

# chfa community development



Kent Garvin, President of Colorado Iron and Metal, Fort Collins Colorado

## business lending overview

### credit enhancements

#### cash collateral support

CHFA manages the Cash Collateral Support (CCS) program that is designed to help businesses and nonprofits access capital when they are experiencing collateral shortfalls. Lenders may apply to CHFA for a cash deposit of up to 25 percent of their loan amount as additional collateral for a loan they're making to an eligible business or nonprofit. Contact CHFA for more information or visit the website at [www.chfainfo.com/ccs](http://www.chfainfo.com/ccs) to fill out an application.

#### credit reserves

CHFA manages multiple credit reserve programs designed to help small businesses and nonprofits access capital. The credit reserves provide portfolio insurance to participating lenders that make eligible loans. By design, the program reduces the lender's credit risk. Contact CHFA for a list of participating lenders or visit the website at [www.chfainfo.com/business](http://www.chfainfo.com/business).

### small business/nonprofit loans

#### commercial real estate loans

CHFA provides financing for small business and nonprofits to assist with growth and expansion. CHFA commercial real estate loans may be used to acquire real estate, expand an existing facility, and/or rehab an existing or new facility. The CHFA commercial real estate loans offer fixed interest rates for 20 years and low down payment requirements. Loan proceeds may also be used to acquire capital equipment. There are no maximum loan sizes, but funds are limited to availability.

#### tax exempt bonds

CHFA serves as a conduit bond issuer to assist manufacturers and nonprofits with eligible projects. As a tax exempt bond issuer, qualified clients may partner with CHFA and investors to finance their facilities and equipment using tax exempt bond proceeds. Tax exempt bonds allow manufacturers and nonprofits to borrow funds at below market interest rates and lower financing costs.



# economic development tools

## fresh food financing fund

The Colorado Fresh Food Financing Fund (CO4F) is a public-private partnership loan and grant fund created to finance grocery stores and other forms of healthy food. Contact CHFA for more information.

### CHFA Community Development

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Denver, Colorado 80202

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800.877.chfa (2432)

[www.chfainfo.com](http://www.chfainfo.com)

348 Main Street  
Grand Junction, Colorado 81501

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