

# 2024 DRAFT ANNUAL ACTION PLAN



NEW HAMPSHIRE  
HOUSING

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# Executive Summary

The contents of this document are presented in the exact format as required by the U.S. Department of Housing and Urban Development (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 Annual Action Plan as their application to HUD. This content is downloaded directly from IDIS to allow for citizens participation and public comment.

## AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

### 1. Introduction

New Hampshire's Annual Action Plan is developed by the Housing and Community Development Council, which was established by New Hampshire Executive Order and is staffed by New Hampshire Housing Finance Authority (NHHFA), New Hampshire Community Development Finance Authority (CDFA), and the Department of Health and Human Services, Bureau of Homeless Services (DHHS-BHS). In order to receive allocations of HOME Investment Partnerships (HOME), National Housing Trust Fund (HTF), Community Development Block Grant (CDBG), and Emergency Solutions Grant (ESG) funds from the US Department of Housing and Urban Development (HUD), the state is required to submit an annual Action 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 Action Plan describes how the above-mentioned resources will be applied for, distributed, and utilized to address New Hampshire's housing, homeless, and community development needs during the coming program year.

### 2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items, or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

HOME Investment Partnerships Program funded at approximately \$4,000,000, will be used to contribute to the development of approximately 200 units of affordable housing, with a mix of new construction projects of approximately 150 units and preservation of approximately 50 affordable housing units. This annual grant plus program income and uncommitted funds from previous years provide a total of \$6,961,499 to invest in communities of NH.

New Hampshire is receiving the small state allocation of approximately \$3,000,000 in national Housing Trust Funds. These funds will be used as gap financing in various affordable housing projects through competitive processes.

The CDBG program, funded at approximately \$9,271,277 this year, helps address multiple community development needs. Housing, Public Facilities, and Economic Development projects continue to remain a high priority. For the Public Facility program, projects that include childcare, mental health, or broadband components remain the highest priority. Medium level Public Facility projects include water and wastewater infrastructure projects and other projects that benefit special populations (such as homeless, disabled or survivors of domestic abuse). ESG funding of approximately \$955,624 will be used for Street Outreach, Rapid Rehousing, Homelessness Prevention, HMIS and Admin. Street Outreach will provide Essential Services- such as identification, case management, transportation costs- will be provided to 500 individuals experiencing homelessness. 50 households experiencing homelessness will be served through Rapid Rehousing and 30 At Risk or Imminently homeless households through Homelessness Prevention. Housing Relocation and Stabilization services, as well as financial assistance including rental assistance will be provided as needed to RRH/HP households to support overall housing stability for all households.

### **3. Evaluation of past performance**

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

Although it is impossible to estimate exact numbers of homeless households to be served, housing units completed, and community development projects to be completed in a given year, production and performance under all four of these programs has been steady and reliable over time.

ESG utilizes project monitoring via site visits, CAPER reporting, System Performance Measures and Contract compliance as methods to evaluate performance. DHHS-BHS also hosts quarterly ESG meetings to review best practices and offer training or support to all ESG sub-recipients. NH Housing continues to focus our funds on the creation of more affordable housing because there remains a critical need for affordable housing in our state. NH Housing published a *2023 Housing Needs Assessment* which can be found at: <https://www.nhhfa.org/wp-content/uploads/2023/04/2023-NH-Statewide-Housing-Needs-Assessment.pdf>

This report shows that the state needs 90,000 more units of all housing between 2020 and 2040, with an immediate need of 23,000 more units. Additionally, our partners serving the homeless and at risk of homelessness community continually tell us that finding housing for their clients is extremely difficult; and our Assisted Housing Division that administers tenant-based housing vouchers says that it is taking double or triple the amount of time for the tenants to find suitable housing within the voucher payment standard. Due to the extreme housing

shortage in our state, NH Housing will continue to use its small state allocations of both HOME and HTF as gap financing in affordable rental housing construction.

CDFA continues to evaluate the performance of CDBG funded projects as part of its ongoing planning efforts. We examine both the types of projects applying for funding and the projects that are awarded funding, which gives us an understanding of the type of need by project type and region of the state. Monitoring the progress of funded projects also helps inform us of challenges they may be experiencing, such as cost increases or materials shortages. CDFA uses this information when identifying CDBG priorities, funding limits, and other programmatic details each program year.

Since the start of these programs NHHFA, CDFA, nor DHHS-BHS have ever been required to return HOME, HTF, CDBG or ESG funds to HUD.

#### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

In addition to solicitation of public input from partners, grantees, and other interested parties, the development of the Action Plan was discussed with the Housing and Community Development Planning Council.

A consultation meeting was held with stakeholders on January 19, 2024, and approximately 8 people attended. The housing and community development needs of the community were discussed and the activities to meet these needs that the agencies intend to fund. Then five people attended the in-person public hearing held on March 6, 2024. Additionally, citizen participation was solicited through emails to grantees, constituents and interested parties of NHHFA, CDFA and DHHS-BHS through posting of the public hearing on each agency's website and in the only statewide newspaper. NHHFA and CDFA also seek approval from their respective Boards of Directors.

CDFA's public meetings of the Community Development Advisory Committee and other community development meetings are used to solicit feedback during the year regarding CDBG. NHHFA uses the yearly LIHTC process and Supportive Housing meetings to solicit feedback during the year regarding HOME and HTF.

#### **5. Summary of public comments**

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

There were no public comments regarding the uses of funds, only some general questions about the funding sources, how to apply for these sources and some of the federal requirements for these federal funding sources.

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

No public comments were not accepted.

## **7. Summary**

The HUD resources of CDBG, HOME, HTF and ESG make valuable contributions to New Hampshire's cities, towns, and citizens in many ways as will be seen in the remainder of this plan. Programmatic changes in Emergency Solutions Grant have been helpful, and although ESG and CDBG funding have been increased slightly, housing affordability remains a growing concern that is clearly tied to homelessness. The HOME and HTF programs provide two of the very needed subsidies for gap funding in affordable housing projects. Public and private partner input have always been important in helping to shape how these resources are deployed.

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**PR-05 Lead & Responsible Agencies - 91.300(b)**

**1. Agency/entity responsible for preparing/administering the Consolidated Plan**

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

<b>Agency Role</b>		<b>Name</b>	<b>Department/Agency</b>
Lead Agency		New Hampshire Housing Finance Authority	
CDBG Administrator		Community Development Finance Authority	
HOPWA Administrator			
HOME Administrator		New Hampshire Housing Finance Authority	
ESG Administrator		DHHS-Bureau of Homeless Services	
HOPWA-C Administrator			
HTF		New Hampshire Housing Finance Authority	

**Table 1 – Responsible Agencies**

## **AP-10 Consultation - 91.110, 91.300(b); 91.315(I)**

### **1. Introduction**

#### **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**

The Housing and Community Development Planning Council (the HCDPC), which provides consultation to New Hampshire's Consolidated Planning process, includes public and private housing representatives as well as government and private nonprofit social service agencies. The HCDPC is chaired by New Hampshire Housing Finance Authority as the lead agency for the Consolidated Planning process for the state. Additionally, New Hampshire Housing Finance Authority is represented on the Governor's Housing Stability Council, including this council's Housing Instability & Homelessness System Workgroup, the Governor's Advisory Commission on Mental Health and the Corrections System, the Community Development Block Grant Program Advisory Council, the State of NH Benefits Cliff Effect Working Group and the Council for Thriving Children. CDFA co-leads the Governor's Council for Housing Stability and is a member of Housing Action NH, the Federal Reserve Bank of Boston Community Development Advisory Council, the National Collaborative for Digital Equity's Council on Systemic Inclusion, the Early Childhood Funders Collaborative, and participates in the Whole Family Approach to Jobs Cliff Effect Workgroup. The Bureau Chief for the State's Bureau of Homeless Services leads the Housing Instability and Homelessness Systems Workgroup of the state's Housing Stability Council, as well as participates in the Whole Family Approach to Jobs Cliff Effect Workgroup, Housing Action NH, and the NH HMIS Advisory Committee.

#### **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 Homeless Services (BHS) is the NH 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 & referral in collaboration with BoSCoC process. 211-NH, which is a single access point for people who are homeless/at risk and emergency shelters and operates 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.



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 & 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 & 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 Person's 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 several community task forces and committees, each focused on addressing the needs among each of these groups.

**Describe consultation with the Continuum(s) of Care that serves the State in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and 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. Agencies, groups, organizations and others who participated in the process and consultations**

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**Table 2 – Agencies, groups, organizations who participated**

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

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Membership in Housing and Community Development Planning Council
3	<b>Agency/Group/Organization</b>	NEW HAMPSHIRE LEGAL ASSISTANCE
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Elderly Persons Services-Victims of Domestic Violence Services-homeless Services - Victims

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy Housing Trust Fund
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Membership in Housing and Community Development Planning Council
4	<b>Agency/Group/Organization</b>	KEENE HOUSING AUTHORITY
	<b>Agency/Group/Organization Type</b>	PHA

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Membership in Housing and Community Development Planning Council
5	<b>Agency/Group/Organization</b>	COOS ECONOMIC DEVELOPMENT CORP.
	<b>Agency/Group/Organization Type</b>	Regional organization Business Leaders Civic Leaders Community Development Financial Institution Private Sector Banking / Financing

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Membership in Housing and Community Development Planning Council
6	<b>Agency/Group/Organization</b>	Easter Seals NH, Inc.
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Persons with Disabilities Services-Health Services-Employment

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Membership in Housing and Community Development Planning Council
7	<b>Agency/Group/Organization</b>	Strafford Regional Planning Commission
	<b>Agency/Group/Organization Type</b>	Regional organization Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Regional Planning Services
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Membership in Housing and Community Development Planning Council
8	<b>Agency/Group/Organization</b>	NH COMMUNITY LOAN FUND
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Community Development Financial Institution



	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Membership in Housing and Community Development Planning Council
9	<b>Agency/Group/Organization</b>	New Futures
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Membership in Housing and Community Development Planning Council
10	<b>Agency/Group/Organization</b>	Housing Action NH
	<b>Agency/Group/Organization Type</b>	Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Membership in Housing and Community Development Planning Council
11	<b>Agency/Group/Organization</b>	Community Bridges
	<b>Agency/Group/Organization Type</b>	Services - Housing

	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Membership in Housing and Community Development Planning Council
1	<b>Agency/Group/Organization</b>	City of Nashua - Division of Public Health and Community Services
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Membership in Housing and Community Development Planning Council
12	<b>Agency/Group/Organization</b>	<b>Cambridge Trust Company</b>
	<b>Agency/Group/Organization Type</b>	<b>Business Leaders</b>
	<b>What section of the Plan was addressed by Consultation?</b>	<b>Public Housing Needs Housing Needs Assessment</b>

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	<b>Membership in Housing and Community Development Planning Council</b>
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**Narrative**

CDFA also consulted with a variety of stakeholders regarding the needs and priorities outlined in the Consolidated Plan through their involvement in a several initiatives and collaborative groups including:

The National Collaborative for Digital Equity facilitates the Council on Systemic Inclusion, of which CDFA is a member. This Council advises the Bank on New Hampshire initiative on strategic planning and advises on efforts to build a statewide network of sustained local systemic inclusion partnerships in NH’s LMI communities. Additionally, CDFA works closely with the NH Department of Business and Economic Affairs, who leads statewide broadband initiatives including administering funding and directly working with broadband internet service providers.

The New Hampshire Department of Environmental Services also facilitates quarterly meetings of funders of infrastructure projects, which CDFA participates. These meetings provide an important opportunity to share information about needs and projects addressing these through the state. CDFA also directly consulted with ROC-NH an organization that assists residents of manufactured home communities regarding water and sewer needs. Lastly, CDFA partners with the Regional Planning Commissions who provided significant consultation for the Action and Consolidated Planning process. They are involved at the local level in emergency management services and helped inform this area. CDFA and DHHS are a part of the State Emergency Operations Center and the state’s overall Emergency Management Program.

**AP-12 Participation - 91.115, 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 a consultation meeting on January 19, 2024, with community partners and stakeholders in the housing, homeless and community development areas to discuss intended uses of the 2024 funding. It was further discussed at two Housing and Community Development Planning Council meeting on January 23, 2024, and again on April 4, 2024. Council members were informed that work was beginning on NH's 2024 Annual Action Plan and were asked for their input on the general areas in which agencies should spend their limited federal funding. Additionally, a public meeting was held about the 2024 Annual Action Plan on March 6, 2024, which was attended by some members of the public to discuss the activities and uses of the funding contemplated by this Plan.

**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	HCDPC meeting	Non-targeted/broad community				

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	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing				
3	Public Hearing	Non-targeted/broad community				
4	HCDPC Meeting	Non-targeted/broad community				
5	Public Meeting	Non-targeted/broad community				

**Table 3 – Citizen Participation Outreach**

## 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	9,271,277	0	0	9,271,277	0	CDBG will be used for activities outlined in the Consolidated Plan, specifically, Housing, Public Facilities and Economic Development activities.

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	4,000,000	92,325	1,000,000	5,092,325	5,092,325	HOME funds, including program income and prior year resources, will be utilized for multifamily rental production and rehab and preservation of existing affordable housing to 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	955,624	0	0	955,624	1,911,248	ESG funds will be used to fund Street Outreach Essential Services, Rapid Rehousing and Homeless Prevention Rental Assistance, Housing Relocation and Stabilization Services, HMIS, and Admin.



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: \$		
HTF	public - federal	Acquisition Admin and Planning Homebuyer assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership	3,000,000	70,890	10,000,000	13,070,890	13,070,890	HTF funds, including program income, will be utilized for multifamily rental production through new construction and/or substantial rehab.
HUD-VASH	public - federal	Rental Assistance	1,137,000	0	0	1,137,000	4,200,000	NH Housing 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	NH Housing administers the Low Income Tax Credits IRS program an funds are used for both development and preservation of affordable rental housing inventory.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Section 811	public - federal	Rental Assistance	500,000	0	0	500,000	2,500,000	Section 811 PRA integrates persons with severe mental illness into new or existing affordable housing and provides project based rental assistance.

Table 4 - 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**

ESG: Funded subrecipients will make match contributions of approx. \$216,645.75. The remaining match requirement will be met through State Grant in Aid, to equals the amount of federal ESG funds awarded.

HOME funds will be invested in new projects as development subsidy, 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.

It is anticipated that the HOME match liability requirement will be satisfied with dedicated state funding used for the construction of affordable housing. Each year approximately \$1.5 million will be allocated to rental construction projects as HOME-like funding of affordable housing units in accordance with the requirements at 24 CFR 92.220(a)(1). Additionally, any real property that is used for the development of affordable housing and meets the requirements of 24 CFR 92.220(a)(3) *Donated Real Property* will be used for match. Also, each year NH Housing expects to have proceeds from bond financing that will be eligible for match in accordance with 24 CFR 92.220(a)(5).

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 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 fill 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.

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**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.

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## 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	New Hampshire	Production of Affordable Rental Housing	HOME: \$5,000,000 HTF: \$2,000,000	Rental units constructed: 150 Household Housing Unit
2	Preservation of Affordable Rental Properties	2021	2025	Affordable Housing	New Hampshire	Preservation of Affordable Housing	HOME: \$1,000,000	Rental units rehabilitated: 50 Household Housing Unit
3	TBRA/VASH for Homeless Veterans	2021	2025	Affordable Housing	New Hampshire	Homelessness Prevention	HUD-VASH: \$1,137,000	Homelessness Prevention: 185 Persons Assisted
4	811 Project Rental Assistance for SMI	2021	2025	Affordable Housing	New Hampshire	Homelessness Prevention Rental Housing Affordable to Extremely Low Income	Section 811: \$1,000,000	Other: 175 Other
5	Expand and Improve Housing Opportunities	2021	2025	Affordable Housing	New Hampshire	Housing Grants	CDBG: \$2,630,253	Rental units constructed: 33 Household Housing Unit Rental units rehabilitated: 67 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Catalyze Economic Development	2021	2025	Non-Housing Community Development	New Hampshire	Economic Development	CDBG: \$730,253	Jobs created/retained: 50 Jobs
7	Strengthen Small Businesses	2021	2025	Non-Housing Community Development		Economic Development	CDBG: \$1,900,000	Jobs created/retained: 15 Jobs Businesses assisted: 400 Businesses Assisted
8	Improve and Create Public Facilities	2021	2025	Non-Housing Community Development	New Hampshire	Public Facilities	CDBG: \$2,630,254	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted
9	Emphasize Building Capacity	2021	2025	Affordable Housing Non-Housing Community Development	New Hampshire	Economic Development Public Facilities Housing Grants	CDBG: \$600,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 24 Persons Assisted Rental units rehabilitated: 20 Household Housing Unit
10	Respond to Unforeseen Challenges	2021	2025	Affordable Housing Non-Housing Community Development		Economic Development Public Facilities Housing Grants	CDBG: \$500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Promote Housing Stability	2021	2025	Homeless	New Hampshire	Rapid Rehousing Services Homelessness Prevention	ESG: \$406,361	Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted Homelessness Prevention: 50 Persons Assisted
12	Unsheltered Increased identification/engagement	2021	2025	Homeless	New Hampshire	Street Outreach	ESG: \$379,222	Other: 500 Other

**Table 5 – Goals Summary**

**Goal Descriptions**

1	<b>Goal Name</b>	Multifamily Affordable Rental Production
	<b>Goal Description</b>	HOME, HOME-ARP 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 State 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. Local CDBG funds are often used to partner with LIHTC projects both new and rehab.
2	<b>Goal Name</b>	Preservation of Affordable Rental Properties
	<b>Goal Description</b>	HOME 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) to preserve affordability restrictions (projects funded previously and still within affordability period are not eligible). Approximately \$1M of HOME resource is known to be available for this purpose in 2024. There is no set amount of CDBG funds allocated to Preservation of Affordable Rental Housing although about 45% of the total annual CDBG allocation is set aside in the general category of housing and public facilities. CDFA will not know what the allocation will be until the application process is completed.

3	<b>Goal Name</b>	TBRA/VASH for Homeless Veterans
	<b>Goal Description</b>	Homeless veterans are housed via a HUD-VA partnership in which the VA provides the services and HUD provides tenant based rental assistance.
4	<b>Goal Name</b>	811 Project Rental Assistance for SMI
	<b>Goal Description</b>	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	<b>Goal Name</b>	Expand and Improve Housing Opportunities
	<b>Goal Description</b>	CDBG will support improved housing opportunities through new construction, preservation, rehabilitation of owner-occupied and rental housing units
6	<b>Goal Name</b>	Catalyze Economic Development
	<b>Goal Description</b>	Catalyze economic investment, stabilize employment, facilitate job growth and support transformational change in New Hampshire's cities and towns, with a particular focus on downtowns, main street areas and village centers.
7	<b>Goal Name</b>	Strengthen Small Businesses
	<b>Goal Description</b>	Build economic resiliency of small business owners and start-up businesses through business technical assistance and microenterprise business support.
8	<b>Goal Name</b>	Improve and Create Public Facilities
	<b>Goal Description</b>	Address gaps in public infrastructure and support community facilities that provide public services.
9	<b>Goal Name</b>	Emphasize Building Capacity
	<b>Goal Description</b>	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	<b>Goal Name</b>	Respond to Unforeseen Challenges
	<b>Goal Description</b>	Respond to emerging and unforeseen economic and community development challenges.



11	<b>Goal Name</b>	Promote Housing Stability
	<b>Goal Description</b>	<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 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	<b>Goal Name</b>	Unsheltered Increased identification/engagement
	<b>Goal Description</b>	<p>A lack of housing contributes to poor physical and mental health outcomes. Street Outreach provides essential services to a vulnerable population who may experience pervasive health disparities and lack connections to mainstream and other supportive services. Increasing identification and engagement will promote more comprehensive housing connections, decrease the number of persons unsheltered and increase whole health connections. Collectively these efforts help individuals experiencing unsheltered homelessness exit that experience, secure safe and stable housing, improve their health, and live a self-directed, purposeful life. 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>

## AP-25 Allocation Priorities – 91.320(d)

### Introduction:

The planned utilization of HOME funds will provide both the production of new affordable rental units and/or the preservation of existing units at risk of loss from the affordable housing inventory due to expiring affordability restrictions. The resources from the Housing Trust Fund this year 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- 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 (%)	Unsheltered increased identification/engagement (%)	Total (%)
CDBG	0	0	0	0	30	10	20	30	6	4	0	0	100
HOME	75	25	0	0	0	0	0	0	0	0	0	0	100
ESG	0	0	0	0	0	0	0	0	0	75	25	0	100
HTF	100	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	100
LIHTC	0	0	0	0	0	0	0	0	0	0	100	0	100
Section 811	0	0	0	100	0	0	0	0	0	0	0	0	100

Table 6 – Funding Allocation Priorities

### Reason for Allocation Priorities

ESG: The longer an individual or family experiences homelessness, the greater the economic, social, psychological and physical impact. ESG prioritizes providing permanent housing to people experiencing homelessness, thus ending their homelessness, and serving as a platform from which they can pursue personal goals and improve their quality of life. 25% of ESG allocation will go to Street Outreach activities to increase identification and engagement of highly vulnerable unsheltered individuals. Outreach workers connect households to coordinated entry, shelter, permanent housing, and ongoing service providers. 75% of ESG allocation will go

to helping households that are homeless or at risk obtain and retain permanent housing as quickly as possible through Rapid Rehousing and Homelessness Prevention programs. Rapid re-housing is an intervention, informed by Housing First approaches, designed to help individuals and families to quickly exit homelessness, return to housing in the community, and not become homeless again in the near term. Homelessness Prevention is designed to avoid the trauma of entering the homelessness experience by regaining housing stability and providing Housing stabilization services for ongoing stability.

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. HOME funds are targeted to low-and moderate-income households, and these resources are used as gap financing in both new construction and/or preservation of affordable housing. National 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 activities emphasizing microenterprise support and transformational investments in downtowns, village centers, and main streets. 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: 8% HMIS; 7.5% Administrative Activities; 25% Prevention; 35% Rapid re-Housing and 25% Street Outreach. The distribution of ESG funds follows the priority of need described in both the Consolidated Plan and the COCs Coordinated Entry prioritization preferences. ESG funds will be leveraged with other resources to reduce the number of individuals and households experiencing homelessness and housing instability. These funds will also focus on shortening the length of time people experience homelessness and reducing the number of individuals returning to homelessness. HOME funds will be awarded to projects that will address the needs of low-income households, comprised of families, elderly, and those who need supportive housing such as veterans.

HTF funds are prioritized for housing affordable to extremely low-income households with preferences for those who are

experiencing homelessness.

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 micro enterprise skills training.

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

### Introduction:

New Hampshire Housing Finance Authority distributes HOME Investment Partnership funds in accordance with 24 CFR Part 92 and NHHFA's Qualified Allocation Plan. HTF funds are allocated in accordance with 24 CFR Part 93, NHHFA's Qualified Allocation Plan and through competitive NOFOs seeking applicants who are building affordable housing.

ESG: BHS conducts a competitive procurement process for the ESG Rapid Re-Housing, Homeless Prevention and Street Outreach Programs. The objectives and priorities outlined in the procurement process are in alignment with the USICH Federal Strategic Plan to Prevent and End Homelessness.

State CDBG investments are not allocated on a geographic basis. Investments are awarded on a competitive basis based on established criteria outlined in the CDFA CDBG Application and Program Guide. The guide is available online at: <https://resources.nhcdfa.org/programs/community-development-block-grant/application/>

### Distribution Methods

**Table 7 - Distribution Methods by State Program**

<b>1</b>	<b>State Program Name:</b>	Community Development Block Grant Program
	<b>Funding Sources:</b>	CDBG
	<b>Describe the state program addressed by the Method of Distribution.</b>	<p>CDFA distributes CDBG based on its 2024 Program and Application Guide. 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.</p> <p>CDFA distributes CDBG grants to New Hampshire's cities, towns, and counties. An eligible entity may also apply through its municipality or county as a sub-recipient of CDBG money. Grants may be applied for under the following categories.</p> <ul style="list-style-type: none"> <li>• Economic Development</li> <li>• Housing</li> <li>• Public Facilities</li> <li>• Emergencies and Unanticipated Events</li> <li>• Planning Grants</li> </ul>

<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<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. Most of New Hampshire's 229 incorporated municipalities and all ten county governments are eligible for the State CDBG Program. Entitlement communities Manchester, Nashua, Portsmouth, Rochester and Dover are not eligible. 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>
<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<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 virtual application workshops at least twice per year. CDFA has an online CDBG Application and Program Guide and a CDBG Implementation Guide that is available to all applicants. The Implementation Guide includes online webinars for each topic. Staff also provides one-on-one pre-application meetings with potential applicants, post-application meetings with awardees and technical assistance to grantees and subrecipients.</p>
<p><b>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)</b></p>	<p>N/A</p>

<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	
<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>N/A</p>
<p><b>Describe threshold factors and grant size limits.</b></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 (or \$750,000 for Permanent Supportive Housing) 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 \$1,000,000 per eligible county annually.</p> <p>Who is eligible to apply: All non-entitlement communities (200 +) in New Hampshire plus all 10 New Hampshire counties. Entitlement communities Manchester, Nashua, Portsmouth, Rochester and Dover may not apply.</p> <p>Threshold application requirements are outlined in the CDFA CDBG Application and Program Guide located on <a href="https://resources.nhcdfa.org/programs/community-development-block-grant/application/">https://resources.nhcdfa.org/programs/community-development-block-grant/application/</a></p>

	<p><b>What are the outcome measures expected as a result of the method of distribution?</b></p> <p>Grants are issued on a competitive basis and the estimated number and type of beneficiaries is not known until applications are approved. CDBG funds are anticipated to create or retain 65 jobs with additional incentives offered for jobs created in Opportunity Zones and New Market Tax Credit eligible areas, provide training and technical assistance to 400 micro businesses, rehabilitate 67 housing units and support the creation of approximately 33 additional units in community designated downtowns, support rehabilitation of public facilities that assists roughly 400 households and support planning for potential implementation projects and provide funds to address emergencies impacting 50 households within the last 18 months. Outcome measures will be reported in the CAPER.</p>
2	<p><b>State Program Name:</b> Emergency Solutions Grant</p>
	<p><b>Funding Sources:</b> ESG</p>
	<p><b>Describe the state program addressed by the Method of Distribution.</b></p> <p>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 to promote equity in using a low barrier, housing focused approach to ensure that homelessness is rare, brief, and non-recurring.</p>



<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<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 Strategic 5-Year Plan and the annual Action Plan; Continuum of Care strategic goals; and the national goals and objectives outlined in the USICH 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:  Experience &amp; 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><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>N/A</p>

<p><b>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)</b></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. 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><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	
<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>ESG Grant funds will be allocated to each category as follows: 8% HMIS; 7.5% Administrative Activities; 22% Prevention; 36% Street Outreach; 32% Rapid Re-Housing.</p>

<p><b>Describe threshold factors and grant size limits.</b></p>	<p>BHS intends to ensure statewide availability of ESG funds for Homeless Prevention, Street Outreach and Rapid ReHousing Activities. BHS anticipates funding 9 regional projects at approx. \$87,287 each, and one statewide HMIS vendor at \$92,161.</p>
<p><b>What are the outcome measures expected as a result of the method of distribution?</b></p>	<p><b>Housing Stability</b>  <b>Goal:</b> 70% of program participant households will achieve housing stability for six months following the end of rental assistance.  <b>Measurement:</b> 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><b>Increased Permanent Housing Connections</b>  <b>Goal:</b> At least 70% of households that exit a Rapid Re-housing program or Homeless Prevention program exit to permanent housing.  <b>Measurement:</b> 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><b>Recidivism</b>  <b>Goal:</b> 70% of program participant households will experience housing stability as evidenced by no subsequent episode of homelessness.  <b>Measurement:</b> 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>
<p><b>3 State Program Name:</b></p>	<p>HOME Affordable Rental Production and Preservation</p>
<p><b>Funding Sources:</b></p>	<p>HOME</p>

<p><b>Describe the state program addressed by the Method of Distribution.</b></p>	<p>HOME funds are utilized as development subsidy in Low Income Housing Tax Credit and Risk Share/Bond/4% 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.</p> <p>HOME funds also may be utilized to pay for a portion of necessary rehabilitation of projects being refinanced 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><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>Criteria used for scoring projects for awards of Low Income Housing Tax Credits are found in the Qualified Allocation Plan which is developed every two years and approved by the Governor. Applications are due in August or September 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>The QAP has been revised for 2025-2026 and the draft can be found here: <a href="http://www.nhhfa.org/wp-content/uploads/2024/01/2025-2026-DRAFT-Qualified-Allocation-Plan-not-red-lined-January-30-2024.pdf">chrome-www.nhhfa.org/wp-content/uploads/2024/01/2025-2026-DRAFT-Qualified-Allocation-Plan-not-red-lined-January-30-2024.pdf</a></p> <p>In addition to publishing the QAP, rental production program rules, construction standards, and underwriting standards on NHHFA'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>NHHFA's Underwriting and Development Policies for Multi-Family Finance can be found here: <a href="https://www.nhhfa.org/developer-financing/underwriting-and-development-policies/">https://www.nhhfa.org/developer-financing/underwriting-and-development-policies/</a></p> <p>HOME funding for preservation projects is also available through the QAP.</p>
<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>N/A</p>

<p><b>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)</b></p>	<p>N/A</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>N/A</p>
<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>HOME funds are anticipated to be split as \$4,092,325 for rental production and \$1m for preservation rehab. In the event that no preservation applications are received the funds will be distributed to rental production.</p> <p>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 Rule.</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>

<p><b>Describe threshold factors and grant size limits.</b></p>	<p>The following are eligible to apply for project specific assistance under the HOME program:</p> <ol style="list-style-type: none"> <li>1. Non-profit corporation with an approved 501(c)3 tax-exempt status.</li> <li>2. Local housing authorities.</li> <li>3. Limited partnerships, general partnerships, corporations, limited liability companies, proprietorships, and other business organizations.</li> </ol> <p>The following are not eligible to receive HOME funds:</p> <ol style="list-style-type: none"> <li>1. Primarily religious organizations, where residency would be limited to an exclusive denomination.</li> <li>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.</li> <li>3. Projects financed by HUD 202/811 programs.</li> </ol> <p>Assistance will be limited as follows:  The total investment limit for all projects of combined Authority capital subsidy funds and LIHTC equity is \$300,000 per unit with the exception of projects targeting households earning at or below 30% of Area Median Income, which will be evaluated on a case-by-case basis. NHHFA will adhere to the HUD published per unit HOME subsidy limits that came into effect as of April 2024.</p>
<p><b>What are the outcome measures expected as a result of the method of distribution?</b></p>	<p>We anticipate approximately 150 units of new rental production and approximately 50 units preserved through rehab in conjunction with refinancing.</p>

4	<b>State Program Name:</b>	Housing Trust Fund
	<b>Funding Sources:</b>	HTF
	<b>Describe the state program addressed by the Method of Distribution.</b>	<p>National Housing Trust Fund (HTF) resources are to be utilized to create housing affordable to extremely low-income households for no less than 30 years.</p> <p>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. HTF funding will be available for use in Low Income Housing Tax Credit (LIHTC) projects through NHHFA's traditional Multifamily Rental Housing Financing Application process. The Draft 2025-2026 Qualified Allocation Plan for LIHTC, which was written to be compatible with the national 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, a veteran or is homeless or at imminent risk of homelessness and identified as needing services to maintain housing.</p>
	<b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b>	<p>The criteria used to select applications as well as their relative importance are found in New Hampshire's Draft 2025-2026 Qualified Allocation Plan:  <a href="http://www.nhhfa.org/wp-content/uploads/2024/01/2025-2026-DRAFT-Qualified-Allocation-Plan-not-red-lined-January-30-2024.pdf">www.nhhfa.org/wp-content/uploads/2024/01/2025-2026-DRAFT-Qualified-Allocation-Plan-not-red-lined-January-30-2024.pdf</a></p>
	<b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b>	N/A

<p><b>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)</b></p>	<p>N/A</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>N/A</p>
<p><b>Describe how resources will be allocated among funding categories.</b></p>	<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 units applied for through the Low Income Housing Tax Credit QAP/application process will prioritize resources to those considered most in need.</p>



<p><b>Describe threshold factors and grant size limits.</b></p>	<p>NH Housing did an analysis of projects from 2014-2022 of actual costs and determined that actual costs of square footage have been increasing annually 2% per year – and they have continued to go up over the past two and half years. Therefore, NH Housing is increasing our per unit subsidy limits for HTF-assisted units. Increasing the HTF Maximum Per Unit Subsidy Limit will allow the Authority to provide additional capital financing to expedite the successful completion of units that serve extremely low income households. The need for these limited resources is often very critical for a small number of units that are serving extremely low income households in larger projects. Also, we are adjusting the zero-bedroom limits to match the 1-bedroom limits because overall construction costs are very close to the same in these size units. Therefore, per unit subsidy limits are being set at:</p> <p>Per unit subsidy limits are:</p> <table data-bbox="682 617 1113 812"> <tr> <td>0 Bedroom</td> <td>233,442</td> </tr> <tr> <td>1 Bedroom</td> <td>233,442</td> </tr> <tr> <td>2 Bedroom</td> <td>283,870</td> </tr> <tr> <td>3 Bedroom</td> <td>367,164</td> </tr> <tr> <td>4 Bedroom</td> <td>403,110</td> </tr> </table> <p>These limits will be reassessed annually</p>	0 Bedroom	233,442	1 Bedroom	233,442	2 Bedroom	283,870	3 Bedroom	367,164	4 Bedroom	403,110
0 Bedroom	233,442										
1 Bedroom	233,442										
2 Bedroom	283,870										
3 Bedroom	367,164										
4 Bedroom	403,110										
<p><b>What are the outcome measures expected as a result of the method of distribution?</b></p>	<p>Outcomes will be quantified as approximately 25 new units of rental housing affordable to extremely low income households to be generated with this year's allocation.</p>										
<p><b>5 State Program Name:</b></p>	<p>Project Based Rental Assistance for Disabled</p>										
<p><b>Funding Sources:</b></p>	<p>Section 811</p>										

<p><b>Describe the state program addressed by the Method of Distribution.</b></p>	<p>The 811 PRA Program in NH provides project based rental assistance to person with severe mental illness who are extremely low-income. It utilizes 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 811 PRA assisted apartment in their community of choice as well as connection with local community based mental health services. Extremely low-income households are screened for eligibility by the state's Bureau of Mental Health Services and referred to a property management agent with a vacant 811 PRA unit. The property manager then screens applicants thoroughly for eligibility for the Program and their Tenant Selection Plan's requirements.</p>
<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>N/A</p>
<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>N/A</p>

<p><b>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)</b></p>	<p>N/A</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>N/A</p>
<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>These funds are utilized for the singular use as project based rental assistance.</p>

<p><b>Describe threshold factors and grant size limits.</b></p>	<p>N/A</p>
<p><b>What are the outcome measures expected as a result of the method of distribution?</b></p>	<p>Extremely low income households with a member that has a severe mental illness will be provided with needed project based rental assistance, making their housing affordable and stable.</p>

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## **AP-35 Projects – (Optional)**

### **Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

Allocation priorities for all three programs are based upon a combination of relevant need data including US Census, ACS, CHAS, New Hampshire Housing's Annual Rental Cost Survey, input on priorities from partners, the general public, state and local government, consultation with the members of the Housing and Community Development Planning Council (see PR 10). Priorities are also established within BHS, CDFA, and NH Housing's respective program rules which include competitive scoring systems that reflect our priorities.

Specifically, NH Housing addresses the housing needs of persons who face housing instability by focusing our limited small state minimum allocations in HOME and HTF toward the construction of new affordable housing. NH Housing does require tenant services in our all of our affordable housing projects; and when the project is housing for seniors, the services need to be tailored to the needs of older persons. Additionally, NH Housing uses mostly non-federal sources to fund supportive housing for persons who need supportive services to sustain their housing; for example, formerly homeless persons, persons overcoming substance use disorder, persons with disabilities or veterans. NH Housing also administers the 811 Project Rental Assistance (PRA) Program that provides project based rental assistance for persons with severe mental illness in properties in our portfolio. No more than 25% of units in a project may be 811 PRA units, although most often it is only 10% of units. NH Housing works with the State's Bureau of Mental Health Services (BMHS) to fill these units - BMHS works directly with community mental health centers to have their clients who are facing institutionalization or homelessness apply for vacant 811 PRA units.

CDFA continues to work with partners, including NHHFA to support persons that require supportive housing. In an effort to support this important type of housing, CDFA increased the per grant maximum amount from \$500,000 to \$750,000 for supportive housing projects beginning in PY 23.

The ESG allocations and priorities follow the COCs Coordinated Entry System and prioritization methods. Through the Coordinated Entry Common Assessment Tool, Case Conferencing and data reviews, ESG service strategies are targeted to populations identified as traditionally underserved and disproportionately impacted by homelessness.

The greatest obstacles to addressing underserved needs are related to the resource limitations that allow us to satisfy only fractions of various needs. The state of New Hampshire receives limited state funding.

## **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, HOME and HTF funds are awarded to projects that are part of a greater effort to revitalize neighborhoods, and competitive scoring systems for all programs favor this type of activity.

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## AP-50 Geographic Distribution – 91.320(f)

### 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, Homelessness Prevention and Street Outreach funding will be distributed statewide.

CDBG, HOME and HTF 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 competitive supportive housing NOFO, that utilizes HTF among other resources, may 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 8 - Geographic Distribution

## Affordable Housing

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

### Introduction:

One Year Goals for the Number of Households to be Supported	
Homeless	20
Non-Homeless	600
Special-Needs	30
Total	650

**Table 9 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	200
The Production of New Units	333
Rehab of Existing Units	117
Acquisition of Existing Units	0
Total	650

**Table 10 - 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 ESG, CDBG, HOME and HTF funding commitments, but construction project completion timing can be unpredictable making end of year beneficiary counts uncertain. Averaged over time, these are reliable expectations.



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

### **Introduction:**

#### **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 their 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**

NH Housing 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, NH Housing 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 Emergency Solutions Grant program is designed to increase housing stability for all households served; identification and engagement of individuals experiencing homelessness through street outreach, quickly moving households experiencing homelessness into housing through Rapid Rehousing and preventing households from entering the homelessness experience through Homelessness Prevention. Outcome measurements of these components include reducing the length of time individuals and families spend in the homelessness experience, reducing the number of returns to homelessness and increase the number of exits to a positive permanent housing destination.

### **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 (PATH) focuses on households with severe and persistent mental illness and co-occurring disorders, Supportive Services for Veteran Families (SSVF) and the two VA Medical Centers offer street outreach to Veterans, and 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 can help the individual/family navigate not only housing services, but also supportive services such as mental healthcare, 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 and American Rescue Plan 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 (GPD) 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 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 includes ensuring a housing plan matched for everyone 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 individuals and families avoid entering homelessness after being discharged from a publicly funded institution. The Discharge Health and Safety Taskforce, 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 many 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 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 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**

NH Housing'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. NH Housing'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. Efforts continue to expand coalition presence in the Greater Manchester-Nashua region as well as the Monadnock Region

Three housing coalitions exist that are eligible, and each will receive funding in the coming fiscal year to support advocacy efforts locally and regionally. These coalitions are:

- Mt. Washington Valley Housing Coalition
- Vital Communities Housing Program (Upper Valley)
- Workforce Housing Coalition of the Greater Seacoast

Activities planned by these organizations 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.
- Supporting the development of housing commissions and committees in municipalities that will empower local support and actions that will lead to more favorable housing regulations to support housing development.

- Business Leaders Breakfasts (virtual or in-person) will be conducted in the Upper Valley and Mt. Washington Valley that draws local employers, state and local elected officials and the general public.

Mini Grants: This NH Housing grant program provides up to \$5,000 per grant to support the efforts of housing coalitions, 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 have supported activities in the seacoast and southwest regions that have been promoting the importance of manufactured housing and Resident Owned Communities (ROCs). ROC Tours have been conducted that bring residents to view and hear from people that own these homes. Similar activities are planned for the next fiscal year.

St. Anselm College, Center for Ethics in Society (CES): will be awarded another installment of our 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. CES has been developing a Zoning Atlas in partnership with NH Housing and the NH Office of Planning & Development. Modeled after similar to Connecticut’s Zoning Atlas that was the first in the nations, the New Hampshire Zoning Atlas is a comprehensive database and interactive online map cataloging and portraying district-level land-use regulations affecting housing construction across the entire land area of the state. The Zoning Atlas will be placed into use for by municipalities and housing advocates and will enable users to visualize the prevalence and nature of regulatory constraints, particularly on housing, and will be an important tool to achieve the goal of finding better ways to help people understand what zoning codes say.

Housing Conferences: each year NH HOUSING produces three Housing Conferences. In FY 2025 the goal is to produce three conferences which will be in-person events. NH Housing will also partner with NH Business Review to offer webinars.

NH Housing will produce a video series called “Housing Fact or Fiction” in partnership with JBC Communications. The short videos will provide a set of concise, dynamic video modules that will take existing myths and test their truthfulness. These videos are designed to foster communication and dispel long held housing myths that often constrain housing development.

79-E Community Revitalization Tax Incentive: Nh housing will work with a consultant to identify opportunities for affordable housing development through the new elements of the state’s 79-E Community Revitalization Tax Incentive. This product will help municipalities understand how to take advantage of this new tax incentive to help spur housing development in the communities.

InvestNH Planning and Zoning Grant Program: NH Housing, in partnership with the NH Dept. of Business and Economic Affairs, Plan NH and UNH Cooperative Extension will continue to manage the \$5 million grant program that began in FY 23. The grants program has provided technical assistance grants to 58 municipalities for Needs Assessment, Regulatory Audit and Regulatory Change. This program fosters good community engagement and secures professional expertise which is valuable to many of NH's small communities that lack planning staff and other resources to complete this work.

It is anticipated that an additional \$2.9 million will be allocated next year to expand the program. NH Housing and its partners are working on refinements for the anticipated additional funding for FY 2025.

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## **AP-85 Other Actions – 91.320(j)**

### **Introduction:**

#### **Actions planned to address obstacles to meeting underserved needs**

The NH Council on Housing Stability, established by NH's Governor, has created a Strategic Plan which provides a roadmap to coordinate action and deploy resources to meet the housing needs of NH residents. The plan includes a three-year, comprehensive, actionable framework to specifically address homelessness across the State, with emphasis on the need for an increase in inventory of affordable housing. NH Housing and CDFA are both represented on the Governor's Council on Housing Stability. In the last biennial (2024-2025) approved in June 2023, the state budget contained \$25M for the development of affordable housing. Any further 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 big burden here but can't offset federal funding reductions.

#### **Actions planned to foster and maintain affordable housing**

NH Housing 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 Housing Trust Fund 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 production goals, training and education activities provided through all four of these grants will continue as well. 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.

NH Housing will be applying for another Lead Based Paint Hazard Reduction grant this year when the NOFO is released by HUD to be able to continue this work. Additionally, the requirements of the Lead Safe Housing Rule are enforced by NH Housing's construction standards for all developments that receive federal funds such as HOME and HTF, among others.

ESG RRH and HP Subrecipients must comply with the Lead-Based Paint Poisoning Prevention Act. To prevent lead-poisoning in young children, agencies must comply with the Lead-Based Paint Poisoning Prevention Act of 1973 and its applicable regulations found at CFR 35, Parts A, B, M, and R. Lead Safe Housing Rule EPA's Renovation, Repair, and Painting (RRP) Rule (40



CFR 745, subparts E, Q).

### **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 jobs for low to moderate income individuals.

NH Housing's GOAL/Resident Self-Sufficiency Program will make online education and training resources available to participants in NHHFA'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 Services, and NH Housing make efforts to participate in each other's planning and advisory groups. For example, NH Housing participates in the Balance of State Continuum of Care and its Housing subcommittee, as well as the Bureau of Behavioral Health's Advisory Committee. NH Housing works closely with the Bureau of Mental Health Services on implementing the HUD 811 Project-Based Rental Assistance grant. NH Housing has a seat on Community Development Finance Authority on its Community Development Block Grant (CDBG) Advisory Committee. 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 (the HCDPC), which provides consultation to New Hampshire's Consolidated Planning process, includes public and private housing representatives as well as government and private nonprofit social service agencies. The HCDPC is chaired by New Hampshire Housing Finance Authority as the lead agency for the Consolidated Planning process for the state. Additionally, New Hampshire Housing Finance Authority is represented on the Governor's Housing Stability Council, including this Council's Housing Instability & Homelessness System Workgroup, the Governor's Advisory Commission on Mental Health and the Corrections System, the Community Development Block Grant Program Advisory Council, New Hampshire's Mental Health Planning and Advisory Council, the State of NH Benefits Cliff Effect Working Group and the Council for Thriving Children. CDFA co-leads the Governor's Council for Housing Stability and is a member of the National Collaborative for Digital Equity's Council on Systemic Inclusion and Housing Action NH. And the Bureau Chief for the State's Bureau of Homeless Services leads the Housing Instability and Homelessness Systems Workgroup of the state's Housing Stability Council, as well as participates in the Whole Family Approach to Jobs Cliff Effect Workgroup, Housing Action NH, and the NH HMIS Advisory Committee.

## Program Specific Requirements

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

#### Introduction:

#### 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
<b>Total Program Income:</b>	<b>0</b>

#### 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. Specify the years covered that include this Annual Action Plan.	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:  
HOME funds will not be used for 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 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 50 units annually statewide to preserve affordable housing through long term restrictions primarily benefitting households with income at or below 60% of the area median income. To help encourage preservation using Tax Exempt Bond Financing, NH Housing provides partial subsidy for eligible HOME 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 likely exceed HOME funds made available. Other subsidy in the form of Operating Funds will also be available for leveraging and can also be utilized to address rehab 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. NH Housing will set aside a portion of HOME funds each year to be used under this preservation initiative. These funds will not under any circumstances provide refinancing of multi-family loans made or insured by any federal programs, including the CDBG program.

Criteria used for scoring projects for awards of Low Income Housing Tax Credits are found in the Qualified Allocation Plan which is developed every two years and approved by the Governor. Applications are due in August or September so that formal scoring can be completed before winter so that projects can close on financing and be ready to proceed early in spring. A full draft copy of the 2025-2026 QAP can be found here: <https://www.nhhfa.org/wp-content/uploads/2024/01/2025-2026-DRAFT-Qualified-Allocation-Plan-not-red-lined-January-30-2024.pdf>

HOME funding for preservation projects is also available through the QAP. The following are eligible to apply for project specific assistance under the HOME program: Non-profit corporation with an approved 501(c)3 tax-exempt status; Local housing authorities; Units of local government; Limited partnerships, general partnerships, corporations, limited liability companies, proprietorships, and other business organizations. Assistance will be limited as follows: The investment limit for all projects of combined Authority capital subsidy funds and LIHTC equity is \$300,000 per unit except for projects targeting households earning at or below 30% of Area Median Income, which will be evaluated on a case-by-case basis. In the QAP, NH Housing does give scoring points for providing preferences to a particular segment

of the low-income population that requires supportive housing services.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).  
N/A

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

N/A

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A

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

1. Include written standards for providing ESG assistance (may include as attachment)  
See ESG written standards in attachments.
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 manual in attachments.
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, Homelessness Prevention and Street Outreach Programs. 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, Homelessness Prevention and Street Outreach Programs. 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 (RFA-2023-DEHS-04-EMERG: Emergency Solutions Grant |

New Hampshire Department of Health and Human Services (nh.gov)

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 can 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.  
The metrics we use to assess how well ESG is contributing toward our goal of making

homelessness rare, brief and non-recurring are:

1. **Permanent Housing:** the percent of individuals/households that exit ESG programs to permanent housing. This tells us how well our interventions are supporting someone resolving their housing instability. It answers the question: are we making someone's experience of homelessness rare?

**Goal:** At least 70% of households that exit a Rapid Re-housing program or Homelessness Prevention program exit to permanent housing. At least 90% of Street Outreach households will be provided permanent housing referrals.

**Measurement:** This requires a calculation of the percentage of households who exit the rapid re-housing program or Homelessness Prevention program to permanent housing, and housing referrals provided to street outreach households.

2. **Average Length of Stay:** the average amount of time an individual/household experiences homelessness or housing instability. This tells us how effective we are at quickly responding to someone's housing crisis. It answers the question: are we making someone's experience of housing instability brief?

**Goal:** 70% of Rapid Rehousing and Homelessness Prevention households will gain housing stability within 90 days of program entry.

**Measurement:** Percentage of program participant households who resolve housing instability within 90 days of program entry.

3. **Returns to homelessness:** the percent of individuals/households that exited to permanent housing and then returned to homelessness in the last 24 months. It answers the question: are we making someone's experience of homelessness non-recurring?

Program performance will be evaluated based on the following Performance

**Goal:** 70% of program participant households will experience housing stability as evidenced by no subsequent episode of homelessness within 6 months of program exit.

**Measurement:** Returns 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.

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

2. 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.

Any person who is an employee, agent, consultant, officer, elected official, or appointed official of the state of New Hampshire, the Authority, 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”.

NH Housing will use HTF as gap funding in our tax credit projects and will use the following application track:

Projects blending some HTF units into LIHTC projects will utilize NHHFA's Low Income Housing Tax Credit Program Multifamily Rental Housing Financing Application found at <https://www.nhhfa.org/developer-financing/low-income-housing-tax-credits-lihtc/>. This application is used for all projects seeking Low Income Housing Tax Credits and various forms of capital subsidy from NH Housing 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 Draft Qualified Allocation Plan (QAP) for the 2025-2026 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 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 2025-2026 Qualified Allocation Plan contain the elements required by HUD and considerably more.

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 the criteria in the 2025-2026 QAP already linked above.

- 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 in the QAP. 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".

Readiness of the project is a threshold and priority criteria in the QAP.

- 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”.

NH Housing 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 the Draft 2025-2026 QAP - financial feasibility is a threshold criteria.

- 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 scoring criteria in the 2025-2026 QAP - there are scoring points for economic and quality of life categories on a Housing Opportunity Index.

- 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”.

See 2025-2026 QAP for scoring criteria and points awarded based on the amount of sources of funding being brought into the project.

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.

NH Housing's construction analyst compared 2023-unit costs to 2022 and determined that actual costs did not increase over the past year. Therefore, NH Housing is maintaining the same per unit subsidy limits for HTF-assisted units as last year. The current HTF Maximum Per Unit Subsidy Limit allows Nh Housing to provide additional capital financing to expedite the successful completion of units that serve extremely low income households. The need for these limited resources is often very critical for a small number of units that are serving extremely low income households in larger projects. Also, we are continuing to have the zero-bedroom limits match the 1-bedroom limits because overall construction costs are very similar in these size units. The per unit subsidy limits are not adjusted for geographic location. The LIHTC QAP allows competitive scoring for projects in Difficult to Develop Areas (DDAs) or Qualified Census Tracts making them more competitive for overall funding. Therefore, we feel we only need one subsidy limit statewide.

Therefore, per unit subsidy limits are being set at/staying at:

0 Bedroom	233,442
1 Bedroom	233,442
2 Bedroom	283,870
3 Bedroom	367,164
4 Bedroom	403,110

These limits are 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; Capital Needs Assessments (if applicable); and broadband infrastructure (if applicable).

At the time of project completion, the requirements of 24 CFR 93.301(b) will be met, as evidenced by NH Housing's rehab standards that are included in the Unique Appendices.

**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".

At this time 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".

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.

N/A

**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." HTF will not be used to refinance existing debt.

N/A