

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

New Hampshire has significant housing, community development, and homeless needs. The resources block granted to New Hampshire through HUD's Community Planning and Development programs are limited and will never eliminate all of the problems they can address, but efforts are made to use these resources as strategically and thoughtfully as possible so that the greatest impact can be realized. Community Development Block Grant resources will support Housing, Economic Development, Planning and Emergency activities. HOME Investment Partnerships resources will contribute to the production and preservation of affordable rental housing. *National Housing Trust Fund resources will create rental housing for extremely low income households that will be affordable for a minimum of 30 years.* The Emergency Solutions Grant will be invested in the prevention of homelessness as well as directly alleviating homelessness through rapid re-housing and the provision of limited-term rental assistance.

## SP-10 Geographic Priorities – 91.315(a)(1)

### Geographic Area

Table 1 - Geographic Priority Areas

1	<b>Area Name:</b>	New Hampshire
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Other
	<b>Other Revital Description:</b>	New Hampshire does not specify geographic target areas.
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	

### General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

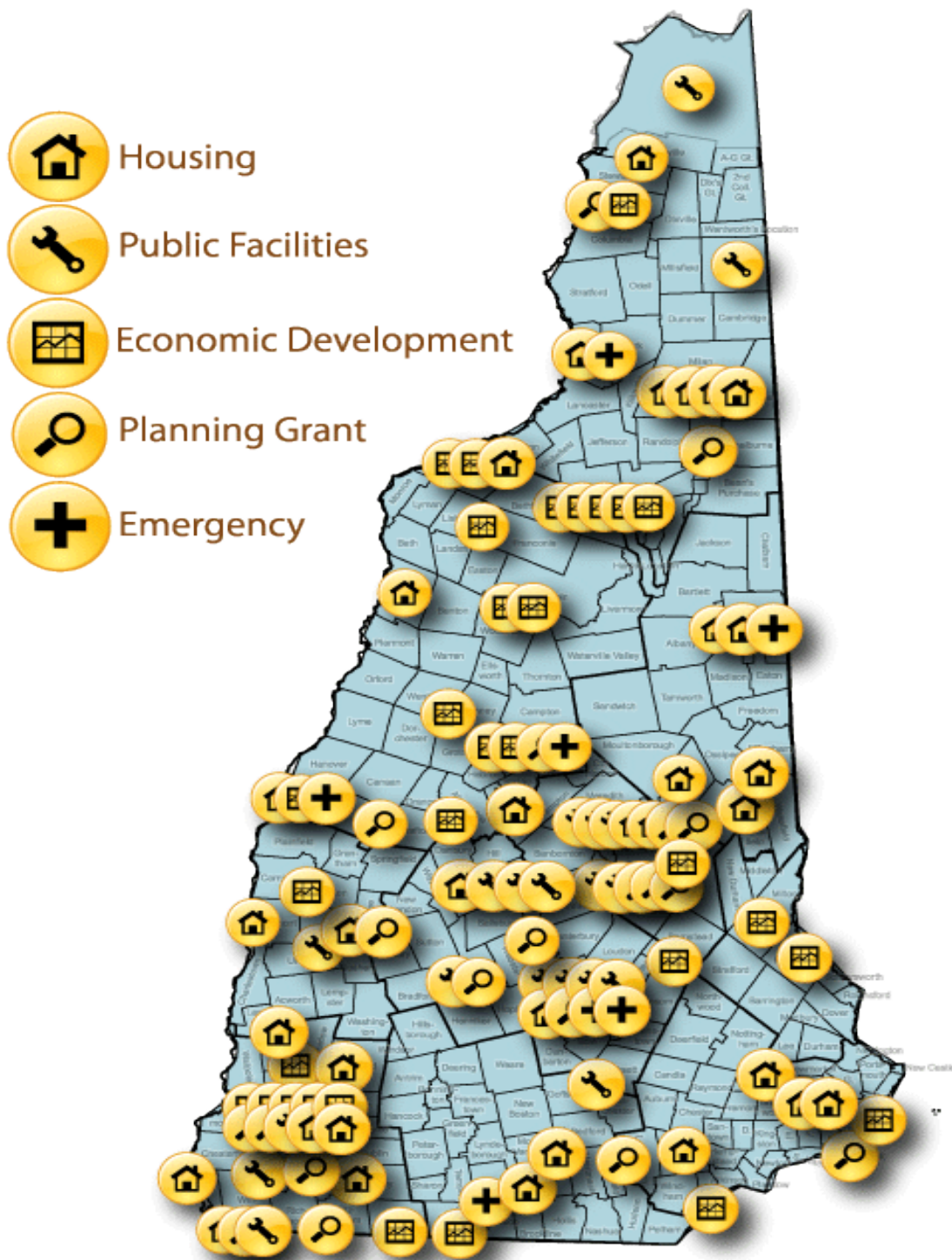
As stated earlier, geographic prioritization is not utilized by New Hampshire's CPD-funded programs.

The State of New Hampshire CDBG program accepts applications from all municipalities (including counties) in the state except for the CDBG entitlement communities of Manchester, Nashua, Portsmouth, Rochester and Dover. State CDBG investments are not allocated on a geographic basis. Investments are awarded on a competitive basis based on long established criteria adopted pursuant to the state Administrative Procedures Act. However, scoring criteria do add weight to communities that have more need based on low and moderate income percentage, need for human service assistance, unemployment and tax rate. The attached map shows the geographic distribution of CDBG grants from 2011 - 2014. This formula has been successful at allocating funds around the state while showing an emphasis on more needy communities like Berlin.

HOME rental production resources are distributed competitively utilizing the Qualified Allocation Plan for the Low Income Housing Tax Credit program, as HOME is used as development subsidy to buy lower income targeting on units within a development. This scoring system does no geographic targeting per se, but awards points for projects in existing downtown or neighborhood infill sites, adaptive re-use of existing buildings, and projects within formally designated community revitalization areas. Projects in Qualified Census Tracts (as designated by the Internal Revenue Service) also score additional points.

The Bureau of Homeless and Housing Services contributes financially to the local and regional shelter and homeless service provider nonprofit organizations to support their homeless activities. Although the shelter and service provider organizations apply for funding through a competitive process, efforts are made to distribute funding throughout the state so that homeless resources are available where they are needed.

*Similar to CDBG, HOME and ESG, National Housing Trust Fund resources will be distributed with as much geographic diversity as possible, as required by the NHTF Interim Rule. New Hampshire Housing will place geographic limits on the award of HTF funds.*



## 2011 - 2014 CDBG AWARDS

Geographic Distribution of CDBG Funds 2011-2014

## SP-25 Priority Needs – 91.315(a)(2)

### Priority Needs

Table 2 – Priority Needs Summary

1	<b>Priority Need Name</b>	Economic Development
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle
	<b>Geographic Areas Affected</b>	All
	<b>Associated Goals</b>	Economic Development Grants Emergency Grants Microenterprise Development Assistance
	<b>Description</b>	Provide grants to municipalities for infrastructure improvements and loans to businesses that will result in the creation of jobs. Provide assistance to non-profit economic development agencies that provide training and incubator space for small and microbusiness. Provide capacity funding for Regional Development Corporations that provide loans with CDBG funds and training to businesses.
	<b>Basis for Relative Priority</b>	There are relatively few funding sources in New Hampshire available for economic development activity. CDFA sets aside almost half of its allocation for economic development related activities.
2	<b>Priority Need Name</b>	Public Facilities Grants for Public Property
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Non-housing Community Development

	<b>Geographic Areas Affected</b>	All
	<b>Associated Goals</b>	Community Development (Public Facilities) Grants Emergency Grants Planning Grants
	<b>Description</b>	The Community Development Block Grant (CDBG) Program is the primary federal funding source in New Hampshire available at the municipal level to meet non-housing community development needs. New Hampshire State Administrative Rules assign priorities to eligible activities that are used in qualifying and scoring grant applications. High priority public facility for public property activities include include constructing elderly/handicapped access to public buildings and property, the construction of rehab of streets, street lights, sidewalks and medical facilities
	<b>Basis for Relative Priority</b>	The improvement of eligible public property activities is a high priority needed in New Hampshire communities that may lack the financial resources to make these improvements on their own.
<b>3</b>	<b>Priority Need Name</b>	Public Facilities Grants for Water and Sewer
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	All
	<b>Associated Goals</b>	Community Development (Public Facilities) Grants Emergency Grants Planning Grants
	<b>Description</b>	Under the general category of public facilities, CDFA provides CDBG grants to extend or replace water and wastewater lines, constructing or upgrading water and wastewater treatment plants as well as constructing or upgrading water storage facilities.

	<b>Basis for Relative Priority</b>	Public infrastructure is a high priority in New Hampshire as many systems serving core areas of small municipalities are aging and breaking and in need of replacement. CDBG funds often serve as gap funding for larger projects funded with Department of Environmental Services State Revolving Loan Fund or USDA funds.
<b>4</b>	<b>Priority Need Name</b>	Public Facilities Grants for Public Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	All
	<b>Associated Goals</b>	Community Development (Public Facilities) Grants Emergency Grants Planning Grants

	<b>Description</b>	CDBG are used for the acquisition, construction or rehabilitation of community shelters, childcare facilities neighborhood facilities and homeless shelters in which public services are provided. Homeless facilities and childcare facilities are high priority while community centers and neighborhood facilities are considered medium priority. Up to 15% of a given grant may be used to provide public services for up to 12 months under certain circumstances.
	<b>Basis for Relative Priority</b>	Public Services are spread out and provided through numerous local non-profit organizations. CDFA has a long history of supporting non-profits that provide services to low and moderate income people and special needs individuals.
5	<b>Priority Need Name</b>	Housing Grants
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	All
	<b>Associated Goals</b>	Emergency Grants Planning Grants
	<b>Description</b>	Most activities in relation to improvement of housing are high priority for CDFA. These funds are sometimes leveraged with weatherization funds and/or lead funds to stretch resources and complete more comprehensive retrofits. In addition to traditional housing rehab activities, CDFA provides funding for infrastructure in support of housing. This is often seen in mobile home cooperatives where water /wastewater infrastructure is failing. CDFA often partners with the New Hampshire Community Loan Fund to help residents purchase and improve of formerly investor owned mobile home parks.
	<b>Basis for Relative Priority</b>	There are needs throughout the state to rehab substandard housing and to provide infrastructure improvements in mobile home coops. As the demand remains high the priority will remain high.
6	<b>Priority Need Name</b>	Public Facilities Grants for Public Property 2nd



	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	All
	<b>Associated Goals</b>	Community Development (Public Facilities) Grants
	<b>Description</b>	Construction or renovation for schools for use as schools, museums, libraries, nursing homes and development of municipal master plans are low priority.
	<b>Basis for Relative Priority</b>	These activities are less likely to target the low income population than high priority activities.
7	<b>Priority Need Name</b>	Production of Affordable Rental Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	All
	<b>Associated Goals</b>	Multifamily Affordable Rental Production Rental Housing Affordable to Extremely Low Income
	<b>Description</b>	HOME funds are to be used primarily as development subsidy to enable deeper income targeting than the 60% of MAI required by the Low Income Housing Tax Credit program for some units within specific projects.

	<b>Basis for Relative Priority</b>	High housing cost burden for households with low, very low, and extremely low incomes is New Hampshire's greatest housing problem.
8	<b>Priority Need Name</b>	Preservation of Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	All
	<b>Associated Goals</b>	Preservation of Affordable Rental Properties
	<b>Description</b>	Some HOME funds are expected to be utilized for the rehabilitation of existing affordable housing stock subject to expiring use in order to preserve affordability and replace worn out building components and systems.
	<b>Basis for Relative Priority</b>	Expiring use threatens a substantial portion of New Hampshire's affordable housing stock. Although the production of new affordable housing stock is important, it is equally important to avoid losing affordable housing to expiring use.
9	<b>Priority Need Name</b>	Rapid Re Housing Services
	<b>Priority Level</b>	High
	<b>Population</b>	Low Families with Children Individuals Families with Children veterans
	<b>Geographic Areas Affected</b>	All

	<b>Associated Goals</b>	Promote Housing Stability
	<b>Description</b>	Short to medium term rental assistance and housing stability case management to assist people moving quickly out of homelessness.
	<b>Basis for Relative Priority</b>	Approximately 5,000 people experience homelessness in NH each year, with approximately 30% being families. The faster people are able to move from situations of homelessness to housing stability, the sooner they can stabilize other areas of their lives.
<b>10</b>	<b>Priority Need Name</b>	Homeless prevention
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Families with Children Individuals Families with Children
	<b>Geographic Areas Affected</b>	All
	<b>Associated Goals</b>	Promote Housing Stability
	<b>Description</b>	Provide short term rental assistance and housing stability case management to assist person's at risk of homelessness gain housing stability.
	<b>Basis for Relative Priority</b>	Approximately 5,000 people receive homelessness prevention services in NH each year, 83% of which are families.
<b>11</b>	<b>Priority Need Name</b>	Emergency Shelter
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Families with Children Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	All
	<b>Associated Goals</b>	Emergency Shelter
	<b>Description</b>	Provide temporary emergency shelter to individuals and families experiencing homelessness.
	<b>Basis for Relative Priority</b>	On any given day in NH approximately 2,000 people are experiencing homelessness, as illustrated by the 2015 one day Homeless Point in Time Count which identified 2,158 people experiencing homelessness.
12	<b>Priority Need Name</b>	Rental Housing Affordable to Extremely Low Income
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Families with Children Elderly Chronic Homelessness Mentally Ill Chronic Substance Abuse veterans Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families

	<b>Geographic Areas Affected</b>	All
	<b>Associated Goals</b>	Multifamily Affordable Rental Production
	<b>Description</b>	<i>New Hampshire's National Housing Trust Fund allocation will produce rental housing units affordable to extremely low income households for a minimum of 30 years.</i>
	<b>Basis for Relative Priority</b>	New Hampshire's lowest income households are the most prone to housing cost overpayment. Chronically homeless, homeless, at risk of homelessness, disabled, veteran, and households in recovery from substance use disorder will be prioritized, which is consistent with HOME funding priorities.

#### Narrative (Optional)

## SP-30 Influence of Market Conditions – 91.315(b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<p>Not being considered for HOME due to small size of annual formula grants and potential instability of funding year to year.</p> <p>Accomplished for homeless veterans through VASH.</p>
TBRA for Non-Homeless Special Needs	<p>Market rents challenge special needs populations who might be reliant on disability income such as SSI which is not indexed to local housing costs</p> <p>Not being considered for HOME due to small size of annual formula grants and potential instability of funding year to year.</p> <p>Project-based rental assistance for severely mentally ill being accomplished with HUD 811 PRA funding.</p>
New Unit Production	<p>Low, very low, and extremely low income renters continue to experience housing overpayment problems as increases in rents outpace increases in incomes. <i>The lower the household income, the greater the housing cost overpayment, making production of units affordable to extremely low income households the highest priority.</i></p>
Rehabilitation	<p>To be accomplished with HOME to replace worn out building components and systems in conjunction with refinancing in order to preserve affordable housing stock. Market characteristics influencing this use are the continued rise in rental housing costs despite stagnant household earnings.</p>
Acquisition, including preservation	<p>Substantial numbers of affordable rental projects could be lost from the inventory due to expiring use. HOME and CDBG funding is used to purchase property that will support the expansion of the supply and availability of safe, decent, affordable and accessible housing for extremely low, low and moderate income households through a statewide network of public and private partnerships where market conditions identify a need.</p>

**Table 3 – Influence of Market Conditions**

## SP-35 Anticipated Resources - 91.315(a)(4), 91.320(c)(1,2)

### Introduction

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	8,099,926	0	0	8,099,926	32,399,704	CDBG funds will be used for activities as outlined in the Consolidated Plan. Program income is not anticipated and prior year resources are not yet known.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	3,023,400	1,000,000	0	4,023,400	12,093,600	HOME funds, including Program Income and Prior Year Resources, will be utilized for Multifamily Rental Production in the form of both new construction and rehab as well as rehabilitation of existing affordable housing stock in order to preserve and extend affordability..



Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	863,130	0	0	863,130	3,452,520	ESG funds will be used to fund Rapid ReHousing and Homeless Prevention Rental Assistance, Housing Stability Case Management, HMIS, and admin.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Continuum of Care	public - federal	Admin and Planning Housing Rapid re-housing (rental assistance) Rental Assistance TBRA Transitional housing	4,067,295	0	0	4,067,295	16,269,180	There are three CoC's in NH which fund Transitional Housing, Permanent Supportive Housing, Rapid ReHousing and planning and service coordination activities.
General Fund	public - state	Admin and Planning Overnight shelter Services	4,000,000	0	0	4,000,000	16,000,000	The State of NH General Funds support Homeless assistance Services in NH at a level of approximately 4 million dollars annually.
HUD-VASH	public - federal	TBRA	78,720	0	0	78,720	314,880	New Hampshire Housing administers 120 HUD-VASH vouchers including 21 project based and 99 tenant based.
LIHTC	public - federal	Multifamily rental new construction Multifamily rental rehab	3,482,390	0	0	3,482,390	13,929,560	Low Income Tax Credits are administered by the Internal Revenue Service and are used for both development and preservation of affordable rental housing inventory.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Section 811	public - federal	Rental Assistance	235,000	0	0	235,000	6,540,000	Section 811 PRA blends small numbers of disabled households into new or existing affordable housing and provides project based rental assistance.
Other	public - federal	Acquisition Admin and Planning Multifamily rental new construction Multifamily rental rehab	3,000,000	0	0	3,000,000	12,000,000	The National Housing Trust Fund, aka Housing Trust Fund or HTF, provides funding in the form of a fixed fraction of annual volume of business by Fannie Mae and Freddie Mac for the development of affordable rental housing for extremely low income households.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Acquisition Admin and Planning Conversion and rehab for transitional housing Economic Development Housing Multifamily rental new construction Multifamily rental rehab Overnight shelter Public Services Transitional housing	5,000,000	0	0	5,000,000	20,000,000	With the Community Development Investment Program (CDIP), CDFA gives a 75% state tax credit against a donation made to any approved community development project consistent with legislation in State RSA 162-L. The tax credit may be applied against the New Hampshire business profits tax, business enterprise tax, and/or the insurance premium tax. Tax Credits may only be issued to non-profits.

Table 4 - Anticipated Resources

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

HOME funds will be invested in new projects as development subsidy to "buy" deeper income targeting, leveraging private equity raised with Low Income Housing Tax Credits along with additional subsidy raised through a variety of sources including the Federal Home Loan Bank of Boston, private donations, and perhaps even State or local CDBG. Preservation activities accomplished with HOME will be limited to rehab activities to upgrade and replace building components and systems that will be required during the next contracted affordability period, and will leverage 4% Low Income Housing Tax Credits and Tax-Exempt Bond financing.

*Housing Trust Fund resources will be used as development subsidy to create long term affordability of rental units for extremely low income households. Because of the 30 year minimum affordability restriction, commitment of project based rental assistance from other resources will also be necessary. Equity raised via sale of Low Income Housing Tax Credits will contribute to the development of some units, and other private dollars may be raised to help plug financing gaps. HOME funds may contribute to HTF units as well. The Housing Trust Fund program has no formal match requirements.*

CDBG funds will leverage numerous resources depending on the type of project being funded. Water/Wastewater infrastructure will be leveraged with State Revolving Loan funds from the Department of Environmental Services, USDA and municipalities themselves. Housing rehab and related activities can include LIHTC, HOME, the New Hampshire Community Loan Fund, private equity, weatherization, FHLB and other funders. Economic development could leverage private equity, banks, regional development corporation revolving loan funds, SBA and others.

The formula allocation of HUD HEARTH Emergency Solutions Grant (ESG) funds to the state is \$863,130 for 2016. Of this amount, \$763,130 will be matched with State Grant-in-Aid funds. New Hampshire (NH) funds the Bureau of Homeless Housing Services and Emergency Shelter Operations, and Homelessness Intervention at an annual level of approximately \$4 million. The leveraging of CoC Funded services completes NH's comprehensive continuum of Homeless assistance services.

**If appropriate, describe publically owned land or property located within the state that may be used to address the needs identified in the plan**

No such opportunities are known to exist at this time.

## **Discussion**

## SP-40 Institutional Delivery Structure – 91.315(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
STATE OF NH BHHS	Government	Homelessness	State
NH Community Development Finance Authority	Other	Economic Development Homelessness Non-homeless special needs Ownership Planning neighborhood improvements public facilities public services	State
NH Housing Finance Authority	Other	Non-homeless special needs Ownership Planning Public Housing Rental	State

**Table 5 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

The State of New Hampshire is rural with the exception of a few scattered cities. This creates a challenge to ensuring all areas of the state are included in planning and implementing ESG and homeless services. We are fortunate to have a large base from all regions of the state who participate in planning and implementing homeless assistance programs. We rely heavily on Outreach Workers, Case Managers, and Emergency Shelters to keep communication up to date with the use of Coordinated Entry which is implemented regionally. The experience of invested community providers of homeless and housing services is a great contributor to our success in meeting the standards that we set forth as well as those HUD sets forth. Our biggest gap in the institutional delivery system is the limited supply of affordable housing for ELI households.

CDFA provides CDBG program services to all non-entitlement communities in the state. As there are only 5 entitlement communities in NH (Manchester, Nashua, Portsmouth, Rochester, Dover) CDFA can potentially receive applications from 229 towns, cities and unincorporated places as well as 10

counties. Populations of potential applicants may range from less than 100 to 45,000 for cities and towns and 33,000 to almost 400,000 for counties. CDBG funds are distributed on a competitive basis so participation is voluntary and not all communities participate. Larger communities have access to professional staff while smaller communities often utilize the services of private grant consultants or Regional Planning Commissions. CDFA has been successful in providing funding to benefit low and moderate income people throughout the state, especially in communities with higher LMI populations. CDFA also partners with non-profits, state agencies, federal agencies and others to reach out to communities.

NH Housing Finance Authority administers the state HOME grant in addition to administering the state allocation of Low Income Housing Tax Credits, providing Contract Administration of HUD-funded affordable housing properties, operating the statewide Section 8 Housing Choice Voucher program, offering housing services and homebuyer education, and providing mortgages to low to moderate income households. NH has a strong and capable affordable housing development community including both non-profit and for-profit developers operating throughout the state. Developers are provided extensive pre-development technical assistance, and the distribution of Low Income Housing Tax Credits is very competitive, resulting in the financing of high-quality affordable housing. Communication with the affordable housing community is extensive, and they are consulted and asked for feedback whenever programmatic changes are being considered. The biggest affordable housing gap is the need for more subsidy resources to better address the housing needs of NH households, as need exceeds resources by at least 2 to 1.

#### **Availability of services targeted to homeless persons and persons with HIV and mainstream services**

<b>Homelessness Prevention Services</b>	<b>Available in the Community</b>	<b>Targeted to Homeless</b>	<b>Targeted to People with HIV</b>
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance			X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	

Supportive Services			
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
Other			

Table 6 - Homeless Prevention Services Summary

**Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction**

New Hampshire has implemented coverage of all regions of the state, even the most rural. Outreach workers often search and find homeless persons and veterans in the woods, in home made encampments near rivers. NH targets the highest need including chronically homeless individuals, veterans and families. Mobile health clinics travel throughout the state and some ESG and CoC providers have added health clinics within their facilities, full with Doctor, Nurses, child care, pharmacy etc. so that a one stop health and housing can be achieved. Education, Employment training, mental health services are all readily available to homeless persons via referral from City, State, Street Outreach or other contacts. New Hampshire Legal Assistance (NHLA) has proven to be a strong advocate to the homeless throughout NH. A statewide HOPWA program targets TBRA and STRMU assistance to persons with HIV, and HOPWA staff participate in their local CoC's.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

NH has strength in that although we are mostly rural, we are a small geographic area. The collaboration is between agencies and services is streamlined as each is familiar with capabilities of others within the State. Several areas of the state focus closely on ending veterans homelessness, others focus on families and state-wide we are more and more focusing on housing chronically homeless persons using a housing first approach.



The biggest barrier to addressing homelessness is the imbalance between the need of extremely low income households for housing subsidy in order to make housing affordable and the resources available to create housing affordability.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The biggest gap is the limited supply of safe affordable housing for low and extremely low income households, earning 40% or less below the area median income. These means that many low and ELI households are competing for a very limited number of subsidized housing options with wait lists of 6-8 years, and homeless and chronically homeless (CH) with multiple barriers to housing are left without options. Only the state housing authority has a preference in their admin plan for prioritizing persons experiencing homelessness.

There are a number of initiatives in process to address this issue. NHHFA, in collaboration with the state medicaid agency NH DHHS, was awarded an 811 grant that will create more than 150 units of project based subsidized housing for low and ELI persons with a Severe and Persistent Mental Illness (SPMI). *The addition of National Housing Trust Fund (HTF) resources beginning in 2016 gives us a dedicated funding source for development of housing affordable to extremely low income households for a minimum of 30 years.* The Governor's Interagency Council on Homelessness has established a subcommittee to look at eliminating homelessness for people in encampments. Each CoC is developing plans to address Chronic Homelessness, and the state recently implemented a coordinated entry system, with plans to introduce a vulnerability assessment tool to ensure resources are being targeted to persons most in need.

New Hampshire Housing, NH Community Development Finance Authority, and the Department of Health and Human Services Bureau of Homeless and Housing Services shall continue to offer training to build the knowledge and technical skills of partners, invest in partner capacity building, and provide the public with information about current trends and issues in housing, community development, and homeless services in New Hampshire

## SP-45 Goals Summary – 91.315(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
<b>1</b>	Multifamily Affordable Rental Production	2016	2020	Affordable Housing		Production of Affordable Rental Housing Rental Housing Affordable to Extremely Low Income	CDBG: \$2,500,000 HOME: \$16,093,600 LIHTC: \$17,411,950	Rental units constructed: 750 Household Housing Unit
<b>2</b>	Preservation of Affordable Rental Properties	2016	2020	Affordable Housing		Preservation of Affordable Housing	CDBG: \$5,000,000 HOME: \$5,000,000	Rental units rehabilitated: 750 Household Housing Unit
<b>3</b>	Microenterprise Development Assistance	2016	2020	Non-Housing Community Development		Economic Development	CDBG: \$3,750,000	Other: 1355 Other
<b>4</b>	Economic Development Grants	2016	2020	Non-Housing Community Development		Economic Development	CDBG: \$14,142,320	Jobs created/retained: 375 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Community Development (Public Facilities) Grants	2016	2020	Non-Housing Community Development		Public Facilities Grants for Public Property Public Facilities Grants for Public Property 2nd Public Facilities Grants for Public Services Public Facilities Grants for Water and Sewer	CDBG: \$17,892,320	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 985 Persons Assisted  Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1365 Households Assisted  Public service activities other than Low/Moderate Income Housing Benefit: 2935 Persons Assisted  Homeowner Housing Added: 810 Household Housing Unit  Homeowner Housing Rehabilitated: 1265 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Planning Grants	2016	2020	Non-Housing Community Development		Housing Grants Public Facilities Grants for Public Property Public Facilities Grants for Public Services Public Facilities Grants for Water and Sewer	CDBG: \$500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 350 Persons Assisted
7	Promote Housing Stability	2016	2020	Affordable Housing Homeless		Homeless prevention Rapid Re Housing Services	ESG: \$4,315,650 Continuum of Care: \$20,336,475	Tenant-based rental assistance / Rapid Rehousing: 2500 Households Assisted  Homelessness Prevention: 2500 Persons Assisted
8	Emergency Grants	2016	2020	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Economic Development Housing Grants Public Facilities Grants for Public Property Public Facilities Grants for Public Services Public Facilities Grants for Water and Sewer	CDBG: \$2,500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3000 Persons Assisted  Public service activities other than Low/Moderate Income Housing Benefit: 710 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	TBRA for Homeless Veterans	2016	2020	Affordable Housing			HUD-VASH: \$314,880	Tenant-based rental assistance / Rapid Rehousing: 480 Households Assisted
10	Project Based Rental Assistance for Disabled	2016	2020	Affordable Housing			Section 811: \$889,000	Other: 150 Other
11	Emergency Shelter	2016	2020	Homeless		Emergency Shelter	General Fund: \$20,000,000	Homeless Person Overnight Shelter: 21500 Persons Assisted
12	Rental Housing Affordable to Extremely Low Income	2016	2020	Affordable Housing Homeless		Production of Affordable Rental Housing	Housing Trust Fund: \$15,000,000	Rental units constructed: 100 Household Housing Units  Rental units rehabilitated: 25 Household Housing Unit

**Table 7 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Multifamily Affordable Rental Production
	<b>Goal Description</b>	HOME formula grants will be used along with Low Income Housing Tax Credits and other financing resources such as CDBG to produce affordable rental units. There is no set amount of CDBG funds allocated to Multifamily Affordable Housing Production although about 45% of the total CDBG allocation is set aside in the general category of housing and public facility annually. CDFA will not know what the allocation will be until the application process is completed.

2	<b>Goal Name</b>	Preservation of Affordable Rental Properties
	<b>Goal Description</b>	HOME Program Income will be used for necessary rehab work at properties that are being refinanced with other resources including 4% Low Income Housing Tax Credits (not included in the budget projections due to use as needed) in order to preserve affordability restrictions. Although \$1m of HOME resource is known to be available for this purpose in 2016, the availability of this resource during the following 4 years is unknown. Nonetheless a five year funding projection is required here, therefore we will project continued availability of this resource. There is no set amount of CDBG funds allocated to Preservation of Affordable Rental Housing although about 45% of the total annual CDBG allocation is set aside in the general category of housing and public facilities. CDFA will not know what the allocation will be until the application process is completed.
3	<b>Goal Name</b>	Microenterprise Development Assistance
	<b>Goal Description</b>	Education, training, and financing to support the successful development and growth of microenterprises. As a state program. The applicant does not apply for funds until after the con-plan is approved so there is no accurate way to determine beneficiary numbers for the five year period.
4	<b>Goal Name</b>	Economic Development Grants
	<b>Goal Description</b>	CDBG funds will be used for economic development activities that will provide or preserve jobs for low-moderate income workers.
5	<b>Goal Name</b>	Community Development (Public Facilities) Grants
	<b>Goal Description</b>	CDFA sets aside about 45% of its total annual CDBG budget for Housing and Public Facilities grants. Within the category of Housing and Public Facilities there is no specific set-aside for either. It is dependent upon requests from applicants in a given year. Examples of public facilities grants would include but not limited to upgrades of water and wastewater systems, homeless shelters, day cares and other neighborhood facilities.
6	<b>Goal Name</b>	Planning Grants
	<b>Goal Description</b>	CDFA allocates 100,000 per year for grants to cover costs of planning economic development or community development projects.

7	<b>Goal Name</b>	Promote Housing Stability
	<b>Goal Description</b>	Prevent or shorten the length of time people experience homelessness.
8	<b>Goal Name</b>	Emergency Grants
	<b>Goal Description</b>	<p>CDFA allocates \$500,000 to emergency annually. Funds are awarded to applicants whose projects shall provide immediate relief because of:</p> <ul style="list-style-type: none"> <li>(1) Emergencies resulting from natural disasters;</li> <li>(2) Unanticipated events which have a serious and immediate threat to public health and safety; or</li> <li>(3) Unanticipated actions which have resulted in plant closures or permanent layoffs of employees jeopardizing the economic stability of the community.</li> </ul> <p>Grants may be awarded under the categories of Housing, Public Facilities or Economic Development.</p> <p>The Emergency Grant is most closely aligned with the Urgent Need National Objective. However all applications must also comply with the National Objective of Benefitting Low and Moderate Income Persons.</p>
9	<b>Goal Name</b>	TBRA for Homeless Veterans
	<b>Goal Description</b>	Homeless veterans are housed via a HUD-VA partnership in which the VA provides the services and HUD provides tenant based rental assistance.
10	<b>Goal Name</b>	Project Based Rental Assistance for Disabled
	<b>Goal Description</b>	Project based rental assistance for disabled households via HUD 811 grant. Households with a medicaid eligible person with Severe Mental Illness will be housed in existing or new affordable rental housing projects in very low concentrations.
11	<b>Goal Name</b>	Emergency Shelter
	<b>Goal Description</b>	Provide temporary Emergency Shelter to individuals and families experiencing homelessness.

12	<b>Goal Name</b>	Rental Housing Affordable to Extremely Low Income
	<b>Goal Description</b>	<i>Housing Trust Fund resources will be used to produce rental housing units affordable to extremely low income households for a minimum of 30 years. Project scoring preferences for households with members who are chronically homeless, homeless, at imminent risk of homelessness, disabled, veterans, or substance use disordered are expected to result in those sub-populations as being the beneficiaries of this funding.</i>

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

Homeownership 670 loans to 80%, 330 loans to 100% MAI, none financed with HOME.

LIHTC + HOME rental production 150 new units, necessary rehabilitation for preservation of 200 units program year 2016. Multiplied to five years, that would make 750 new units and 1,000 rehabilitated for preservation of affordability, although it should be noted that preservation funding availability after 2016 is unknown. Rough estimates of beneficiary incomes would be 50% or 875 households at 80% of median area income, 30% or 525 households at 50% of median area income, and 20% or 350 households at 30% of median area income.

*National Housing Trust Fund, if capitalized consistently at the 2016 allocation level, would be estimated to create an additional 25 units affordable to extremely low income households each year for a total of 100 for this five year Strategic Plan.*



**SP-50 Public Housing Accessibility and Involvement – 91.315(c)**

**Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

N/A

**Activities to Increase Resident Involvements**

No Public Housing

**Is the public housing agency designated as troubled under 24 CFR part 902?**

No

**Plan to remove the ‘troubled’ designation**

N/A

## SP-55 Barriers to affordable housing – 91.315(h)

### Barriers to Affordable Housing

#### Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The Housing Awareness Program continues to provide tools and resources to support ongoing education and advocacy efforts:

- **Operating support to four regional workforce housing coalitions.** New Hampshire Housing provides funding up to \$20,000 annually to support the operations of these coalitions. The coalitions, in turn, use the funds for programmatic activities designed to educate and advocate for the affordability of housing. Some activities that are planned for 2016 include: **Design Charrette** in Barrington, NH which will tackle housing creation in a visual way involving local citizens and planning and design experts. **Housing Summit**, in coordination with 7 seacoast area chambers of commerce and in partnership with local municipalities, a housing summit will be conducted that will draw on a diverse audience to discuss our current housing challenges and propose solutions and dispel myths commonly associated with affordable housing. Two **Business Leaders Breakfasts** will be conducted in the upper Valley that draws local employers, state and local elected officials and the general public. **Municipal Technical Assistance Grants:** In partnership with Plan NH, we will provide grants to municipalities to audit existing land use regulations to determine barriers to housing diversity or to research and propose local land use regulations that reduce barriers to affordable housing creation. \$45,000 is available. The **Mini Grant** program provides funds to local grass roots organizations for the development of informational materials, targeted advertising and locally-focused research and other innovative activities and methods aimed at reducing community resistance to housing development. These grants of up to \$5,000 each have been instrumental in local dialogue and awareness of housing efforts. For 2016, we have expanded grant eligibility for municipal technical assistance that will help produce more housing friendly land use regulations and processes. **Visualizing Density Database and Awards:** We will seek submission of excellent examples of compact development whether new and old for inclusion in our Visualizing Density Database. Currently the database houses 50 projects that represent excellent examples of compact development. The purpose of the database is to provide pictures and data reflecting good development which will challenge the current negative perception of higher density development. The database will be unveiled to the general public in 2016 and will be a free and downloadable database for anyone to use. **Housing Conference:** each year new Hampshire Housing produces three Housing Conference. In 2016 we will again produce 3 that will cover the topics of homeownership, development of tax credit projects and an economic and housing market update. **Commission Housing Related Studies** (\$50,000) could include an assessment of the impact of local regulatory

barriers that might prevent the market from responding to housing demand, which is generated by demographic shifts rather than population growth.

## **SP-60 Homelessness Strategy – 91.315(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The BoSCoC HUD-funded Homeless Outreach and Intervention Program and PATH Outreach, in collaboration with the statewide NH 211 information and referral program, work to identify unsheltered homeless and at risk persons. Their work includes field outreach to identify unsheltered homeless persons and developing a rapport to engage these individuals and families. Outreach workers assess homeless individuals and families for both immediate basic needs such as food and shelter, as well as additional needs such as healthcare, treatment, housing, income, etc. and provide assistance in accessing these services. BHHS has also implemented a statewide Coordinated Entry Process effective 8/1/15, which utilizes a standardized assessment tool and HMIS, as well as current infrastructure such as NH 211, to assess individual needs of persons seeking assistance.

### **Addressing the emergency and transitional housing needs of homeless persons**

NH's network of 42 shelters includes 18 emergency shelter locations, 6 specialty shelters serving persons with identified special needs, 12 domestic violence shelters and 6 transitional shelter programs, and provide a diverse array of sheltering services to meet the needs of families, individuals, and various sub populations. In SFY '14 the BHHS began requiring state-funded shelters to identify specific goals related to reducing the programs average length of stay and increasing outcomes to permanent housing.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

The BoS CoC has a Chronic Homeless sub committee and is working on a number of strategies to address chronic homelessness. Strategies include: encouraging the prioritization of beds/units for CH in CoC funded supportive housing by tying prioritization of beds to a point structure used to rank projects for renewal; a referral system coordinated by BHHS linking available units prioritized for CH to service providers working with CH; and through promotion of housing first strategies at various stakeholder and community meetings. CoC and ESG funding have allowed NH to create new Rapid Re-Housing programs to assist homeless individuals and families (including veterans and youth) move quickly out of homelessness into housing stability. Key to this housing stability will be the household's ability to maintain the housing once the financial assistance ends. NH's ESG and BoSCoC-funded RRH programs include a housing stability case management component which is available during the time financial assistance is provided, and for six months following the end of financial assistance.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

COC and ESG funded RRH and ESG funded Homeless prevention Programs have service plans individualized to the Households needs. This includes ensuring the housing is affordable to the family after the assistance is over, budgeting skills, increasing household income through employment or job training and mainstream benefits, and an overall self-sufficiency plan to exit the program. As the household stabilizes, the case management services typically lessen in intensity. At a minimum, at any stage the household must meet with the case manager at least monthly. Other state and local case management funds are then leveraged to follow up with the family after 12 months to ensure they do not fall back into homelessness. The additional leveraged case management funds are not only used to track previously served clients, but also to help connect or link to additional resources if the family is becoming unstable in their housing.

## **SP-65 Lead based paint Hazards – 91.315(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

New Hampshire Housing is administering its third consecutive (fourth historical) Lead Based Paint Hazard Control Grant from

HUD. This grant provides assistance to owners of privately-owned housing, both rental and ownership units, to address lead based paint hazards where children under six years of age reside or are expected to reside in households who are low, very low, or extremely low income. Production slated for 2016 includes 112 inspections/risk assessments and 105 units made lead-safe and cleared for occupancy. Along with lead-safe unit production, grant-related activities include outreach and

education to make parents, apartment owners, property managers, and painting/repair contractors aware of the dangers of childhood lead poisoning and how to prevent it through proper cleaning and work techniques. Lead paint hazard control is an eligible CDBG activity. Recipients of Lead Based Paint funding from New Hampshire Housing may also apply for CDBG funds.

### **How are the actions listed above integrated into housing policies and procedures?**

Dating back over twenty years, New Hampshire Housing's Construction standards require lead testing for any pre-1978 properties rehabbed for affordable housing production or preservation, and that remains in effect. CDFA requires the same for any CDBG-funded rehab. Additionally, New Hampshire Housing has helped to inform and train painters and repair contractors concerning what used to be called lead-safe renovation but has evolved into EPA's RRP(Rehab, Repair, and Painting) requirements.

New Hampshire Housing helped design and pilot the use of the One Touch Healthy Homes assessment, a simple user-friendly checklist process that seeks to identify common home-based health hazards, and continues to utilize that process with all units evaluated for Lead Hazard Control.

Most of the rental production units produced with financing from New Hampshire Housing involve new construction, providing low, very low, and extremely low income households with safe and affordable housing choice.

## **SP-70 Anti-Poverty Strategy – 91.315(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

Economic Development activities to preserve or increase employment and support  
Microenterprise activities limit or reduce the number of poverty level families.

New Hampshire Housing's GOAL/Resident Self Sufficiency program helps Housing Choice Voucher holder households to become more self-sufficient through financial literacy training, education, and access to Individual Development Accounts.

Housing Stability Case Management services provided to homeless families in conjunction with Homeless Prevention and Rapid Rehousing are focused on helping households stabilize and recover as quickly as possible from the catastrophic events that made them homeless, or at risk for becoming homeless. Services include identifying precipitating factors for the housing crisis and referral to services such as healthcare, substance abuse services, mental health treatment, budgeting, employment related coaching, educational services, and coaching on issues related to being a good tenant.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

Timing and competitive scoring processes make direct coordination of Economic Development and affordable housing development activities difficult, but need/demand for affordable housing, which is considered during competitive project scoring, is enhanced by economic stability and growth.

## **SP-80 Monitoring – 91.330**

**Describe the standards and procedures that the state will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The Bureau of Homeless and Housing Services is responsible for compliance and monitoring of the Emergency Solutions Grants. The BHHS contract manager conducts on site and desk monitoring to ensure sub recipient compliance with HUD regulation 24 CFR parts 91 and 576 Homeless Emergency Assistance and Rapid Transition to Housing: Emergency Solutions Grant Program and Consolidated Plan Conforming Amendments. The monitoring is intended to: support sub recipients in successful program operations assuring that performance goals and objectives of the 2011-2016 Consolidated Plan are being achieved; ensure all program activities are allowable and in compliance with HUD regulations; confirm there is proper documentation and recordkeeping; ensure funds are being expended and payment requests are occurring in a timely manner; and ensure sub recipients are in full compliance with their contract. Planned monitoring activities will include monthly review of HMIS data reports to monitor the use of funds and persons served, monitoring of performance standard outcomes, monthly billing statements/invoices, and annual site visits. Site visits are conducted annually, however if a sub recipient demonstrates a slow start up or has findings from a previous monitoring visit, more frequent monitoring visits may occur. Monitoring visits include a thorough review of client files and the sub recipient's general ledger to ensure fiscal compliance. At the end of the visit an exit interview is conducted with the sub recipient program manager and agency executive management, as applicable. A post review letter is sent to the sub recipient outlining the findings of the monitoring visit and required corrective action, as applicable.

The New Hampshire Community Development Finance Authority is responsible for compliance and monitoring with respect to the Community Development Block Grant program. The CDFA Webgrants system allows all project related documentation to be in one-place on-line and available to CDFA staff as well as the grantee. This allows for real time monitoring for program and finance procedures and regulations on individual projects. CDFA will continue to require semi-annual reporting by all sub-recipient municipalities and conduct annual monitoring visits to each active project. Checklists covering each major area of compliance continue to be used to assist in the reviews by CDFA and as a technical assistance tool for municipal staff. CDFA is developing a system of risk analysis to better target projects that will require more oversight.

New Hampshire Housing is responsible for compliance and monitoring in respect to HOME Investment Partnerships Program and the Housing Trust Fund. As an organization with Project Based Contract Administration responsibilities for 143 affordable housing properties throughout the state, New Hampshire Housing is well-versed in the regulatory requirements of HUD project-based Section 8, Low Income Housing Tax Credits, HUD 811 and 202 programs, and HOME in addition to other publicly-supported programs. All HOME properties are monitored continuously, with on-site reviews occurring at least every other year for each property, and Housing Trust Fund will be handled the same way. All properties are inspected against UPCS



observable deficiencies. Any serious deficiency discovered in an occupied unit or common area must be remediated immediately.