



2027-2028 Qualified Allocation Plan Public Hearing

January 20, 2026

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Welcome & Introductions

Agenda

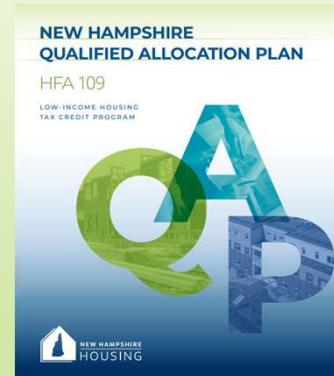
- Welcome and Introductions
- Review Key Proposed Revisions
- Resource (QAP) Updates
- Open for Other Questions and Comments
- Next Steps
- QAP Information Session

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Low-Income Housing Tax Credit Program



- **Qualified Allocation Plan**
 - Housing priorities and selection criteria
 - *How LIHTCs and capital subsidy will be awarded*
- **2027 LIHTCs and 2028 LIHTCs**
 - *Applications due in 2026 and 2027*



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Key Discussion Topics



- **Supplemental Set-Aside** (HFA 109.03.C.)
 - Increase request limit from \$60,000 to \$90,000
 - Requests remain limited at \$30,000 per project
 - NH Housing can choose to award a higher amount
 - Supports unexpected cost increases post reservation

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Key Discussion Topics



- **Maximum Amount of LIHTCs per Project** (HFA 109.04.A.)
 - Increase maximum allocation request limits:
 - General Occupancy - \$880,000 to \$942,000
 - Age-Restricted - \$660,000 to \$706,000
 - Supports increased costs – need for increased development sources

Key Discussion Topics



- **Maximum Number of Applications** (HFA 109.04.B.)
 - Revise requirement to include Tax-Exempt Bond projects combined with 4% LIHTCs, that also include NH Housing capital subsidy in the count of projects underway.
 - Tax-Exempt Bond/4% LIHTC projects without capital subsidy would not be included in the count.
 - The number of projects that any one developer has underway has changed to include both 4% and 9%.
 - Provides a guardrail to ensure qualified developers have opportunities to access the LIHTC program.

Key Discussion Topics



- **Per-Unit Cost Standards/Investment Limit** (HFA 109.04.C.)
 - Increase limits as follows:
 - TDC Weighted Average - \$375,000 to \$397,000
 - TDC WA High-Cost - \$400,000 to \$425,000
 - Updated list to separate adaptive reuse and HTCs, and to add BABA
 - TDC (not weighted) - \$437,500 to \$464,000
 - Investment Limit - \$300,000 to \$315,000
 - Supports increased costs and uncertainty around BABA, tariffs, and other factors that affect costs.
 - All applications shall now include cost estimates that factor in BABA.
 - If BABA is not required – projects move to standard TDC WA, good cause may allow an exception

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Key Discussion Topics



- **Preservation/Recapitalization Project Initiative** (HFA 109.04.D.)
 - Increase maximum allocation request as follows:
 - \$450,000 to \$470,000
 - Supports increased costs, while adding new units remains a priority

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Key Discussion Topics



- **Threshold Criteria: Site Plan Approval** (HFA 109.06.A.)
 - Site plan approval is moved from an incentive (points) to a threshold requirement – all proposed projects need to have local approvals to be considered.
 - Supports policy priority - readiness to proceed.

Key Discussion Topics



- **Threshold Criteria: Capacity** (HFA 109.06.D.)
 - Required documentation and details will be outlined in a separate document – Preliminary and Final Application Process
 - Criteria related to transfers of ownership remain the same but were moved from section J.

Key Discussion Topics



- **Threshold Criteria: Completion of Prior Phase** (HFA 109.06.E.)
 - Define “phased project”:
 - A phased project is defined as one portion of an existing or planned development that is intended to be operated with another building(s) at or adjacent to the site, with or without shared amenities. Phased projects typically share a common access road and are commonly managed by the same management company, although each phase may have separate ownership entities and distinct parcels of land.
 - Provide clear, detailed definition so that applicants fully understand which projects are subject to this provision, ensuring consistent interpretation.

Key Discussion Topics



- **Threshold Criteria: Service Coordination** (HFA 109.06.I and Appendix G)
 - Revise minimum requirements:
 - Reduce minimum hours and calculation method
 - One hour per month for every five unit
 - Expand resident notification requirements and service needs assessment
 - In addition to service coordination, at least two services/programs must be offered - revised from a quarterly requirement to annual
 - Conduct an annual survey of all residents regarding needs
 - Submission requirements with the final application maintains the Service Coordination Plan but removes the LOI and MOU requirements.
 - Creates greater flexibility in adapting to the needs of the residents, while maintaining a commitment to effective service coordination.

Key Discussion Topics



- **Threshold Criteria: Minimum Scoring Requirements** (HFA 109.06.N)

- Revised minimum points based on changes to scoring
 - General occupancy: 106
 - Age-restricted: 80
 - Preservation: 110 (with 8 from the preservation scoring matrix)
- Moved provisions related to funding at least one age-restricted project and two general occupancy projects to threshold criteria, which included related scoring criteria.

Key Discussion Topics



- **Scoring: Average Income Test Set-Aside – NEW** (HFA 109.07.A.2.d.)

- New scoring – average income test set-aside: 8 points
 - One of three permitted set-asides
 - At least 40% of the total units must be LIHTC; can serve households with incomes from 20% AMI to 80% AMI.
 - Average of all LIHTC income bands must equal 60% or less – some investors have lower requirements, such as 58%
- Incentivizes serving a broader range of incomes
 - Reaches extremely low-income households, reducing reliance on rental assistance
 - Also reaches households earning between 60% and 80% AMI – typically earn too much for traditional LIHTC units but cannot afford market rate
 - Mixed-income projects fosters greater economic diversity and social integration

Key Discussion Topics



- **Scoring: Supportive Housing** (HFA 109.07.A.3.a. and b.)
 - For both a. and b:
 - Remove MOU/agreement from application submission requirements
 - Clarify and enhance requirements related to capacity to provide services and the demand
 - b. only:
 - Increase points from 8 to 10.
- Update to better reflect appropriate requirements at application stage and to further incentivize the inclusion of supportive housing units within LIHTC projects.

Key Discussion Topics



- **Scoring: Section 811 PRA Program** (HFA 109.07.A.5.b. and c.; and 6.b.)
 - Remove incentive (points) for committing 25% of total units to this program.
 - This program was made possible through a partnership between NH Housing and the NH DHHS – Bureau of Mental Health Services to support independent living, ensure access to services, and provide housing choices that are integrated within the community.
 - Resident referrals are coordinated by the state, ensuring that eligible individuals are matched with available units.
 - The State of NH is no longer seeking 25% of the units be designated in LIHTC projects.

Key Discussion Topics



- **Scoring: Rental Assistance Demonstration (RAD) Program- NEW**
(HFA 109.07.A.8.a.)

- New scoring – HUD RAD Program: 3 points
 - Incentivize the preservation and improvement of existing public housing – which often has a backlog of deferred maintenance
 - Converts public housing to long-term, project-based rental assistance
 - Leverages private capital to finance rehabilitation or replacement
- To support use of this financing tool; address significant capital needs and expand financing options

Key Discussion Topics



- **Scoring: Project Grants and Assistance** (HFA 109.07.A.8.b.)

- Revise to better align requirements – long-term leases and land donations - with the intended outcomes
 - Long-term leases: change “below market value” to “nominal value” and defined that as at or below \$2,500 per year
 - Donated land: allow for partial land donations and clarify that buildings can be included for adaptive reuse or preservation
- To ensure a project is receiving a meaningful financial benefit.



Key Discussion Topics

- **Scoring: Advanced Projects** (HFA 109.07.A.9.c)

- Revise to clarify and enhance requirements for “twinned” projects proposed to be built concurrently – to be considered for points:
 - Submit a complete application, identifying all proposed funding sources, that meets all threshold requirements (applicable to 4% LIHTCs). This includes, but is not limited to, financial feasibility and market demand
 - Submit a narrative overview of the entire project (4% and 9%), including how/if the 9% portion can be built without the 4% portion, if the 4% project is not funded
 - The requirement for an investor letter of interest remains
- To ensure that sufficient information is submitted to assess the feasibility of the 4% project.

Key Discussion Topics



- **Scoring: Project Cost** (HFA 109.07.A.11)

- TDC Weighted Average comparison to average TDC Weighted Average
- Revise to clarify the types of projects subject to this penalty points category, update TDC Weighted-Average High-Cost criteria, and revert the comparison to the current year's TDC Weighted Averages
- To provide clear expectations.
- To encourage projects to pursue lower development costs in relation to current market conditions

Key Discussion Topics



- **Scoring: Property Amenities** (HFA 109.07.A.15.a)

- Provide a choice of amenities, rather than award points for only a community room
 - Community Room – 5 points
 - Patio Area – 5 points
 - Community Garden – 5 points
 - Storage Units (outside of residential units) – 4 points
 - Picnic Area – 4 points
 - Service Coordination Office – 3 points
 - Bike Racks – 2 points
- To provide choices in amenities to accommodate the diverse needs of properties and residents
- To enhance residents' quality of life and foster a strong sense of community

Key Discussion Topics



- **Scoring: Energy Efficient Design and Construction** (HFA 109.07.A.16.b.)

- Remove points for participation in an energy charrette
- Reinstate points for the following:
 - Passive House certification: 2 points (reduced from 8 points)
 - HERS rating: 2 points (no change)
- Points for the following are removed or not reinstated:
 - Net Zero, LEED, NGBS Gold, Enterprise Green
- Balance focus on cost containment with benefits of energy efficient design.

Key Discussion Topics



- **Scoring: Renewable Energy** (HFA 109.07.A.17)

- Reinstate points for the following:
 - Solar electric arrays: 2 points (reduced from 4 points)
 - Geothermal heating and cooling: 2 points (reduced from 4 points)
- Balance focus on cost containment with benefits of renewable energy.

Key Discussion Topics



- **Scoring: Universal Design – NEW** (HFA 109.07.A.18.c)

- New scoring – Universal Design: 2 points
- At least three design features shall be selected from the list:
 - No-step entry ways
 - Easy-grasp door handles
 - Knee space beneath all sinks
 - Flat panel light switches
 - Non-slip flooring
 - Hand-held showerheads
- To encourage the integration of universal design features that promote aging in place, independence and dignity, and health/safety.
- Cost effective design elements – strikes a balance between cost and benefits

Key Discussion Topics



- **Progress Phase Requirements** (Appendix A)
 - Provide further clarity in several sections and add the following requirement:
 - To confirm the ability/capacity of utilities earlier in the process, submit evidence confirming the availability and capacity of all utilities that will serve the project

Key Discussion Topics



- **Carryover Allocation Requirements** (Appendix B)
 - Provide further clarity in several sections and add the following language (an ongoing requirement, but not included in this section previously):
 - All construction contracts must be submitted to NH Housing for review and approval prior to execution

Key Discussion Topics



- **Final Allocation Requirements / IRS Form 8609** (Appendix C)
 - Provide further clarity in several sections and add the following:
 - Upon a complete package, 8609s will be issued with 30 days
 - For projects funded with tax-exempt bonds, final cost certifications must include:
 - Certification of the project meeting the tax-exempt bond financed-by test (formerly known as the “50% test”); and
 - Certification of meeting the “95-5 test”

Key Discussion Topics



- **Homeless At-Risk of Homelessness, and/or Veteran Status Certification** (Appendix H)
 - Add the following to the definition of at-risk of homelessness:
 - Fleeing domestic violence
 - Living with aging parents, other relatives, or caretakers that provide shelter and, without this housing option, would be homeless
 - Add disabled status to certification
- To expand the definition to include additional categories of people in need.

Key Discussion Topics



- **Other Proposed Revisions**

- Cure period – begin in 2025 and now formalize in the QAP
- Management training certification requirements – moved from threshold to management agent scoring
- Waiver authority – see HFA 117 Waiver Rules – new rules, updated in September 2025
- Preservation Matrix – supporting documentation information added

Key Discussion Topics



- **Next Steps**

- **Board Approval** – January 22, 2026 – if no changes made by the Board - submission to the Governor for approval
- **QAP Information Session** – Spring 2026



Comments or Questions?

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Thank you for your participation!

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