

**NEW HAMPSHIRE HOUSING FINANCE AUTHORITY**  
**Housing Choice Voucher (HCV) Program Home Repair Grant Rules**  
**HFA 506**

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**HFA 506**

**HFA 506 PART ONE: Overview, Purpose, Applicability**

HFA 506.01 Overview and Purpose

- (a) The Grant fund was established to provide matching funds for home repairs and modifications for HCV Homeowners to increase the livability of their home.
- (b) The fund provides 8:1 matching grants to HCV Homeowners up to \$4,000 to pay for repairs, modifications, and system replacements to make their homes safe, accessible, energy efficient, and in good repair.

HFA 506.02 Applicability

HCV Grants are only available to Applicants currently enrolled in the Authority's Housing Choice Voucher Program.

HFA 506.03 Rulemaking

These Housing Choice Voucher Program Grant Rules are adopted pursuant to RSA 204-C:9, which empowers the Authority to adopt rules relative to programs and operations.

**HFA 506 PART TWO: Definitions**

HFA 506.04 Definitions

The following words or terms shall have the following meanings in these HFA 506 Rules.

“Administration” means the day-to-day, application-by-application decisions and procedures required to administer the Housing Choice Voucher Program Home Repair Grant fund, including reviewing, processing, determining eligibility, establishing terms, and documenting program benefits to applicants.

“Applicant” means a HCV Homeowner who is seeking the Authority's approval to receive an HCV Grant.

“Application” means the application form and all Authority-required supporting documents, as detailed in the Authority's application and supporting documents checklist.

“Authority” means New Hampshire Housing Finance Authority.

“Housing Services Counselor” means a “Housing Counselor” as defined and certified by HUD pursuant to 12 U.S.C. § 1701x.

“Complete Application” means an Application with all information and documents required by the Authority to apply for an HCV Grant.

“HCV Grant” means a “Housing Choice Voucher Home Repair Grant” that is made under these rules.

“HCV Homeowner” means a person currently enrolled in the Authority’s Housing Choice Voucher Program.

### **HFA 506 PART THREE: General Rules**

#### **HFA 506.05 Participant Eligibility**

- (a) To be eligible to receive a matching grant for home repairs the HCV Homeowner must:
- (1) Have a household income no greater than 80% of area median income using HUD’s most recent income guidelines;
  - (2) Be in good standing with the HCV Program;
  - (3) Complete financial and asset training;
  - (4) Have the funds to be matched in a bank account that can be verified;
  - (5) Demonstrate sufficient funds to pay for the balance of any repairs required to address all health and safety hazards;
  - (6) Be living in the home where the repairs will be done;
  - (7) Be current with the mortgage; and
  - (8) Have previously received only one HCV Grant.
- (b) Applications for an HCV Grant will be reviewed annually in the following order of priority:
- (1) Health and safety hazards;
  - (2) Necessary structural and system repairs; and

- (3) Repairs and upgrades for energy efficiency.
- (c) A Housing Services Counselor will review and prioritize applications and make a recommendation for funding to the Executive Director.

HFA 506.06 Participant Obligations

- (a) HCV Homeowners selected to receive an HCV Grant must submit:
  - (1) A Complete Application;
  - (2) A home inspection report that has been completed within the three years preceding the date of the Application;
  - (3) Photographs of each problem area identified in the inspection report;
  - (4) A home repair plan that address all health and safety hazards and needed structural and system repairs, replacements, or modifications identified in the inspection report;
  - (5) Documentation of the required matching funds;
  - (6) Three estimates for each repair, modification, or replacement by qualified contractors/vendors. The Authority, in its sole discretion, will determine whether a contractor/vendor is qualified. The requirement for three estimates may be waived by the Authority for extenuating circumstances;
  - (7) Contractor/vendor invoices and requests for payment; and
  - (8) Documentation of completed repairs.
- (b) The HCV Homeowner is responsible for hiring all contractors/vendors, overseeing and accepting their work, and certifying that all work was done as submitted in the accepted estimates.

HFA 506.07 Loan and Grant Awards

- (a) Each Complete Application for an HCV Grant will be reviewed by a Housing Services Counselor for eligibility, completeness, adequacy in addressing priority home repair needs, and compliance with these rules. The Housing Services Counselor will make a written recommendation regarding the application for matching funds and forward the Complete Application to appropriate staff for final review.

- (b) The Authority shall review the Complete Application and then determine whether to grant or deny the Application based on the following:
  - (1) Staff recommendation;
  - (2) Compliance with the program rules; and
  - (3) The availability of program funds.
- (c) The Authority shall send the Applicant a written letter of approval or denial.
- (d) If the Authority denies an Application, the Applicant has a right to an informal review of their file consistent with the Housing Choice Voucher Program as contained in the Authority's Housing Choice Voucher Administrative Plan.

#### HFA 506.08 Payments

Proceeds from approved grants will be disbursed within fifteen days of receiving vendor information. Checks will be made directly to any vendor(s) if applicable.

#### HFA 506.09 Delegation

- (a) Unless otherwise specified in the Housing Choice Voucher Program Home Repair Grant Rules, the Authority's Board of Directors delegates to the Executive Director, the Administration of the Housing Choice Voucher Program, including approving or denying HCV Grant applications.
- (b) In the Administration of programs and the approval of Applicants, the Executive Director has the authority to vary from these rules to accomplish program and participation goals, provided such variances are consistent with any applicable statutes and other program rules, and will help to ensure fair treatment of Applicants.
- (c) Pursuant to the Authority's operating policies, the Executive Director may delegate the Administration and approval authority to appropriate staff.

#### HFA 506.10 Board Waiver

The Authority's Board of Directors may waive any rule when such waiver is warranted by good cause and when such waiver shall not be inconsistent with applicable law and regulation. The Board may delegate waiver authority to the Multi-Family Housing Committee.

HFA 506.11 Amendments

Program requirements, including these Housing Choice Voucher Program Home Repair Grant Rules and all program documents, may be amended from time to time based on the Authority's sole discretion.