



**NEW HAMPSHIRE
2021-2025 CONSOLIDATED PLAN**



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The contents of this document are presented in the format as required by the U.S. Department of Housing and Urban Development's (HUD) Integrated Disbursement and Information System (IDIS). This is a nationwide database and provides HUD with current information regarding the program activities underway across the Nation, including funding data. HUD uses this information to report to Congress and to monitor grantees. Each funding partner must enter their information directly into IDIS. Each section requires specific information from the various programs in New Hampshire. Grantees must submit this plan as their application to HUD. This content is downloaded directly from IDIS to allow for citizen participation and public comments.

Executive Summary

ES-05 Executive Summary - 91.300(c), 91.320(b)

1. Introduction

New Hampshire's Consolidated Plan is developed under the aegis of the Housing and Community Development Planning Council, which was established by State Executive Order in 1997 and is staffed by the Community Development Finance Authority, New Hampshire Housing Finance Authority, and New Hampshire Department of Health and Human Services, Bureau of Housing Supports. In order to receive allocations of Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Housing Trust Fund (HTF), and Emergency Solutions Grant (ESG) funds from the US Department of Housing and Urban Development, the state is required to submit a Consolidated Plan. Among other things, the plan must assess the state's housing, homeless, and community development needs, establish priority needs, and explain how they will be addressed with HUD and other funding. This Consolidated Plan covers program years 2021-2025.

A lot has changed in New Hampshire since our last five-year Consolidated Plan was written in 2016. At the beginning of the last Consolidated Plan, housing prices were increasing, especially for new construction, foreclosures were showing a steady decline, and rental costs were trending higher. In 2020, a worldwide pandemic affected every country and all segments of people's lives and the economy. While still experiencing the Covid-19 pandemic that caused significant personal and economic distress in 2020, the nation is moving toward normalcy as vaccine rollouts begin with the hope that the economy will start to grow again as people become more and more comfortable going out into public and patronizing businesses at previous levels.

According to recent data from the U.S. Bureau of Labor Statistics, New Hampshire's unemployment rate was 3.3% in February 2021—a significant decline from the 16.0% high in April 2020 and a strong indication that the state's economy is recovering quickly from the pandemic-driven economic shock.

Currently, the median single-family home sales price has reached a record high and sales volume is strong, despite a low inventory of properties for sale. Many homes sell above asking price and are on the market for a very short time. New construction costs increased during the pandemic as supply lines were stretched and smaller crews worked at sites to ensure safe social distancing. The vacancy rate for rental housing is very low in the state which has caused rental costs to continue increasing.

Although homelessness remains a significant problem in New Hampshire, the statewide Coordinated Entry System (CES) helps communities prioritize assistance based on vulnerability and severity of service needs to ensure that people who need assistance the most can receive it in a timely manner. This coordinated entry system also provides information about service needs and gaps to help New Hampshire communities plan their assistance and identify needed resources. Diversion strategies evidenced based approaches such as a Housing First system, a common assessment tool and inclusive Regional Prioritization Lists for housing navigation connection and housing program matching ensure equitable access to resources for individuals/ families at risk of, or experiencing homelessness aimed at quickly resolving their housing instability. Unemployment spiked during the beginning of the pandemic as many businesses closed, but it subsequently stabilized and more recently has decreased, and it is lower in the state than the national average. Median income, however, has hardly increased over the last year when factoring for inflation.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

- The State of New Hampshire anticipates the following HUD resources to assist with the state's Housing, Homeless, and Community Development needs:

HOME Investment Partnerships funding is approximately \$3,741,930. Intended uses of this annual grant plus program income and/or uncommitted funds from previous years include \$7,437,912 to contribute to the development of approximately 150 units of new affordable housing and \$1,000,000 to contribute to the cost of rehabilitation necessary for the preservation of approximately 75 units of affordable housing annually.

New Hampshire has been allocated approximately \$3,101,884 annually from the Housing Trust Fund, of which \$2,946,790 will be used to provide permanent affordable rental housing for extremely low-income households. These funds are allocated through the annual Low Income Housing Tax Credit application round and also through a competitive Notice Of Funding Availability (NOFA) application process that will give priority to homeless households and will also prioritize those with supportive service needs such as persons with a disability, substance use disorder, homeless, at imminent risk of homelessness or veterans. Due to the high cost of housing extremely low income households for the long term, it is expected that approximately 20 households will be housed for at least 30 years through this expenditure.

Emergency Solutions Grant funding of \$933,800 will be used for short term rental assistance- rapid rehousing for 400 literally homeless individuals, prevention for 100 at risk individuals, and housing relocation and stabilization services for all 500 persons to receive case management and maintain housing.

The \$7,548,060 remaining in ESG-CV funds appropriated through the Cares Act will be used to provide short term rental assistance for rapid rehousing for 400 literally homeless individuals, and prevention for 150 at risk individuals to prevent the spread of COVID-19, and to mitigate against the economic impact caused by COVID. Housing relocation and stabilization services will be provided to all households to secure and maintain permanent housing outcomes. 2000 individuals will be served through Emergency Shelter and 1000 individuals through Street Outreach to support additional homeless assistance to help prevent, prepare for, and respond to the coronavirus pandemic.

Community Development Block Grant funding is \$9,333,410 which will provide support to municipalities to accomplish their community economic development goals. Approximately \$2,744,470 will support economic development activities including transformational projects, with \$925,000 of that amount specifically for microenterprise assistance. We also anticipate approximately \$600,000 in single use and transformational planning grants, \$500,000 in emergency grants, \$2,744,470 in public facilities which supports a range of community development needs, and \$2,744,470 to support affordable housing efforts.

3. Evaluation of past performance

Although it is impossible to estimate exact numbers of homeless households that will be served, housing units completed, and community development projects to be completed in a given year, production and performance under HOME, HTF, CDBG, and ESG has been steady and reliable over time. None of the three grantees has ever had to pay grant money back.

The projected number of households assisted annually is based on these past trends. Adjustments in grant programs are based on analysis of needs, stakeholder consultation, citizen participation and emerging needs.

4. Summary of citizen participation process and consultation process

The citizen participation process for this plan includes public meetings with partners within the housing community and economic development communities to receive input about how these funds are best spent to meet the needs of the state within these areas. An online survey was also distributed to constituents, partners, interested parties, and others, and participation was quite good.

New Hampshire's Housing and Community Development Planning Council, whose membership provides consultation from all of the varied perspectives and constituencies required by HUD, was involved in the planning process and provided important feedback and guidance.

The Community Development Block Grant Fund priorities and funding recommendations are reviewed by an independent 11-member Community Development Advisory Committee which represents a number of different sectors and communities involved in community development. At each meeting of the Advisory Committee the public is encouraged to provide feedback. In addition, there was a stakeholder feedback survey and engagement session conducted and these efforts were in addition to the discussion of CDBG priorities at the well-attended public hearing, a written public comment period, and consultation from the Housing and Community Development Planning Council.

5. Summary of public comments

Public comments varied, but the main themes were expression of far greater needs than can be addressed with these four resources as currently funded, the need for more affordable housing and rent subsidy to help those at the lowest incomes, concern about the potential loss of affordable housing inventory through expiring use, longer-term assistance for homeless as many will not successfully transition to self-sufficiency in a short amount of time, and the desire for infrastructure development to be better-coordinated with affordable housing development. All comments and views were accepted.

The public comments received pertaining to the Community Development Block Grant were positive and constructive, the majority focused on the need for additional resources to meet the significant community development needs in their communities.

6. Summary of comments or views not accepted and the reasons for not accepting them

None Noted

7. Summary

The HUD resources of CDBG, HOME, HTF and ESG have made valuable contributions to New Hampshire's cities, towns, and citizens in many ways as will be seen in the remainder of this plan. Increases and programmatic changes in ESG have been helpful, but reductions in CDBG and HOME funding have been counterintuitive, particularly when housing affordability is a growing concern and clearly tied to homelessness. HTF is a welcome addition to affordable housing resources in New Hampshire. Additionally, New Hampshire Housing Finance Authority also will receive approximately \$5,000,000 in state Affordable Housing Funds, and the IRS has fixed the 4% housing tax credit rate which will decrease developers' need for subsidy, thus stretching subsidy dollars further.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.300(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	NEW HAMPSHIRE	New Hampshire Housing Finance Authority
CDBG Administrator		Community Development Finance Authority
HOME Administrator		New Hampshire Housing Finance Authority
ESG Administrator		DHHS-Bureau of Housing Supports
HOPWA-C Administrator		DHHS-Bureau of Housing Supports
HTF Administrator		New Hampshire Housing Finance Authority

Table 1 – Responsible Agencies

Narrative

As lead agency, New Hampshire Housing Finance Authority (NHHFA) is responsible for coordinating the activities of the three organizations involved in developing New Hampshire’s consolidated plans, action plans, and consolidated annual performance evaluation reports. New Hampshire Housing Finance Authority has administered the state HOME Investment Partnerships, Housing Trust Fund and Low Income Housing Tax Credit programs since their inception and shares the state’s Tax-Exempt Bond authority with the Business Finance Authority. New Hampshire Housing Finance Authority also administers a statewide Section 811 PRA Program, Section 8 Housing Choice Voucher program, a Family Self Sufficiency Program, homebuyer education and mortgage programs, and performs Project-Based Contract Administration for HUD.

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.200(I) and 91.315(I)

1. Introduction

This section describes the stakeholder consultation and citizen participation efforts to gather input into the 2021-2025 Consolidated Plan and 2021 Action Plan.

Provide a concise summary of the state’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))

The Housing and Community Development Planning Council exists to obtain consultation from the below-mentioned groups regarding the use of state HOME, HTF, CDBG, and ESG funds, but in addition to that it serves to increase understanding and communication between housing and service providers as well as government. New Hampshire Housing Finance Authority's frequent conferences and trainings also serve to bring diverse audiences with related interests together. Since New Hampshire is such a small state many of us from the housing and service provider worlds tend to be involved on each other’s Boards, Councils, and other planning and advisory groups. For example, NHHFA and BHS are both represented on the NH Behavioral Health Advisory Council, NHHFA serves on the Housing Committee of the Balance of State Continuum of Care and the Community Development Advisory Committee, BHS participates in the Workforce Housing Council that NHHFA sponsors, and we often co-sponsor each other’s conferences and training events.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

NH has 3 Continuums of Care (CoC), The Greater Nashua (GNCoC), Manchester (MCoC) and Balance of State (BoSCoC). The Bureau of Housing Supports (BHS) is the NH State ESG Recipient, and the BHS Bureau Chief is the Co-Chair of the BoSCoC, which ensures a high degree of collaboration and coordination of services between the ESG program and BoSCoC programs. Central to this, the BOSCOC Coordinated Entry (CES) coordinates access to housing for people who are homeless/at risk of homelessness in the entire BOSCOC area and in coordination with 2 other CoCs in NH. Each region has implemented a local process to meet people in person, conduct assessment and referral in collaboration with BOSCOC process. 211-NH is a single access point for people who are homeless/at risk and emergency shelters operate as regional CES walk-in centers. All outreach under ESG, PATH, SSVF, RHY, CoC or other funding sources are linked to CES where staff serve people who are literally homeless/at-risk of homelessness through visits to emergency shelters, outreach to unsheltered, identifying people who are experiencing chronic homelessness (CH) to help quickly move into housing. Outreach staff are tasked with locating and engaging the hardest to reach homeless, including unsheltered, people with substance use disorder or mental illness, and those with criminal history. Limited English Proficiency plans on file at CES access points ensure the ability to serve people who speak English as a second language, are deaf/hard of hearing, have limited vision, or any other communication access challenge. All people who walk in/call CES complete a Prevention & Diversion tool. If not diverted from homelessness, a Housing Barriers Assessment is done to determine barriers to exiting homelessness, and then people are assessed for vulnerabilities and severity of needs using a common assessment tool. The CoC's adoption of HUD's Notice CPD 16-11, to prioritize people experiencing chronic homelessness (CH) and other vulnerable populations is applied to all project types to ensure those most in need get access to available resources. Through a By Name List, people are prioritized and referred based on vulnerability score which considers disability status, substance use, criminal records, income and length of time homeless. All other households receive community referrals and basic housing search assistance to help them exit homelessness.

Additionally, the BoSCoC has subcommittees focused on Coordinated Entry, Ending Veteran Homelessness, Ending Youth Homelessness, Data and Homeless Outreach. The state also funds homeless services at a level of \$4.1 million annually and oversees the administration of the federal Health and Human Services (HHS) Substance Abuse and Mental Health Services Administration (SAMHSA) funded Projects for Assistance in Transition from Homelessness (PATH) outreach program, and the state (Housing Opportunities for Persons with AIDS) HOPWA program grants. This allows BHHS to ensure coordination of services and communications among outreach, shelter and transitional and Permanent Supportive Housing Programs. The BHS mission, in addition to coordinating funding, is to ensure collaboration between all of NH's homeless assistance programs, ensuring alignment with common goals and efficient utilization of resources. BHS coordinates regular meetings for statewide outreach staff, Shelter Directors, and Permanent Supportive Housing case managers to share information on various initiatives, provide TA and foster communication and coordination of services. BHS staff co-chair or participate in a number of community task forces and committees, each focused on addressing the needs among each of these groups. BHS has also worked with providers to increase the number of CoC and ESG funded rapid rehousing programs across the state to reduce and shorten the time families experience homelessness.

Describe consultation with the Continuum(s) of Care that serves the state in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

NH has 3 Continuums of Care (CoC), The Greater Nashua (GNCoC), Manchester (MCoC) and Balance of State (BoSCoC). The administrator of BHS conducted presentations and open discussion at each CoC which included: review of the current NH ESG program design; policies and procedures; expected available funds and examples of how to allocate funds; the process for evaluating outcomes; performance standards; HMIS policy and standards; as well as solicitation of feedback and discussion regarding information presented.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	NeighborWorks Southern NH
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Membership in Housing and Community Development Planning Council

2	Agency/Group/Organization	Families In Transition
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Member of the Housing and Community Development Planning Council Member of the Housing and Community Development Planning Council
3	Agency/Group/Organization	New Hampshire Legal Assistance
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Housing Trust Fund
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Membership and participation in Housing and Community Development Planning Council

4	Agency/Group/Organization	Keene Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Membership and participation in Housing and Community Development Planning Council.
5	Agency/Group/Organization	Coos Economic Development Corp
	Agency/Group/Organization Type	Regional organization Business Leaders Civic Leaders Community Development Financial Institution Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Membership and participation in Housing and Community Development Planning Council.

6	Agency/Group/Organization	Easter Seals Society Of New Hampshire
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services-Health Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Membership and participation in Housing and Community Development Planning Council.
7	Agency/Group/Organization	Town of Littleton
	Agency/Group/Organization Type	Other government - Local Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Membership and participation in Housing and Community Development Planning Council.
8	Agency/Group/Organization	NH Coalition Against Domestic and Sexual Violence
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Membership and participation in the Housing and Community Development Planning Council.

9	Agency/Group/Organization	Strafford Regional Planning Commission
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Regional Planning Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Membership and participation in the Housing and Community Development Planning Council.
10	Agency/Group/Organization	NH Community Loan Fund
	Agency/Group/Organization Type	Housing Services - Housing Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Membership and participation in the Housing and Community Development Council.
11	Agency/Group/Organization	Hannah Grimes Center
	Agency/Group/Organization Type	Regional organization Business Leaders
	What section of the Plan was addressed by Consultation?	Business Leaders - Regional Organization
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Membership and participation in the Housing and Community Development Planning Council.
12	Agency/Group/Organization	Housing Action NH
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Membership and participation in the Housing Community Development Council.
13	Agency/Group/Organization	Community Bridges
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Membership and participation in the Housing and Community Development Council.

Identify any Agency Types not consulted and provide rationale for not consulting

None.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	NH Bureau of Housing Supports	Continuum goals are the Strategic Plan goals.
NH Qualified Allocation Plan 2021-2022	New Hampshire Housing Finance Authority	Qualified Allocation Plan establishes and promotes housing priorities for affordable housing development and preservation.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination among the State and any units of general local government, in the implementation of the Consolidated Plan (91.315(l))

The Housing and Community Development Planning Council meets three to four times each year to obtain input from strategically recruited members representing the interests required by the consolidated plan regulations for consultation. Each of the meetings includes presentations on current issues within Housing, Homelessness, Economic Development or Community Development as well as discussions regarding potential uses of U.S. Department of Housing and Urban Development (HUD) CDBG, HOME, HTF and ESG funds, with each meeting cycle culminating in review of all Consolidated Plans and Action Plans prior to Board Approvals and submission to HUD. The membership is as above in Table 2. In order to promote broader understanding of how all four grants are utilized, consultation occurs in the context of the periodic meetings of the group as a whole.

Through citizen participation and consultation, CDFA sought input from local government throughout the state of New Hampshire, in both entitlement and non-entitlement areas. Local government staff and staff from regional economic development organizations, councils of local governments, and professional associations representing cities and counties participated in the online CDFA Consolidated Plan Stakeholder Survey to both identify the greatest unmet community development needs in their area and to prioritize the community and economic development initiatives, services, and housing activities to best meet those needs. In addition to representatives of local government, stakeholders representing a range of housing and human service providers, civil rights and fair housing organizations, and other community leaders participated in the CDFA stakeholder survey.

Narrative (optional):

Consultation with stakeholders included the online CDFA Consolidated Plan Stakeholder Survey, as described in PR-15.

Participants in the CDFA survey described their primary role in their community as:

- City administration or City Manager (31%).
- Community development (29%);
- Economic development (24%);
- Grant administrator (17%); and
- Land use planning (13%).

The balance identified roles ranging from finance to regional planning to transportation planning and being an elected official.

Nearly one-third of CDFA survey respondents work for nonprofit organizations. The industry or organization type of these respondents is diverse and includes affordable housing, economic development, grant administration, rental property owners and managers, homeownership counseling/financial education/credit counseling, and lending.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

Citizen participation and consultation began with three Housing and Community Development Planning Council meetings: one on October 15, 2020, on January 7, 2021 and on April 1, 2021. Council members were informed that work was beginning on NH's 2021-2025 Consolidated Plan and were asked for their input on the general areas in which agencies should spend their limited federal funding. Also, an online survey was conducted to gather further input from the public. Additionally, a public meeting was held about the Consolidated Plan on March 26, 2021 which was attended by some members of the public to discuss the activities and uses of the funding contemplated by this Plan.

CDFA did an online survey to collect updated information on the community development needs of New Hampshire's cities, counties, towns, and rural communities. The survey was targeted to local government officials, community development and housing professionals, business owners and managers, education and workforce development professionals, lenders, and commercial and residential developers.

Ninety-two stakeholders participated in the online CDFA Consolidated Plan Stakeholder Survey. Stakeholders who responded to the survey represent each region of New Hampshire; a host of professions and areas of expertise; and can speak to the economic and community development needs of New Hampshire's cities, counties, towns, and rural communities.

Citizen participation was solicited before the 2021-2025 Consolidated Plan was drafted.

In April 2021, the Consolidated Plan is presented for consultation and approval to the Boards of Directors for New Hampshire Housing Finance Authority and the Community Development Finance Authority.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	community and housing agencies and partners	Jack Ruderman; Katy Easterly Martey; Katja Fox; Jen Czysz; Elissa Margolin; Josh Meehan; Jennifer Vadney; Kerstin Cornell; Chris Miller; Andrew Winter; Gloria Paradise; Melissa Hatfield; Tara Reardon; Andrew Dorsett; Natalie Kenney, Rob Dapice, Heather McCann, Ben Frost.	N/A	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	community and housing agencies and partners	Dean Christon; Katy Easterly Martey; Katja Fox; Jennifer Czysz; Elissa Margolin; Josh Meehan; Jennifer Vadney; Stephanie Savard; Elena Coleman; Kerstin Cornell; Tara Reardon; Andrew Dorsett; Tom Bunnell, Lindsay Lincoln, Jack Ruderman, Melissa Hatfield, Mandy Reagan, Chris Wellington, Mollie Kaylor, Natalie Kenney, Rob Dapice, Ben Frost, Gloria Paradise, Christine Lavallee	Members all expressed that there just isn't enough funding to develop affordable housing. Some members felt the greatest need was for one-bedroom units, however the statewide legal services agency stated that they find the families they work with have the most difficulty in finding housing with two or more bedrooms. Additionally, some members expressed that more funding is needed to offer supportive services for persons with disabilities so that they can maintain independent living.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	CDFA Online Stakeholder Survey	Community development and housing professionals	92 respondents representing counties, cities, towns, and both entitlement and non-entitlement jurisdictions and communities throughout the state.	Participants identified and prioritized urgent community and economic development needs, provided insight into the impact of the COVID-19 pandemic and the resulting issues and needs, and assessed digital inclusion and natural disaster/hazard mitigation and response.	All comments accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	All interested parties in Affordable Housing	There were 16 attendees including members of the public and agency staff.	One public attendee stated that he was pleased that CDFA will be increasing the amount of funding put toward their micro-enterprise business loans. One attendee also submitted written comments suggesting areas of prioritization for CDBG funding. A summary of the comments and responses is attached in the Citizen Participation Comments attachment.	n/a	
5	Public Meeting	Balance of State Continuum of Care	There were 65 attendees including members of the public and agency staff.	No comments received	n/a	
6	Public Meeting	Greater Nashua Continuum of Care	There were 60 attendees, including members of the public and agency staff	No comments received	N/a	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Public Meeting	community and housing agencies and partners	Dean Christon; Katy Easterly Martey; Katja Fox; Jennifer Czysz; Josh Meehan; Jennifer Vadney; Stephanie Savard; Elena Coleman; Kerstin Cornell; Tara Reardon; Lindsay Lincoln, Jack Ruderman, Melissa Hatfield, Mandy Reagan, Chris Wellington, Mollie Kaylor, Rob Dapice, Ben Frost, Gloria Paradise, Christine Lavallee	n/a	n/a	

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Single person households have the lowest median household income (\$34,759) of any group of households based on household size. Their median income is less than 50% of the statewide median household income for all households from the same ACS source. Very low income and extremely low income households as a group exhibit the greatest need for housing assistance as they overpay for housing at the highest rates. Seventy-seven percent of households in New Hampshire earning less than \$35,000 are paying 30% or more of their income for housing. Using these numbers as a guideline, roughly 40% of single person households or about 56,000 households are overpaying for housing and in need of housing assistance. Some 31% of all New Hampshire households (about 163,000 households) pay 30% or more of their income for housing, and 12% (about 65,100 households) pay 50% or more.

NA-10 Housing Needs Assessment - 24 CFR 91.305 (a,b,c)

Summary of Housing Needs

The CHAS data supplied by HUD relies on historical American Community Survey data. To supplement the CHAS data we use the most current 5 Year American Community Survey (ACS). The 5 Year ACS is used in the following table and analysis because the CHAS data is based on 5 Year American Community Survey estimates.

We were disappointed that margins of error were not included in the HUD-supplied CHAS data. Since all American Communities Survey (ACS) data is created by averaging data from smaller survey samples, consideration of margin of error is a critical step in determining how valid or trustworthy conclusions drawn from that data might be. Although we were unable to modify the format of the following tables to include margins of error, they were nonetheless considered in our analysis and discussion of conclusions.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	1,316,470	1,324,201	1%
Households	502,201	520,251	4%
Median Income	\$63,033.00	\$66,779.00	6%

Table 4 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	61,390	61,120	85,720	57,485	254,540
Small Family Households	14,990	17,755	30,075	25,090	144,980
Large Family Households	2,450	2,665	4,715	3,990	18,210
Household contains at least one person 62-74 years of age	12,195	14,910	21,615	13,365	53,510
Household contains at least one person age 75 or older	12,245	14,065	11,370	5,280	14,130
Households with one or more children 6 years old or younger	7,390	7,675	10,675	7,845	25,440

Table 5 - Total Households Table

Data Source: 2011-2015 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30-50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	1,140	410	455	225	2,230	380	295	555	175	1,405
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	265	330	415	185	1,195	110	85	95	70	360
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	750	765	685	170	2,370	200	245	545	330	1,320
Housing cost burden greater than 50% of income (and none of the above problems)	21,845	7,135	1,220	135	30,335	16,040	10,715	7,925	2,210	36,890
Housing cost burden greater than 30% of income (and none of the above problems)	4,670	14,375	10,400	2,060	31,505	3,480	11,090	18,545	12,150	45,265
Zero/negative Income (and none of the above problems)	2,055	0	0	0	2,055	1,540	0	0	0	1,540

Table 6 – Housing Problems Table

Data Source: 2011-2015 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	24,000	8,635	2,770	710	36,115	16,730	11,340	9,115	2,785	39,970
Having none of four housing problems	11,770	20,570	29,185	15,790	77,315	5,295	20,570	44,650	38,200	108,715
Household has negative income, but none of the other housing problems	2,055	0	0	0	2,055	1,540	0	0	0	1,540

Table 7 – Housing Problems 2

Data Source: 2011-2015 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	8,385	8,815	4,110	21,310	4,260	5,590	10,810	20,660
Large Related	1,330	980	550	2,860	740	1,090	1,910	3,740
Elderly	6,940	5,180	2,630	14,750	10,605	12,190	9,180	31,975
Other	11,610	7,640	4,715	23,965	4,395	3,325	5,040	12,760
Total need by income	28,265	22,615	12,005	62,885	20,000	22,195	26,940	69,135

Table 8 – Cost Burden > 30%

Data Source: 2011-2015 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	6,910	2,540	440	9,890	3,620	3,345	2,965	9,930
Large Related	1,095	170	20	1,285	600	570	310	1,480
Elderly	5,025	1,980	445	7,450	8,230	5,055	2,685	15,970
Other	10,070	2,740	345	13,155	3,905	1,910	2,005	7,820
Total need by income	23,100	7,430	1,250	31,780	16,355	10,880	7,965	35,200

Table 9 – Cost Burden > 50%

Data Source: 2011-2015 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	845	825	940	240	2,850	260	275	520	225	1,280
Multiple, unrelated family households	90	149	44	4	287	45	55	120	180	400
Other, non-family households	120	130	160	110	520	4	4	0	0	8
Total need by income	1,055	1,104	1,144	354	3,657	309	334	640	405	1,688

Table 10 – Crowding Information – 1/2

Data Source: 2011-2015 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 11 – Crowding Information – 2/2

Data Source Comments:

Describe the number and type of single person households in need of housing assistance.

According to the 2020 American Community Survey there are an estimated 140,119 single person households in New Hampshire. Single person households make up the majority (77%) of all nonfamily households. Forty-six percent of single person households are renters and 54% are owners. Of the single person renter households, 66% are 15 to 64 years old, and 34% are 65 years old or older. Of the single person owner households, 52% are 15 to 64 years old, and 48% are 65 years old or older. Single person households have the lowest median household income (\$34,759) of any group of households based on household size. Their median income is less than 50% of the statewide median household income for all households from the same ACS source. Very low income and extremely low income households as a group exhibit the greatest need for housing assistance as they overpay for housing at the highest rates. Seventy-seven percent of households in New Hampshire earning less than \$35,000 are paying 30% or more of their income for housing. Using these numbers as a guideline, roughly 40% of single person households or about 56,000 households are overpaying for housing and in need of housing assistance.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

The New Hampshire Coalition Against Domestic and Sexual Violence estimates that over 700 families per year who are victims of domestic violence, dating violence, sexual assault and stalking in need of housing assistance. Shelter admission and turn away data was used to arrive at that number.

According to the 2020 1 Year American Community Survey, approximately 5% (43,500) of disabled people are in New Hampshire's workforce. The most recent CHAS data indicates that 46% of New Hampshire's disabled population (123,420 households) has an income of 50% of median or less. Federal rental assistance program information gathered by the Center on Budget and Policy Priorities indicates that approximately 7,480 disabled households receive rental assistance, leading us to 47,795 disabled households in need of housing assistance.

What are the most common housing problems?

Less than one and a half percent of occupied housing in New Hampshire is classified as substandard (lacking complete plumbing or kitchen facilities). Similarly, only about 1.4% of occupied housing units are overcrowded (more than 1 occupant per room). While these are problems for the households affected, the far more common housing problem is overpayment. Some 29.2% of all New Hampshire households (about 154,000 households) pay 30% or more of their income for housing, and 12% (about 63,700 households) pay 50% or more. Rent subsidies, either project or tenant-based, reduce this problem, but demand for rental assistance by eligible households typically runs three or more times as great as the number of those who can be served with existing resources. Section 8 Housing Choice Voucher Program waitlists in New Hampshire typically run from two to seven years depending on PHA.

Are any populations/household types more affected than others by these problems?

As this is as much an income problem as a housing problem, it is most concentrated in very low income (less than 50% of AMI) and extremely low income (less than 30% of AMI) Households. While 29% of New Hampshire households have a housing cost burden of 30% of income or more, and 12% of households have a housing cost burden of 50% of income or more; 72% of households earning less than 50% of AMI, about 84,900 households, are paying more than 30% of their income for housing, and 44.7% of these very low and extremely low income households, nearly 52,500 households, are paying more than 50% of their income for housing.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Twenty-nine percent (29%) of NH households are renters, with 65% of the extremely low-income group considered severely cost burdened, paying half or more of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions. The high cost of rental housing in NH impacts the housing stability maintenance of individuals and families. The 2020 statewide median gross rent (including utilities) was \$1,413 for a two-bedroom unit. This marks an increased 5% over last year, and the seventh year in a row where the median gross rent increased.

In 2020 state-funded homeless prevention programs served more than 5,000 people, of which the vast majority, 83%, were families. Homeless prevention services include financial assistance such as short-term rental assistance or utility payments that will directly prevent a household from becoming homeless. Of those households served by state funded prevention services, 96% reported they had used this type of service in the past, illustrating the ongoing struggle of low income NH households to maintain housing. Recognizing the very real challenges posed by the shortage of affordable housing, BHS is continuing to build on initiatives undertaken as part of the HEARTH Act implementation to strengthen our homeless service system and improve the excellent work service providers do every day to assist those they serve to achieve housing stability.

Strategies include a robust Coordinated Entry System that incorporates diversion strategies to help individuals and families avoid the potential trauma of entering into the homelessness experience through skills such as mediation and conflict resolution, and quickly connect with Homelessness Prevention providers. Coordinated targeted Homeless Prevention is also a strategy being used in NH to best leverage funds and match those most at risk of entering into the homeless response system with services to avoid this. The ESG Administrator was featured with VA Support Services for Veterans Families (SSVF) SSVF partners on a SSVF National webinar in 2020 to highlight the shared Homeless Prevention targeting work of ESG and SSVF.

With the economic impact of COVID-19, BHS recognized the need for subrecipients to serve households in a longer term and intensive fashion to keep the households from entering into the homeless response system. As a result, the previous restriction of 9 months of assistance for households was lifted, and the full two years approved for households in need. Both ESG funded Rapid Re-Housing and Homeless Prevention services include housing stability case management services which extend 6 months after rental assistance is provided, with a goal of ensuring the household maintains long-term housing stability. Community service delivery providers collaborate to resolve affordable housing barriers including creating roommate options when appropriate. Building relationships with landlords in each region and coordinating among housing navigators is a strategic step to achieving long-term housing stability.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

NH defines a household as at risk of homelessness if it meets the HUD definition 24 CFR part 576.2 (1); 24 CFR part 576.2 (2) and (3) are not currently used to define at risk of homelessness. NH has utilized HMIS data to estimate that approximately 3,000 households will be at risk of becoming homeless annually. This estimate is based on prior years utilization of state funded homeless assistance services.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

To identify characteristics that have been linked with instability, NH homeless assistance systems prioritize and target persons that have the same profile as people who have entered the homeless response system in the past. ESG and SSVF providers use a common Homeless Prevention Screening tool, which includes a targeting methodology tool. Households with multiple risk factors of homelessness are prioritized for assistance. Risk factors include number of days to housing loss, severely low income or no income households, history of homelessness, single parent households, households with 5 or more persons requiring 3 or more bedrooms, persons with disabling conditions, persons at risk of losing a subsidy, persons with eviction histories, persons who experienced sudden and significant changes in income or household composition, persons with at least one dependent child under 6 in the home and others as trends and needs change.

NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	48,854	8,934	3,626
White	44,044	8,255	3,341
Black / African American	587	235	70
Asian	1,058	63	119
American Indian, Alaska Native	106	14	15
Pacific Islander	10	0	0
Hispanic	2,210	325	39

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	45,431	15,693	0
White	41,621	14,730	0
Black / African American	536	135	0
Asian	1,187	162	0
American Indian, Alaska Native	205	29	0
Pacific Islander	0	0	0
Hispanic	1,385	362	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	40,832	44,856	0
White	38,222	42,334	0
Black / African American	572	479	0
Asian	396	452	0
American Indian, Alaska Native	66	82	0
Pacific Islander	4	0	0
Hispanic	1,185	911	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	17,698	39,806	0
White	16,582	37,237	0
Black / African American	135	400	0
Asian	438	443	0
American Indian, Alaska Native	27	163	0
Pacific Islander	0	0	0
Hispanic	286	1,108	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	40,742	17,036	3,626
White	36,569	15,696	3,341
Black / African American	548	279	70
Asian	1,003	118	119
American Indian, Alaska Native	83	37	15
Pacific Islander	10	0	0
Hispanic	1,856	678	39

Table 16 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	20,041	41,129	0
White	18,486	37,914	0
Black / African American	216	458	0
Asian	477	876	0
American Indian, Alaska Native	81	148	0
Pacific Islander	0	0	0
Hispanic	526	1,211	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11,881	73,860	0
White	11,182	69,415	0
Black / African American	89	962	0
Asian	124	724	0
American Indian, Alaska Native	54	96	0
Pacific Islander	4	0	0
Hispanic	338	1,749	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,518	54,035	0
White	3,116	50,691	0
Black / African American	45	490	0
Asian	148	732	0
American Indian, Alaska Native	4	186	0
Pacific Islander	0	0	0
Hispanic	93	1,300	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	344,056	101,279	71,161	3,793
White	324,790	93,759	65,634	3,462
Black / African American	2,891	1,230	694	84
Asian	6,410	2,070	1,390	179
American Indian, Alaska Native	445	200	192	15
Pacific Islander	63	0	10	0
Hispanic	6,140	2,917	2,182	39

Table 20 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

NA-30 Disproportionately Greater Need: Discussion – 91.305 (b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

New Hampshire has 294 census tracts, covering 259 municipalities, cities, and unincorporated places. Based on American Community Survey data, in only one of these tracts is the concentration of Black/African Americans greater than 10%. The concentration of Asian population is between 12% and 18% in six census tracts, but no greater than 10% in the remaining 288 tracts. The concentration of Hispanic population is between 20% and 30% in six census tracts and between 10% and 18% in another nine tracts. The concentration of American Indian and Alaskan Native populations does not exceed 1.5% in any Census Tract, and the concentration of Pacific Islanders is no greater than 0.5% in any census tract.

In 95% of New Hampshire Census Tracts the total concentration of non-white minorities is less than 20% (281 out of 294) and in only 6 census tracts is the concentration of Hispanic population greater than 20%. Of the 13 census tracts with a non-white or Hispanic minority concentration greater than 20% (they range from 21% to 36%), 12 are located in Hillsborough County, in the cities of Manchester and Nashua with six in each. Both the cities of Manchester and Nashua are separate HUD entitlements within the state.

The one remaining census tract with a non-white minority concentration greater than 20% is located in the town of Hanover in Grafton County where the Asian population has a concentration of 12.4%, the concentration of Black/African American population is 4.3% and the Hispanic concentration is 4.6%. This census tract is also the location of Dartmouth University and Dartmouth Hitchcock Medical Center.

The opportunity analysis included in the 2020 Analysis of Impediments to Fair Housing (AI) echoes the findings of the 2015 assessment: people of color concentrated in the poorest neighborhoods still face the same obstacles outlined in the 2015 AI. By every measure, those neighborhoods faced conditions and access to opportunity far below the state average. In addition, one census tract in Manchester now meets HUD's definitions of racially/ethnically-concentrated areas of poverty. *Analysis of Impediments to Fair Housing page 21.*

If they have needs not identified above, what are those needs?

For further discussion see: 2020 Analysis of Impediments to Fair Housing Choice in the Unique Appendices.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

For further discussion see: 2020 Analysis of Impediments to Fair Housing Choice in the Unique Appendices.

NA-35 Public Housing – (Optional)

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	100	0	3,321	162	2,900	40	0	65

Table 21 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
# Homeless at admission	0	0	0	15	0	5	9	0	
# of Elderly Program Participants (>62)	0	13	0	663	104	534	8	0	
# of Disabled Families	0	48	0	1,670	16	1,515	12	0	
# of Families requesting accessibility features	0	100	0	3,321	162	2,900	40	0	
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	
# of DV victims	0	0	0	0	0	0	0	0	

Table 22 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	96	0	3,232	159	2,822	39	0	64
Black/African American	0	2	0	59	2	49	1	0	1
Asian	0	1	0	9	1	8	0	0	0
American Indian/Alaska Native	0	1	0	20	0	20	0	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 23 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	2	0	120	8	110	0	0	0
Not Hispanic	0	98	0	3,201	154	2,790	40	0	65

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

NA-40 Homeless Needs Assessment – 91.305(c)

Introduction:

New Hampshire has three Continuums of Care: Manchester, Nashua, and the Balance of State. The New Hampshire Bureau of Housing Supports (BHS) facilitates the Balance of State Continuum of Care (BoSCoC) planning process. The BoSCoC is responsible for the planning, performance and implementation of federal and local goals of preventing and ending homelessness. Policy and planning of the BOSCOC is led by the executive committee and consists of seven members selected by the BoSCoC membership, and must include a representative from the BOSCOC Collaborative Applicant Co-Chair, Non-BHS Co-Chair, Individual currently or formerly experiencing homelessness, Individual with a domestic violence service provider, Individual from an entity that serves youth experiencing homelessness, Veteran services provider; and other agencies operating emergency shelters or providing housing services. Representatives from both the Manchester and Nashua Continuums also attend the BOSCOC meetings in order to coordinate activities statewide. One example of statewide coordination is the fact that all three New Hampshire Continuums have collaborated to conduct coordinated annual statewide point-in-time (PIT) surveys since 2004.

The Coordinated Entry Subcommittee is the governing body of the CES. This subcommittee provides oversight of the planning, implementation, and evaluation of CES. Also providing information and feedback to the BoSCoC and the BoSCoC Executive Committee, and the community at-large about coordinated entry; Evaluating the efficiency and effectiveness of the coordinated entry process; Reviewing performance data from the coordinated entry process; and Recommending changes or improvements to the process, based on performance data, to the BoSCoC and BoSCoC Executive Committee.

The Ending Veteran Homelessness Subcommittee functions as the local subcommittee of the statewide NH Veterans Homelessness Steering Committee; Coordinates the BOSCOC By-Name list of veterans experiencing homelessness in the BOSCOC; case conferencing to support coordination and problem solving with services to veterans experiencing homelessness in effort to prevent and end veteran homelessness; Conducts other planning around services and housing resources for homeless and imminently homeless veterans; Leads the BOSCOC in implementing the criteria and benchmarks for achieving the goal of effectively ending veteran homelessness. The Ending Youth Homelessness subcommittee coordinates providers of homeless services for youth, other youth serving professionals, and community members to identify the scope of youth homelessness and to develop a statewide collaborative strategy to prevent and end homelessness amongst youth.

The Data Subcommittee provides statistical support to the BOSCOC, including review of the Annual Homeless Assessment Report (AHAR), review of BOSCOC data from the statewide point-in-time survey, analysis of gaps in needs, census information, and review of data quality reports from the New Hampshire Homeless Management Information System (NH-HMIS). The Subcommittee includes representation from NH-HMIS, BHS, and NH-HMIS users. BHS employs three primary methods to gather information about the nature and extent of homelessness in NH. The annual statewide point-in-time count conducted in conjunction with an annual Housing Inventory Chart (HIC) update survey, and the NH Homeless Management Information System (HMIS) data. These activities form the basis for gaps analysis and strategic planning.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	10	208	1,577	436	231	2,107
Persons in Households with Only Children	1	1	44	25	1	410
Persons in Households with Only Adults	292	682	2,783	807	212	847
Chronically Homeless Individuals	173	177	918	182	60	847
Chronically Homeless Families	7	87	475	77	400	402
Veterans	15	101	210	38	52	781
Unaccompanied Child	20	45	79	56	41	17
Persons with HIV	4	3	19	9	1	870

Table 25 - Homeless Needs Assessment

Alternate Data Source Name:
HUD Point in Time Count 2020
Data Source Comments:

Indicate if the homeless population is: Partially Rural Homeless

Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	5	92	119	84	63	26
Persons in Households with Only Children	1	1	3	2	1	54
Persons in Households with Only Adults	204	330	655	462	344	143
Chronically Homeless Individuals	146	107	310	219	163	68
Chronically Homeless Families	7	78	104	74	58	23
Veterans	13	13	32	23	17	7
Unaccompanied Youth	13	31	54	38	29	33
Persons with HIV	1	1	3	2	1	54

Table 26 - Homeless Needs Assessment

Alternate Data Source Name:
HUD Point in Time Count 2020
Data Source Comments:

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

NH's Coordinated Entry and Homeless Outreach provides comprehensive coverage to individuals at risk of or experiencing homelessness in rural regions of NH. Individuals in these locations face challenges with transportation, employment opportunities, availability of mainstream resources such as quick access to mental health or healthcare or affordable childcare. These factors present challenges with locating affordable permanent housing that can be sustained by the household. Individuals in rural locations are located in a variety of settings including in their vehicles or in the woods. The rural regions of NH see fewer large encampments than the urban regions, making homeless outreach and the ability to canvas the entire region using creative partnerships crucial for connection to all who may be experiencing unsheltered homelessness.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Data is available and provided in the charts above for "number of persons becoming and exiting homelessness each year" and "number of days that persons experience homelessness" for Chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. See charts above.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	1,141	333
Black or African American	92	6
Asian	16	0
American Indian or Alaska Native	2	4
Pacific Islander	6	1
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	172	12
Not Hispanic	1,155	336

Alternate Data Source Name:
 HUD Point in Time Count 2020
 Data Source
 Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

NH estimates that approximately 267 people in families are in need of homeless assistance service each year and 188 people in families with children actually become homeless each year. NH also estimates approximately 100 veterans become homeless each year but does not have definitive data to estimate the number of families of veterans that will become homeless each year. NH has statewide homelessness prevention and Rapid Re-Housing programs, as well as two Support Services for Veterans Families (SSVF) grantees to address the needs of families, and families of veterans, experiencing housing stability.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The majority of New Hampshire’s homeless population is white/non-Hispanic. Of the sheltered homeless, 10% identify as Hispanic, approximately 6% identify as black or African American, less than 1% identify as American Indian or Alaska Native, and less than 1% identify as Asian or Pacific Islander. BHS as State ESG Recipient is committed to providing ESG assistance in equitable approaches and has met with the Bureau of Health Equity regularly regarding data on racial disparity within the homeless response system, to review policies and procedures and identify opportunities for increased equity of services to marginalized populations.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2020 Point in Time count indicates approximately 60% of persons experiencing unsheltered homelessness were located outside the city of Manchester. This demonstrates that while less visible at times, rural unsheltered homelessness is a significant factor in NH. The majority of unsheltered

homeless identified in this count were single adults, 51% were chronically homeless, and 4% were veterans. New Hampshire has a strong network of homeless outreach providers which include HUD CoC program funded, SAMSHA PATH and GBHI funded, SSVF and VA homeless outreach that work diligently to identify unsheltered homeless and offer crisis referral assistance including assistance in accessing shelter. BHS works to ensure anyone requesting shelter is provided shelter, and outreach is particularly persistent using evidenced based approaches such as motivational interviewing in encouraging unsheltered homeless to accept shelter in the winter months.

NA-45 Non-Homeless Special Needs Assessment – 91.305 (b,d)

Describe the characteristics of special needs populations in your community:

Mentally Ill - New Hampshire's Community Mental Health Centers serve a total of 24,612 severely and persistently mentally ill adults (SPMI) and SED (youth). That's 10,271 SED youth and 14,341 SPMI adults served in the CMHC system.

Developmentally Disabled and Acquired Brain Disorder – New Hampshire's Bureau of Developmental Services provides services via Area Agencies and their subcontractors for 4,689 Developmentally Disabled (DD) individuals and 252 individuals with Acquired Brain Disorder (ABD).

The New Hampshire Bureau of Drug and Alcohol Services reports admission of 9,281 individuals (collectively) into Short-Term Residential, Long-Term Residential, Intensive Outpatient, or Outpatient treatment during calendar year 2020. Housing Stability is a problem for over half upon entering treatment.

What are the housing and supportive service needs of these populations and how are these needs determined?

Most SPMI adults rely on SSI disability income for living expenses and Medicaid to pay for mental health care. Monthly SSI benefits are not indexed to any local or state cost of living, creating a high rental cost burden in places like New Hampshire that have unusually high rental housing costs. New Hampshire is fortunate to have been awarded an FY2013 HUD 811 PRA Program grant which currently provides project-based rental assistance to over 100 households with a SPMI adult, and with the hope to ultimately assist approximately 200 households. To find eligible units for this program, NHHFA offers scoring points to developers of Low Income Housing Tax Credit properties during the tax credit application round to set aside small numbers of units for placement of 811 PRA-eligible individuals. The Bureau of Mental Health Services (BMHS) facilitates these placements and assists as needed, and mental health services are provided by the community mental health centers which are overseen by BMHS. Additionally, NHHFA increased its number of Section 8 Mainstream Housing Choice Vouchers used to assist DHHS Health place people into their communities where community-based care is available. NHHFA now has 340 Mainstream vouchers that serve households that include a person with

disabilities who is at least 18 years old and not yet 62 years old. NHHFA provides a preference for non-elderly persons with disabilities who are: a) Transitioning out of institutional and other segregated settings; b) At serious risk of institutionalization; or c) Residents of permanent supportive housing or a rapid rehousing program who have previously experienced homelessness.

Many members of both the Developmentally Disabled (DD) and Acquired Brain Disorder (ABD) populations live with parents or other relatives, but emphasis on independent living in the community with support from community-based services has increased dramatically over the years and is made possible with the availability of community-based supports delivered by Area Agencies and subcontractors. One of the greatest housing needs for these populations is respite care so that those family caregivers can get some relief from their responsibilities.

Data from the New Hampshire Bureau of Drug and Alcohol Services indicates that approximately 30% of patients discharged from residential treatment report housing instability upon discharge.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Not a HOPWA formula grantee.

NA-50 Non-Housing Community Development Needs - 91.315 (f)

Describe the jurisdiction's need for Public Facilities:

The CDBG Program is focused on the development of viable, sustainable and equitable communities by providing decent housing, suitable living environments, and expanding economic opportunities, principally for low- and moderate-income people in New Hampshire. All eligible New Hampshire municipalities and counties have the opportunity to access resources to support public facility improvements.

The CDBG Program is the primary federal funding source in New Hampshire available at the municipal level to meet non-housing community development needs. Projects that are awarded are community-driven efforts that local leaders and community members say are necessary within their municipality or region. New Hampshire prioritizes activities that demonstrate a significant and long-term impact and facilitate transformational investments. Additional priority activities include those with a childcare, mental health, and/or broadband components.

CDBG funded Public Facilities and Improvements can be an important part of a community development strategy. Safe and accessible infrastructure is essential to quality of life and to building communities that support community diversity and stability.

How were these needs determined?

The process by which these needs were identified involved analysis of economic conditions and trends, with particular attention to the impacts on low and moderate income people and communities; input from community representatives, the Community Development Advisory Council and the Housing and Community Development Planning Council, stakeholder consultation through a survey about priority needs with 92 responses, and a series of listening sessions held across the state annually; and a review of recent CDBG funding requests.

Describe the jurisdiction's need for Public Improvements:

New Hampshire has an aging infrastructure for water and wastewater distribution and treatment. New Hampshire ranks 31st among the states in the condition of its infrastructure. In 2013, a state legislative study found that updates to the state's drinking water infrastructure to ensure reliability, capacity, and regulatory compliance would cost \$857 million over ten years. Poor infrastructure is an economic burden. The NH Department of Environmental Services finds that 54% of New Hampshire households get their drinking water from public water systems that are routinely monitored for contamination. 46% of New Hampshire households get their drinking water from private wells and approximately 3 in 10 contain arsenic, a known carcinogen. Public water and sewer systems often serve village sections of small and rural municipalities where there are concentrations of low and moderate income residents. Therefore, this remains a high priority for CDBG funding. Street improvements, flood drainage and sidewalks are also high priority activities that most often are completed in conjunction with water and wastewater distribution projects.

How were these needs determined?

As with Public Facilities, the process by which these needs were identified involved analysis of current conditions with particular attention to the impacts on low and moderate income people and communities; input from community representatives, the Housing and Community Development Planning Council, stakeholder consultation through a survey about priority needs with 92 responses, a series of listening sessions held across the state annually; and a review of recent CDBG funding requests. CDFA works closely with other funders of water/wastewater infrastructure improvements including the NH Department of Environmental Services and USDA to identify community systems with the highest needs based on system conditions and community economic conditions.

Describe the jurisdiction's need for Public Services:

The need for Public Services in New Hampshire vary based on income and demographics. Different geographic areas of the state have different needs. More remote areas tend to have more need for medical services while larger, more urban communities may have more needs for services to the

homeless. Public services needs were consistent across the state for childcare and mental health care services. Some organizations provide assistance on a statewide level, like New Hampshire Legal Assistance (legal services for LMI) and Granite State Independent Living (services for persons with disabilities and seniors). Regional providers like the network of Community Action Programs provide a wide variety of services to low and moderate income people like health services, meals, housing repairs, energy services and Head Start. Non-profit housing organizations provide housing counseling while transportation, senior and youth services will be provided by the local community. There is a statewide need for job skills training and training to start and operate a small business.

High-priority activities include childcare services, food banks, senior services, services for persons with disabilities, legal services, resident services connected to shelters and/or affordable housing units, youth services, transportation services, health, mental health and substance abuse services, foreclosure and homebuyer counseling and down payment and closing cost assistance.

How were these needs determined?

As with all funded activities, needs are based on data, trends and public participation.

The process for identifying needs included analysis of a robust data set that indicate community-level economic and demographic conditions and trends across the state, with particular attention to the impacts on low and moderate income people and communities; input from community representatives, including the Housing and Community Development Planning Council, stakeholder consultation through a survey about priority needs with 92 responses, a series of public information and listening sessions; and a review of recent CDBG funding requests.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

New Hampshire's housing market slowly rebounded from the impacts of the Great Recession, but for the past several years has reflected a high demand for both rental and purchase housing. Coupled with low levels of new housing productions during the same period, this demand for housing has produced critically low rental vacancy rates and increasing rental costs, as well as continually increasing purchase prices. The purchase housing market's unexpectedly strong performance during the COVID-19 pandemic has yielded record high medium sales prices and record low inventory of homes for sale.

The recent and current strength of the purchase market is partly attributed to historically low interest rates. Those New Hampshire households that are willing and qualified to take advantage of these rates may have a unique opportunity to get into homeownership. These would-be borrowers are challenged, however, by tighter credit requirements in place since the Great Recession.

The medium gross rent statewide for two-bedroom units increased 3.4% in 2020 and increased about 34% over the past 10 years. Those who want to buy and are currently renting have difficulty saving for a purchase down payment because of high rental costs. The low inventory of homes for sale, particularly those priced under \$300,000, has had a negative impact on the rental market by forcing potential buyers into ongoing competition for rental units, which has pushed down the rental vacancy rate to below 2% and has caused rental costs to increase. This has had a particularly hard impact on low-income renters by forcing them into lower-quality units and compelling them to live in areas more distant from employment centers. This has been compounded by the low level of rental housing production, attributable significantly to local regulatory barriers. As a commodity, rental housing has fared well in recent years, but as "affordable housing", rental housing now demands a higher percentage of household incomes.

Foreclosure recordings have declined each year since 2015 through 2019. As a result of Covid-19 restrictions on foreclosures it is difficult to predict the number of foreclosures in the next year. While it may be reasonable to anticipate an increase in foreclosure activity after these restrictions are ended, numbers of foreclosures experienced in 2010 are unlikely to be repeated, even in the short run. Growth in New Hampshire's housing market is closely linked to the state's broader economic performance. Although it will take some time to assess the impact of the COVID-19 pandemic, the state's comparatively low unemployment rate suggests that it continues to be a relatively strong economic performer. Shortages in the housing market, however, could have a long-term negative impact on continued economic growth, as increasing housing prices - both for purchase and rent - could serve as a barrier to labor in migration from other states.

MA-10 Number of Housing Units – 91.310(a)

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	393,192	64%
1-unit, attached structure	32,386	5%
2-4 units	71,327	12%
5-19 units	48,346	8%
20 or more units	37,510	6%
Mobile Home, boat, RV, van, etc	36,189	6%
Total	618,950	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	676	0%	6,131	4%
1 bedroom	11,424	3%	42,578	28%
2 bedrooms	89,668	24%	65,749	44%
3 or more bedrooms	267,407	72%	36,618	24%
Total	369,175	99%	151,076	100%

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

In New Hampshire, as in many other places, housing has been made affordable with a variety of mostly federal resources. The most significant of these in terms of production is Low Income Housing Tax Credits, responsible for the production of approximately 14,500 units in New Hampshire, a little over half of which are age-restricted. Overall targeting for residents is 60% of area median income, lower if development subsidy like HOME is added or the household is able to obtain a Section 8 Housing Choice Voucher that can bring affordability down to 30% of area median income or less. Owners of properties developed with Low Income Housing Tax Credits must agree to accept tenants holding Section 8 Housing Choice Vouchers. There are approximately 9,157 Section 8 Housing Choice Vouchers in use at a time throughout New Hampshire, which are targeted to households at 30% of area median income or less. Housing Choice Vouchers can be used in any privately-owned housing that will accept them. Turnover of Housing Choice Vouchers is low due to extended deep income targeting requirements and long waitlists. New Hampshire also has 4,103 units of Public Housing targeting households at 50% or less of area median income, controlled by 17 different local Public Housing Authorities, with types of households served determined by each housing authority and with rents subsidized with project-based rental assistance. HUD's Project-Based Section 8 program provided development subsidy and ongoing rental assistance to low income households who would pay approximately 30% of their income for rent. New Hampshire's inventory is 5,814 units throughout the state targeting both elderly and families. Supportive housing for elderly or disabled households through HUD's 202 and 811 programs has developed 1,179 units overall in New Hampshire, targeting households at 50% of area median income and lower who pay 30% of their income for rent. The USDA 515 program developed 2,069 units in Rural Development eligible localities throughout the state, where low income households benefit from project-based rental assistance. In some cases, affordable housing is developed with multiple sources. For example, one can have a Low Income Housing Tax Credit property with USDA 515 project-based rental assistance. Some lesser sources of subsidy administered by New Hampshire Housing Finance Authority include Affordable Housing Fund, which is re-capitalized by the state treasury from time to time, and New Hampshire Housing Finance Authority's General Fund which is capitalized with proceeds from mortgage sales.

Nearly all (95%) of New Hampshire Households receiving federal voucher rental assistance include elderly, children or people who are disabled.

New Hampshire Housing Finance Authority 's Directory of Assisted Housing provides excellent detail on affordable housing in New Hampshire project by project. Found at: <https://www.nhhfa.org/rental-assistance/search-for-housing/>

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

For several years now, NHHFA has proactively worked with the owners of properties at risk for expiring use, initiating conversations with them and making resources available for the extension of affordability through refinancing and rehab. Out of the existing affordable housing inventory only one property has been lost to expiring use, and the remainder have been preserved through refinancing. We are told that USDA Rural Development has several properties in New Hampshire facing expiration of 515 affordability contracts beginning within the next few years that they do not expect to be able to refinance due to lack of a budget to support that. Discussions about those projects are ongoing, and preservation remains the primary goal.

Does the availability of housing units meet the needs of the population?

Overall homeownership demand in New Hampshire has steadily increased, and a tight rental market statewide results in rents that have increased at a much more rapid pace than incomes. Growth in rental costs has exceeded wage growth for several years now, and New Hampshire's CHAS data shows that housing cost burden of over 30% of income and over 50% of income is significant.

Describe the need for specific types of housing:

Housing that is affordable to very low and extremely low-income households constitute the greatest need by far. This would, by default, be rental housing, as ownership can be difficult if not unattainable for very low and extremely low-income households. Scattered site service enriched supportive housing for various populations is in demand and will remain so.

NHHFA's <https://www.nhhfa.org/wp-content/uploads/2019/06/Housing-Needs-in-New-Hampshire.pdf> is a three-part study of New Hampshire's housing needs for the next twenty years. The authors noted that New Hampshire's housing supply is poorly aligned with evolving preferences among different age groups. Notably, aging Baby Boomers and elderly are likely to seek to down-size, but the housing inventory is predominantly 3-bedroom homes. Household formation has slowed, and younger people are frequently seeking rental housing in urban areas. Overall, housing ownership is in decline, so it's hard to find a buyer for that 3-bedroom house. New Hampshire's senior population is growing rapidly, to the point that by 2025, their households will double, and they will occupy one in every three housing units.

MA-15 Cost of Housing – 91.310(a)

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	253,000	237,300	(6%)
Median Contract Rent	810	886	9%

Table 29 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	24,293	16.1%
\$500-999	75,324	49.9%
\$1,000-1,499	41,263	27.3%
\$1,500-1,999	7,822	5.2%
\$2,000 or more	2,374	1.6%
Total	151,076	100.0%

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	12,560	No Data
50% HAMFI	40,550	20,545
80% HAMFI	97,475	72,845
100% HAMFI	No Data	122,805
Total	150,585	216,195

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 32 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

The lower a household's income, the smaller the percentage of housing inventory that is available to them at an affordable cost. Affordable cost is again defined as housing cost of 30% or less of household income. See Estimates of Affordability from New Hampshire Housing Finance Authority 2020 Rental Cost Survey at:

<https://www.nhhfa.org/wp-content/uploads/2020/07/2020-Rental-Survey-Report.pdf>

How is affordability of housing likely to change considering changes to home values and/or rents?

Rents have risen 30% over the past ten years while inflation adjusted incomes have stagnated or decreased for most. Additional demand for rental housing due to those who may lose their homes to foreclosure has likely helped drive higher rents and made it more difficult for those with low, very low, and extremely low incomes to compete for rental units. Although the production of new affordable rental properties utilizing HOME and Low Income Housing Tax Credits helps alleviate the shortage of affordable housing, resource limitations keep affordable rental production behind growth in demand. Public Housing and the Section 8 Housing Choice Voucher Program are more or less maintained but not expanding in any way.

We have seen purchase prices for homes continue to move toward recovery from the lows of a few years ago, especially in the more active markets in Southern New Hampshire and the Seacoast. For those who can meet today's more stringent underwriting standards for homebuyer mortgages, homes with discounted prices can make purchase more affordable than it was at market highs 8 to 10 years ago.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The State of New Hampshire contains 14 HUD Fair Market Rent Areas: thus we have 14 different sets of HOME High and Low Rents and Fair Market Rents. Overall, HOME Rents, Fair Market Rents, and Area Median rents tend to be higher within or near metropolitan areas, which could drive the need for proportionally more HOME development subsidy. However, New Hampshire Housing Finance Authority does not engage in geographic targeting for projects beyond some scoring points for Low Income Housing Tax Credit projects proposed for areas on the IRS "difficult to develop" list, and it is our intention to finance affordable housing projects in a variety of communities each year to promote housing choice.

MA-20 Condition of Housing – 91.310(a)

Definitions

Standard Condition – Housing in which all building components or systems function as intended and built to comply with all applicable codes at the time of construction.

Substandard Condition but suitable for rehabilitation – Housing which can be brought into full conformance with current federal, state, and locally adopted building, plumbing, electrical, fire protection, accessibility, energy and engineering codes and standards, so long as project costs remain reasonable and comparable to other affordable housing projects.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	107,648	29%	65,977	44%
With two selected Conditions	1,647	0%	3,281	2%
With three selected Conditions	387	0%	355	0%
With four selected Conditions	0	0%	25	0%
No selected Conditions	259,493	70%	81,438	54%
Total	369,175	99%	151,076	100%

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	55,594	15%	13,971	9%
1980-1999	125,785	34%	38,299	25%
1950-1979	114,927	31%	44,129	29%
Before 1950	72,869	20%	54,677	36%
Total	369,175	100%	151,076	99%

Table 34 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	187,796	51%	98,806	65%
Housing Units build before 1980 with children present	32,980	9%	24,480	16%

Table 35 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Please note that data on vacant units is not available on a statewide basis, making it impossible to estimate suitability of units for rehabilitation.

When considering the Condition of Units tables above, one must factor in that cost burden of greater than 30% of income is one of the four conditions constituting a housing problem in the CHAS data, and that it is the most common one. Therefore, adding the numbers of units with two, three, or four selected conditions is the best way to weed out the cost-burdened units and estimate those with rehabilitation needs. This would leave us with 2,450 owner-occupied and 3,595 renter-occupied units in need of rehabilitation.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Using the "Housing units built before 1980 with children present" tables, we would estimate that 1/3 of the 19,260 households counted in owner-occupied units and 2/3 of the 14,080 renter-occupied units would likely contain lead-based paint hazards. This would give us 6,419 owner-occupied units and 9,387 renter-occupied units containing lead-based paint hazards.

MA-30 Homeless Facilities – 91.310(b)

Introduction

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. BHS requires state-funded shelters to identify specific goals related to reducing the programs average length of stay and increasing outcomes to permanent housing and that practice continued in the most recent RFP.

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. The CoC program supports approximately 1,040 Permanent supportive housing beds, of which 460 are family beds and 530 are beds (units) for individuals.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	503	66	384	768	0
Households with Only Adults	528	66	142	697	0
Chronically Homeless Households	0	0	0	274	0
Veterans	0	0	106	394	0
Unaccompanied Youth	8	0	52	0	0

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Within the BoSCoC are Local Service Delivery Areas (LSDAs) which consist of a group of service agencies and stakeholders, in a specific geographic area within the state. Other common terms synonymous with LSDA include, local COC, local service consortiums, and coalitions. The LSDA use a peer-to-peer support system as well as resource sharing with other LSDAs and the BoSCoC to develop strategies to increase local involvement. LSDA's are comprised of both homeless service organizations and mainstream organizations including municipal welfare, food pantries, community action agencies, veteran service organizations, community mental health centers, hospitals, health clinics, law enforcement, housing providers and others. LSDAs provide local, grassroots homelessness planning and programming within a geographic region that usually covers one county. This makes up a seamless delivery system that provides a comprehensive array of housing and supportive services that assist the homeless.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

NH has a broad array of services available to meet the needs of people experiencing homelessness. NH 211 operates a homeless hotline offering information, referrals, and if needed, transportation to shelter 24 hours a day. The continuum of services includes homeless outreach; homeless intervention and prevention services; emergency shelter; transitional housing for individuals, families, veterans and youth; and Permanent Supportive Housing (prioritizing chronically homeless and families). In addition to those services outlined in the report there are two Support Services to Veteran's Families Programs (SSVF), VA funded Transitional housing for veterans and their families, a Runaway and Homeless Youth (RHY) Act funded program, and CoC funded transitional housing programs for unaccompanied youth.

MA-35 Special Needs Facilities and Services – 91.310(c)

Introduction

New Hampshire has multiple organizations that fund services that touch the lives of those individuals and families experiencing homelessness and housing insecurity. Other statewide organizations focus on bolstering the housing market and building affordable housing. Some of the major public funders of housing supportive services and mental and behavioral health housing services include:

- Bureau of Behavioral Health,
- Department of Health and Human Services,
- Bureau of Housing supports,
- Bureau of Mental Health, and
- Bureau of Drug and Alcohol Services.

The New Hampshire Council on Housing Stability included recommendations for improving supportive housing services with the impacts of the COVID-19 Pandemic in their Initial Report and Action Plan on December 14th of 2020.

To the extent information is available, describe the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The Bureau of Behavioral Health operates a housing bridge subsidy program which subsidizes the rent of severely mentally ill individuals who lack housing upon discharge from the State psychiatric hospital. This subsidy assists individuals until they are able to access permanent rent subsidy such as the Housing Choice Voucher Program, public housing, or other project-based assistance. NHHFA assists the Bureau by providing Housing Choice Vouchers through a set-aside for bridge subsidy clients. Additionally, New Hampshire is fortunate to have been awarded an FY2013 HUD 811 PRA Program grant which currently provides project-based rental assistance to over 100 households with a SPMI adult with the intention to ultimately assist approximately 200 households. To find eligible units for this program, New Hampshire Housing Finance Authority offers scoring points to developers of Low Income Housing Tax Credit properties during the tax credit application round to set aside small numbers of units for placement of 811 PRA-eligible individuals.

In addition to the Housing Bridge subsidy program, the Department of Health and Human Services funds housing support programs for those experiencing mental health challenges, including transitional housing, peer respite beds, and mobile crisis beds. For those residents with substance use disorder, DHHS funds respite, recovery housing, and vouchers. In addition to state-funded shelter programs, DHHS also supports 2-1-1 NH for information and referral services, legal assistance for homelessness prevention, and housing case management.

Additionally, NHHFA has 340 Mainstream vouchers that serve households that include a person with disabilities who is at least 18 years old and not yet 62 years old. NHHFA provides a preference for non-elderly persons with disabilities who are: a) Transitioning out of institutional and other segregated settings; b) At serious risk of institutionalization; c) Residents of permanent supportive housing or a rapid rehousing program who have previously experienced homelessness.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

According to the CDC, in 2018 13.3 percent of adults in New Hampshire had poor mental health- compared to only 12.7 percent in the U.S. The State of New Hampshire Bureau of Behavioral Health has operated a Housing Bridge Subsidy program for many years now which assists individuals discharged from New Hampshire Hospital with housing search assistance and temporary housing subsidy until permanent rent subsidy through public housing or the Housing Choice Voucher program can be obtained. Discharge planning at New Hampshire Hospital includes the participation of the destination community's Community Mental Health Center so that people are connected to community-based mental health care services.

New Hampshire's Department of Health and Human Services operates the Choices For Independence (CFI) program that assists elderly or physically disabled individuals transferred from institutional care such as a nursing home to community-based care. This is not always easy, as New Hampshire's relatively small and mostly non-urban population can challenge the cost-effectiveness of the delivery of home-based services, especially in sparsely populated areas. New Hampshire Housing Finance Authority supports these transitional activities via a housing choice voucher program preference that favors CFI program participants.

Applicants with a family member who is eligible for services through the CFI Program or who are transitioning out of a nursing home or an institution will receive a preference for a housing choice voucher. A signed verification from the family member's CFI service provider or a verification from the nursing home or institution verifying that the family member is transitioning to a more independent living situation will be required to receive this preference.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The Bureau of Behavioral Health will continue the Housing Bridge Subsidy Program, and New Hampshire Housing Finance Authority is increasing its support of it through the application for more Mainstream vouchers that are for households that have at least one member who is a person with a disability. New Hampshire Housing Finance Authority now has 340 Mainstream vouchers. The State Of New Hampshire is under a settlement agreement with the Department of Justice relative to a third-party lawsuit charging that the State of New Hampshire had been overly reliant on the treatment of mental illness through hospitalization and was not providing enough community-based care as a more favorable and effective alternative. To address the concerns delineated in the consent decree, the Bureau of Mental Health and New Hampshire Housing Finance Authority partnered to administer the 811 PRA Program that is providing project based rental assistance to persons with severe mental illness in a broad

portfolio of New Hampshire Housing Finance Authority's affordable housing properties. Once fully utilized, it is anticipated that this program will assist at least 200 households.

NHHFA's Supportive Housing Program is funded in part through a competitive NOFA using the national Housing Trust Fund and other authority sources. Projects that assist persons that require supportive services such as veterans, persons with disabilities or those recovering from substance use reliance may apply for these competitive funds. New Hampshire Housing Finance Authority's Qualified Allocation Plan for the distribution and use of Low Income Housing Tax Credits requires all developers applying for these credits to provide services geared toward the expected population, whether it is general occupancy (family) or senior housing.

The New Hampshire Council on Housing Stability released an Initial Report and Action Plan on December 14th, 2020. The Council includes key priority areas and recommendations to ensure housing stability for all: Planning and Regulation, Data Analytics and Integration, Housing Instability and Homelessness System, and Regional Leadership and Coordination. The following outlines the Council's recommendations to address supportive housing actions to be the focus of the Council over the next six months.

- Incentivize partnerships between housing developers and service providers to increase all housing across all of NH, including, but not limited to workforce, prospective new residents to the state, affordable, and supportive housing opportunities.
- DHHS will submit a 1915i State Plan Amendment to provide supportive services to assist individuals and families in obtaining and maintaining housing by May 1, 2021.
- Identify nonprofit social service and housing agencies with interest and capacity to take a larger role in operating Supportive Housing; create strategies to strengthen capacity in high-need regions, including partnerships between housing and social service agencies.
- Review existing county and community-level housing needs assessments and make recommendations for coordinated and consolidated efforts, including but not limited to supportive housing and units affordable to households that are low income; and nonpermanent housing stock (shelters, transitional housing).
- Confer with the Community Development Finance Authority, New Hampshire Housing Finance Authority, and others to identify success factors and challenges from previous supportive housing developments, and advance efforts and partnerships.
- Fund permanent supportive housing units with coordinated services, at least 40 units across the State.

MA-40 Barriers to Affordable Housing – 91.310(d)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The preeminence of local decision-making on questions of land use in New Hampshire gives significantly added weight to the role of opponents of specific housing development proposals. Despite years of pro-housing policy advancements at the state level, local regulatory and process barriers continue to thwart housing development in many communities. This has the effect of concentrating development in those communities that are more accepting of new housing. With regard to low income housing, this runs the risk of establishing patterns of undue concentration of poverty, though this has not yet occurred in a way that can be demonstrated statistically. Generally, though, measures that inhibit lower income households from moving to areas of greater opportunity serve to prevent beneficial socio-economic integration.

Widespread existence of local regulatory and process barriers serves to suppress private market response to demand for new housing construction. This has resulted in an artificial shortage of housing in New Hampshire that one study estimated to be approximately 20,000 units to meet current demand. In turn, this shortage results in increased housing costs that are especially burdensome to lower income households.

MA-45 Non-Housing Community Development Assets -91.315(f)

Introduction

This section provides an overview of business activity, labor force statistics, and the economic assets in New Hampshire.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	2,514	2,393	1	1	0
Arts, Entertainment, Accommodations	48,565	44,052	12	12	0
Construction	23,808	19,193	6	5	-1
Education and Health Care Services	93,219	76,837	22	22	0
Finance, Insurance, and Real Estate	26,006	20,949	6	6	0
Information	10,590	5,279	3	1	-2
Manufacturing	58,150	49,578	14	14	0
Other Services	16,206	14,142	4	4	0
Professional, Scientific, Management Services	38,663	26,168	9	7	-2
Public Administration	0	0	0	0	0
Retail Trade	69,196	67,572	16	19	3
Transportation and Warehousing	11,993	9,285	3	3	0
Wholesale Trade	23,071	19,009	5	5	0
Total	421,981	354,457	--	--	--

Table 37- Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	581,878
Civilian Employed Population 16 years and over	549,966
Unemployment Rate	5.53
Unemployment Rate for Ages 16-24	16.82
Unemployment Rate for Ages 25-65	3.59

Table 38 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	141,862
Farming, fisheries and forestry occupations	19,271
Service	50,154
Sales and office	131,270
Construction, extraction, maintenance and repair	50,551
Production, transportation and material moving	33,612

Table 39 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	301,676	60%
30-59 Minutes	149,566	30%
60 or More Minutes	49,730	10%
Total	500,972	100%

Table 40 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	17,239	2,079	11,071
High school graduate (includes equivalency)	117,373	6,772	32,351
Some college or Associate's degree	134,469	6,656	28,775
Bachelor's degree or higher	176,998	4,859	26,711

Table 41 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	939	908	1,173	4,509	7,902
9th to 12th grade, no diploma	9,380	5,394	4,501	13,870	12,079
High school graduate, GED, or alternative	28,799	28,145	31,332	97,195	55,624
Some college, no degree	46,259	22,678	24,351	63,125	27,756
Associate's degree	3,792	10,205	13,829	35,853	10,845
Bachelor's degree	9,983	28,650	31,963	72,773	26,465
Graduate or professional degree	661	10,655	19,357	45,330	22,360

Table 42 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	6,669,173
High school graduate (includes equivalency)	10,198,230
Some college or Associate's degree	11,702,389
Bachelor's degree	14,557,362
Graduate or professional degree	17,279,383

Table 43 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

Based on the Business Activity table above, what are the major employment sectors within the state?

The business activity table above summarizes the number of workers and jobs by industry sector in 2015. The top five employment sectors in New Hampshire include Education and Health Care Services (22% of jobs); Retail Trade (19%); Manufacturing (14%); Arts, Entertainment, Accommodations (12%); and Professional, Scientific, and Management Services (7%).

Describe the workforce and infrastructure needs of business in the state.

According to the stakeholders consulted for this study, housing for workforce is a critical need. Many view workforce housing as a transformational investment and necessary for economic growth: “Housing...is really our biggest economic development challenge for the next decade.”

Business needs include gap financing to support capital improvements and grants to assist with entrepreneurial training and business development, as well as job training and workforce development.

Describe any major changes that may have an economic impact, such as planned public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Completion of Raymond Wieczorek Drive/Pettengill Road in Londonderry/Manchester helped to open up new land development and create opportunities for Manchester/Boston Regional Airport opening up about 1,000 acres of land for industrial development. Projects include UPS building the 600,000-sf Northeast Logistics Center for aircraft manufacturer Pratt & Whitney and FedEx setting up a 300,000-sf ground facility. It is expected that 1 million square feet developed in a relatively short timeframe and over 700 new jobs will be added during the planning period.

Pease Air National Guard Base in Portsmouth was selected to be the first main operating base for the Air Force's new tanker, the KC-46A Pegasus. This new high-tech plane will greatly enhance the United States' aerial refueling and transport capabilities. This project will bring about 100 permanent jobs to Pease. The new tankers should arrive at Pease by early 2018 and in the meantime, there is some construction and renovation taking place at the base to get ready for the new tankers.

Growth of Biotech cluster in Hanover/Upper Valley Area will continue during the project period as a developer is working on a life sciences research park in West Lebanon that will offer 850,000 SF of mixed use space including office, lab, retail, housing.

How do the skills and education of the current workforce correspond to employment opportunities in the state?

New Hampshire has a highly educated workforce in the more urban southern portion of the state while the North Country continues to suffer as traditional industries like forest products and services continue to decline. Businesses that fill in the gaps generally do not match the skills of those who are losing jobs. Two out of five residents in the state—16 years and older—have a bachelor's degree or higher.

In all industries identified in the business activity table above, there are more workers than jobs in New Hampshire. As a result, workers in New Hampshire are likely commuting to other nearby states to work. This is a growing trend—in 2010 only 4 percent of residents were commuting to neighboring states, and in 2018 one in five (20%) are commuting out of state for employment. One in ten residents commute more than an hour to work. The majority of out-commuters are heading to Boston for work and were likely priced out of the Boston housing market.

Describe current workforce training initiatives supported by the state. Describe how these efforts will support the state's Consolidated Plan.

Companies and manufacturers need a skilled and educated workforce to be competitive in domestic and international markets. New Hampshire has educational resources and training programs to help businesses hire and retain the best workers.

- The Community College System of New Hampshire offers a range of online, certificate and degree programs around the state.
- AMPedNH works with manufacturers to develop customized training programs for advanced manufacturing.
- The University System of New Hampshire, together with the Community College System of New Hampshire, is committed to increasing the number of graduates with degrees and certificates in the STEM fields.
- New Hampshire has 28 Career and Technical Education (CTE) centers working with students of all ages to develop career pathways and train for them.
- The New Hampshire Job Training Fund is a 50/50 cash match grant of \$750 to \$100,000 for customized training of your employees.
- On-the-Job Training assists companies with their hiring needs, matching them with qualified candidates.
- Return to Work is a voluntary program that provides structured, supervised training to unemployed workers who continue claiming their unemployment compensation during the training period.

CDFA's resources have supported nonprofits, municipalities, businesses and microenterprises through the COVID-19 pandemic, provide new jobs, increase access to affordable childcare, help strengthen Main Streets, create healthy and safe affordable housing, increase energy efficiency, improve public facilities, and provide emergency situation funding. Initiatives supported by CDFA reported the following impacts in State Fiscal Year 2020:

- Assisted 179,920 people;
- Rehabbed, preserved or created 159 housing units;
- Created or retained 269 jobs;
- Supported 340 micro businesses;
- Developed or rehabbed 133,773 square feet;
- Estimated annual energy savings of 1,252,542 kW hours; and
- Saved an estimated \$143,000 in annual energy costs.

Describe any other state efforts to support economic growth.

CDBG allocates half of program funds to Economic Development Activities. Some of the funds are specifically dedicated to microenterprise technical assistance, business technical assistance provided by a network of Regional Development Corporations. In addition, the CDBG ED program provides grants to municipalities that are seeking to provide infrastructure to local industrial parks.

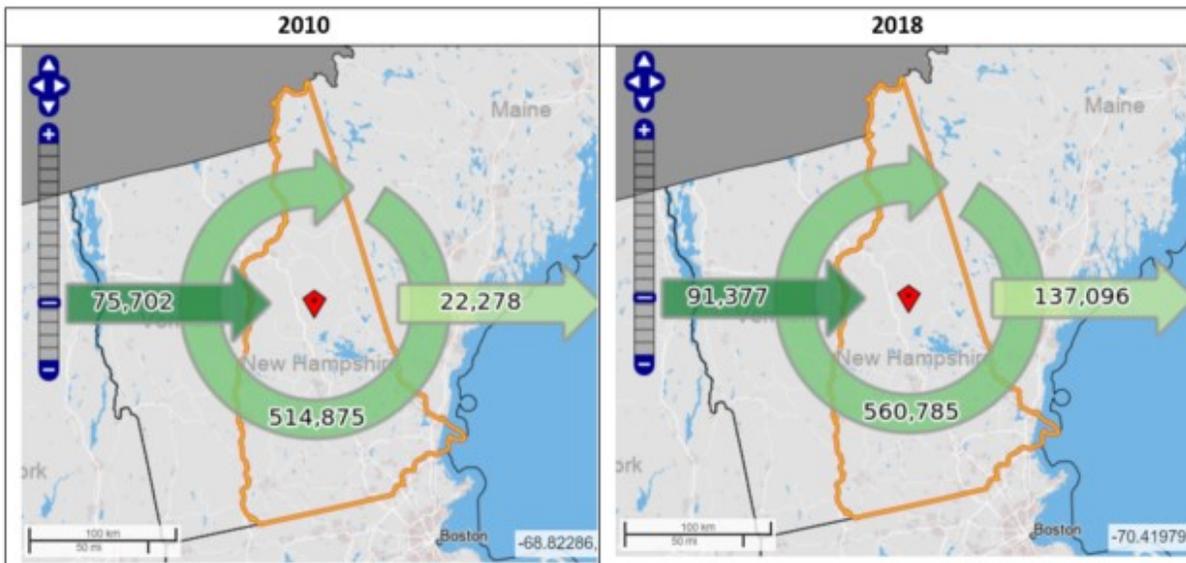
In State Fiscal Year 2020, CDFA infused more than \$17.8 million into New Hampshire communities, supported 109 community-based initiatives and organizations across the state, and engaged 214 business donors. These impacts touched down in 46 communities and represent an approximate 36 percent year-over-year increase in the number of initiatives supported and a more than 11 percent increase in funds deployed. Business donor engagement increased by almost 14 percent year-over-year.

With the support of business, non-profit and municipal partners, CDFA continues to work towards its strategy to increase investments to an average of \$20 million annually into New Hampshire communities by 2022. CDFA’s strategic priorities include:

- **Community Impact.** Strengthening the resiliency and vibrancy of New Hampshire’s communities.
- **Organizational Capacity and Governance.** Continuously improving our focus on customer service to ensure excellence in resource deployment through our people, systems, and technology.
- **Partnerships.** Fostering collaborative, dynamic partnerships to build sustainable and equitable communities.
- **Financial Sustainability.** Attracting and stewarding diverse capital to fully serve the evolving needs of our partners.

Discussion

Changes in commuting patterns in New Hampshire are illustrated in the maps below. In 2010, about 75,700 workers commuted into New Hampshire from other states and about 22,300 commuted out of the state to work in other states. By 2018, there were 15,000 additional in-commuters—and more than 100,000 additional out-commuters, mostly working in the Boston area.



Commuting Patterns

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Not within this jurisdiction.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

HUD defines racial/ethnic concentrations as 50% or more of the population in a census tract being non-White and poverty concentration as 40% or more of the population in a census tract living below the poverty level. *Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)*, HUD Office of Policy Development and Research, https://hudgis-hud.opendata.arcgis.com/datasets/56de4edea8264fe5a344da9811ef5d6e_0

Three Census Tracts had individual poverty rates over 40%, including two largely populated by students at the University of New Hampshire and Census Tract 14 in central Manchester, which matched those three Census Tracts with household-level poverty rates above 40% identified previously. All other Census Tracts had estimated poverty rates for both households and individuals at about 30% or below. Non-White populations were estimated to be below 50% for all Census Tracts when measured by head of household, and for all but two Census Tracts (Census Tract 14 in central Manchester and Census Tract 108 in Nashua) on an individual basis. Again, these estimates are bracketed by wide margins of error, suggesting considerable data uncertainty. For further discussion see: 2020 Analysis of Impediments to Fair Housing Choice in the Unique Appendices.

What are the characteristics of the market in these areas/neighborhoods?

For further discussion see: 2020 Analysis of Impediments to Fair Housing Choice in the Unique Appendices.

Are there any community assets in these areas/neighborhoods?

For further discussion see: 2020 Analysis of Impediments to Fair Housing Choice in the Unique Appendices.

Are there other strategic opportunities in any of these areas?

For further discussion see: 2020 Analysis of Impediments to Fair Housing Choice in the Unique Appendices.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

New Hampshire Housing Finance Authority's Construction Standards require that all units shall be wired for broadband internet in new construction developments.

CDBG resources may be used to install wiring, fiber optic cables, and permanently affixed equipment such as receivers for areas to receive broadband/internet access. Eligible activities may include:

- Acquisition, construction, reconstruction, rehabilitation, or installation of distribution lines and facilities of privately-owned utilities, which includes the placing underground of new or existing distribution facilities and lines;
- Digital literacy classes as a public service; and
- Economic development-based grants/loans to for-profit businesses, particularly businesses that focus on broadband/Internet access and technology.

In New Hampshire, all CDBG funded projects must have a direct benefit to primarily (51 percent) low- and moderate-income individuals (LMI) or households. This is a significant and stringent requirement of the program which can cause challenges for using CDBG funds for broadband investments. For example, the installation of a broadband trunk line would be eligible as an infrastructure activity, however, it is unlikely that this would be able to demonstrate compliance with serving 51 percent of LMI individuals or households because the service area would be too large.

To be eligible for using CDBG funds for broadband infrastructure, proposed projects can demonstrate benefits to LMI individuals or households in the following ways:

- *LMI area benefit*: Activities must serve a defined area where at least 51 percent of the residents are low- and moderate-income persons and the area must be primarily residential.
- *LMI limited clientele*: Primarily used for public services, at least 51 percent of the beneficiaries must be low- and moderate-income persons.
- *LMI job creation or retention*: Activities must either create permanent jobs on a fulltime equivalent basis, and at least 51 percent of those jobs must be held by or made available to LMI persons, or retain at least 51 percent LMI jobs, and must meet the other requirements as set-forth in the regulations.
- *LMI housing*: Focusing on serving low- and moderate-income occupants, at least 51 percent of the units are occupied by low- and moderate-income persons.

Access to broadband has increasingly become a necessity versus a luxury. Yet, according to the Federal Communications Commission (FCC), in 2017, 34 million Americans still lack broadband Internet access (defined

as a minimum of a 25 Mbps connection). People who lack access are increasingly unable to take advantage of economic and educational opportunities as those who do have access.

60% of the stakeholders surveyed said there are barriers to broadband access in their towns/cities. The primary barriers included: 1) Wiring/connections not available in general; 2) Connections are not affordable to low income residents; 3) Providers are difficult to find/too few providers exist; and 4) The area has no hotspot connections.

According to stakeholders, the most significant effects of limited broadband access are: 1) Creating social isolation for older residents; 2) Creating difficulties for small business success; and 3) Making it difficult for residents to apply for a job.

In 2019, the ACS estimates that 9.3 percent of households in New Hampshire do not have internet access and 7 percent of households have no computer. The map below shows the geographic distribution of households without internet and/or computer access. These households are concentrated in the northern areas of New Hampshire. Broadband needs have become more acute and urgent with the implications of social distancing, school closures, and teleworking because of the COVID-19 pandemic.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

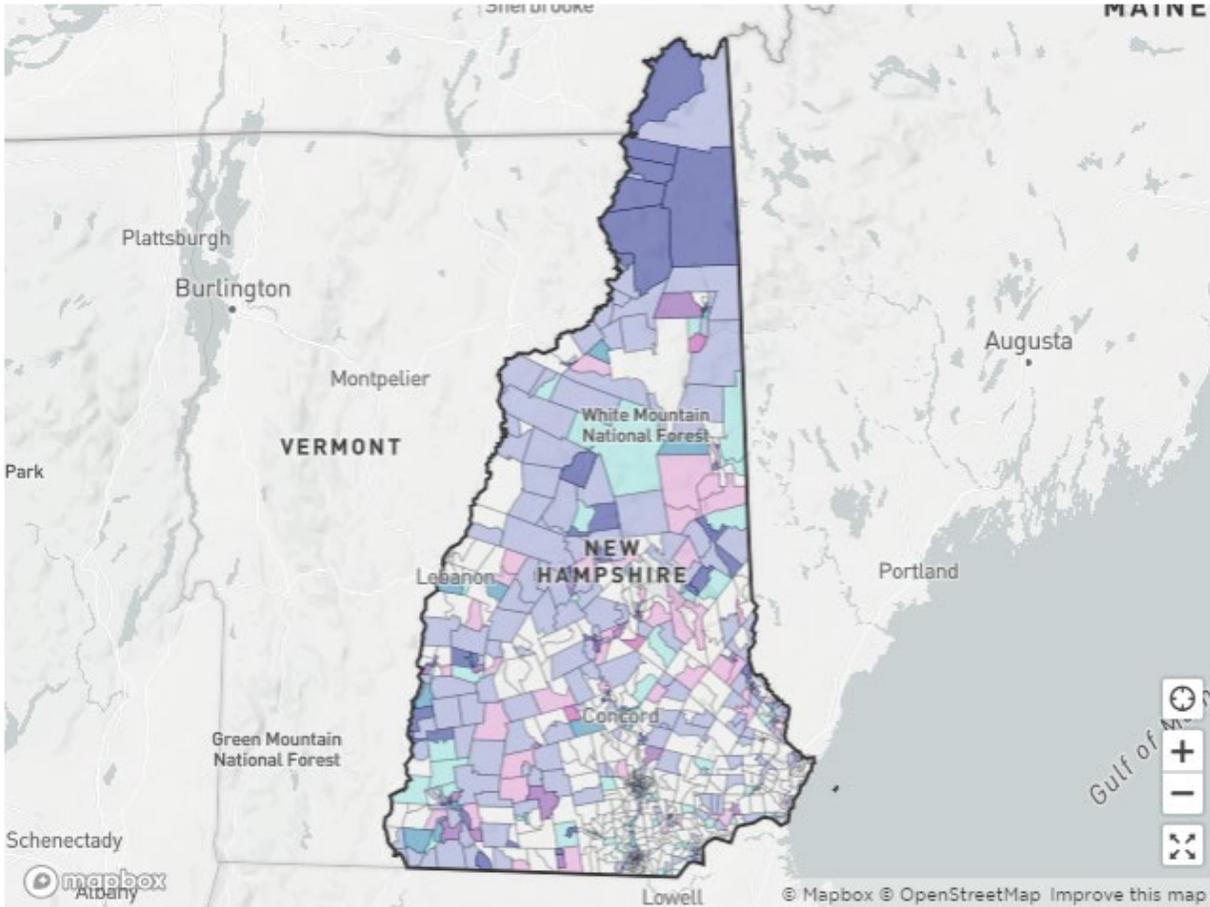
According to the Federal Communications Commission database, New Hampshire is served by more than three broadband providers. The map below illustrates high access to multiple providers throughout the state. As discussed above, stakeholders surveyed for this Consolidated Plan identified lack of providers in their towns/cities as a top barrier to access (48% identified lack of providers as a challenge).

9.3%
of total households
No Internet Access
New Hampshire

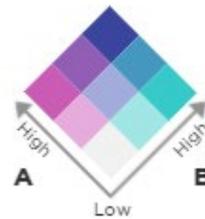
7%
of total households
No Computer
New Hampshire

Sources: US Census ACS 5-year 2015-2019

Dark Purple: Overlapping Households without Internet Access and Computers



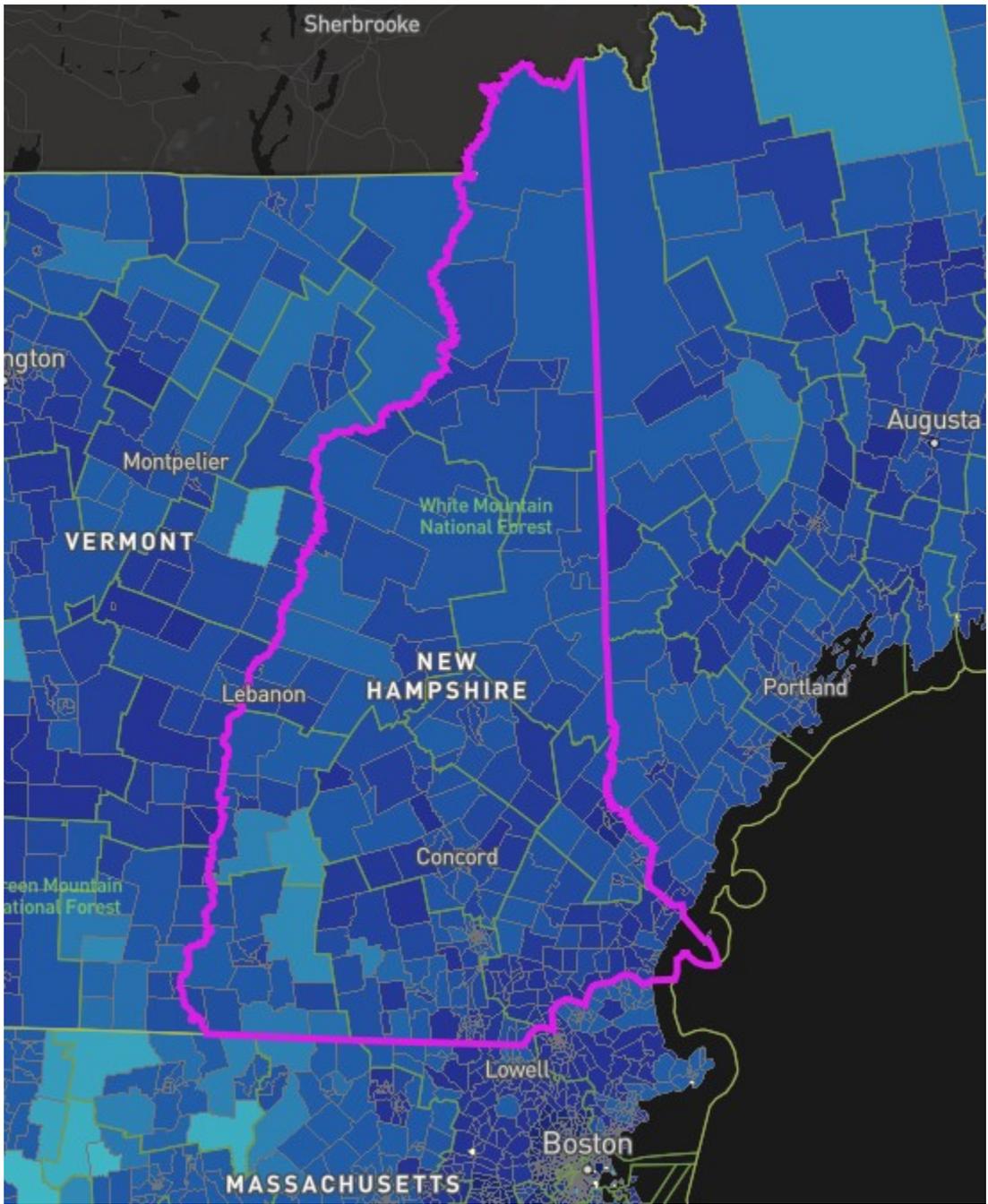
New Hampshire



A Household Without Internet Access
 B Household Without Computer

Sources: US Census ACS 5-year 2015-2019

Internet and or Computer Access



Broadband Providers

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

New Hampshire is already experiencing the impacts of a warming planet and the subsequent changes in climate and other environmental conditions. Principle among these changes are sea-level rise and storm surge; increasing seasonal temperatures; increased overall annual precipitation; and increased incidence of extreme weather events. These environmental changes in turn have resulted in increased incidence of drought; increased allergens; fresh-water flooding, as well as high-tide flooding on the coast; and an increase in vector-borne illnesses.

Sources:

Fourth National Climate Assessment - Chapter 18 Northeast: <https://nca2018.globalchange.gov/chapter/18/>

States at Risk – NH: <https://statesatrisk.org/new-hampshire/all>

Of the stakeholders surveyed for this Consolidated Plan, 27% said their town/city/region has experienced damage or property losses due to natural hazards or disasters, primarily related to flooding.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

These impacts can have significant implications for low income neighborhoods and communities of color, which, due to historic housing discrimination and residential segregation, often are located in flood-prone areas; are exposed to disproportionately high heat, pollution, and other environmental risks; and have the fewest resources to prepare for and recover from extreme weather events.

The direct effects of climate change on residents include heat related illness and mortality for those without air conditioning; damage to structures or dislocation due to extreme weather and flooding; loss of property values due to rising sea-levels or flood risk; impairment of water quality and declines in supply to drought; and declines in mental health as a result of the aforementioned impacts.

Sources:

2021 US EPA - Understanding the Connections Between Climate Change and Human Health:

<https://www.epa.gov/climate-indicators/understanding-connections-between-climate-change-and-human-health>

2021 CDC - Mental Health and Stress-Related Disorders:

https://www.cdc.gov/climateandhealth/effects/mental_health_disorders.htm

2021 NH DHHS Public Health Website: <https://www.nh.gov/epht/environmental-topics/climate.htm>

2020 Dr. Kathleen Bush, DHHS Presentation: [https://img1.wsimg.com/blobby/go/c4641698-8e69-4bf0-a492-85d828494e88/downloads/Kathleen%20Bush%20\(DHHS\)%20PPT%20Slides.pdf](https://img1.wsimg.com/blobby/go/c4641698-8e69-4bf0-a492-85d828494e88/downloads/Kathleen%20Bush%20(DHHS)%20PPT%20Slides.pdf)

2019 Union of Concerned Scientists – Killer Heat

Report: <https://www.ucsusa.org/sites/default/files/attach/2019/07/killer-heat-analysis-full-report.pdf>

2014 NH DHHS Report, *Climate Change and Human Health in New Hampshire*:

<https://www.dhhs.nh.gov/dphs/climate/documents/climate-change-human-health.pdf>

Center for American Progress: *A Perfect Storm - Extreme Weather as an Affordable Housing Crisis Multiplier*:

<https://www.americanprogress.org/issues/green/reports/2019/08/01/473067/a-perfect-storm-2/#fn-473067-13>

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, Public Facilities, Economic Development, Planning and Emergency activities. HOME Investment Partnerships resources will contribute to the production and preservation of affordable rental housing. Housing Trust Fund resources will create permanent rental housing for extremely low income households either as subsidy in the production of LIHTC projects, or through a competitive NOFA round for supportive housing. 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 44 - Geographic Priority Areas

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

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 criteria. In 2019, CDFA embarked on an initiative to update its data collection, analysis and visualization capacity. The initiative has the following components:

- Create a new “Core Data Index” to measure community need, using more up-to-date, relevant and varied data sources;
- Align data with CDFA strategic priorities, including Basic Human Needs, Access to Opportunity, and Community Sustainability and Vibrancy; and

- Create a data-visualization platform to display the Community Indicators within the 'Core Data Index,' as well as other data indicators, in a user-friendly and accessible way.

The Core Data Index uses 13 data measures to create a score that weight communities that have more need based on low and moderate income percentage, need for human service assistance, unemployment and tax rate. This formula has been successful at allocating funds around the state while showing an emphasis on needier communities.

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 towns with no other previously approved affordable general occupancy housing, or projects located in census tracts that have a state percentile of 66 or higher on the Enterprise Opportunity 360 index. Projects in Qualified Census Tracts (as designated by the Internal Revenue Service), or with a Walkscore of 40 or higher or projects which are located in formally designated community revitalization areas such as Main Street Programs also score additional points.

Housing Trust Fund resources are similarly not specifically geographically targeted but are distributed by competitive formula that facilitates geographic diversity of grants.

The Bureau of Housing Supports contributes financially to the 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.

SP-25 Priority Needs – 91.315(a)(2)

Priority Needs

Table 45 – Priority Needs Summary

1	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low, Low, Moderate, Middle
	Geographic Areas Affected	
	Associated Goals	Catalyze Economic Development Strengthen Small Businesses Emphasize Building Capacity Respond to Unforeseen Challenges
	Description	Catalyze economic development, facilitate financial stability, and attract capital to the state’s communities.
	Basis for Relative Priority	There are relatively few funding sources in New Hampshire available for economic development activity. These funds will enable cities and towns to mitigate their economic vulnerability, grow jobs within the state and reduce out-commuting of workers, and prepare for the future.
2	Priority Need Name	Public Facilities
	Priority Level	High
	Population	Extremely Low, Low, Moderate, Middle, Large Families, Families with Children Elderly, Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Improve and Create Public Facilities Emphasize Building Capacity Respond to Unforeseen Challenges
	Description	Provide a flexible source of funding to support a variety of public facilities especially when other private and public funding is limited, or not available and activity goals meet national objectives.
	Basis for Relative Priority	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. CDBG funds are used for the acquisition, construction or rehabilitation of community shelters, childcare facilities neighborhood facilities and homeless shelters in which public services are provided. High priority public facility for public property activities include improving accessibility of public buildings and properties, improving and expanding infrastructure, expanding community facilities that serve low income and special needs residents, building childcare facilities, expanding facilities that serve persons experiencing homelessness, and building medical facilities. 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. 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.
3	Priority Need Name	Housing Grants
	Priority Level	High

Population	Extremely Low, Low, Moderate, Middle, Large Families, Families with Children, Elderly
Geographic Areas Affected	
Associated Goals	Expand and Improve Housing Opportunities Emphasize Building Capacity Respond to Unforeseen Challenges
Description	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 formerly investor-owned mobile home parks.
Basis for Relative Priority	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.

4	Priority Need Name	Production of Affordable Rental Housing
	Priority Level	High
	Population	Extremely Low, Low, Moderate, Middle, Large Families, Families with Children Elderly, Public Housing Residents
	Geographic Areas Affected	
	Associated Goals	Multifamily Affordable Rental Production
	Description	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.
	Basis for Relative Priority	High housing cost burden for households with low, very low, and extremely low incomes is New Hampshire's greatest housing problem.
5	Priority Need Name	Preservation of Affordable Housing
	Priority Level	High
	Population	Extremely Low, Low, Moderate, Middle, Large Families, Families with Children Elderly, Public Housing Residents
	Geographic Areas Affected	
	Associated Goals	Preservation of Affordable Rental Properties
	Description	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.
	Basis for Relative Priority	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.

6	Priority Need Name	Rapid Re Housing Services
	Priority Level	High
	Population	Low, Individuals, Families with Children, Veterans
	Geographic Areas Affected	
	Associated Goals	Promote Housing Stability
	Description	Short to medium term rental assistance and housing stability case management to assist people moving quickly out of homelessness.
	Basis for Relative Priority	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.
7	Priority Need Name	Homeless prevention
	Priority Level	High
	Population	Extremely Low, Low, Large Families, Families with Children, Elderly, Rural Individuals, Families with Children, Mentally Ill, Chronic Substance Abuse veterans, Persons with HIV/AIDS, Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	New Hampshire
	Associated Goals	Promote Housing Stability
	Description	Provide short term rental assistance and housing stability case management to assist persons at risk of homelessness gain housing stability.
	Basis for Relative Priority	Approximately 5,000 people receive homelessness prevention services in NH each year, 83% of which are families.
8	Priority Need Name	Emergency Shelter
	Priority Level	High
	Population	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
	Geographic Areas Affected	New Hampshire
	Associated Goals	Emergency Shelter Response
	Description	Provide temporary emergency shelter to individuals and families experiencing homelessness.
	Basis for Relative Priority	On any given day in NH approximately 1,000 people are experiencing homelessness, as illustrated by the 2019 one day Homeless Point in Time Count which identified 1396 people experiencing homelessness.

9	Priority Need Name	Rental Housing Affordable to Extremely Low Income
	Priority Level	High
	Population	Extremely Low, Low, Moderate, Middle, 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
	Geographic Areas Affected	
	Associated Goals	811 Project Rental Assistance for SMI
	Description	New Hampshire's Housing Trust Fund allocation will produce rental housing units affordable to extremely low income households for a minimum of 30 years.
	Basis for Relative Priority	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.
10	Priority Need Name	Capacity Building
	Priority Level	High
	Population	Extremely Low, Low, Moderate
	Geographic Areas Affected	
	Associated Goals	Emphasize Building Capacity
	Description	Build partnerships and capacity and strengthen the resiliency and vibrancy of the state's communities and businesses.
	Basis for Relative Priority	Stakeholder consultation that identified a need for capacity building in under-resourced communities
11	Priority Need Name	Street Outreach
	Priority Level	High
	Population	Rural, Chronic Homelessness, Individuals, Families with Children, Mentally Ill Chronic Substance Abuse, veterans, Persons with HIV/AIDS Victims of Domestic Violence, Unaccompanied Youth
	Geographic Areas Affected	New Hampshire
	Associated Goals	Unsheltered Increased identification/engagement

<p>Description</p>	<p>Essential services are used to reach out to unsheltered persons experiencing homelessness; connect them with emergency shelter, housing or critical services; and provide urgent, non-facility-based care to unsheltered persons experiencing homelessness who are unwilling or unable to access emergency shelter, housing, or an appropriate health facility. Street Outreach services are provided on the street or in parks, abandoned buildings, vehicles, bus stations, campgrounds and in other such settings where unsheltered persons are staying. Eligible program participants are individuals and families whose primary residence is not designed for human habitation.</p> <p>Eligible activities:</p> <p>Engagement Activities - The costs of activities to locate, identify, and build relationships with unsheltered persons experiencing homelessness and engage them for the purpose of providing immediate support, intervention, and connections with homeless assistance programs and/or mainstream social services and housing programs.</p> <p>Housing Focused Case Management – The cost of assessing housing and service needs, arranging, coordinating, and monitoring the delivery of individualized services to meet the needs of the program participant.</p> <p>Emergency Health Services – Costs for the direct outpatient treatment of medical conditions that are provided by a licensed medical professional operating in community-based settings, including streets, parks and other places other unsheltered homeless people are living. Eligible Treatment Activities: Assessing health problems and developing a treatment plan, Assisting program participants to understand their health care need, Providing directly or assisting to obtain appropriate emergency medical treatment, Providing medication and follow-up services.</p> <p>Emergency Mental Health services – Costs for direct outpatient treatment by licensed professionals of mental health conditions operating in community- based settings, including streets, parks, and other places where unsheltered people are living. Eligible Treatment Activities: Crisis interventions, Prescription of psychotropic medication, Explanation about the use and management of medication, Combinations of therapeutic approaches to address multiple problems.</p> <p>Transportation costs –Costs associated with transporting unsheltered persons to emergency shelters or other service facilities and travel by outreach workers, social workers, medical professionals, or other service providers provided that the travel takes place during the provision of services eligible under this section.</p> <p>Handwashing stations and portable bathrooms: To reduce the spread of infectious disease in unsheltered settings.</p>
<p>Basis for Relative Priority</p>	<p>People experiencing homelessness are at high risk for infection during community spread of coronavirus, and lack of housing contributes to poor physical and mental health outcomes. HUD encourages recipients to prioritize their ESG-CV funds to ensure housing and services are available to people experiencing homelessness and at risk of homelessness.</p>

12	Priority Need Name	Support Transformational Change
	Priority Level	High
	Population	Extremely Low, Low, Moderate
	Geographic Areas Affected	
	Associated Goals	Catalyze Economic Development Emphasize Building Capacity
	Description	Provide planning and transformational grants to New Hampshire’s cities and towns to adapt and respond to changing community development, economic development, and housing needs.
	Basis for Relative Priority	Stakeholder priorities to prioritize community impact and need for transformative investments to catalyze economic growth

Narrative (Optional)

The priority needs for the 2021-2025 Consolidated Plan reflect the state’s need to respond to emerging community development challenges.

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)	Not being considered for HOME due to small state minimum of annual formula grants and potential instability of funding year to year. Accomplished for homeless veterans through VASH. New Hampshire Housing Finance Authority has an allocation for 185 VASH vouchers.
TBRA for Non-Homeless Special Needs	Market rents challenge special needs populations who might be reliant on disability income such as SSI which is not indexed to local housing costs. Not being considered for HOME due to small state minimum of annual formula grants and potential instability of funding year to year. New Hampshire Housing Finance Authority’s Project-based rental assistance for severely mentally ill being accomplished with HUD 811 PRA funding.
New Unit Production	Low, very low, and extremely low income renters continue to experience housing overpayment problems as increases in rents outpace increases in incomes. The lower the household income, the greater the housing cost overpayment, making production of units affordable to extremely low income households making this a difficult priority to assist. HOME and the Housing Trust Fund will accomplish this, often in combination with project-based vouchers helping to make rents more affordable for this group.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Rehabilitation	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, as well as rising construction materials costs. CDBG also supports rehabilitation for both owner- and rental-occupied properties occupied by low and moderate income households.
Acquisition, including preservation	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.

Table 46 – 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 Remainder 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	9,333,410	0	0	9,333,410	37,333,640	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.
HOME	public - federal	Acquisition, Multifamily rental new construction Multifamily rental rehab New construction	3,741,930	1,650,000	5,787,912	11,179,842	15,000,000	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 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 Remainder 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, and Street Outreach	933,800	0	7,460,354	8,394,154	933,800	ESG funds will be used to fund Rapid Rehousing and Homeless Prevention Rental Assistance, Housing Stability Case Management, HMIS, and admin to prevent, prepare for and respond to coronavirus. Remaining ESG-CV funds from the 2020 allocation will be used to prevent, prepare for, and respond to the coronavirus pandemic (COVID-19) among individuals and families who are homeless or receiving homeless assistance; and to support additional homeless assistance and homelessness prevention activities to mitigate the impacts of COVID-19. Activities will include Rapid Rehousing, Homelessness Prevention, Emergency Shelter, Street Outreach
HTF	public - federal	Acquisition Admin Multifamily rental new construction Multifamily rental rehab New construction	3,101,884	10,000	5,167,158	8,279,042	12,000,000	HTF funds, including Program Income and Prior Year Resources, will be utilized for Multifamily Rental Production in the form of both new construction and rehabilitation, as well as a competitive NOFA for supportive housing.
HUD-VASH	public - federal	Rental Assistance	1,137,000	0	0	1,137,000	4,200,000	New Hampshire Housing Finance Authority administers 185 HUD-VASH vouchers including 25 project based and 160 tenant based.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
LIHTC	public - federal	Acquisition Multifamily rental new construction Multifamily rental rehab	3,482,390	0	0	3,482,390	17,411,950	Low Income Tax Credits are administered by the Internal Revenue Service and are used for both development and preservation of affordable rental housing inventory
Section 811	public - federal	Rental Assistance	500,000	0	0	500,000	2,500,000	Section 811 PRA blends small numbers of disabled households into new or existing affordable housing and provides project based rental assistance.

Table 47 - 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 including, on some projects, State or local CDBG. Preservation activities accomplished with HOME will be limited to rehab activities to upgrade and replace building components and systems in existing affordable housing 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 will also be necessary in order to make the projects financially feasible. 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. 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 \$933,800. Of this amount, \$763,130 will be matched with State Grant-in-Aid funds. New Hampshire (NH) funds the Bureau of Housing Supports 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. The remaining ESG-CV funds do not require match.

If appropriate, describe publicly 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.

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 Non-homeless special needs Ownership Planning neighborhood improvements public facilities public services	State
New Hampshire Housing Finance Authority	Other	Non-homeless special needs Planning Public Housing Rental	State

Table 48 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

NH has strength in that although we are mostly rural, we are a small geographic area. As described, there are 16 local service delivery networks within NH, who plan and coordinate together as targeted extensions of the CoCs. The collaboration is between agencies and services is streamlined as each is familiar with capabilities of others within the State. The Coordinated Entry System, the CoC subcommittees and the Council on Housing Stability provide strengths through integrated and systemic approaches. Specific subpopulations- such as the Ending Veteran Homelessness initiative- have demonstrated clear outcomes with use of this delivery system to target an end to homelessness. The largest barriers to addressing homelessness are low vacancy rates, increasing median gross rental costs, limited transportation in some parts of the state and the finite resources available for the volume of need.

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.

New Hampshire Housing Finance Authority administers the state HOME and HTF 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 and 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 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 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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance			X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement			
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
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
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			

Table 49 - 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 are skilled in canvassing all environments to identify and engage persons experiencing homelessness using evidenced based approaches. There is an array of outreach programs, which range in scope and population served. Some examples: SAMHSA’s Pathways for Transition from Homelessness focuses on households with severe and persistent mental illness and co-occurring disorders, Supportive Services for Veteran Families and the two VA Medical Centers offer street outreach to Veterans, Waypoint offers homeless outreach services to youth. Mobile health clinics travel throughout the state and some ESG and CoC providers have added health clinics within their facilities, with a full medical staff, childcare, pharmacy etc. so that one stop health and housing can be achieved. Some ESG subrecipients were also able to expand their Street Outreach programs to include medical staffing such as RNs to conduct street medicine outreach for urgent needs. During the COVID-19 pandemic, there has also been an increase in street outreach and public health connections, resulting in increased connections to healthcare services.

Through the Coordinated Entry process, individuals and families experiencing homelessness are assessed and linked to housing navigators who able to help the individual/ family navigate not only housing services, but the supportive services such as mental healthcare, employment/benefit supports and mainstream services that help keep a household housed. NH uses a standardized common assessment which prioritizes those most vulnerable including chronically homeless individuals, unsheltered persons, veterans, youth and families and those with HIV. Additionally, there are two HOPWA Recipients in NH, who are integrated into the COCs and the Coordinated Entry process. 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's strength is that although we are mostly rural, we are a small geographic area. As described, there are 16 local service delivery networks within NH, who plan and coordinate together as targeted extensions of the CoCs. The collaboration between agencies and services is streamlined as each is familiar with the capabilities of others within the State. The Coordinated Entry System, the CoC subcommittees and the Council on Housing Stability provide strengths through integrated and systemic approaches. Specific subpopulations- such as the Ending Veteran Homelessness initiative- have demonstrated clear outcomes with use of this delivery system to target an end to homelessness. The largest barriers to addressing homelessness are low vacancy rates, increasing median gross rental costs, limited transportation in some parts of the state and the finite resources available for the volume of need.

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
1	Multifamily Affordable Rental Production	2021	2025	Affordable Housing	New Hampshire	Production of Affordable Rental Housing	HOME: \$14,000,000 HTF: \$12,000,000	Rental units constructed: 750 Household Housing Unit
2	Preservation of Affordable Rental Properties	2021	2025	Affordable Housing	New Hampshire	Preservation of Affordable Housing	HOME: \$5,000,000	Rental units rehabilitated: 375 Household Housing Unit
3	TBRA/VASH for Homeless Veterans	2021	2025	Affordable Housing	New Hampshire		HUD-VASH: \$4,200,000	Homelessness Prevention: 925 Persons Assisted
4	811 Project Rental Assistance for SMI	2021	2025	Affordable Housing	New Hampshire	Rental Housing Affordable to Extremely Low Income	Section 811: \$5,000,000	Other: 175 Other
5	Expand and Improve Housing Opportunities	2021	2025	Affordable Housing	New Hampshire	Housing Grants	CDBG: \$2,744,470	
6	Catalyze Economic Development	2021	2025	Non-Housing Community Development	New Hampshire	Economic Development Support Transformational Change	CDBG: \$1,819,470	
7	Strengthen Small Businesses	2021	2025	Non-Housing Community Development	New Hampshire	Economic Development	CDBG: \$925,000	
8	Improve and Create Public Facilities	2021	2025	Non-Housing Community Development	New Hampshire	Public Facilities	CDBG: \$2,744,470	
9	Emphasize Building Capacity	2021	2025	Affordable Housing Non-Housing Community Development	New Hampshire	Economic Development Public Facilities Housing Grants Capacity Building Support Transformational Change	CDBG: \$600,000	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Respond to Unforeseen Challenges	2021	2025	Affordable Housing Non-Housing Community Development	New Hampshire	Economic Development Public Facilities Housing Grants	CDBG: \$500,000	
11	Promote Housing Stability	2021	2025	Homeless	New Hampshire	Rapid Re Housing Services Homeless prevention	ESG: \$933,800	Tenant-based rental assistance / Rapid Rehousing: 400 Households Assisted Homelessness Prevention: 100 Persons Assisted
12	Emergency Shelter Response	2021	2025	Homeless	New Hampshire	Emergency Shelter		Homeless Person Overnight Shelter: 2000 Persons Assisted
13	Unsheltered Increased identification/engagement	2021	2025	Homeless	New Hampshire	Street Outreach	ESG: \$3,122,864	Other: 1000 Other

Table 50 – Goals Summary

Goal Descriptions

1	Goal Name	Multifamily Affordable Rental Production
	Goal Description	HOME and HTF 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	Goal Name	Preservation of Affordable Rental Properties
	Goal Description	HOME Program Income will be used for necessary rehabilitation work at properties that are being refinanced with other resources including 4% Low Income Housing Tax Credits (not included in the budget projections because allocated non-competitively on a rolling application basis) in order to preserve affordability restrictions. Although \$1M of HOME resource is known to be available for this purpose in 2021, 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	Goal Name	TBRA/VASH for Homeless Veterans
	Goal Description	Homeless veterans are housed via a HUD-VA partnership in which the VA provides the services and HUD provides tenant based rental assistance.
4	Goal Name	811 Project Rental Assistance for SMI
	Goal Description	Project based rental assistance for persons with Severe Mental Illness (SMI) through the HUD 811 PRA grant. Households with a person with Severe Mental Illness will be housed in existing or new affordable rental housing projects to ensure very low concentrations of persons needing services from the Community Mental Health Centers in affordable housing projects throughout the state.
5	Goal Name	Expand and Improve Housing Opportunities
	Goal Description	Improved housing opportunities can occur through new construction, preservation, rehabilitation of owner-occupied and rental units, and infrastructure improvements for mobile home coops. Grants shall not benefit moderate-income persons to the exclusion of low-income persons.
6	Goal Name	Catalyze Economic Development
	Goal Description	Catalyze economic investment, stabilize employment, and facilitate job growth in New Hampshire's cities and towns.
7	Goal Name	Strengthen Small Businesses
	Goal Description	Build economic resiliency of small business owners and start-up businesses through business technical assistance and microenterprise business support.
8	Goal Name	Improve and Create Public Facilities
	Goal Description	Address gaps in public infrastructure and community facilities.
9	Goal Name	Emphasize Building Capacity
	Goal Description	Build capacity of New Hampshire's cities and towns to adapt and respond to changing community development and housing needs by funding single purpose and transformational planning grants.

10	Goal Name	Respond to Unforeseen Challenges
	Goal Description	Respond to emerging and unforeseen economic and community development challenges.
11	Goal Name	Promote Housing Stability
	Goal Description	<p>To assist individuals and families experiencing homelessness, or who are at risk of homelessness, to regain housing stability and provide comprehensive wraparound services to maintain housing stability. Strategies are intended to be used as part of a community response system using a low barrier, housing focused approach to ensure that homelessness is rare, brief, and non-recurring. The Emergency Solutions Grant supports a “Housing First” approach in addressing and ending homelessness. Housing First establishes assistance to exit homelessness directly into permanent housing and promoting housing stability as the primary intervention in working with people experiencing homelessness.</p> <p>Homeless Prevention: Targeted to those at highest risk of entering into the homelessness experience- to resolve housing instability quickly. Housing relocation and Stabilization Services and rental assistance provided for up to 24 months.</p> <p>Rapid Rehousing: Targeted at households experiencing homelessness to obtain permanent housing quickly. Housing relocation and Stabilization Services and rental assistance provided for up to 24 months.</p> <p>ESG-CV funds will be used specifically to prevent, prepare for, or respond to coronavirus.</p>
12	Goal Name	Emergency Shelter Response
	Goal Description	<p>ESG-CV funds may be used for costs of providing essential services to families and individuals experiencing homelessness in emergency shelters with consistent standards for assessing, prioritizing, and reassessing individuals and families’ needs for these essential services related to emergency shelter. Emergency shelter means any appropriate facility that has the primary use of providing temporary shelter for persons experiencing homelessness in general, or for specific populations of persons experiencing homelessness, and the use of which does not require occupants to sign leases or occupancy agreements. These may include temporary emergency shelters, renovating buildings to be used as emergency shelter for families and individuals experiencing homelessness, hotel/motel vouchers and operating emergency shelters.</p>
13	Goal Name	Unsheltered Increased identification/engagement
	Goal Description	<p>People experiencing homelessness are at risk for infection during community spread of coronavirus and lack of housing contributes to poor physical and mental health outcomes. Increasing identification and engagement will promote more comprehensive housing connections, decrease the number of persons unsheltered and aid in NH's efforts to prevent, prepare for, or respond to coronavirus. Housing focused street outreach services - for equitable identification and engagement with households experiencing homelessness, aimed at putting them on a pathway to permanent housing while providing crisis assessments and referrals to address immediate needs/ safety planning.</p>

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)

During calendar year 2020, New Hampshire Housing Finance Authority financed 1104 homes for homebuyers across the state. Of those 1104 borrowers financed, there were: 738 households with incomes at or below 80% AMI; 236 households with incomes between 80% AMI and 100% AMI; and 130 households with incomes over 100% AMI.

LIHTC and HOME/HTF rental production of 150 new units annually, necessary rehabilitation to preserve of 75 units in program year 2021. Multiplied to five years, that would make 750 new units and 375 rehabilitated for preservation of affordability. Rough estimates of beneficiary incomes would be approximately half or 563 households at 80% of AMI, approximately a third or 336 households at 50/60% of median area income, and the remainder or 226 households at 30% of median area income.

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

Barriers to Affordable Housing

The preeminence of local decision-making on questions of land use in New Hampshire gives significantly added weight to the role of opponents of specific housing development proposals. Despite years of pro-housing policy advancements at the state level, local regulatory and process barriers continue to thwart housing development in many communities. This has the effect of concentrating development in those communities that are more accepting of new housing. With regard to low income housing, this runs the risk of establishing patterns of undue concentration of poverty, though this has not yet occurred in a way that can be demonstrated statistically. Generally, though, measures that inhibit lower income households from moving to areas of greater opportunity serve to prevent beneficial socio-economic integration.

Widespread existence of local regulatory and process barriers serves to suppress private market response to demand for new housing construction. This has resulted in an artificial shortage of housing in New Hampshire that one study estimated to be approximately 20,000 units to meet current demand. In turn, this shortage results in increased housing costs that are especially burdensome to lower income households.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

New Hampshire Housing Finance Authority's Awareness Program continues to provide tools and resources to support ongoing education and advocacy efforts:

The **Housing Partnership Grants Program** will focus on the advocacy activities that are carried out by Authority partners as well as create opportunities for new partners. This program supports new or existing organizations, or programs within established nonprofit organizations, that wish to focus efforts on housing education and advocacy. The grants provide flexible funding that meets the needs of potentially diverse mix of providers. For-profits organizations and housing development organizations are not eligible for funding.

Elements of the grant program:

Advancing understanding and engagement about housing issues.

- Housing Conferences: Will host conference and webinar presentations with nationally known speakers focused on homeownership, multi-family housing, and economic issues.
- Housing-Related Studies, Publications and Reports: Conduct various housing-related studies and develop reports and publications that address ongoing and emerging issues and topics that relate to housing. Topics could include incremental development, economics of development, taxation and land value analysis, planning and zoning tools, and information related to demographics and housing needs and preferences.

Provide technical assistance to housing groups and municipalities.

- Support the work of regional housing coalitions and housing groups by providing funding and technical assistance.
- Provide towns and cities with assistance in assessing housing issues and addressing locally identified planning needs. Continue partnership with Plan NH to administer the Municipal Technical Assistance Grant program that enables municipalities to explore housing opportunities and make zoning changes that increase the opportunity for housing development.

SP-60 Homelessness Strategy – 91.315(d)

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

The NH Coordinated Entry system provides a centralized method of identification for persons experiencing homelessness through 211. An individualized Prevention and Diversion assessment is conducted with each individual, then sent to a Regional Access Point, located throughout NH. The individual is connected to a homeless outreach provider, who connects with that individual both literally and figuratively; going to where the person is located and providing client centered services assessing individual needs. NH recognizes that not every individual will be identified through 211, so coordinated and robust outreach efforts are essential. These help in locating unsheltered individuals who may have additional barriers to access the Coordinated Entry system, such as no cell phone, no knowledge of the service, or other behavioral health/ healthcare conditions that could impair the CE assessment process. Outreach workers perform housing focused assessments of individuals and families experiencing homelessness to triage immediate basic needs such as food and crisis referrals, as well as additional needs such as healthcare, treatment, income, etc. and provide assistance in accessing these services on their pathway to permanent housing. Dynamic outreach strategies are also key components of engagement with persons experiencing homelessness. Outreach teams are trained in motivational interviewing, harm reduction, trauma informed care and other evidenced based practices that allow them to think creatively to best serve persons experiencing homelessness. Engagement strategies and comprehensive service delivery are provided through monthly outreach subcommittees.

Collaborative outreach across funding streams and fields of practice ensures a multidisciplinary approach to ending homelessness within each region. In addition to population specific outreach such as Veteran and youth, outreach teams' partner with EMS, fire, police, faith-based providers, public health outreach, and more. Funded outreach teams include SAMHSA's PATH and GBHI grantees, Supportive Services for Veteran Families, VA Medical Center, Emergency Solutions Grant Outreach, State Opioid Response outreach, Healthcare for the Homeless and more. Regional Access Points also have physical locations, where individuals in need of accommodations can meet with a service provider as well. These strategies ensure equitable access and identification methods across New Hampshire.

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. BHS requires state-funded shelters to identify specific goals related to reducing the programs average length of stay and increasing outcomes to permanent housing. Through ESG-CV funding, emergency shelters were able to expand essential services and operations to help them in decompressing, abiding by CDC social distancing guidance and overall COVID-19 prevention, preparation for and response to the virus. Additionally, NH has subpopulation specific service intensive transitional housing such as Grant and Per Diem programs, serving Veterans experiencing homelessness and connecting them to pathways 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.

Through NH's Coordinated Entry system, individuals are assessed using a common assessment tool and prioritized based on vulnerability. This method matches individuals and families with the appropriate level of service based on their needs and preserves those most intensive programs for the households with the highest vulnerabilities, such as those chronically homeless. This also ensures quick connection to Rapid Rehousing programs such as ESG and COC, who can quickly connect households to permanent housing. Additionally, BHS is partnering with NHHFA on a preference, opening up beds for Permanent and Supportive Housing- also prioritizing chronically homeless individuals. Use of the Coordinated Entry system ensures accurate measures of homeless identification to permanent housing placement. This information is then reviewed in the CoC subcommittees to strategize how to reduce the length of time spent homeless. An example strategy would be hiring housing navigators to communicate and mediate with landlords, building a pool of housing options for quick placement of households. Another example includes breaking down the length of time it took to see where the process could be improved- such as reducing the time spent waiting on an inspection by the housing authority or streamlining applications by having agencies provide tenancy screening reports to avoid long background checks. Subpopulations such as Veteran, Youth and families are working on USICH initiatives to End Homelessness for their populations, which include metric breakdowns such as number of chronically/ long term homeless, length of time in the homeless experience and number of persons identified versus number of persons housed.

Another aspect of the Coordinated Entry system and Prioritization list include ensuring a housing plan matched for each individual identified. In addition to the private landlord connections discussed above, homeless service providers also provide long term connections to affordable housing options through public housing authorities and affordable housing properties. Key to this housing stability will be the household's ability to maintain the housing once the financial assistance ends. The supportive services provided 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

There are several strategies in place to help individuals and families avoid entering into homelessness after being discharged from publicly funded institutions. The ESG administrator chairs the DHHS Housing Integration Team, consisting of individuals from large systems of care such as the New Hampshire Hospital, the Department of Corrections, DCYF and the Bureau of Drug and Alcohol Services. Additionally, the Governor's Council on

Housing Stability features a diverse stakeholder group with representatives from systems of care. Education is provided to these sites about discharge policies, Coordinated Entry and the housing resources available to vulnerable households who may be leaving their institutions into homelessness. Additionally, Homeless Prevention programs such as ESG and SSVF for Veterans, can assist households who have been in the system of care over 90 days. This allows them to start the housing and diversion strategies prior to discharge to reduce the need of the household to enter into the homelessness response system. New Hampshire has also been awarded Foster Youth Initiative vouchers, connecting youth discharging from foster care to housing choice vouchers and supportive services to help them sustain the housing.

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

Using the "Housing units built before 1980 with children present" tables, we would estimate that 1/3 of the 27,690 households counted in owner-occupied units and 2/3 of the 6,770 renter-occupied units would likely contain lead-based paint hazards. This would give us 9,138 owner-occupied units and 4,468 renter-occupied units containing lead-based paint hazards.

New Hampshire Housing Finance Authority is administering its sixth Lead Hazard Control and Healthy Homes (LHCHH) 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 2021 includes 112 inspections/risk assessments and 90 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. The State of New Hampshire also has allocated \$3M dollars to the Lead Paint Hazard Remediation Fund in 2019. The remaining \$1.9M will be leveraged with these federal funds to assist property owners in addressing lead-based paint hazards in units. The Lead paint hazard control is an eligible CDBG activity. Recipients of LHCHH funding from New Hampshire Housing Finance Authority 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 Finance Authority's Rehabilitation 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, NHHFA has helped to inform and train painters and repair contractors for the EPA's RRP (Renovation, Repair, and Painting) requirements. Additionally, whenever a federal funding source is used in a rehabilitation project, NHHFA ensures that the construction is performed pursuant to HUD's Lead Safe Housing Rule so that federal requirements for the abatement of lead based paint hazards are followed to ensure safe housing for all households, but especially for families with young children who are highly susceptible to the dangers of lead-based paint.

Most of the rental production units produced with financing from New Hampshire Housing Finance Authority 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

In 2019, nearly 8 percent of all residents in New Hampshire are living in poverty. The poverty rate is lower for families (4.6%) and seniors aged over 65 years (5.7%). However, poverty rates are higher for children less than 18 years old with a poverty rate of 9.2 percent.

Reducing the number of New Hampshire residents who live in poverty is embedded in CDFA's five-year strategic goals:

- Creating and preserving affordable housing stabilizes residents in poverty by reducing cost burden and furthers personal investments in self-sufficiency such as child-care and adult education/job training;
- Emergency response funding helps prevent low-income households from falling further behind in other household expenses;
- Microenterprise investments enable low-income business owners to stabilize and growth their businesses—and provide jobs for other low income owners; and
- Economic development and public infrastructure investments enable New Hampshire's cities and towns to grow jobs and support the wellness and growth of residents.

New Hampshire Housing Finance Authority's Family Self-Sufficiency (FSS) program helps Housing Choice Voucher participants to increase their earned income, reduce their dependency on welfare assistance and rental subsidies, and become more self-sufficient through financial literacy training and education. Eligible Housing Choice Voucher participants can also take part in HUD's Prepurchase Housing Counseling program. They can purchase a home using a Mortgage Subsidy under the Voucher Assisted Mortgage Option or USDA programs. Homeless Prevention and Rapid Rehousing Housing Stability Case Management services are provided to individuals and families at risk of or experiencing homelessness in conjunction with rental assistance. These services are focused on reaching housing stability with households served and addressing all the other factors which may have contributed to their homelessness experience, such as limited income, or lack of

resources. Many of the housing focused programs such as Rapid Rehousing are often designed to quickly end homelessness for that household- not solve poverty- so training providers on quality case management in connecting to long term services that can address reducing the number of families in poverty is essential. Services while in these housing programs include identifying precipitating factors for the housing crisis and referral to services such as healthcare, substance misuse services, mental health treatment, budgeting, employment related coaching, educational services, and coaching on issues related to being a good tenant. These would also include referral and connections to upstream services designed to help individuals move out of poverty into self-sufficiency.

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.

4.6%

Family Poverty Rate

New Hampshire

7.6%

Individual Poverty Rate

New Hampshire

9.2%

Child Poverty Rate (less than 18)

New Hampshire

5.7%

Senior Poverty Rate (more than 65)

New Hampshire

Sources: US Census ACS 5-year 2015-2019

Poverty Rates

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 BHS 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 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 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 Finance Authority is responsible for compliance and monitoring for the entire affordability restriction periods 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 Finance Authority is well-versed in the regulatory requirements of HUD project-based Section 8, Low Income Housing Tax Credits, HUD 811 and 202 programs, HTF and HOME in addition to other publicly supported programs. All HOME and HTF properties are monitored continuously, with tenant file and physical condition inspection reviews occurring at least every three years for each property, and or more frequently if required by the specific funding source. All properties are inspected against UPCS observable deficiencies. Any serious deficiency discovered in an occupied unit or common area must be remediated immediately.

Expected Resources

AP-15 Expected Resources – 91.320(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder 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	9,333,410	0	0	9,333,410	37,333,640	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.
HOME	public - federal	Acquisition rehab Multifamily rental new construction Multifamily rental rehab New construction	3,741,930	1,650,000	5,787,912	11,179,842	15,000,000	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 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 Remainder 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	933,800	0	7,460,354	8,394,154	933,800	ESG funds will be used to fund Rapid Rehousing and Homeless Prevention Rental Assistance, Housing Stability Case Management, HMIS, and admin to prevent, prepare for and respond to coronavirus. Remaining ESG-CV funds from the 2020 allocation will be used to prevent, prepare for, and respond to the coronavirus pandemic (COVID-19) among individuals and families who are homeless or receiving homeless assistance; and to support additional homeless assistance and homelessness prevention activities to mitigate the impacts of COVID-19. Activities will include Rapid Rehousing, Homelessness Prevention, Emergency Shelter, Street Outreach
HTF	public - federal	Acquisition Admin Multifamily rental new construction Multifamily rental rehab New construction	3,101,884	10,000	5,167,158	8,279,042	12,000,000	HTF funds, including Program Income and Prior Year Resources, will be utilized for Multifamily Rental Production in the form of both new construction and rehabilitation, as well as a competitive NOFA for supportive housing.
HUD-VASH	public - federal	Rental Assistance	1,137,000	0	0	1,137,000	4,200,000	NHHFA administers 185 HUD-VASH vouchers including 25 project based and 160 tenant based.
LIHTC	public - federal	Acquisition Multifamily rental new construction Multifamily rental rehab	3,482,390	0	0	3,482,390	17,411,950	Low Income Tax Credits are administered by the Internal Revenue Service and are used for both development and preservation of affordable rental housing inventory
Section 811	public - federal	Rental Assistance	500,000	0	0	500,000	2,500,000	Section 811 PRA blends small numbers of disabled households into new or existing affordable housing and provides project based rental assistance.

Table 51 - Expected Resources – Priority Table

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 including, on some projects, State or local CDBG. Preservation activities accomplished with HOME will be limited to rehab activities to upgrade and replace building components and systems in existing affordable housing 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 will also be necessary in order to make the projects financially feasible. 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. 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 \$933,800. Of this amount, \$763,130 will be matched with State Grant-in-Aid funds. New Hampshire (NH) funds the Bureau of Housing Supports 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. The remaining ESG-CV funds do not require match.

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

No such opportunities are known to exist at this time.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Multifamily Affordable Rental Production	2021	2025	Affordable Housing			HOME: \$6,000,000 HTF: \$3,000,000	Rental units constructed: 150 Household Housing Unit
2	Preservation of Affordable Rental Properties	2021	2025	Affordable Housing		Preservation of Affordable Housing	HOME: \$1,000,000	Rental units rehabilitated: 75 Household Housing Unit
3	TBRA/VASH for Homeless Veterans	2021	2025	Affordable Housing	New Hampshire	Homeless prevention	HUD-VASH: \$1,137,000	Homelessness Prevention: 185 Persons Assisted
4	811 Project Rental Assistance for SMI	2021	2025	Affordable Housing	New Hampshire	Homeless prevention Rental Housing Affordable to Extremely Low Income	Section 811: \$500,000	Other: 150 Other
5	Expand and Improve Housing Opportunities	2021	2025	Affordable Housing	New Hampshire	Housing Grants	CDBG: \$2,744,470	
6	Catalyze Economic Development	2021	2025	Non-Housing Community Development	New Hampshire	Economic Development Support Transformational Change	CDBG: \$1,819,470	
7	Strengthen Small Businesses	2021	2025	Non-Housing Community Development	New Hampshire	Economic Development	CDBG: \$925,000	
8	Improve and Create Public Facilities	2021	2025	Non-Housing Community Development	New Hampshire	Public Facilities	CDBG: \$2,744,470	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Emphasize Building Capacity	2021	2025	Affordable Housing Non-Housing Community Development	New Hampshire	Capacity Building	CDBG: \$600,000	
10	Respond to Unforeseen Challenges	2021	2025	Affordable Housing Non-Housing Community Development	New Hampshire	Economic Development Public Facilities Housing Grants	CDBG: \$500,000	
11	Promote Housing Stability	2021	2025	Homeless	New Hampshire	Rapid Re Housing Services Homeless prevention	ESG: \$930,479	Tenant-based rental assistance / Rapid Rehousing: 800 Households Assisted Homelessness Prevention: 250 Persons Assisted
12	Emergency Shelter Response	2021	2025	Homeless	New Hampshire	Emergency Shelter		Homeless Person Overnight Shelter: 2000 Persons Assisted
13	Unsheltered Increased identification/engagement	2021	2025	Homeless		Street Outreach		Other: 1000 Other

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Multifamily Affordable Rental Production
	Goal Description	HOME and HTF 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	Goal Name	Preservation of Affordable Rental Properties
	Goal Description	HOME Program Income will be used for necessary rehabilitation work at properties that are being refinanced with other resources including 4% Low Income Housing Tax Credits (not included in the budget projections because allocated non-competitively on a rolling application basis) in order to preserve affordability restrictions. Although \$1M of HOME resource is known to be available for this purpose in 2021, 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	Goal Name	TBRA/VASH for Homeless Veterans
	Goal Description	Homeless veterans are housed via a HUD-VA partnership in which the VA provides the services and HUD provides tenant based rental assistance.
4	Goal Name	811 Project Rental Assistance for SMI
	Goal Description	Project based rental assistance for persons with Severe Mental Illness (SMI) through the HUD 811 PRA grant. Households with a person with Severe Mental Illness will be housed in existing or new affordable rental housing projects to ensure very low concentrations of persons needing services from the Community Mental Health Centers in affordable housing projects throughout the state.
5	Goal Name	Expand and Improve Housing Opportunities
	Goal Description	Improved housing opportunities can occur through new construction, preservation, rehabilitation of owner-occupied and rental units
6	Goal Name	Catalyze Economic Development
	Goal Description	Catalyze economic investment, stabilize employment, facilitate job growth and support transformational change in New Hampshire's cities and towns.
7	Goal Name	Strengthen Small Businesses
	Goal Description	Build economic resiliency of small business owners and start-up businesses through business technical assistance and microenterprise business support.
8	Goal Name	Improve and Create Public Facilities
	Goal Description	Address gaps in public infrastructure and community facilities.
9	Goal Name	Emphasize Building Capacity
	Goal Description	Build capacity of New Hampshire's cities and towns to adapt and respond to changing community development and housing needs by funding single purpose and transformational planning grants.

10	Goal Name	Respond to Unforeseen Challenges
	Goal Description	Respond to emerging and unforeseen economic and community development challenges.
11	Goal Name	Promote Housing Stability
	Goal Description	To assist individuals and families experiencing homelessness, or who are at risk of homelessness, to regain housing stability and provide comprehensive wraparound services to maintain housing stability. Strategies are intended to be used as part of a community response system using a low barrier, housing focused approach to ensure that homelessness is rare, brief, and non-recurring. The Emergency Solutions Grant supports a “Housing First” approach in addressing and ending homelessness. Housing First establishes assistance to exit homelessness directly into permanent housing and promoting housing stability as the primary intervention in working with people experiencing homelessness. Homeless Prevention: Targeted to those at highest risk of entering into the homelessness experience- to resolve housing instability quickly. Housing relocation and Stabilization Services and rental assistance provided for up to 24 months. Rapid Rehousing: Targeted at households experiencing homelessness to obtain permanent housing quickly. Housing relocation and Stabilization Services and rental assistance provided for up to 24 months. ESG-CV funds will be used specifically to prevent, prepare for, or respond to coronavirus.
12	Goal Name	Emergency Shelter Response
	Goal Description	ESG-CV funds may be used for costs of providing essential services to families and individuals experiencing homelessness in emergency shelters with consistent standards for assessing, prioritizing, and reassessing individuals and families’ needs for these essential services related to emergency shelter. Emergency shelter means any appropriate facility that has the primary use of providing temporary shelter for persons experiencing homelessness in general, or for specific populations of persons experiencing homelessness, and the use of which does not require occupants to sign leases or occupancy agreements. These may include temporary emergency shelters, renovating buildings to be used as emergency shelter for families and individuals experiencing homelessness, hotel/motel vouchers and operating emergency shelters.
13	Goal Name	Unsheltered Increased identification/engagement
	Goal Description	People experiencing homelessness are at risk for infection during community spread of coronavirus and lack of housing contributes to poor physical and mental health outcomes. Increasing identification and engagement will promote more comprehensive housing connections, decrease the number of persons unsheltered and aid in NH's efforts to prevent, prepare for, or respond to coronavirus. Housing focused street outreach services - for equitable identification and engagement with households experiencing homelessness, aimed at putting them on a pathway to permanent housing while providing crisis assessments and referrals to address immediate needs/ safety planning.

AP-25 Allocation Priorities – 91.320(d)

Introduction:

The planned utilization of the 2021 ESG funds will allow NH to build on and expand initiatives to prevent homelessness and rapidly re-house homeless persons. ESG-CV funds will expand eligible activities to include Emergency Shelter and Street Outreach activities in addition to Homelessness Prevention and Rapid Rehousing households.

The planned utilization of HOME funds will provide both the production of new affordable rental units and the preservation of existing units at risk of loss from the affordable housing inventory due to expiring affordability restrictions. The Housing Trust Fund will contribute to production of rental units affordable to extremely low-income households.

The planned utilization of CDBG funds will provide direct benefit in the form of improved housing, public facilities and employment opportunities to low- and moderate-income individuals and households.

Funding Allocation Priorities

	Multifamily Affordable Rental Production (%)	Preservation of Affordable Rental Properties (%)	TBRA/VASH for Homeless Veterans (%)	811 Project Rental Assistance for SMI (%)	Expand and Improve Housing Opportunities (%)	Catalyze Economic Development (%)	Strengthen Small Businesses (%)	Improve and Create Public Facilities (%)	Emphasize Building Capacity (%)	Respond to Unforeseen Challenges (%)	Promote Housing Stability (%)	Emergency Shelter Response (%)	Unsheltered identification/engagement (%)	Increased engagement (%)	Total (%)
CDBG	0	0	0	0	30	20	10	30	6	4	0	0	0	0	100
HOME	75	25	0	0	0	0	0	0	0	0	0	0	0	0	100
ESG	0	0	0	0	0	0	0	0	0	0	100	0	0	0	100
HTF	100	0	0	0	0	0	0	0	0	0	0	0	0	0	100
HUD-VASH	0	0	100	0	0	0	0	0	0	0	0	0	0	0	100
LIHTC	90	10	0	0	0	0	0	0	0	0	0	0	0	0	100
Section 811	0	0	0	100	0	0	0	0	0	0	0	0	0	0	100

Table 53 – Funding Allocation Priorities

Reason for Allocation Priorities

People experiencing homelessness are at high risk for infection during community spread of coronavirus and lack of housing contributes to poor physical and mental health outcomes. These services will allow ESG subrecipients to prioritize and serve households that are most in need of this assistance. They also allow for the development of strategies within NH's public health response to the immediate crisis needs of individuals and families experiencing homelessness, or at risk of homelessness as well as to develop plans of response to the economic effects of coronavirus for individuals and families experiencing homelessness and at risk of homelessness. The planned utilization of the 2021 ESG funds will allow NH to build on and expand initiatives to prevent homelessness and rapidly re-house homeless persons. These objectives and priorities are in alignment with the Opening Doors: Federal Strategic Plan to Prevent and End Homelessness; in particular, objectives 3.a., 3.c., and 6.a. The planned use of the 2021 ESG CV funds will expand these priorities into Street Outreach and Emergency Shelter activities to help persons experiencing homelessness quickly connect to services on pathways to permanent housing to reduce the spread of COVID-19.

The need for housing affordable to low, very low, and extremely low-income households continue to exceed demand by two thirds, so development of new inventory is critical as is the avoidance of losing existing inventory through expiring use. Housing Trust Fund resources are targeted solely to assist extremely low-income households. Homeless veterans served by HUD-VASH tenant based rental assistance and extremely low-income households with severe mental illness (SMI) served by 811 project based rental assistance are both high priority groups.

Approximately 30% of the CDBG allocation will expand and improve housing, 30% will support community facilities, and 30% will support Economic Development emphasizing transformational investments (approximately 10% in support of small businesses). The remainder of the allocation will support both single purpose planning and transformational grants (6%) and support response to challenges (4%).

How will the proposed distribution of funds will address the priority needs and specific objectives described in the Consolidated Plan?

ESG Grant funds will be allocated to each category as follows: 3% HMIS; 7.5% Administrative Activities; 39.05% Prevention; and 50% Rapid ReHousing. All of NH state homeless assistance funding and CoC funding is dedicated to preventing homelessness and assisting homeless households regain stability and is used for planning, administration, coordination of services, homeless prevention and intervention, emergency shelter, transitional housing and permanent supportive housing. To best leverage available funding and community response to COVID-19, ESG-CV grant funds will be distributed as follows: 39% Street Outreach, 43% Emergency Shelter, 10% Rapid Rehousing, 8% on Homeless Prevention.

Priority needs and specific objectives for CDBG funds will be used to benefit low-to moderate income individuals by upgrading public facilities, improving housing stock, providing jobs and providing

microenterprise skills training.

HOME funds will be awarded to projects that will address the needs of very low and low income households, comprised of families, elderly, and those with special needs.

HTF funds are prioritized for housing affordable to extremely low-income households with preferences for those with disabilities, those who are chronically homeless or homeless, veterans, and those who are in recovery from a substance use disorder.

AP-30 Methods of Distribution – 91.320(d)&(k)

Introduction:

BHS conducts separate competitive procurement processes for the ESG Rapid Re-Housing and Prevention Programs, state funded Emergency Shelter and Homeless Intervention Programs. The CoC program is primarily renewal funding and the process is governed by HEARTH regulations and the parameters HUD sets forth in each years' NOFA competition. These objectives and priorities are in alignment with the Opening Doors: Federal Strategic Plan to Prevent and End Homelessness; in particular, objectives 3.a., 3.c., and 6.a. New Hampshire Housing Finance Authority distributes HOME Investment Partnership funds in accordance with 24 CFR Part 92 and New Hampshire Housing Finance Authority's Qualified Allocation Plan. HTF funds are allocated in accordance with 24 CFR Part 93, New Hampshire Housing Finance Authority's Qualified Allocation Plan and through competitive NOFAs seeking applicants who are building supportive housing.

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. This process was amended beginning in 2020. In 2019, CDFA, which administers the NH small cities program (balance of state) on behalf of the state, was exempted from the state Administrative Procedures Act. CDFA developed a program and application guide which now governs how CDBG funds are allocated. The guide is available online at:

<https://resources.nhcdfa.org/wp-content/uploads/2021/01/CDFA-CDBG-Application-and-Program-Guide-2021-and-CDBG-CV-FINAL.pdf>

Distribution Methods

Table 54 - Distribution Methods by State Program

1	State Program Name:	Community Development Block Grant Program
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	<p>CDFA distributes CDBG based on its 2021 Program and Application Guide.</p> <p>The primary purpose of the CDBG program is the development of viable communities by providing decent housing, suitable living environments, and expanding economic opportunities, principally for low and moderate income people. The program is sponsored by the US Department of Housing and Urban Development (HUD).</p> <p>CDFA distributes CDBG grants to New Hampshire's cities, towns, and counties. A nonprofit agency may also apply through its municipality or county as a sub-recipient of CDBG money. All eligible municipalities and counties can apply for up to \$500,000 in CDBG funds per year. Grants may be applied for under the following categories:</p> <ul style="list-style-type: none"> • Economic Development • Housing, Permanent supportive Housing • Public Facilities • Emergencies and Unanticipated Events • Planning Grants
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p>CDFA selects projects for funding based on the priorities noted above and through its CDBG Application and Program Guide which includes detailed selection criteria. This Application and Program Guide can be found on the CDFA website at nhcdfa.org. New Hampshire's 229 incorporated municipalities and the ten county governments are eligible for the State CDBG Program. CDFA requires that at least 51% of the funds requested for either Housing or Public Facilities and 60% for Economic Development shall be used for direct benefit to low and moderate income persons.</p>
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	<p>All applications are submitted online through the CDFA Grants Management System (GMS). After registration, municipalities and their representatives can access application materials and complete their applications online. CDFA also runs two application workshops annually throughout the State. In 2019, CDFA released a new, online implementation guide that is available to all applicants. The implementation guide includes online webinars for each section. Staff also provides one-on-one pre-application meetings with any potential applicants, post-application meetings with awardees and technical assistance to grantees and subrecipients.</p>	

<p>Describe how resources will be allocated among funding categories.</p>	<p>A total of \$9,333,410 was allocated to New Hampshire for the State CDBG Program for 2021. These funds will be allocated as follows:</p> <p>Housing: \$2,744,470</p> <p>Public Facilities: \$2,744,470</p> <p>Economic Development: \$ 2,744,470 (Includes \$925,000 for Microenterprise)</p> <p>Planning Grants: \$600,000</p> <p>Emergency Grants: \$500,000</p> <p>Program Income shall be distributed in the Community Development Grants round immediately following its receipt. Other funds carried forward from previous federal fiscal years (including unused Emergency Grant and Economic Development Grant funds, Housing and Public Facility Grant funds, and recaptured funds returned to the state) shall be distributed in the Community Development Grants round immediately following its receipt, but a portion may be held and distributed in the second application round following its receipt for the purpose of balancing the amounts available in each application round. In addition, uncommitted Economic Development funds may also be held for projects under consideration at the end of the year or carried forward to be distributed in the next Economic Development Grant program year at the discretion of the Executive Director of CDFA. Administrative or Technical Assistance funds carried forward from previous federal fiscal years shall remain in their respective categories.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>Grant size limits are as follows unless additional funds are necessary due to unforeseen conditions: Planning Grants: up to \$25,000 for single purpose planning grants and up to \$100,000 for transformational planning grants; Emergency Grants: up to \$350,000 (under 10,000 population) or \$500,000 (over 10,000 population); Housing Grants - up to \$500,000 per eligible community annually; Public Facility Grants - up to \$500,000 per eligible community annually; Economic Development Grants - up to \$500,000 per eligible community annually; Microenterprise Grants - up to \$500,000 per eligible county annually. Who is eligible to apply: All non-entitlement communities (200 +) in New Hampshire plus all 10 New Hampshire counties. HUD Entitlement communities Manchester, Nashua, Portsmouth, Rochester and Dover may not apply. Threshold application requirements are outlined in the CDFA Application and Program Guide located on nhcdfa.org.</p>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>Grants are issued on a competitive basis and the estimated number and type of beneficiaries is not known until applications are approved. Generally, CDBG funds will create or retain jobs with additional incentives offered for jobs created in Opportunity Zones and New Market Tax Credit eligible areas, provide training and technical assistance to micro businesses, rehabilitate housing units and support the creation of additional units in community designated downtowns, support rehabilitation of public facilities and support planning for potential implementation projects and provide funds to address emergencies within the last 18 months. Outcome measures will be reported in the Consolidated Annual Performance Evaluation Report.</p>

2	State Program Name:	Continuum of Care Program
	Funding Sources:	ESG
	Describe the state program addressed by the Method of Distribution.	The NH Homeless service system which consists of the CoC program and NH's Emergency Shelter and Homeless Intervention Services.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	The Continuum of Care (CoC) program application criteria are established by HUD in each year's CoC program NOFA.
	Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	The CoC program is primarily renewal funding. When new funding, or reallocated funds are available BHS distributes notifications to stakeholders and other interested parties regarding the availability of funding. Funds are distributed to subrecipients based on HUD's criteria, with BHHS as the grantee/recipient.
	Describe how resources will be allocated among funding categories.	Funds are used primarily to support permanent supportive housing, other programs include, transitional housing and rapid rehousing, as well as HMIS.
	What are the outcome measures expected as a result of the method of distribution?	Outcome measures, established by HUD, include housing stability, reduction in the number of families and veterans experiencing homelessness, and increased income.
3	State Program Name:	Emergency Solutions Grant (ESG)
	Funding Sources:	ESG
	Describe the state program addressed by the Method of Distribution.	The ESG program objective is to assist individuals and families experiencing homelessness, or who are at risk of homelessness, to regain stability through services provided under the eligible activities described in 24 CFR Part 576. ESG funds are intended to be used as part of a community response system using a low barrier, housing focused approach to ensure that homelessness is rare, brief, and non-recurring.
Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p>ESG Proposals will be evaluated and ranked by a review committee comprised of New Hampshire Department of Health and Human Services staff from multiple divisions and non-applicant stakeholders. Proposals will be reviewed and ranked based on: consistency with the RFP requirements and review criteria, including how effective the proposed activity will be in providing homeless prevention and/or Rapid Re-Housing services; alignment with goals in the NH Consolidated Plan 5-Year Plan and the 2021 Action Plan; Continuum of Care strategic goals; and the national goals and objectives outlined in Opening Doors: Federal Strategic Plan to End Homelessness; agency capacity; cost effectiveness; and coordination with local CoC. The specific scoring criteria to be used are outlined below:</p> <p>Experience & Capacity (Q1) 20 Points Extent/Need/Region/Number Served (Q2) 30 Points Start Up (Q3) 45 Points Collaboration (Q4) 20 Points Staffing (Q5) 20 Points Compliance (Q6) 10 Points Budgets (Q7) 20 Points</p>	

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>Eligible applicants include units of local government and nonprofit organizations including community and faith-based organizations. The Request for Applications (RFA) will be released for ESG Rapid Re-Housing and Prevention. Proposals were evaluated and ranked by a review committee comprised of New Hampshire Department of Health and Human Services staff from multiple divisions and non-applicant stakeholders. Proposals will be reviewed and ranked based on: consistency with the RFA requirements and review criteria, including how effective the proposed activity will be in providing homeless prevention and/or Rapid Re- Housing services; alignment with goals in the NH Consolidated Plan 5-Year Plan and the 2021 Action Plan; and Continuum of Care strategic goals.</p> <p>Applications for funding include a summary of the activities proposed, including the dollar amount requested for each, whether the initiative is new or a continuation, the projected number of persons served, and the types of populations served.</p> <p>Applications also include: narrative describing the activities and use of funds; identification of the Continuum of Care existing in the community and the relationship of proposed activities to the Continuum of Care; and a budget which outlines ESG funds, State and local funding, full operating budget and matching resources.</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>ESG Grant funds will be allocated to each category as follows: 3% HMIS; 7.5% Administrative Activities; 36% Prevention; and 50% Rapid Re-Housing.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>ESG Grant funds will be allocated to each category as follows: 3% HMIS; 7.5% Administrative Activities; 39.5% Prevention; and 50% Rapid Re-Housing. BHS intends to ensure statewide availability of ESG funds for Homeless Prevention and Rapid Re-Housing Activities. BHS anticipates funding up to 9 regional projects across the state with grants ranging from \$65,000 - \$100,000, based on demonstrated need.</p>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>Housing Stability Goal: 70% of program participant households will achieve housing stability for six months following the end of rental assistance.</p> <p>Measurement: Housing Stability will be measured by the percentage of program households who maintain their tenancy for six months following the end of rental assistance.</p> <p>Increased Permanent Housing Connections</p> <p>Goal: At least 70% of households that exit a Rapid Re-housing program or Homeless Prevention program exit to permanent housing. Measurement: This requires a calculation of the percentage of households who exit the rapid re-housing program or Homeless Prevention program to permanent housing</p> <p>Recidivism</p> <p>Goal: 70% of program participant households will experience housing stability as evidenced by no subsequent episode of homelessness. Measurement: Recidivism will be measured by the total number of adult program participants with successful exits from the program (with a successful housing outcome), that did not have an emergency shelter stay of at least one night within six months of exiting the program.</p>

4	<p>State Program Name:</p> <p>Funding Sources:</p> <p>Describe the state program addressed by the Method of Distribution.</p> <p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p> <p>Describe how resources will be allocated among funding categories.</p>	<p>HOME Affordable Rental Production and Preservation</p> <p>HOME</p> <p>HOME funds are utilized as development subsidy in Low Income Housing Tax Credit projects. To qualify as a HOME project, a project must maintain a minimum set-aside of rent-restricted units for tenants in a targeted income group. At a minimum, at least 20% of the HOME-assisted units must be rented to very low-income households, defined as households with incomes at or below 50% of Area Median Income. All other HOME-assisted units must be rented to households earning at or below 60% of AMI.</p> <p>HOME funds are also utilized to pay for a portion of necessary rehabilitation of projects being refinanced in order to preserve affordability. The need for such rehab will be determined by property evaluation but will also factor in life expectancy of building systems and components against the term of the refinancing agreement.</p> <p>Criteria used for scoring projects for awards of Low Income Housing Tax Credits are found in the Qualified Allocation Plan (QAP) which is developed every two years and approved by the Governor. Applications are due in August so that formal scoring can be completed before winter so that projects can close on financing and be ready to proceed early in spring.</p> <p>A full copy of the 2021-2022 QAP can be found here: https://www.nhhfa.org/developer-financing/low-income-housing-tax-credits-lihtc/</p> <p>In addition to publishing the QAP, rental production program rules, construction standards, and underwriting standards on New Hampshire Housing Finance Authority's website, staff also requires early conceptual review of all projects and works with developers to help them put together the best project applications they can.</p> <p>New Hampshire Housing Finance Authority's Underwriting and Development Policies for Multi-Family Finance can be found here: https://www.nhhfa.org/developer-financing/underwriting-and-development-policies/</p> <p>HOME funding for preservation projects is also available through the QAP.</p> <p>HOME funds are anticipated to be split as \$4,000,000 for rental production and \$1m for preservation rehab. HOME program rules require a set-aside of at least 15% of the annual allocation for projects owned, developed, or sponsored by Community Housing Development Organizations (CHDOs), non-profit housing organizations meeting very stringent criteria defined by HUD in their HOME Investment Partnerships Final Rule. However, this requirement has been waived in 2020 through HUD's COVID-19 waivers. New Hampshire Housing Finance Authority has taken advantage of this waiver but has such strong CHDO partners that it may not be necessary to use this waiver.</p> <p>For-profit developers also have a significant role in the development of affordable housing projects, and they are able to obtain project financing on an even playing field through the QAP and allocation of tax credits.</p>
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<p>Describe threshold factors and grant size limits.</p>	<p>The following are eligible to apply for project specific assistance under the HOME program:</p> <ol style="list-style-type: none"> 1. Non-profit corporation with an approved 501(c)3 tax-exempt status. 2. Local housing authorities. 3. Units of local government. 4. Limited partnerships, general partnerships, corporations, limited liability companies, proprietorships, and other business organizations. <p>The following are not eligible to receive HOME funds:</p> <ol style="list-style-type: none"> 1. Primarily religious organizations, where residency would be limited to an exclusive denomination. 2. Any person who is an employee, agent, consultant, officer, elected official, or appointed official of the State of New Hampshire, New Hampshire Housing Finance Authority, or state recipient or sub-recipient receiving HOME funds (collectively Non-eligible Persons). This includes partnerships and corporations where the controlling partner, controlling member, or person(s) in control of such entity is a Non-eligible Person or Persons. 3. Projects financed by HUD 202/811 programs. <p>Assistance will be limited as follows:</p> <p>The investment limit for all projects of combined NHHFA capital subsidy funds and LIHTC equity is \$200,000 per unit.</p> <p>Projects targeting households earning at or below 30% of Area Median Income, which will be evaluated on a case-by-case basis.</p>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>We anticipate 150 units of new rental production and 75 units preserved through rehab in conjunction with refinancing.</p>

5	State Program Name:	Housing Trust Fund										
	Funding Sources:	HTF										
	Describe the state program addressed by the Method of Distribution.	<p>Housing Trust Fund (HTF) resources are to be utilized to create housing affordable to extremely low-income households for no less than 30 years. New Hampshire will limit the use of these funds to affordable rental housing due to very high demand for rental housing affordable to extremely low-income households and the challenge associated with creating viable and sustainable homeownership opportunities for extremely low-income households. The majority of HTF resources will be distributed through a specific Notice of Funding Availability (NOFA) process that will finance projects to benefit extremely low-income households who need housing combined with services, including but not limited to homeless, households with a member with a disability, veterans, and housing for persons with substance use disorder. Applicants responding to the HTF NOFA will be requesting financing for development subsidy and potentially project-based rental assistance which will provide affordability to extremely low income households for a minimum of 30 years. A small portion of HTF funding will also be available for use in Low Income Housing Tax Credit (LIHTC) projects through New Hampshire Housing Finance Authority 's traditional Multifamily Rental Housing Financing Application process. The 2021-2022 Qualified Allocation Plan for LIHTC, which was written to be compatible with the Housing Trust Fund, awards points for projects that reserve at least 10% of the units for Extremely Low Income Households, as well as points for projects reserving between 10%-25% of their units for housing that includes a household member who is intellectually disabled, physically disabled, people suffering from severe mental illness (must also participate in the 811 program) a veteran or is homeless or at imminent risk of homelessness immediately prior to tenancy and be identified as needing services to maintain housing.</p>										
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p>The criteria used to select applications as well as their relative importance are found in New Hampshire's 2021-2022 Qualified Allocation Plan http://www.nhhfa.org/developer-financing/low-income-housing-tax-credits-lihtc/</p> <p>The criteria used for the competitive supportive housing NOFA is attached in the Unique Appendices.</p>										
	Describe how resources will be allocated among funding categories.	<p>100% of resources will be utilized as development subsidy to support production of rental housing affordable to extremely low-income households. Competitive scoring of Housing Trust Fund Projects applied for through both the Low Income Housing Tax Credit and NOFA processes will target resources to those considered most in need.</p>										
	Describe threshold factors and grant size limits.	<p>Threshold factors appear in both the 2021-2022 Qualified Allocation Plan and the supportive housing NOFA.</p> <p>Per unit subsidy limits are:</p> <table border="0"> <tr> <td>0 Bedroom</td> <td>176,311</td> </tr> <tr> <td>1 Bedroom</td> <td>202,115</td> </tr> <tr> <td>2 Bedroom</td> <td>245,776</td> </tr> <tr> <td>3 Bedroom</td> <td>317,892</td> </tr> <tr> <td>4 Bedroom</td> <td>349,014</td> </tr> </table> <p>These limits will be reassessed annually.</p>	0 Bedroom	176,311	1 Bedroom	202,115	2 Bedroom	245,776	3 Bedroom	317,892	4 Bedroom	349,014
0 Bedroom	176,311											
1 Bedroom	202,115											
2 Bedroom	245,776											
3 Bedroom	317,892											
4 Bedroom	349,014											

	What are the outcome measures expected as a result of the method of distribution?	Outcomes will be quantified as 25 new units of rental housing affordable to extremely low income households to be generated with this year's allocation.
6	State Program Name:	NH Homeless Services State Grant in Aid
	Funding Sources:	ESG
	Describe the state program addressed by the Method of Distribution.	The NH Homeless service system which consists of the CoC program, ESG and NH's Emergency Shelter and Homeless Intervention Services.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	The following criteria were used to score applications for funding: Services (15pts); Need for Services (20 pts); Emergency Shelter Plan (35 pts); Policies/procedures (25 pts); Experience (15 pts); Staffing Plan (10 pts);Goals (15 pts); Collaboration (20 pts); HMIS (10 pts); Budget (25 pts); and Budget Narrative (15 pts).
	Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	The RFP for State funding is released biennially and is for a 2 year funding cycle.
	Describe how resources will be allocated among funding categories.	State Grant in Aid (SGIA) funds emergency and specialty shelter operations and Homeless intervention services. Examples of homeless intervention activities could include assessing a client's eligibility for shelter/housing placement, legal services, and drop-in centers or other facilities where clients have access to case managers as well as telephone/internet access for education, housing, employment purposes.
	What are the outcome measures expected as a result of the method of distribution?	Funded projects must establish goals related to increasing exits to permanent housing and reducing the average length of stay or program participation.
7	State Program Name:	Project Based Rental Assistance for Disabled
	Funding Sources:	Section 811
	Describe the state program addressed by the Method of Distribution.	Section 811 provides project based rental assistance to severely mentally ill extremely low-income individuals utilizing units in either new or existing affordable housing stock that does not otherwise provide project based rental assistance. Tenants are assisted with the search for an available section 811-subsidized apartment in their community of choice as well as connection with local community based mental health services. Extremely low income households with a severely mentally ill member are screened for eligibility by the Bureau of Mental Health Services and referred to a property management agent who screens applicants for their specific projects.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	The owners or property management agents of existing affordable housing are solicited for participation in the 811 PRA Program. QAP scoring points in current or future competition for LIHTCs are offered as an incentive. Beneficiaries are screened for eligibility and appropriateness for the program but are not rated or scored beyond those requirements. Actual provision of project based rental assistance hinges on the presence of an eligible tenant in an approved rental unit.

	Describe how resources will be allocated among funding categories.	These funds are utilized for the singular use of project based rental assistance.
	What are the outcome measures expected as a result of the method of distribution?	Extremely low income households with a severely mentally ill household member will be provided with needed project based rental assistance, making their housing affordable.
8	State Program Name:	State Community Development Tax Credits
	Funding Sources:	
	Describe the state program addressed by the Method of Distribution.	CDFA grants state tax credit awards on a competitive basis to qualified non-profit organizations for specific community development projects or programs. CDFA is attracted to innovative projects that show a high degree of community support, build partnerships, and leverage other funds. CDFA gives a 75% state tax credit against a donation made by a business to any approved project. The tax credit may be applied against the New Hampshire business profits tax, business enterprise tax, and/or the insurance premium tax.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	The Tax Credit Program first uses a Letter of Intent to determine applicant eligibility and then a full application process. Staff reviews full applications including site visits as needed. After this process the staff and a subcommittee of the CDFA Board of Directors evaluate projects for conformance with the State RSA 162-L which governs the program and funds available. After this process is complete, awards are made to successful applicants.
	Describe how resources will be allocated among funding categories.	The resources are not allocated among funding categories. The tax credit program is a separate source of state funding and although it is not unusual to see these funds combined with CDBG, HOME and LIHTC funds.
	Describe threshold factors and grant size limits.	The Tax Credit Program receives an annual allocation of \$5 Million Dollars. There are no grant size limits but it is typical to see requests between \$300,000 and \$500,000. Nonprofits, municipalities and cooperatives are eligible for application.
	What are the outcome measures expected as a result of the method of distribution?	Outcome measures will vary by project funded. The program is very flexible in what is eligible to be funded.
9	State Program Name:	TBRA for Homeless Veteran
	Funding Sources:	HUD-VASH
	Describe the state program addressed by the Method of Distribution.	HUD VASH is a collaborative effort between the Veterans Administration and the US Department of Housing and Urban Development providing tenant based and project based rental assistance to homeless veterans who are receiving VA services.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Beneficiaries are referred by the Veterans' Administration. New Hampshire Housing Finance Authority completes the household application for housing assistance and administers the housing assistance in the form of Housing Assistance Program payments to the property owner.
	Describe how resources will be allocated among funding categories.	Tenant based rental assistance is the only funding category in this program.
	What are the outcome measures expected as a result of the method of distribution?	120 homeless extremely low income homeless veterans to receive rental assistance each year, leading to greater housing affordability.

AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)

Will the state allow units of general local government to carry out community revitalization strategies?

Yes

State’s Process and Criteria for approving local government revitalization strategies

The State of New Hampshire does not have a role in approving local government revitalization strategies. CDBG and HOME funds are awarded to projects that are part of a greater effort to revitalize neighborhoods, and competitive scoring systems for both programs favor this type of activity.

Description of the geographic areas of the state (including areas of low-income and minority concentration) where assistance will be directed

ESG-funded Rapid Re-Housing and Homeless Assistance Services will be distributed statewide through a competitive procurement process.

CDBG and HOME are also distributed statewide through competitive processes which send funds where they are needed throughout the state. New Hampshire's CDBG entitlement communities are ineligible to apply for state CDBG as they receive their own allocation directly from HUD.

The project scoring system for the HTF competitive supportive housing NOFA will distribute project funding to no more than the top two projects in the highest scoring county and single projects in descending order in other counties until all funds are distributed.

Geographic Distribution

Target Area	Percentage of Funds
New Hampshire	100

Table 55 - Geographic Distribution

Affordable Housing

AP-55 Affordable Housing – 24 CFR 91.320(g)

One Year Goals for the Number of Households to be Supported	
Homeless	711
Non-Homeless	375
Special-Needs	55
Total	1,141

Table 56 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	741
The Production of New Units	200
Rehab of Existing Units	200
Acquisition of Existing Units	0
Total	1,141

Table 57 - One Year Goals for Affordable Housing by Support Type

Discussion:

These numeric goals are an estimation based on previous years assisted households. They are a fair estimation for HOME and HTF funding commitments, but construction project completion timing can be unpredictable making end of the year beneficiary counts uncertain. Averaged over time, these are reliable expectations.

AP-60 Public Housing - 24 CFR 91.320(j)

Actions planned during the next year to address the needs to public housing

Public Housing Authorities are designated as eligible entities to apply for Low Income Housing Tax Credits, HOME Investment Partnerships, Housing Trust Fund under some circumstances, and other affordable housing subsidy and financing resources in New Hampshire. Several of New Hampshire's Public Housing Authorities have successfully competed for and utilized these resources in order to increase the inventory and thus availability of affordable housing within their locality. This has been especially important since no new public housing has been created for decades.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

New Hampshire Housing Finance Authority continues to operate a Voucher Assisted Mortgage program, and also offers financial literacy training and coaching to Housing Choice Voucher Holders. Those who participate in the Family Self Sufficiency/GOAL program can establish and contribute to Individual Development Accounts in which their savings contributions for education, vehicle purchase or home purchase are matched with federal funds as well as funds raised from the Community Development Finance Authority, New Hampshire Housing Finance Authority, and local financial institutions.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

No New Hampshire PHAs are designated as troubled.

AP-65 Homeless and Other Special Needs Activities – 91.320(h)

Introduction

The CoC, ESG, and state funded homeless assistance programs have coordinated efforts to both reduce the amount of time persons experience homelessness and increase exits from shelter to permanent housing. ESG continues to collaborate with emergency shelters to reduce the average length of stay and requires state funded programs to identify goals related to both reducing the overall average length of stay and increasing exits to permanent housing. This effort combined with an increase in ESG and CoC funding dedicated to Rapid Re-Housing has been key in achieving this. BoSCoC intends to continue efforts in this area and believes the implementation of coordinated entry and the use of a statewide By Name List that prioritizes the most vulnerable individuals or families for open permanent supportive housing beds will strengthen the system and assist in prioritizing need and assisting homeless households who have spent the longest time homeless move more quickly into permanent housing.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

New Hampshire has implemented coverage of all regions of the state, even the most rural. Outreach workers are skilled in canvassing all environments to identify and engage persons experiencing homelessness using evidenced based approaches. There is an array of outreach programs, which range in scope and population served. Some examples: SAMHSA's Pathways for Transition from Homelessness focuses on households with severe and persistent mental illness and co-occurring disorders, Supportive Services for Veteran Families and the two VA Medical Centers offer street outreach to Veterans, Waypoint offers homeless outreach services to youth. Mobile health clinics travel throughout the state and some ESG and CoC providers have added health

clinics within their facilities, with a full medical staff, childcare, pharmacy etc. so that one stop health and housing can be achieved. Some ESG subrecipients were also able to expand their Street Outreach programs to include medical staffing such as RNs to conduct street medicine outreach for urgent needs. During the COVID-19 pandemic, there has also been an increase in street outreach and public health connections, resulting in increased connections to healthcare services.

Through the statewide Coordinated Entry process, individuals and families experiencing homelessness are assessed and linked to housing navigators who are able to help the individual/ family navigate not only housing services, but the supportive services such as mental health care, employment/benefit supports and mainstream services that help keep households housed. NH uses a standardized common assessment which prioritizes those most vulnerable including chronically homeless individuals, unsheltered persons, veterans, youth and families and those with HIV. Additionally, there are two HOPWA Recipients in NH, who are integrated into the COCs and the Coordinated Entry process.

Addressing the emergency shelter 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. BHS requires state-funded shelters to identify specific goals related to reducing the programs average length of stay and increasing outcomes to permanent housing. Through ESG-CV funding, emergency shelters were able to expand essential services and operations to help them in decompressing, abiding by CDC social distancing guidance and overall COVID-19 prevention, preparation for and response to the virus. Additionally, NH has subpopulation specific service intensive transitional housing such as Grant and Per Diem programs, serving Veterans experiencing homelessness and connecting them to pathways 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

Through NH's Coordinated Entry system, individuals are assessed using a common assessment tool and prioritized based on vulnerability. This method matches individuals and families with the appropriate level of service based on their needs and preserves those most intensive programs for the households with the highest vulnerabilities, such as those chronically homeless. This also ensures quick connection to Rapid Rehousing programs such as ESG and COC, who can quickly connect households to permanent housing. Additionally, BHS is partnering with NHHFA on a preference, opening up beds for Permanent and Supportive Housing - also prioritizing chronically homeless individuals. Use of the Coordinated Entry system ensures accurate measures of homeless identification to permanent housing placement. This information is then reviewed in the CoC subcommittees to strategize how to reduce the length of time spent homeless. An example strategy would be

hiring housing navigators to communicate and mediate with landlords, building a pool of housing options for quick placement of households. Another example includes breaking down the length of time it took to see where the process could be improved - such as reducing the time spent waiting on an inspection by the housing authority or streamlining applications by having agencies provide tenancy screening reports to avoid long background checks. Subpopulations such as Veteran, Youth and families are working on USICH initiatives to End Homelessness for their populations, which include metric breakdowns such as number of chronically/ long term homeless, length of time in the homeless experience and number of persons identified versus number of persons housed.

Another aspect of the Coordinated Entry system and Prioritization list include ensuring a housing plan matched for each individual identified. In addition to the private landlord connections discussed above, homeless service providers also provide long term connections to affordable housing options through public housing authorities and affordable housing properties. Key to this housing stability will be the household's ability to maintain the housing once the financial assistance ends. The supportive services provided 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.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

There are several strategies in place to help avoid individuals and families from entering into homelessness after being discharged from a publicly funded institution. The ESG administrator chairs the DHHS Housing Integration Team, consisting of individuals from large systems of care such as the New Hampshire Hospital, the Department of Corrections, Department of Children, Youth & Families and the Bureau of Drug and Alcohol Services. Additionally, the Governor's Council on Housing Stability features a diverse stakeholder group with representatives from systems of care. Education is provided to these sites about discharge policies, Coordinated Entry and the housing resources available to vulnerable households who may be leaving their institutions into homelessness. Additionally, Homeless Prevention programs such as ESG and SSVF for Veterans, can assist households who have been in the system of care over 90 days. This allows them to start the housing and diversion strategies prior to discharge to reduce the need of the household to enter into the homelessness response system. New Hampshire has also been awarded Foster Youth Initiative vouchers, connecting youth discharging from foster care to housing choice vouchers and supportive services to help them sustain the housing.

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.

AP-75 Barriers to affordable housing – 91.320(i)

Introduction:

Land use regulation is under the control of local governments through planning and zoning boards. Local ordinances that seek to preserve the character of a town and a quality of life associated with it can sometimes create barriers to the development of affordable housing or taken to an extreme virtually in any new housing. Restrictions on things like minimum lot sizes and minimum setbacks can require that a house lot be so large and costly that only the very largest and most expensive homes will be built on them.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

NHHFA's Housing Awareness Program continues to provide tools and resources to support ongoing education and advocacy efforts:

Program support to four regional workforce housing coalitions. NHHFA's Partnership Grants Program invests in focused efforts by housing advocates to address the local regulatory environment. In addition, the program supports new as well as existing organizations, housing coalitions and programs within established non-profit organizations or non-traditional partners that wish to focus efforts on housing education and advocacy. The program provides more flexible funding that meets the needs of a diverse mix of providers under this approach.

Funding for established organizations can be up to \$40,000 annually. Four housing coalitions exist that are eligible, and each have received \$40,000 this fiscal year to support advocacy efforts locally and regionally.

Discussion:

Activities planned by the organizations listed above include:

- **Design Charettes** which help increase understanding of housing design in a visual way involving local citizens and planning and design experts.
- **Legislative Forums:** Each coalition has worked to strengthen relations with local governing bodies and

state legislators. These virtual forums connect legislators with a host of constituents including employers to help legislators understand the impact of housing supply and affordability on community and economic development.

- **Business Leaders Breakfasts (virtual or in-person)** 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, NHHFA 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. Up to \$25,000 is available to any municipal applicant. The program is funded with \$125,000 to cover administration, program and direct funding to municipalities.
- **Mini Grants: New Hampshire Housing Finance Authority** provides up to \$5,000 per grant to support the efforts of local business groups, local economic development groups, regional economic development groups, local and regional ad hoc groups, business and community leaders, local governments, local service organizations, business owners and nonprofit organizations for housing education, and advocacy efforts. Eligible activities include funding technical assistance to explore housing-friendly land use regulations and may also be used for groups to research the feasibility of starting a local or regional housing advocacy initiative, which may include strategic planning efforts. These funds continue to be used for outreach, advocacy and to help support the potential creation of a housing coalition in the southwest region of New Hampshire.
- **St. Anselm College, Center for Ethics in Business and Governance (CEBG):** will be awarded the third installment of a three-year grant for an educational initiative titled “The Housing We Need.” The initiative will focus on educating community decision-makers and others about the ways in which affordable housing can enhance their communities.
- **Housing Conferences:** each year New Hampshire Housing Finance Authority produces three Housing Conferences. In FY 2021 the goal is to produce three conferences which may all be virtual.
- **Housing Needs Assessment:** Following up on work already done to establish a market baseline in late 2019, staff will engage a consultant to evaluate ongoing trends in the housing market as society responds to the coronavirus pandemic crisis, and as the economy ultimately moves to recovery. A final report outlining market trends will be completed in late FY 2021.
- **Fiscal Impact Study/Density Analysis:** Work will be completed on a study of the fiscal impact on select municipalities of housing and other land uses that will help demonstrate the benefits and issues related to higher density development in a variety of municipalities.

- **North Country Housing Needs Study:** A study of housing needs in the North Country will be completed, supplemented with matching funds from the Neil and Louise Tillotson Fund.
- **Small-Scale Developers Workshops:** Working with Incremental Development Alliance and Build Maine, New Hampshire Housing Finance Authority will conduct workshops and trainings for those who want to enter the residential development business. Funds may also be used more broadly as other opportunities are identified.

AP-85 Other Actions – 91.320(j)

Actions planned to address obstacles to meeting underserved needs

The Governor's Interagency Council on Homelessness has recently reactivated under the direction of the Governor. Three workgroups are being organized with the individual goals of a) Integrating Supportive Housing into State Medicaid Policy, b) Ending Homelessness for People Living in Encampments, and c) Integrating Employment and Housing to End Homelessness.

The shrinkage of HUD-funded rental assistance and affordable housing development subsidy in the federal budget is counter-productive in efforts to better meet underserved needs as the gaps between resources and needs steadily grow larger. The private nonprofit sector shoulders a pretty big burden here but can't offset federal funding reductions.

Actions planned to foster and maintain affordable housing

New Hampshire Housing Finance Authority will continue to support local and regional workforce housing efforts to help municipalities eliminate barriers to affordable housing development; it will continue to track expiring use and try to refinance properties that could be at risk of being lost as affordable housing inventory. The method of distribution for HOME and HTF resources will be reexamined and adjusted as needed to address the most compelling needs.

Actions planned to reduce lead-based paint hazards

In addition to continuation of the Nashua, Manchester, Sullivan County and Balance of State Lead Hazard Control Grants, all of which have numerical annual lead remediation production goals, training and education activities provided through all four of these grants will be provided. This will lead to steadily increasing lead-safe rental housing inventory available to low, very low, and extremely low-income households with children under six years old, greater public awareness of residential lead-based paint hazards and how to control them, and a growing maintenance and repair workforce with knowledge and skills that will lower the risk of accidental lead poisoning from repair and remodeling work.

Actions planned to reduce the number of poverty-level families

Economic Development activities funded by Community Development Block Grant are expected to create or preserve 542 jobs for low to moderate income individuals.

The GOAL/Resident Self-Sufficiency Program will make online educational and training resources available to participants in New Hampshire Housing Finance Authority's Section 8 Housing Choice Voucher program as well

as access to Individual Development Accounts for some.

Actions planned to develop institutional structure

The Community Development Finance Authority, the Bureau of Homeless and Housing Services, and New Hampshire Housing Finance Authority make efforts to participate in each other's planning and advisory groups. For example, New Hampshire Housing Finance Authority participates in the Balance of State Continuum of Care and its Housing subcommittee, as well as the Bureau of Behavioral Health's Advisory Committee. The Bureau of Homeless and Housing Services is working closely with New Hampshire Housing Finance Authority and the Bureau of Mental Health Services on implementing the HUD 811 Project-Based Rental Assistance grant awarded in the second funding round of that program and will develop this relationship further as this long-term project grows. The Community Development Finance Authority has a seat on its Community Development Block Grant Advisory Committee for New Hampshire Housing Finance Authority. These relationships will continue to grow and advance a comprehensive approach to housing, homelessness, and community development.

Actions planned to enhance coordination between public and private housing and social service agencies

The Housing and Community Development Planning Council brings these three groups together to plan for the next year's use of CDBG, HOME, and ESG in the coming year and reviews accomplishments in the following year. Other planning efforts including the biennial update of the Qualified Allocation Plan, changes to the Housing Choice Voucher Program Admin Plan, and similar efforts actively solicit input and participation from partners and interested parties. Many of the staff from all agencies serve on multiple committees and advisory groups, which also brings about more thorough knowledge and understanding of each other's programs and goals.

Discussion:

For further discussion see: 2020 Analysis of Impediments to Fair Housing Choice in the Unique Appendices.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.320(k)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income.	75.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.320(k)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
None
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

N/A - HOME funds will not be used for any homebuyer activities.
3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:
HOME funds will not be used for any homebuyer activities.
4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The Multi-Family New Production and Preservation Program will rehabilitate approximately 75 units

annually statewide to preserve affordable housing through long term restrictions primarily benefitting households with income below 60% of the median area income. Tax-exempt bond interest rates are currently low and are expected to remain low for the foreseeable future, assisting NHHFA in this work to preserve affordable housing. Additionally, to help encourage preservation using Tax Exempt Bond Financing New Hampshire Housing Finance Authority provides partial subsidy for eligible HOME multi-family housing rehabilitation activities of existing properties. The minimum level of rehabilitation required for each unit will vary based upon thorough analysis of the capital needs for each property, but the amount of rehabilitation funds needed to address capital needs in each unit will exceed HOME funds made available. Other subsidy in the form of Operating Funds will also be available for leveraging and can be utilized to address rehabilitation needs in rental properties that are currently under HOME obligations.

- The aging of the entire portfolio requires a continuous review of management practices to ensure that disinvestment in any given property has not and will not occur. On an annual basis the Asset Management team at New Hampshire Housing Finance Authority conducts both a physical and management practice inspection as well as reviewing the financial sustainability of the property.
- New Hampshire Housing Finance Authority will set aside a portion of HOME funds over each of the next five years to be used under this preservation initiative.
- For new or existing stock affordability restrictions will be established or extended, thus preserving affordability for a minimum of 20 years.
- Unit subsidy limits will be set in accordance with New Hampshire Housing Finance Authority's Underwriting Standards, Subsidy Layering Policies and at no time will exceed the HOME requirements 24 CFR 92.250 unless waived by HUD. Funds will be provided in the form of a 0% non-amortizing loan that will be payable upon sale, refinance, or in the event of non-compliance with program requirements.
- Repayment of the deferred payment loan will be made from 50% of the annual surplus cash from the project as available, except that any other NHHFA program that has a claim on a project's surplus cash will have priority repayment position.
- This program will be carried out in accordance with HOME guidelines found at 24 CFR 92.206 (b). Additionally, these funds will not under any circumstances provide refinancing of multi-family loans made or insured by any federal programs, including the CDBG program.
- Applications for the program will be accepted continuously.

Emergency Solutions Grant (ESG)
Reference 91.320(k)(3)

1. Include written standards for providing ESG assistance (may include as attachment)
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.
See Coordinated Entry document in Unique Appendices.
3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).
BHS conducts separate and distinct application processes for the ESG Rapid Re-Housing and Prevention Program. Eligible applicants include units of local government and nonprofit organizations including community and faith-based organizations.

BHS intends to utilize a competitive Request for Proposals (RFP) process to solicit applications for the funding of the ESG Rapid Re-Housing and Prevention Program. The RFP is widely distributed through email lists to the Balance of State, Manchester and Nashua Continuums of Care, as well as all known stakeholders (which includes faith-based organizations). Stakeholders are encouraged to forward the announcement as appropriate. Additionally, the RFP is posted on the NH Department of Health and Human Services (NH DHHS) website.

Proposals will be evaluated and ranked by a review committee comprised of New Hampshire Department of Health and Human Services staff from multiple divisions and non-applicant stakeholders. Proposals will be reviewed and ranked based on consistency with the RFP requirements and review criteria, including how effective the proposed activity will be in providing homeless prevention and/or Rapid Re- Housing services; alignment with goals in the NH Consolidated Plan 5-Year Plan; Continuum of Care strategic goals; and the national goals and objectives outlined in Opening Doors: Federal Strategic Plan to End Homelessness. The specific scoring rubric is outlined below:

PROPOSAL EVALUATION

5.1. Technical Proposal

- a. Consistency (Q1, Q2) 13 Points
- b. Documentation (Q3) 10 Points
- c. Homeless Need (Q4 - Q6) 20 Points
- d. Staff inspections (Q9) 13 Points
- e. Project Description (Q7, Q8, Q10, Q11) 15 Points
- f. Successful Outcomes (Q12) 14 Points
- g. Rental Assistance (Q13 - Q15) 5 Points
- h. Federal Cost Principles (Q17) 15 Points
- i. HUD Reporting Standards (Q18) 15 Points

- j. Management of Funding (Q19) 15 Points
- k. Timely Start Up (Q20) 10 Points
- l. Participation in Coordinated Assessment (Q21) 10 Points
- m. Policies/Procedures (Q22) 6 Points
- n. Performance measures (Q23) 9 Points

Cost Proposal

Budget (Appendix C) 30 Points

Budget Narrative – 30 Points

Total Maximum number of points to be awarded is 230 Points.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The state of NH is able to meet the homeless participation requirement in 24CFR 576.405(a). The ESG Administrator consults with the Balance of State CoC which has a formerly homeless person on its board. Additionally, outreach in the form of listening sessions with both the Manchester and Nashua Continuums of Care which both have members who are homeless or formerly homeless.

5. Describe performance standards for evaluating ESG.

ESG Program Performance Standards

Program performance will be evaluated based on the following Performance Measurements:

Interim Housing Stability

Goal: 80% of program participant households will gain housing stability within 45 days of program entry.

Measurement: Percentage of program participant households who either maintain or obtain housing within 45 days of program entry.

Housing Stability

Goal: 70% of program participant households will achieve housing stability for six months following the end of rental assistance.

Measurement: Housing Stability will be measured by the percentage of program households who maintain their tenancy for six months following the end of rental assistance.

Increased Permanent Housing Connections

Goal: At least 70% of households that exit a Rapid Re-housing program or Homeless Prevention program exit to permanent housing.

Measurement: This requires a calculation of the percentage of households who exit the rapid re-housing program or Homeless Prevention program to permanent housing

Recidivism

Goal: 70% of program participant households will experience housing stability as evidenced by no subsequent episode of homelessness.

Measurement: Recidivism will be measured by the total number of adult program participants with successful exits from the program (with a successful housing outcome), that did not have an emergency shelter stay of at least one night within six months of exiting the program.

Housing Trust Fund (HTF) Reference 24 CFR 91.320(k)(5)

1. How will the grantee distribute its HTF funds? Select all that apply:

Applications submitted by eligible recipients

2. If distributing HTF funds through grants to subgrantees, describe the method for distributing HTF funds through grants to subgrantees and how those funds will be made available to state agencies and/or units of general local government. If not distributing funds through grants to subgrantees, enter "N/A".

N/A NHHFA does not subgrant HTF funds.

3. If distributing HTF funds by selecting applications submitted by eligible recipients,

a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

The following are eligible to apply for project specific assistance under the Housing Trust Fund program:

1. Non-profit corporations with an approved 501(c)3 tax-exempt status.
2. Local Public Housing Authorities.
3. Limited partnerships, general partnerships, corporations, limited liability companies, proprietorships, and other business organizations.

The following are not eligible to receive HTF funds:

1. Primarily religious organizations, where residency would be limited to an exclusive denomination.
2. Any person who is an employee, agent, consultant, officer, elected official, or appointed official of the state of New Hampshire, NHHFA, or state recipient or sub-recipient receiving HTF funds (collectively Non-Eligible Persons). This includes partnerships and corporations where the controlling partner, controlling member, or person(s) in control of such entity is a Non-eligible Person or Persons.

b. Describe the grantee’s application requirements for eligible recipients to apply for HTF funds. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

New Hampshire Housing Finance Authority will use two application tracks depending upon project type: Projects blending some HTF units into LIHTC projects will utilize New Hampshire Housing Finance Authority's Low Income Housing Tax Credit Program Multifamily Rental Housing Financing Application. This application is used for all projects seeking Low Income Housing Tax Credits and various forms of capital subsidy from New Hampshire Housing Finance Authority including but not limited to Housing Trust Fund, HOME, the State Affordable Housing Fund and other subsidy resources. This application is very thorough, requiring the applicant to provide detailed information concerning the description of the proposed project, sources and uses of all funds, rents and operating expenses, LIHTC scoring, a project pro forma, analysis of funding gaps to determine subsidy needs and a management questionnaire to assess management capacity. The Qualified Allocation Plan (QAP) for the 2021-2022 Low Income Housing Tax Credit Program provides scoring incentives to reserve 10% or more (but less than all) units affordable to extremely low-income households, and also encourages through scoring incentives for the provision of supportive housing for the homeless, those at imminent risk of homelessness, and veterans. Other incentives in the scoring system may also encourage applicants to apply for HTF funding. The project scoring criteria in the 2021-2022 Qualified Allocation Plan contain the elements required by HUD and considerably more.

Projects not seeking Low Income Housing Tax Credits will use a separate competitive NOFA for supportive housing and New Hampshire Housing Finance Authority will make awards in accordance with the priorities which form the basis of the Threshold Requirements and Scoring Criteria for the Housing Trust Fund Request For Proposals found in the NOFA, a draft of which is in the Unique Appendices.

Housing Trust Fund NOFA projects may commit to serve persons who are homeless. A Homeless person is defined as an individual or family who lacks a fixed, regular, and adequate nighttime residence. This could include but is not limited to homeless families, homeless disabled persons or households, homeless veterans, and homeless persons who are in recovery from substance use disorder or severe mental illness. Project sponsors applying for development subsidy may also apply for project-based rental assistance administered by NHHFA which will be used to maintain affordability for extremely low income households for at least the required minimum of 30 years. New Hampshire Housing Finance Authority has committed to provide up to 50 project-based vouchers to support this effort. Scoring preference will also be provided to projects with written commitments from other Public Housing Authorities to provide project-based Housing Choice Vouchers for a minimum of 30 years. Tenants need for supportive services will be a threshold requirement.

NHHFA will require that all recipient applications contain a description of the eligible activities to be conducted with HTF funds as required in § 93.200 Eligible Activities.

NHHFA will require that each eligible recipient certify that housing assisted with HTF funds will comply with all HTF requirements.

c. Describe the selection criteria that the grantee will use to select applications submitted by eligible recipients. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

See HTF Threshold and Scoring Criteria in Draft NOFA in the Unique Appendices.

d. Describe the grantee's required priority for funding based on geographic diversity (as defined by the grantee in the consolidated plan). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

New Hampshire does not target CPD block grants geographically generally but makes substantial efforts to distribute funds throughout the state as fairly as possible.

In addition to submission of a complete application form, all applications will be reviewed under the Threshold Criteria delineated in the NOFA. Failure to comply with any of the Threshold Criteria may, at the sole discretion of NHHFA, result in the rejection of the application.

e. Describe the grantee's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

See Threshold criteria in Draft NOFA in the Unique Appendices.

f. Describe the grantee's required priority for funding based on the extent to which the rental project has Federal, State, or local project-based rental assistance so that rents are affordable to extremely low-income families. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

In addition to threshold and scoring categories of "Matching Resources" in the Threshold Requirements and Scoring Criteria for Housing Trust Fund NOFA, rent subsidy, if needed, is provided by NHHFA. New Hampshire Housing Finance Authority has committed to provide up to 50 project-based vouchers to support this effort.

g. Describe the grantee's required priority for funding based on the financial feasibility of the project beyond the required 30-year period. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

See Scoring criteria in Draft NOFA in the Unique Appendices.

h. Describe the grantee's required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

See Threshold criteria in Draft NOFA in the Unique Appendices.

i. Describe the grantee's required priority for funding based on the extent to which the application makes use of non-federal funding sources. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Non-Federal and Federal match above threshold requirements receive points in the scoring category under the NOFA.

4. Does the grantee's application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

5. Does the grantee's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

6. Performance Goals and Benchmarks. The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee's goals established under 24 CFR 91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

Yes

7. Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds. Enter or attach the grantee's maximum per-unit development subsidy limits for housing assisted with HTF funds.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

Previously, for supportive housing projects, HTF used the HOME subsidy limits. However, it is not uncommon for the per unit total development cost might need to exceed the HOME Maximum Per Unit Subsidy Limit because not all supportive housing projects are able to leverage the required additional resources necessary to meet their development costs. Increasing the HTF Maximum Per Unit Subsidy Limit would allow NHHFA to provide additional capital financing to expedite the successful completion of supportive housing projects that serve some of our most vulnerable populations and are not able to leverage such funding. Additionally, because of the pandemic's economic effects, NHHFA has seen an increase in construction costs, threatening the financial viability of these projects. Therefore, per unit subsidy limits are being increased to:

0 Bedroom	176,311
1 Bedroom	202,115
2 Bedroom	245,776
3 Bedroom	317,892
4 Bedroom	349,014

These limits will be reassessed annually.

8. Rehabilitation Standards. The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; and Capital Needs Assessments (if applicable).

The following documents that address Rehabilitation Standards can be found in the Unique Appendices:

See Design and Construction Policy Rules

See Technical Design and Construction Standards plus Rehab

See Hazard Mitigation

See Uniform Physical Condition Standards

9. Resale or Recapture Guidelines. Below, the grantee must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

N/A. HTF funds will not be used to assist first time homebuyers.

10. HTF Affordable Homeownership Limits. If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

N/A. HTF funds will not be used to assist first time homebuyers.

11. Grantee Limited Beneficiaries or Preferences. Describe how the grantee will limit the beneficiaries or give preferences to a particular segment of the extremely low or very low income population to serve unmet needs identified in its consolidated plan or annual action plan. If the grantee will not limit the beneficiaries or give preferences to a particular segment of the extremely low or very low income population, enter "N/A."

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

The competitive HTF NOFA for supportive housing is limited to populations that benefit from the integration of such services with their housing. Providing supportive services to a specific population that would benefit from these services is a requirement for funding through this NOFA.

12. Refinancing of Existing Debt. Enter or attach the grantee's refinancing guidelines below. The guidelines describe the conditions under which the grantee will refinance existing debt. The grantee's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible

activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter "N/A."

N/A, HTF will not be used to refinance existing debt.

Appendix - Alternate/Local Data Sources

1	Data Source Name 2013 ACS data
	List the name of the organization or individual who originated the data set. American Communities Survey.
	Provide a brief summary of the data set. Standard ACS data set.
	What was the purpose for developing this data set? Developed by ACS.
	Provide the year (and optionally month, or month and day) for when the data was collected. 2013.
	Briefly describe the methodology for the data collection. Standard ACS methodology.
	Describe the total population from which the sample was taken. Total NH population sample.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. See ACS data sets.
	Data Source Name Manchester Survey Data
2	List the name of the organization or individual who originated the data set. City.
	Provide a brief summary of the data set. City Needs Assessment for regional plan
	What was the purpose for developing this data set? Support development of regional plan for Manchester
	Data Source Name ACS 2008-2012 CHAS Data
3	List the name of the organization or individual who originated the data set. American Communities Survey and HUD

	<p>Provide a brief summary of the data set. Standard ACS CHAS data sets including HUD CHAS sort.</p>
	<p>What was the purpose for developing this data set? For CPD program planning.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected. 2008-2012.</p>
	<p>Briefly describe the methodology for the data collection. Standard ACS</p>
	<p>Describe the total population from which the sample was taken. Total NH population sampled.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Household characteristics.</p>
4	<p>Data Source Name 2000 Census (Base Year), 2013 ACS 1 year estimate</p>
	<p>List the name of the organization or individual who originated the data set. US Census American Communities Survey</p>
	<p>Provide a brief summary of the data set. Standard Census and ACS data set.</p>
	<p>What was the purpose for developing this data set? Government planning.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected. 2000 and 2013.</p>
	<p>Briefly describe the methodology for the data collection. Standard ACS survey.</p>
	<p>Describe the total population from which the sample was taken. Total statewide population.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Households, housing units, etc.</p>

5	Data Source Name 2008-2012 CHAS Data Tables 7, 5, and 13
	List the name of the organization or individual who originated the data set. US Census American Communities Survey HUD
	Provide a brief summary of the data set. HUD CHAS sort of ACS data.
	What was the purpose for developing this data set? CPD program planning purposes.
	Provide the year (and optionally month, or month and day) for when the data was collected. 2008-2012.
	Briefly describe the methodology for the data collection. Standard ACS survey methodology.
	Describe the total population from which the sample was taken. NH total population.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Households, homes, incomes, etc.
	Data Source Name 2008-2012 CHAS Data Table 3
6	List the name of the organization or individual who originated the data set. HUD American Communities Survey
	Provide a brief summary of the data set. Standard ACS data sorted by HUD for CHAS use
	What was the purpose for developing this data set? CPD program planning.
	Provide the year (and optionally month, or month and day) for when the data was collected. 2008-2012.
	Briefly describe the methodology for the data collection. Standard ACS survey methodology.

	<p>Describe the total population from which the sample was taken.</p> <p>NH total population.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Households, incomes, housing units, etc.</p>
7	<p>Data Source Name</p> <p>2008-2012 CHAS Data Table 7</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>HUD</p> <p>American Communities Survey</p>
	<p>Provide a brief summary of the data set.</p> <p>Standard ACS data with HUD CHAS sort.</p>
	<p>What was the purpose for developing this data set?</p> <p>CPD program planning.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2008-2012.</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Standard ACS methodology.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>NH total population.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Households, incomes, housing, etc.</p>
8	<p>Data Source Name</p> <p>2008-2012 CHAS Data Table 10</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>HUD</p> <p>American Communities Survey</p>
	<p>Provide a brief summary of the data set.</p> <p>CHAS sort of ACS data.</p>
	<p>What was the purpose for developing this data set?</p> <p>CPD program planning.</p>

	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2008-2012.</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Standard ACS methodology.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>Total NH state population.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Housholds, incomes, housing, etc.</p>
9	<p>Data Source Name</p> <p>NH Homeless Management Information System (HMIS)</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>NH HMIS is administered by the Institute for Community Alliances (ICA), through grants administered by NH BHHS.</p>
	<p>Provide a brief summary of the data set.</p> <p>Client-level data and data on the provision of housing and services to homeless individuals and families and persons at risk of homelessness.</p>
	<p>What was the purpose for developing this data set?</p> <p>Each Continuum of Care (CoC) is responsible for selecting an HMIS software solution that complies with HUD's data collection, management, and reporting standards.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Data collection extends across populations and geographic regions.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>Data provided year by year.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Ongoing.</p>
10	<p>Data Source Name</p> <p>2008 to 2012 CHAS</p>

	<p>List the name of the organization or individual who originated the data set.</p> <p>US Census ACS HUD</p>
	<p>Provide a brief summary of the data set.</p> <p>CHAS sort of ACS data.</p>
	<p>What was the purpose for developing this data set?</p> <p>CPD program planning.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2008-2012.</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Standard ACS methodology.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>Total NH population.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Housholds, incomes, housing, etc.</p>
11	<p>Data Source Name</p> <p>HUD Point in Time Count 2020</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>U.S Department of Housing and Urban Development (HUD)</p>
	<p>Provide a brief summary of the data set.</p> <p>This report is based on point-in-time information provided to HUD by Continuums of Care (CoCs) as part of their CoC Program application process, per the Notice of Funding Availability (NOFA) for the Fiscal Year 2019 Continuum of Care Program Competition. Continuum of Care (CoC) Homeless Assistance Programs Homeless Populations and Subpopulations Reports provide counts for sheltered and unsheltered homeless persons by household type and subpopulation, available at the national and state level, and for each CoC. The reports are based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January</p>

	<p>What was the purpose for developing this data set?</p> <p>CoCs are required by HUD to provide an unduplicated count of homeless persons according to HUD standards. These data are used to measure homelessness on a local and national level and are published annually on HUD’s HUD Exchange website, which can be viewed by CoCs and the general public. PIT count data are also provided annually to Congress as part of the Annual Homeless Assessment Report (AHAR). The AHAR is used by Congress, HUD, other federal departments, and the general public to understand the nature and extent of homelessness. HUD’s PIT count data has become increasingly important as a measure of our local and national progress related to preventing and ending homelessness, especially with relation to our progress towards meeting the goals of Opening Doors: Federal Strategic Plan to Prevent and End Homelessness. Therefore, it has become necessary to ask for more detailed information and to ensure that the data submitted to HUD are as complete and accurate as practicable. In addition to informing national priorities and HUD funding decisions, PIT count data are an extremely important source for local program and system planning. To be responsive to the needs of persons experiencing homelessness in the community, CoCs need to understand how many individuals and families are being served by their homeless services system, as well as how many are unsheltered and might still need access to services</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>January 29, 2020</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Explained in HUD’s annual HIC and PIT count notice and HUD’s Point-in-Time Count Methodology Guide: https://www.hudexchange.info/hdx/guides/pit-hic/</p>
	<p>Describe the total population from which the sample was taken.</p> <p>New Hampshire conducts a complete census count for the Point in Time. A census count is an enumeration of all homeless people or a distinct subset of homeless people (e.g., households with adults and children) in CoCs. This counting approach provides a direct and complete count of all people and their characteristics, does not require any estimates, and can be used as a benchmark for future PIT counts. A census count should incorporate the entire CoCs’ geography.</p>
12	<p>Data Source Name</p> <p>HUD Housing Inventory Chart- New Hampshire 2020</p> <p>List the name of the organization or individual who originated the data set.</p> <p>U.S Department of Housing and Urban Development (HUD)</p>

	<p>Provide a brief summary of the data set.</p> <p>Continuum of Care (CoC) Homeless Assistance Programs Housing Inventory Count Reports provide a snapshot of a CoC’s HIC, an inventory of housing conducted annually during the last ten days in January, and are available at the national and state level, as well as for each CoC. The reports tally the number of beds and units available on the night designated for the count by program type, and include beds dedicated to serve persons who are homeless as well as persons in Permanent Supportive Housing. New for this year, the reports also include data on beds dedicated to serve specific sub-populations of persons.</p> <p>What was the purpose for developing this data set?</p> <p>The Housing Inventory Count (HIC) is a point-in-time inventory of provider programs within a Continuum of Care that provide beds and units dedicated to serve people experiencing homelessness categorized by five Program Types: Emergency Shelter; Transitional Housing; Rapid Re-housing; Safe Haven; and Permanent Supportive Housing.</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>January 29, 2020</p> <p>Briefly describe the methodology for the data collection.</p> <p>Described in https://files.hudexchange.info/resources/documents/PIT-Count-Methodology-Guide.pdf</p>
13	<p>Data Source Name</p> <p>2020 Point in Time by COC- Balance of State NH-500</p> <p>List the name of the organization or individual who originated the data set.</p> <p>U.S Department of Housing and Urban Development (HUD)</p> <p>Provide a brief summary of the data set.</p> <p>This report is based on point-in-time information provided to HUD by Continuums of Care (CoCs) as part of their CoC Program application process, per the Notice of Funding Availability (NOFA) for the Fiscal Year 2019 Continuum of Care Program Competition. CoCs are required to provide an unduplicated count of homeless persons according to HUD standards</p> <p>What was the purpose for developing this data set?</p> <p>Continuum of Care (CoC) Homeless Assistance Programs Homeless Populations and Subpopulations Reports provide counts for sheltered and unsheltered homeless persons by household type and subpopulation, available at the national and state level, and for each CoC. The reports are based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January.</p> <p>Unlike the statewide data used in the 2020 Point in Time survey also attached to this Con Plan, this data set is broken out by Continuum of Cares.</p>

	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>January 29, 2020</p> <p>Briefly describe the methodology for the data collection.</p> <p>Explained in: https://files.hudexchange.info/resources/documents/PIT-Count-Methodology-Guide.pdf</p>
14	<p>Data Source Name</p> <p>2020 System-Performance-Measures-Data NH</p> <p>List the name of the organization or individual who originated the data set.</p> <p>U.S Department of Housing and Urban Development (HUD)</p> <p>Provide a brief summary of the data set.</p> <p>CoCs are required to provide the jurisdictions with the information necessary to complete the section in the Con Plan(s) on homeless assistance provided to persons within the Con Plan jurisdictions’ geographic area, including data on performance measures. SPM include:</p> <p>The length of time individuals and families remain homeless</p> <p>The extent to which individuals and families who leave homelessness experience additional spells of homelessness.</p> <p>The thoroughness of grantees in reaching homeless individuals and families.</p> <p>Overall reduction in the number of homeless individuals and families.</p> <p>Jobs and income growth for homeless individuals and families.</p> <p>Success at reducing the number of individuals and families who become homeless.</p> <p>Successful placement from street outreach.</p> <p>Successful housing placement to or retention in a permanent housing destination</p> <p>What was the purpose for developing this data set?</p> <p>CoCs are charged with designing a local “system” to assist sheltered and unsheltered people experiencing homelessness and providing the services necessary to help them access housing and obtain long-term stability. More broadly, CoCs are to promote community-wide planning and strategic use of resources to address homelessness; enhance coordination and integration with mainstream resources and other programs targeted to people experiencing homelessness; and improve data collection and performance measurement.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Data spans across geographic and populations, but is limited to entities who use the Homeless Management Information System (HMIS)</p>

	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>Yearly</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
15	<p>Data Source Name</p> <p>2020 State of Homelessness in New Hampshire Report</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>New Hampshire Coalition to End Homelessness</p>
	<p>Provide a brief summary of the data set.</p> <p>These reports provide an examination on homelessness in the state, information on related economics and demographic facts, and changes in data at the state and county levels.</p>
	<p>What was the purpose for developing this data set?</p> <p>As concern about the increasing numbers of individuals and families facing homelessness was intensifying among policymakers, service providers, and concerned citizens, it became clear that effectively addressing the problem would require strong leadership that could ensure the development of collaborative, thoughtful and informed solutions to this troubling problem.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Statewide data collection through the Homeless Management Information System and Point in Time data</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2020</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>