from the Colorado Department of Housing and complete the official application.

Additional information about HOME program can be found [here](#).



COLORADO HOUSING INVESTMENT FUND (CHIF)

The Colorado Housing Investment Fund (CHIF) is a state-level financing program designed to support the production, preservation, and rehabilitation of affordable housing across Colorado. Managed through a partnership between the Colorado Department of Housing, public agencies, and financial institutions, CHIF offers flexible, low-cost lending and grants.

Developer Eligibility & Use:

- Available to nonprofit and for-profit developers working on affordable housing projects
- Supports land acquisition, new construction, rehabilitation, and infrastructure improvements
- Funds may be provided as low-interest loans—or grants in certain cases—enhancing the capital stack and reducing development costs

CHIF is especially valuable for bridging financing gaps and combining with federal programs to make projects more financially viable. For additional details on funding levels, eligibility requirements, and the application process, please refer to the Colorado Housing Investment Fund resource.

Exploring CHIF

You can learn more about the Colorado Housing Investment Fund, including eligibility requirements and how to apply, by accessing the links below:

- Colorado Housing Investment Fund webpage can be accessed [here](#).
- For more details on the application process and deadlines please click [here](#).

Land Acquisition Tools & Resources

Purpose

This portion of the toolkit is designed to support small developers in Colorado Springs by providing a centralized, easy-to-navigate resource for land acquisition. Whether you are seeking to identify available parcels, understand zoning regulations, or explore strategic partnerships, this document will guide you through the tools, platforms, and agencies that can help streamline your development process.

How to Use This Toolkit

Use this part of this document as a starting point to explore public platforms, zoning maps, commercial real estate listings, and community land trust opportunities. Each entry includes:

- The organization or platform name
- Type of resource (e.g. interactive tool, government agency, broker)
- How it can support your development goals
- A direct link to the platform or resource
- Zoning and Mapping Tools

Understanding local zoning is the first in evaluation whether a parcel is suitable for development. These tools help identify how land is currently zoned, what types of housing are permitted, and whether rezoning is feasible. You can use them to assess parcel-level data, compare zoning districts, and locate underutilized or vacant land.



COLORADO ZONING ATLAS

The Colorado Zoning Atlas is an interactive tool that maps and standardizes zoning codes across Colorado's municipalities. Part of the *National Zoning Atlas* initiative, it compiles complex local ordinances into one accessible platform. Users can explore key zoning details like housing permissions, minimum lot sizes, and density limits across jurisdictions.

By simplifying zoning data, the Atlas allows for easy comparison of land use rules and helps identify development opportunities. This is especially useful for developers working on affordable or small-scale housing, saving time and effort in understanding local requirements. Instead of reviewing lengthy codes, users can filter parcels based on zoning features and find areas where their projects are more likely to be approved.

The tool promotes transparency, supports data-driven planning, and helps streamline the development process—particularly for smaller or BIPOC-led firms that may not have legal or zoning teams.

Exploring the Colorado Zoning Atlas

The Colorado Zoning Atlas, an interactive tool that helps users explore and compare zoning regulations across the state, can be accessed [here](#).

Developers are encouraged to use the Atlas to identify opportunities and navigate zoning barriers early in the planning process.



COLORADO SPRINGS ZONING & STANDARDS

The Colorado Springs Zoning & Standards webpage serves as a central hub for understanding local zoning regulations that govern land use, building size, setbacks, parking, architectural design, and landscaping across various zone districts, including residential, commercial, mixed-use, and industrial. This resource is especially helpful for developers seeking clarity on what can be built and where.

The webpage includes direct access to the Unified Development Code (UDC), which outlines dimensional standards, permitted uses, and requirements for things like accessory structures or temporary uses. It also provides guidance on how to navigate the zoning process, including links to zoning maps, application checklists, and overlay district information.

Additionally, developers are encouraged to take advantage of the city's free pre-application meetings to discuss project feasibility and get early feedback from planning staff. This page is an essential starting point for any developer looking to build in Colorado Springs.

Exploring the Colorado Springs Zoning & Standards Webpage

You can explore the **Colorado Springs Zoning & Standards** webpage [here](#), which offers essential guidance for understanding local zoning regulations and development requirements.

Contact Info

For questions, please contact:

719.385.5905

LURPPlanningInfo@coloradosprings.gov





COLORADO SPRINGS ZONING CODE

This page serves as the official and comprehensive reference for developers to understand detailed zoning regulations—covering permitted land uses, development standards, processes for variances and special reviews, and enforcement provisions. It offers organized access to all chapters and articles of the Unified Development Code (UDC), along with tools for navigating the code. This resource is essential for developers who need authoritative code language, regulatory definitions, and procedural clarity when planning a project in Colorado Springs.

Exploring the Colorado Springs Zoning Code

You can explore the Colorado Springs Zoning Code webpage [here](#), which provides the full Unified Development Code (UDC) governing all zoning regulations in the city.



SPRINGVIEW

SpringsView is Colorado Springs' interactive GIS mapping tool that allows users to search properties by address or Tax Schedule Number to view zoning designations, overlay districts, and key land use information. It's a valuable resource for developers conducting early site assessments or verifying development potential.

For developers, SpringsView is especially useful for:

- **Quick zoning lookups:** Identify zone districts and confirm what types of development are permitted on a specific property.
- **Visual overlays:** See if a property falls within special overlay zones that may impact design, density, or additional requirements.
- **Site context:** Analyze surrounding land uses, infrastructure, and environmental features to support planning and due diligence.

Tool highlights include:

- Address and parcel number search for detailed zoning information
- Layer controls to toggle between zoning, overlays, and infrastructure data
- Integration with the city's development review processes for streamlined planning

SpringsView simplifies the zoning discovery process, helping developers make informed decisions faster and reducing delays during project planning.

Exploring SpringsView

SpringsView is Colorado Springs' official interactive zoning map, designed to help users quickly identify zoning classifications, overlay districts, and development-related details for any property in the city. It can be accessed [here](#).



CITY OF FOUNTAIN ZONING CODES

This page serves as the official reference for developers to access the City of Fountain's zoning regulations and planning resources. It outlines key information related to permitted land uses, development standards, zoning classifications, and procedures for obtaining variances, special use permits, and other planning approvals. The site provides direct access to relevant documents, forms, and staff contacts, helping developers understand local requirements and navigate the entitlement process with greater clarity. This resource is essential for anyone planning a project in the City of Fountain and seeking reliable, up-to-date information on zoning and land use regulations.

Exploring the City of Fountain Zoning Codes

- To access the City of Fountain Zoning Ordinances, click [here](#).
- To access the City of Fountain Planning and Zoning map, click [here](#).
- For additional information on comprehensive plans, applications forms and fees, and development fee schedule, click [here](#).

Contact Info

For questions about Planning & Zoning in the City of Fountain, please contact

719-322-2000



TOWN OF MANITOU SPRINGS ZONING CODES

This page serves as the official reference for developers to access the Manitou Springs Planning Department, offering comprehensive information on zoning and land use regulations specific to the city. It includes details on permitted land uses, development standards, overlay districts, and processes for variances, Planned Unit Developments (PUDs), and special use permits. The site provides access to zoning maps, application forms, staff contacts, and reference materials, helping developers understand local requirements and navigate the entitlement process effectively. This resource is essential for anyone planning a project in Manitou Springs and seeking authoritative guidance on land use and regulatory standards.

Exploring Town of Manitou Springs Zoning Codes

- To access the Town of Manitou Springs Buildings & Construction Codes, click [here](#).
- To access the Town of Manitou Springs Land Use & Development Codes, click [here](#).
- For additional information for planning and development in Manitou Springs, click [here](#).

Contact Info

For questions or to speak with someone from the Town of Manitou Planning & Development department please contact

Frederick Rollenhagen, *Planning Director*

frollenhagen@manitouspringsco.gov

719-685-4398

Chelsea Royston, *Senior Planner*

cstromberg@manitouspringsco.gov

719-685-4398

Or reach out to: planningdept@manitouspringsco.gov or 719-685-4398



TOWN OF MONUMENT ZONING CODES

This page serves as the official reference for developers to access the Town of Monument Planning Department, offering comprehensive guidance on local zoning and land use policies. It includes information on permitted uses, development standards, overlay and special district requirements, and the procedures for obtaining variances, site plan approvals, and special use permits. Developers can find zoning maps, application packets, and direct contact details for planning staff—empowering them to navigate the entitlement process with confidence. This resource is essential for anyone planning a project in Monument and seeking reliable, up-to-date regulatory guidance.

Exploring the Town of Monument Zoning Codes

- The Code of Ordinances for the Town of Monument can be found [here](#).
- The Land Development Code for the Town of Monument can be found [here](#).
- Zoning Codes for the Town of Monument can be found [here](#).
- To view the Monument's Comprehensive4 Plan, click [here](#).

Contact Info

For questions or to speak with someone from Monument's Planning & Development Department, please contact:

Dan Ungerleider, *Planning Director*

719-844-8015

planning@tomgov.org



EL PASO COUNTY ZONING CODES

This page serves as a guide to understanding the zoning regulations that shape where and how development can occur in El Paso County. Zoning codes define the permitted uses, building types, density, and design standards for each parcel of land. For developers, these codes are essential tools for assessing site feasibility, aligning project plans with local requirements, and identifying potential opportunities for rezoning or variances when needed.

Exploring El Paso County Zoning Codes

The El Paso County Land Development Code can be found [here](#).

Developer Partnership Opportunities

Purpose

This section highlights organizations that offer strategic partnerships to help offer risk, secure early commitments, and access to public incentives. By aligning with mission-driven partners or community land trusts, developers can improve project feasibility, leverage affordable financing, and benefit from streamlined processes.

Use these contacts to explore programs that support housing construction, land acquisition, or joint development agreements.

COMMUNITY LAND TRUSTS

Purpose

A **community land trust (CLT)** is a nonprofit organization that acquires and holds land with the goal of preserving long-term affordability and community benefit. By separating ownership of the land from the buildings on it, CLTs remove land costs from the overall price of housing, making development more affordable. Housing built on CLT land is typically deed-restricted or governed by long-term ground leases, ensuring it remains permanently affordable and protected from market-driven price increases. For developers, partnering with a CLT can reduce land acquisition costs, support affordable housing goals, and create opportunities for long-term, community-centered development.

Consider

- **Ground Lease Terms:** Understand the length, responsibilities, and resale restrictions in the CLT's ground lease agreement.
- **Affordability Requirements:** Be aware of income restrictions, resale formulas, and long-term affordability goals.
- **Partnership Structure:** Clarify roles and responsibilities—who develops, manages, and maintains the property.
- **Financing Compatibility:** Ensure your lenders understand the CLT model and are willing to finance leasehold interests.
- **Community Engagement:** CLTs often involve residents in decision-making; be prepared for collaboration with the community.
- **Compliance and Reporting:** Know what ongoing compliance, affordability monitoring, or reporting is required.
- **Design and Quality Standards:** Some CLTs may have specific expectations for durability, sustainability, or accessibility in housing design.

These factors can help developers align with a CLT's mission while ensuring project feasibility and long-term success.



ROCKY MOUNTAIN COMMUNITY LAND TRUST (RMCLT)

The Rocky Mountain Community Land Trust (RMCLT) is a nonprofit organization based in Colorado Springs that focuses on creating and preserving permanently affordable homeownership opportunities for low- to moderate-income families in El Paso County. RMCLT operates under a shared-equity model, where the trust retains ownership of the land while individuals or families purchase the homes at a reduced price, keeping housing affordable across generations.

Pathway to Partnership

For developers, RMCLT can be a strategic partner in projects that prioritize long-term affordability and community stability. They are open to working with developers interested in placing land into a community land trust structure, which guarantees that a portion of developed homes are sold to buyers earning at or below 80% of the Area Median Income (AMI). RMCLT also provides homebuyer education, post-purchase support, and has strong relationships with public agencies and community organizations. Partnering with RMCLT can help ensure permanent affordability, build community trust, and strengthen eligibility for public funding and incentives.

Contact Info

For questions, please contact

Nate Clyncke, Executive Director

nate@rmclt.org

719-960-4869



ELEVATION COMMUNITY LAND TRUST

Elevation Community Land Trust (ECLT) is a Colorado-based nonprofit that creates permanently affordable homeownership opportunities using the community land trust model. By retaining ownership of the land and offering long-term ground leases, ECLT lowers the cost of housing development and ensures long-term affordability for low- and moderate-income buyers. For developers, partnering with ECLT can help reduce land acquisition costs, meet affordability goals, and access funding or public support tied to income-restricted housing. ECLT also brings experience in navigating deed restrictions, resale formulas, and long-term stewardship, making them a strong ally in building sustainable, community-centered housing projects.

Pathway to Partnership

ECLT's Pathways to Partnership outlines a structured collaboration framework for developers interested in working with the community land trust. It highlights clear steps—from initial inquiry and site evaluation, through financial modeling and land acquisition, to ground lease negotiation and stewardship. The pathway ensures alignment on project goals, affordability targets, design guidelines, and long-term maintenance responsibilities. This staged approach helps developers navigate the CLT model efficiently, offering support at each milestone and reducing uncertainty in affordable housing development.

You can explore the full "Pathways to Partnership" framework [here](#).

Contact Info

For questions, please contact:

David Ogunsanya, *Vice President of Real Estate*

720-822-2083

dogunsanya@elevationclt.org

Market Listings & Brokers

Once you've identified target zoning areas and potential partnerships, the next step is to locate land that's currently available for sale. This section connects you to active real estate listing platforms and commercial brokers who specialize in land transactions within Colorado Spring. These tools allow you to search by zoning designation, acreage, price range, and development potential.

Use this section to monitor available properties, connect with brokers who understand development needs, and begin assembling your site pipeline.



OFFICE OF THE EL PASO COUNTY ASSESSOR

The El Paso County Assessor's property portal is an interactive, GIS-based tool that allows users to search parcels by address, Tax Schedule Number, or owner name. Developers can use the site to access detailed property information, including assessed values, sale history, lot size, parcel boundaries, and tax data.

How it's useful for developers:

- **Feasibility and valuation:** Quickly assess property values and sale history to inform project budgeting and financial modeling.
- **Site analysis:** View parcel boundaries, dimensions, and surrounding land uses to evaluate development potential.
- **Due diligence:** Identify ownership, tax status, and historical data to reduce acquisition risk and streamline planning.

This tool supports early site selection, enhances development strategy, and provides key data needed for informed investment and land use decisions in El Paso County.

Exploring the El Paso County Assessor's Property Portal

You can access the El Paso County Assessor's property portal to search and view parcel information [here](#).

Contact Info

For questions, please contact:

asrweb@elpasoco.com
719-520-6600



PIKES PEAK REAL ESTATE FOUNDATION

Pikes Peak Real Estate Foundation (PPREF) is a Colorado Springs-based nonprofit that collaborates with community members and stakeholders to strategically acquire, manage, and develop real estate assets for public benefit. Their mission includes accelerating workforce and affordable housing, stewarding land acquisitions, and transforming properties into vibrant community assets.

How PPREF supports developers:

- **Land acquisition & banking** — PPREF can assist with purchasing and holding land or existing properties, reducing upfront costs and risk for developers.
- **Affordable housing financing** — Through programs like AHIF, PPREF offers below-market loans for acquisition, construction, and rehabilitation tailored to affordable housing projects.
- **Development expertise** — Their team simplifies complex transactions, facilitates access to tax credits, grants, and other public or philanthropic funding sources.
- **Community stewardship** — PPREF offers long-term oversight of assets to ensure lasting affordability and community impact, enhancing project legitimacy and sustainability.

As a developer, partnering with PPREF opens access to strategic land resources, financing tools, and community-aligned real estate models—helping you build impactful and sustainable housing in the Pikes Peak region.

Exploring PPREF

You can learn more about Pikes Peak Real Estate Foundation by visiting their website [here](#).

Contact Info

For questions or to speak with someone from PPREF, please contact

Samuel Clark, *Executive Director*

719-445-0605

sclark@ppref.org



CUSHMAN & WAKEFIELD

Cushman & Wakefield is a global commercial real estate services firm with a strong presence in Colorado Springs through its local alliance, Colorado Springs Commercial. Their land services team specializes in guiding clients through the acquisition, disposition, and development of land for a wide range of uses.

For smaller developers focused on affordable housing, Cushman & Wakefield can offer valuable support by providing market intelligence, site selection assistance, and highest-and-best-use evaluations. Their team helps identify parcels that align with development goals and affordability needs while navigating local zoning and regulatory requirements. They also manage the land acquisition process from negotiation through closing, helping ensure smoother, more efficient transactions.

By leveraging both local expertise and a broader national network, Cushman & Wakefield can connect developers to key resources, including capital markets and financing partners—making them a strategic ally in bringing affordable housing projects to life.

Exploring Colorado Springs Commercial

You can explore Cushman & Wakefield's Colorado Springs land services—offering expert guidance on site identification, acquisition strategies, and market analysis for developers—by visiting their local Land Services page [here](#).

Contact Info

Peter Scoville, *Principal – Colorado Springs Commercial Cushman & Wakefield*
pscoville@coscommercial.com
719-634-1500