

**NOTICE OF FUNDING AVAILABILITY  
MULTI-UNIT SUPPORTIVE HOUSING PROJECTS  
FREQUENTLY ASKED QUESTIONS (FAQs)  
October 2021 – June 2022 NOFA**

**1. What funding is available through the Supportive Housing Notice of Funding Availability (NOFA) that is being administered by the New Hampshire Housing Finance Authority?**

New Hampshire Housing is making \$4,500,000 in funding available through the Affordable Housing Fund (AHF), \$1,000,000 in Authority Operating Funds, and \$550,000 in the federal Housing Trust Fund (HTF) program. New Hampshire Housing will also make up to 50 Project Based Vouchers (PBVs) available to projects with housing units that meet the requirements at 24 CFR Part 983 and utilize HTF capital subsidy.

**2. What type of affordable housing is being funded through this NOFA?**

Funding from this NOFA must be used to create affordable supportive housing. The type of housing units may include congregate residences, single-room occupancy units, and multi-bedroom dwellings.

**3. What development costs can be funded with Housing Trust Funds?**

The Housing Trust Fund is a capital subsidy, which means that the funding must be used to pay for eligible development costs. Eligible costs include site acquisition costs, hard construction costs (new construction, substantial and moderate rehabilitation, and adaptive reuse), and eligible soft costs (architectural and engineering, legal, developer fee and other costs deemed eligible by New Hampshire Housing).

**4. Are the awards technically loans? Do they have to be paid back?**

Funding from each source will be in the form of a 0% interest, deferred payment loan with a term of 30-years. The loan is secured by a mortgage on the property. Repayment of the loan is required through surplus cash from the property's operations, as determined annually by NHHFA through project financial statements provided by the project owner. If the property generates surplus cash after paying for operations and any required debt service, half of that cash flow goes to repay the NH Housing loan each year. If there is no cash flow, no payment is due that year.

**5. What are the income and rent limits for HTF-assisted units?**

Units that receive funding from the HTF program must serve households that earn less than 30% of the area median income (AMI), with adjustments for household size, geographic area, and [utility allowance](#). Rent and income limits are published by HUD annually and are available on the [New Hampshire Housing website](#).

**6. If our project receives HTF funding, are all the units in the project subject to the HTF income and rent limits and other programmatic requirements?**

Not necessarily. The number of HTF-assisted units in a project depends on the total development cost, the amount of HTF funding requested, the income targeting of the proposed housing program, and other considerations. Your project could include HTF units for households earning less than 30% AMI and the remainder of the units could serve households earning up to 60% AMI, in accordance with the AHF program requirements.

**7. Is there a minimum and maximum amount of funding that a project can receive?**

The minimum amount of funding that a project can receive is \$150,000 and the maximum amount is \$1,500,000, subject to the Maximum Per Unit Subsidy Limits detailed in the NOFA. All funding awards are subject to an underwriting review to determine financial feasibility and that costs are reasonable in accordance with NHHFA's program rules, policies, and standards.

**8. We anticipate submitting an application for competitive 9% Low Income Housing Tax Credits; can we apply for supportive housing funding for a 9% Low Income Housing Tax Credit project?**

No. To be eligible for funding through this NOFA, your proposed project must meet the requirements of HFA 112. Applications for capital subsidy in conjunction with a 9% Low Income Housing Tax Credit project must be sought through the 9% Low Income Housing Tax Credit application process.

**9. Are there specific populations that must be served through this NOFA?**

All units in the project must have a preference to serve individuals and/or families experiencing homelessness or individuals and/or families who are at-risk of experiencing homelessness.

For the purposes of this NOFA, a person or family experiencing homelessness means:

- The individual or family lives in a shelter and lacks a fixed, regular and adequate residence and has a primary nighttime residence that is a supervised publicly/private operated shelter designed to provide temporary living accommodation; or
- An individual who lives in a hospital or institution that provides a temporary residence for individuals intended to be institutionalized, or
- The individual or family lives in a public/private place not designed for, or ordinarily used for sleeping by human beings.

For the purposes of this NOFA, a person or family at-risk of experiencing homelessness means:

- The individual or family pays more than 50% of their gross income toward rent, or
- The individual or family lives with friends or relatives due to an emergency or homeless situation and it is a temporary living arrangement. If the individual or family were not staying with friends or relatives, they would be homeless, or
- The individual or family is living in a substandard living situation, such as a campground or other temporary placement.

**10. What types of organizations can apply for funding through this NOFA?**

Organizations eligible to receive funding through this NOFA include those entities described in [HFA 112.10](#), including:

1. Non-profit corporations with an approved 501(c)(3) tax-exempt status, including Community Housing Development Organizations;
2. Public housing authorities;
3. County, city, and town governments.
4. For-profit corporations whose proposed housing program serves an eligible population and are determined, at the sole discretion of the Authority, to have the necessary capacity and experience to develop and operate the project.

**11. Do I have to attend a pre-application meeting to submit an application under the NOFA?**

Applicants are strongly encouraged to attend a pre-application meeting, and should schedule a meeting as soon as it makes sense for them based upon the status of their proposal. Applicants should contact Cassie Mullen, Program Manager, Multi-Family Development to schedule a meeting. [CMullen@nhhfa.org](mailto:CMullen@nhhfa.org) or 603-310-9364.

**12. When are applications due?**

Applications will be accepted on a monthly competitive cycle. The application submission deadline for the first application schedule is October 15, 2021; the application deadline for each competitive monthly cycle is included in the table below.

Monthly Competitive Application Cycle	Application Deadline
October	October 15,2021
November	November 15, 2021
December	December 15, 2021
January	January 15, 2022
February	February 15, 2022
March	March 15, 2022
April	April 15, 2022
May	May 15, 2022
June	June 15, 2022

**13. When will we be notified if our project will be awarded funding through the NOFA, and how will funding be awarded?**

Within 30 days of receiving the application, New Hampshire Housing will reply in writing to the applicant and will either issue a conditional financing reservation, reject the application, request additional documentation/information, or add the applicant to a waiting list if all funding has been reserved. Projects that receive a conditional financing reservation letter will be required to satisfy project-specific progress phase requirements (see Attachment D: Progress Phase Requirements Examples for examples of typical project phase requirements) in accordance with a schedule detailed in the conditional financing reservation letter.

If an applicant meets the Threshold Criteria but all funding through the NOFA has been conditionally reserved, the applicant will be placed on a waiting list. Applicants on the waiting list will be eligible for funding if a project that received a conditional financing reservation fails to move forward or additional funding becomes available. Projects on the waiting list will be prioritized based on their application score from the Scoring Criteria and the order that the application was received, in that order.

**14. I have a question about our proposed project and funding, who should I contact?**

Program staff from New Hampshire Housing are availability to meet virtually with applicants to discuss their proposed project. Contact information for program staff is included below:

Cassie Mullen, Program Manager Multi-Family Development  
[CMullen@nhhfa.org](mailto:CMullen@nhhfa.org) or 603-310-9364