



MANITOU SPRINGS HOUSING ADVISORY BOARD REGULAR MEETING AGENDA

All upcoming HAB meetings are scheduled to be hybrid,
Zoom (remote) or in-person at Memorial Hall.

In Person: Memorial Hall

606 Manitou Avenue

Manitou Springs, CO 80829

Remote: A link is provided on the City's Official Website at

<https://www.manitouspringsgov.com/544/All-Boards-and-Commissions>



March 20, 2025

5:30 PM

A. CALL TO ORDER

B. PUBLIC COMMENT ON NON-AGENDA ITEMS

C. APPROVAL OF MINUTES

1. January 17, 2024

D. NEW BUSINESS

1. Board Member Updates on 2025 Goals

E. OLD BUSINESS

F. REPORTS

1. Presentations on Affordable Housing Funding Opportunities in Manitou Springs

- a. Fair Housing and El Paso County Housing Programs - Randi Davis |
El Paso County Economic Development Department

ITEM Q & A Session

- b. Division of Housing Gap Funding - Erin McNab | Housing
Development Specialist

ITEM Q & A Session

2. HAB Next Steps and April Meeting Agenda

G. ADJOURNMENT

Board Members:

Alison Gerbig, Chair (06/30/2025)
Alea German, Vice Chair (06/30/2028)
Anna Rebecca Allen (06/30/2028)
T. Glenn Bosley-Mitchell (06/30/2028)
Crystal Karr (06/30/2027)

Staff and Liaisons:

Nancy Fortuin, City Council Liaison
Fred Rollenhagen, Planning Director
Chelsea Royston, Senior Planner
Erin Ringsred, Planner and Landscape Architect II
Zachary Davison, Planner I

Amy Mogck (06/30/2027)
Michael Quintana (06/30/2027)
Nathan Nassif, Alternate (06/30/2029)

2 alternate positions available

The City of Manitou Springs does not discriminate on the basis of disability in the admission to, access to, or operations of programs, services or activities. Reasonable accommodation will be provided to ensure equal access to all. Individuals who would like to request auxiliary aids or services should contact the ADA Coordinator at (719) 685-5481 or jfryer@manitouspringsco.gov. You may also contact the City Clerk's Office at cityclerk@manitouspringsco.gov or (719) 685-2554. Please provide a minimum of 3-5 days advance notice.

Interested citizens are invited to serve on any of the City's Boards or Commissions. Please contact the City Clerk's Office for more information or visit our website at: www.manitouspringsgov.com.

MANITOU SPRINGS HOUSING ADVISORY BOARD REGULAR MEETING MINUTES

All upcoming HAB meetings are scheduled to be hybrid, Zoom (remote) or in-person at Memorial Hall.

In Person: Memorial Hall 606 Manitou Avenue Manitou Springs, CO 80829

Remote: A link is provided on the City's Official Website at <https://www.manitouspringsgov.com/544/All-Boards-andCommissions>.

January 17, 2024

5:30 PM

A. CALL TO ORDER

Chair Gerbig called the meeting to order at 5:33. The following members and liaisons were present.

Board Members:

Alison Gerbig, Chair
Alea German
Michael Quintana
Amy Mogck (arrived ~6pm)
Crystal Karr

Staff and Liaisons:

Nancy Fortuin, City Council Liaison
Chelsea Royston, Senior Planner

B. APPROVAL OF MINUTES

ITEM 1. December 20, 2023

Vice-Chair German motioned to move the approval of minutes for the December meeting from the January meeting to the February meeting. Member Karr seconded the motion. The motion passed unanimously (Member Mogck was not yet in attendance and didn't vote).

C. PUBLIC COMMENTS ON NON-AGENDA ITEMS

Reverend Glenn Bosley-Mitchell spoke. He moved away from Manitou Springs and just returned last year. He is interested in getting involved with the HAB and came to sit in, listen, and consider applying to be a board member.

D. NEW BUSINESS

ITEM 1. Proposition 123 Funding Presentation

- Introductions by HAB members and staff and council liaisons.
- Introductions by DOLA staff members in attendance.
 - Todd Leopold, Central Regional Manager for DOLA with the Division of Local Government. Provides direct support to jurisdictions in DOLA's Central region including Denver, Colorado Springs, and Teller county.
 - Fallon Miller, Housing Development Specialist for DOLA with the Division of Housing. She covers the southeast. Previously worked in reality and with the housing authority of Denver.
 - DOLA has many departments including the Division of Local Government, State Demographer, and Division of Housing.
 - Staff expressed this is a really good time to be focusing on affordable housing with so much funding federally and at the state level.
 - Important to consider not just affordability but also supporting diversity of housing stock.
- Prop 123 summary
 - Manitou has opted-in: all that means is that eligible people can now apply for funds for housing projects.
 - There are 2 pots of funds. \$300 million funds available.
 - Division of Housing – homeownership & homelessness response

- Gap funding for new development. Up to \$50k/unit currently, expect to soon increase to \$55k/unit. Grant funds or loan funds.
 - Pay for tenant supportive services. Apply for vouchers to serve homelessness.
 - Gap funds can cover vertical construction or acquisition.
 - Funds can be layered.
 - Transformational Housing Loan Fund. Much lower interest rates, 1% for non-profits and governments. 2% for for-profit projects.
 - Want to see as much local contribution as possible.
- CHFA – rental related, land banking
 - Land banking – opportunity for jurisdictions to identify properties that would be deed restricted and apply for funds to acquire property.
- Expect that there will be some new programs defined in the new fiscal year, that starts in July.
- Can support public infrastructure upgrades with property to get a project off the ground.
- There are some other funding opportunities that can be layered with Prop 123.
 - Strong Communities Grant Program.
- Rolling out Local Capacity grants. Could support staff that support housing/planning topics.
 - Focused on how to create a community and code environment that is supportive of affordable housing.
- Colorado Springs has a rebate program for tap fees, sales tax for items purchased in the city limits. Can get this money back for development. Received DOLA funds to fund this program.
- Housing Needs Assessment – DOLA does help fund this. Can be through EIAF grant. If less than \$100k, can do 50/50 match up to \$25k, non-competitive. Typically cost \$20-\$120k.
 - Fallon has been having some conversations about doing a county wide HNA, bringing jurisdictions together to accomplish this.
 - EPC has not opted in, but that's OK.
 - Must have a HNA in order to apply for funds, otherwise each project must do a project specific market study (\$5-\$10k). Another way to offer incentive to developers.
 - EPC has an HNA, but unsure how applicable to Manitou that is. DOLA will find and share with us.
- DOLA really likes projects where there are partners across jurisdictions.
- Funding is for working class, not just low-income. In some areas can go up to 140% AMI.
- Community Development Block Grants (CDBG) can be for public infrastructure improvements. Usually don't require match requirements.
- EPC has Housing Trust Funds, most CS projects take advantage of this. Usually put in \$500k per project, through EPCHA.
- Nancy asked who developers work with to access funds. Developers can talk directly to Fallon, most funds are available for the developer to apply for directly. Fallon will coordinate with cities if there are funding opportunities that only jurisdictions can apply for. Often the developers are also coordinating with the Planning Department.
- Project based vouchers do not go towards counts of new housing units.
- No incentive for people to just deed restrict existing housing.
- Redevelopment options, funding can pay for bringing properties up to code or increase energy efficiency. This can bring down debt and allow owners to charge lower rent. And then if they deed restrict, this counts towards new housing units.
- Michael asked about programs that target local workforce. Funds not available for this type of program, can't discriminate against source of income. Jurisdictions work around this by requiring local residency, which then means it's more likely they will work there.
- Usually working directly with owners on individual projects. Is there a way to come up with an overview to advertise the program?
 - No overview, usually don't like that because it can discourage projects. But can work to put

- something together as high-level information dissemination.
 - Usually don't fund 1- or 2-unit projects. The pre-development work that is required to apply for DOLA funding is high, so it usually doesn't pencil out.
- Historic tax credits are an option for buildings in the historic district, not through DOLA.
- Fallon has seen so many types of projects, and she can be a good resource to provide case studies to show potential participants what is possible.
 - Amy asked about projects in small communities that are comparable to Manitou, she can then write about this in an article as an example. Fallon to provide some case studies.
- Crystal asked about what meetings or webinars would be good for HAB to attend. Fallon will advise staff if there are relevant webinars.
 - Tons of information on <https://engagedola.org/prop-123>

ITEM 2. Review Q1 Action Items and Reports

- PPB Articles
 - Kudos to Amy for the article in PPB, excellently written and the PPB provided
 - Some concerns from city communication that we aren't paying for the advertising. Amy confirmed with PPB that they are considering this a free-lance article that they normally pay people to do. Amy communicated this back to the City.
 - February article drafted. March article to be developed based on information provided by DOLA.
- Crystal (Prop 123 / Housing Information updates)
 - Grant application with Colorado Trust. Community Resilience Initiatives. Whoever is talking with developers this might be applicable to them.
 - Urban Institute has a fun website for developers to see if a project pencil's out. This could be a useful tool in developing or targeting marketing.
 - Idea of using the habitability standard as a way to engage owners who aren't meeting the minimum standards and advertise the available funding.
 - Chelsea: No code enforcement officer at the moment. Need to fill that slot. Will need to run this by Hannah.
- Alea - action item for Energy Efficiency Program moved until the February meeting.
- Nancy - still reaching out to Cheyenne Village & the Historic Preservation Commission.

E. OLD BUSINESS

F. REPORTS

ITEM 1. City Council Liaison

- Swore in reelected Council members.
- Reassigned Council liaisons, Nancy is reassigned to HAB for 2024.
- Rumor has it Metro district is purchasing Ute Hotel for parking, another lost property.
- Alex is leaving, has been a tremendous asset.
- Library breaking ground this Friday.

ITEM 2. Staff Liaison

- Prior community services officer left, and the position is being posted.
- New electric trams running during library ground-breaking.

ITEM 3. Board Members

- Allison - discussed schedule shift due to Amy's schedule. Proposing for Feb-Apr to change the meeting to 6pm and have them be virtual. The HAB agreed unanimously, and staff agreed that this is acceptable and that virtual meetings during this this period are preferred.

G. ADJOURNMENT

Chair Gerbig adjourned the meeting at 7:17pm

Board Members:

Alison Gerbig, Chair (06/30/2025)
Alea German (06/30/2024)
Michael Quintana (06/30/2027)
Amy Mogck (06/30/2027)
Crystal Karr (06/30/2027)
Abby Kosling, Alternate Member (6/30/2026)
Barb Bunn, Alternate Member (06/30/2024)
2 regular and 1 alternate positions available

Staff and Liaisons:

Nancy Fortuin, City Council Liaison
Hannah Van Nimwegen-McGuire, Planning Director
Chelsea Royston, Senior Planner
Erin Ringsred, Planner and Landscape Architect II
Ethan Shafer, Planner II

The City of Manitou Springs does not discriminate on the basis of disability in the admission to, access to, or operations of programs, services or activities. Reasonable accommodation will be provided to ensure equal access to all. Individuals who would like to request auxiliary aids or services should contact ADA Coordinator Judy Morgan at (719) 685-2554 or jmorgan@manitouspringsco.gov to discuss specific needs. Please provide a minimum of 3-5 day's advance notice.

Interested citizens are invited to serve on any of the City's Boards or Commissions. Please contact the City Clerk for more information or visit our website at: www.manitouspringsgov.com .



Fair Housing

*Presented by: El Paso County
Community Block Grant Program*

*Randi Davis,
Community Development Analyst*



Disclaimer

This presentation is not intended to provide legal advice in any way. It is intended to be informational only. Legal questions should be presented to the legal service of your choice.





What laws protect us?

Fair Housing Act of 1968

7 Protected Classes:

race

(White, Black, Native American, Asian, etc)

color

national origin / ancestry

religion

sex

disability *(physical & mental)*

familial status *(children)*

CO Anti-Discrimination Act of 1957

sexual orientation

gender identity/expression

marital status

creed *(shared beliefs)*

source of income

military or Veteran status

***What is not
protected?***





What is not protected?

Smoking

Lack of Income

Past Evictions

Criminal History - NEXT!!

Active Users of Illegal Substances



Persons on a sex offender registry or charged with making meth can be banned from federal housing programs

Fair Housing Act is only for landlords with 4+ units or who use a management co.



Discrimination can happen in a variety of ways.....

Advertising

"English speakers only."

Application Rejection

*"Foreign nationals have to pay a
higher deposit."*

Steering

*"You don't want to live here - there
are no other Hispanic families in this
neighborhood."*

Lying About Availability

*"I know you called 2 minutes ago,
but I just rented this apartment."*

Refusal to Make Reasonable Accommodations

*"Absolutely no one gets an
assigned parking spot."*



Disability Defined by the ADA

Limits at least one life activity

Not always obvious

Must be stated (do not guess)

Does not always require an assistive
device

Medical records are not required
(HIPAA violations)

Referral letters could be required





Reasonable Accommodation

When policies or procedures can be altered to accommodate a disability

- waiving a no pet policy for someone with a service animal
- agreeing to meet in an accessible office
- explaining property rules in simplistic terms
- reserving a parking spot close to an apartment



***Reasonable
Modification***



Reasonable Modifications

When the physical property is altered to accomodate a disability

- non-slip grip applied to floor
- auto shut off for a faucet/shower
- flashing light smoke alarms
- ramp added to front entrance
- grab bars installed in a shower

Tenants may have to pay the cost
Landlord may require removal of
modifications when tenant moves out





Service Animals

There is no certification or vest required

- *Beware of scams!*
- *States cannot require it!*
- *Check ADA.gov for more info*

Must be trained (can be trained by owner)

Can be any size dog or small horse

Has to be treated the same as any other assistive device (walker, cane, glasses, etc)

No pet deposit allowed!

Only 2 questions can be asked:

- Is this a service animal?
- What is it trained to do?

***Emotional
Support
Animal***

***Be a Good
Neighbor***

ESA

To provide comfort

No certification or vests required

Can be any reasonable animal

Not allowed everywhere!

- Are allowed in rental units with "no pet" policies
 - No deposit required
- Letter of recommendation could be required
 - without medical records! (HIPAA violations)



EL PASO COUNTY

Department of
Economic Development

	SERVICE ANIMALS	EMOTIONAL SUPPORT ANIMALS
PUBLIC ACCESS RIGHTS	✓	✗
AIR TRAVEL RIGHTS	✓	✗
HOUSING RIGHTS	✓	✓
TRAINED	✓	✗
REGISTERED/CERTIFIED	✗	✗



EL PASO COUNTY
Department of
Economic Development

Follow the rules!

**Pick up after your animal in
common areas**

**Your animal will be asked to leave if it
is aggressive or not potty trained**

**You have to pay for any damages
caused by your animal**





Important Contact Info:



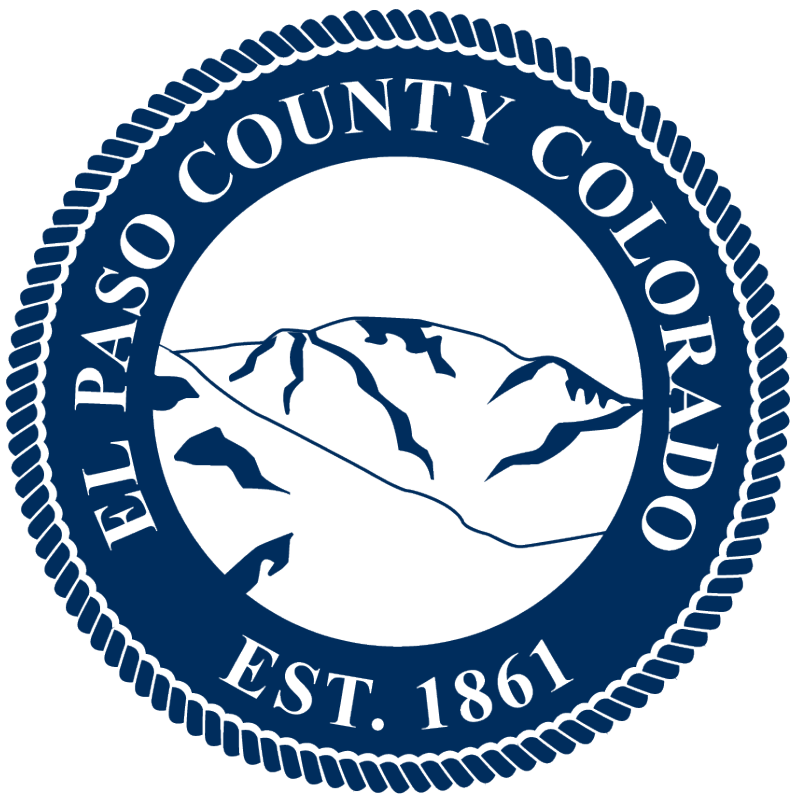
**Denver Regional HUD
Office (for info)
(303) 672-5151**

**Denver FHEO Center
(for complaints)
(303) 672-5155**

**CO Civil Rights Division
(303) 894-2997**

**CO Housing Connects
(844) 926-6632**

**The Independence Center
(719) 471-8181**



Overview of Housing Programs

EL PASO COUNTY ECONOMIC DEVELOPMENT

RANDI DAVIS

COMMUNITY DEVELOPMENT ANALYST

RandiDavis2@elpasoco.com

Housing

El Paso County Housing Authority (EPCHA)

1993

Established in 1993 to “promote decent, safe, and affordable housing for low-income persons and families”

2021

Received the 2021 NALHFA Single Family Excellence Award for the Turnkey Plus Program

2025

Today, the EPCHA administers the El Paso County Housing Trust Fund and Turnkey Plus program, recommends Private Activity Bond Cap allocation, and is staffed by the Economic Development Department

Housing

Housing Trust Fund

The Housing Trust Fund is a revolving loan fund available to community-based groups to address the housing needs of low-income residents

Over the past ten years, it has been used primarily on affordable housing developments

- No taxpayer dollars used
- Low-interest, flexible gap financing
- \$200,000 - \$500,000 at 1-3% interest
- \$4.8 million provided to 11 developments over the last 5 years

Recently Completed Housing Trust Fund Developments



Silver Key Apts
50 Units - Seniors
\$500,000 HTF
Close - July 2023
Open - Dec 2024



Village at Solid Rock
77 Units
\$300,000 HTF
Close - April 2022
Open - Sept 2024

Paloma Gardens
80 Units - Seniors
\$500,000 HTF
Close - May 2023
Open - Nov 2024



Academy Heights
201 Units
\$300,000 HTF
Close - Mar 2021
Open - Fall 2023

Housing

Pikes Peak Down Payment Assistance

A down payment assistance soft second mortgage for low to moderate income homebuyers throughout El Paso County

- Started Turnkey program in 2012
- Updated in 2019 to Turnkey Plus
- Updated in 2023
- Expected relaunch as PPDPA in 2025 with Hometown Heroes Incentive

Homebuyers receive a 0% interest, fully forgivable soft second mortgage of up to 5% through a participating lender (with additional 1% for Hometown Heroes)

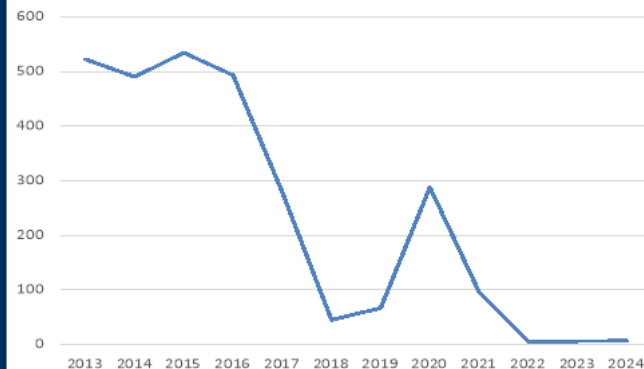
- First 50% is forgiven over the first 5 years (1/60th per month)
- Remaining 50% forgiven at maturity
- No maximum purchase price

REQUIREMENTS

Maximum Income:
FHA, VA, USDA-RD: \$162,960
Freddie Mac HFA Advantage: \$82,960

Loan Product	Debt-to-Income Ratio	Credit Score
VA, USDA-RD, Freddie Mac	45%	640
FHA		660
FHA, Freddie Mac	50%	680

DPA Loans 2013 - 2024



Who has used Turnkey Plus?

- 85% in Colorado Springs
- Average age: 35
- 96% are first time homebuyers
- 49% under \$60,000 annual income
- \$62,981 average income
- 70% one/two person households
- 82% single family detached
- 7% new construction
- Average purchase price: \$271,881
- \$410,000 max. purchase price

Housing

Multifamily Mortgage Bond Program



Since 1983, El Paso County has financed the development of over 3,000 units of multifamily housing through Private Activity Bonds (PAB)

- Used in new construction and acquisition/rehabilitation

El Paso County received \$14,739,412 in PAB Cap in 2025

- EPC is asking to have \$1,970,777 assigned from Fountain

Recently Completed PAB developments



Creek at Cottonwood

258 Units

\$400,000 HTF

\$42,900,000 PAB

Close – March 2020

Soft Opening – Fall 2022



Alpine Vista

242 Units

\$22,300,000 PAB

Close – March 2020

Open – Spring 2022

Housing

Affirmatively Furthering Fair Housing

Economic Development Staff regularly facilitates and attends Fair Housing Events throughout the county to inform the community of their Fair Housing Rights.



KNOW YOUR RIGHTS TO FAIR HOUSING

Presented by:

COLORADO SPRINGS
OLYMPIC CITY USA

EL PASO COUNTY
Department of
Economic Development

Join your City and County staff for snacks and Fair Housing resources. Federal, state and local fair housing laws, the rights of tenants with disabilities, and reasonable accommodation information will be provided.

Do you need Rental or Housing Assistance?

El Paso County Economic Development is hosting a webinar on available rental and housing assistance resources for El Paso County Residents.

Join us for a webinar:

When: Friday, April 9
Time: 1 - 2 p.m.

What: Learn about emergency rental and mortgage assistance options available through federal, local and private resources.



Housing

Resources

Resource lists are provided on the EPC Housing Programs Webpage for everyone, from renters and homeowners to developers.

[Housing Resources](#)

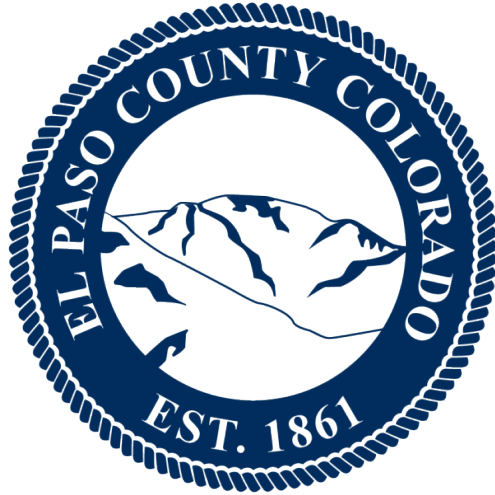
Links to other local organizations that can help you find the help you need including other downpayment assistance, transitional housing, and rent assistance.

[Developer Resources](#)

Resources and links for developers looking to create and preserve affordable housing.

In 2024 we launched an Affordable Housing Directory where residents, and the community organizations that support them, can find comprehensive information on housing options available to low-to-moderate income households





Thank You!

EL PASO COUNTY ECONOMIC DEVELOPMENT

For additional information, please contact:

RandiDavis2@elpasoco.com • 719-520-6481