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**State of New Hampshire
2026-2030 DRAFT
Consolidated Plan**

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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 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 Consolidated Plan with the Annual Action Plan as their application to HUD. This content is downloaded directly from IDIS to allow for citizens participation and public comment.

Executive Summary

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

1. Introduction

New Hampshire's Consolidated Plan is developed under the aegis of the Housing and Community Development Planning Council, established by State Executive Order in 1997 and staffed by the Community Development Finance Authority, New Hampshire Housing, and the New Hampshire Department of Health and Human Services, Bureau of Homeless Services. To receive allocations of Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Housing Trust Fund (HTF), and Emergency Solutions Grant (ESG) funds from the U.S. Department of Housing and Urban Development (HUD), the State must submit a Consolidated Plan. The Plan assesses statewide housing, homelessness, and community development needs, establishes priority goals, and outlines how these federal funds and other public resources will address those needs. This Consolidated Plan covers our program years 2026–2030.

Since the previous planning cycle, New Hampshire's housing market has continued to be very constrained. Long-term economic impacts combined with sustained housing supply shortages have intensified affordability challenges statewide. Housing production has not kept pace with demand, particularly for units affordable to households below 60 percent and 30 percent of Area Median Income.

Median home sale prices remain at historic highs, and inventory remains limited. Properties frequently sell quickly and above asking price, reflecting continued demand pressures. Elevated construction costs and workforce shortages that increased during the pandemic years have continued to limit affordable housing development.

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The rental market remains similarly constrained. Vacancy rates are low statewide, contributing to sustained rent growth. Many renter households—especially those with extremely low incomes—experience severe cost burden, paying more than 50 percent of income toward housing. Although unemployment remains below the national average, wage growth has not kept pace with rising housing costs and inflation. As a result, housing affordability remains a primary driver of housing instability and homelessness risk.

Although homelessness remains a significant challenge, New Hampshire's statewide Coordinated Entry System (CES) strengthens the State's ability to prioritize assistance based on vulnerability and severity of need. Through standardized assessments, regional prioritization lists, and consistent referral practices across the three Continuums of Care, CES ensures that individuals and families with the highest service needs are matched to appropriate housing resources as quickly as possible. The system also generates data on inflow patterns, service needs, and resource gaps to inform planning and resource allocation.

New Hampshire's coordinated approach incorporates diversion and housing problem-solving strategies, evidence-based Housing First principles, and inclusive prioritization processes to promote equitable access to housing interventions. A common assessment tool and regional housing navigation efforts support consistent matching to emergency shelter, rapid re-housing, and permanent supportive housing programs, with the goal of resolving housing instability quickly and reducing returns to homelessness.

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

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

HOME Investment Partnerships 2026 funding is approximately \$3,00,000. Intended uses of this annual grant allocation along with program income and/or uncommitted funds from previous years include \$7,155,722 to contribute to the development of approximately 60 units of new affordable housing and \$1,000,000 to contribute to the cost of rehabilitation necessary for the preservation of approximately 10 units of affordable housing annually.

New Hampshire will be allocated approximately \$3,00,000 in 2026 from the Housing Trust Fund, of which will be used to provide permanent affordable rental housing for extremely low-income households. These funds are allocated through the annual Low Income Housing Tax Credit application round and may also go through a competitive Notice Of Funding Opportunity (NOFO) application process for 4% tax credits that will give points to commit a percentage of units to homeless households and or those with supportive service needs such as persons with a disability, substance use disorder, homeless, at imminent risk of homelessness or veterans. Due to the high cost of housing extremely low income households for the long term, it is expected that approximately 20 households will be housed for at least 30 years through this expenditure.

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Emergency Solutions Grant funding of approximately \$1,115,687.00 will be used for the following activities: Rapid Rehousing (including housing relocation and stabilization services, financial assistance and short to medium term rental assistance) for 30 literally homeless households, Homelessness Prevention (including housing relocation and stabilization services, financial assistance and short to medium term rental assistance) for 25 at risk households, 1000 individuals experiencing unsheltered homelessness through Street Outreach, 12 households through Emergency Shelter, along with Homeless Management Information System and Administration activities.

Community Development Block Grant funding is approximately \$9,435,207 which will provide support to municipalities to accomplish their community and economic development goals. Funding will be used to expand housing opportunities and improve residential areas. CDBG funds will also be used to expand municipal capacity to catalyze economic development and create vibrant communities. CDBG will address critical community infrastructure gaps and support rural and local economies and small businesses.

3. Evaluation of past performance

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

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

4. Summary of citizen participation process and consultation process

The citizen participation process for this plan includes public meetings with partners within the housing community and economic development communities to receive input about how these funds are best spent to meet the needs of the state within these areas.

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

The Community Development Block Grant Fund priorities and funding recommendations are reviewed by an independent 11-member Community Development Advisory Committee which represents a number of different sectors and communities involved in community development. At each monthly meeting of the Advisory Committee the public is encouraged to provide feedback. Targeted outreach to municipalities across the state also helped inform CDBG needs and priorities.

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5. Summary of public comments

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

The public comments received pertaining to the Community Development Block Grant were positive and constructive, the majority focused on the need for additional resources to meet the significant community development needs in their communities. Housing and nonprofit community services, such as childcare, were noted as important priority areas.

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

There are no comments or views that were not accepted.

7. Summary

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

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The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

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

Agency Role	Name	Department/Agency
Lead Agency	NEW HAMPSHIRE	
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

Narrative

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

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

This section describes the stakeholder consultation and citizen participation efforts to gather input into the 2026-2030 Consolidated Plan and 2026 Action Plan.

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

New Hampshire enhances coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies through formal cross-system planning bodies, shared leadership structures, and joint training initiatives. The Housing and Community Development Planning Council provides structured consultation on the use of HOME, HTF, CDBG, and ESG funds and includes representation from housing developers, public housing authorities, service providers, behavioral health leaders, local governments, and advocates. This forum promotes alignment between housing investments and service system priorities. New Hampshire Housing Finance Authority (NHHFA), the Community Development Finance Authority, and the Bureau of Homeless Services (BHS) maintain active cross-representation on statewide advisory bodies, including the Council on Housing Stability, the Behavioral Health Advisory Council, the Balance of State Continuum of Care Housing Committee, and the CDBG Advisory Council. BHS also participates in the Workforce Housing Council convened by NHHFA. These shared governance structures support coordinated policy development across affordable housing production, rental assistance, homelessness response, and behavioral health systems. The State further strengthens coordination through:

- Joint planning across ESG, Housing Stabilization, HOME, and HTF resources
- Collaboration with Community Mental Health Centers and healthcare providers to support individuals with disabling conditions
- Integration of Coordinated Entry and HMIS data to align housing and service referrals
- Co-sponsored conferences, trainings, and technical assistance events that bring together housing developers, public housing agencies, nonprofit providers, and healthcare partners.

New Hampshire’s small geographic size supports regular communication and collaborative problem-solving among housing, health, and service agencies.

Through formal planning councils, cross-system representation, and integrated funding strategies, the State promotes a coordinated approach to increasing housing stability and improving access to supportive services.

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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

New Hampshire is served by three Continuums of Care (CoCs): the Greater Nashua CoC (GNCoC), Manchester CoC (MCoC), and the Balance of State CoC (BoSCoC). The Bureau of Homeless Services (BHS) serves as the State ESG Recipient and maintains active leadership within the CoC structure, including co-chairing the BoSCoC. This governance alignment promotes strong coordination between ESG-funded activities and CoC-funded housing and supportive services statewide.

New Hampshire operates a coordinated, statewide Coordinated Entry System (CES) that ensures consistent access, assessment, prioritization, and referral across all three CoCs. CES incorporates standardized assessment tools, diversion and housing problem-solving practices, and real-time Prioritization Lists to match households to appropriate interventions based on vulnerability, length of time homeless, and severity of service needs. 211-NH serves as a statewide access point, linking individuals and families to regional CES access sites and community resources.

Outreach funded through ESG, PATH, SSVF, RHY, and CoC programs is fully integrated with CES. Outreach teams conduct proactive engagement with unsheltered individuals, including those experiencing chronic homelessness, serious mental illness, substance use disorders, or justice system involvement. Persistent, relationship-based engagement practices support movement from unsheltered locations to shelter, rapid re-housing, or permanent supportive housing (PSH). Prioritization policies reflect HUD guidance to ensure persons experiencing chronic homelessness and other highly vulnerable households are referred to PSH and other intensive interventions first.

For families with children, veterans, and unaccompanied youth, coordination occurs through specialized subcommittees and targeted initiatives. Veteran homelessness efforts align with SSVF, VA Medical Centers, HUD-VASH, and coordinated case conferencing to sustain functional zero progress. Youth homelessness strategies incorporate RHY- and CoC-funded youth-dedicated projects, developmentally appropriate assessments, and youth-specific prioritization practices. Family-focused rapid re-housing and prevention resources are coordinated to minimize shelter stays and support swift exits to permanent housing.

The CoCs maintain active governance and advisory structures that support coordinated entry oversight, data and performance review, outreach coordination, and targeted strategies for priority populations. Through standing committees and ad hoc workgroups, CoC partners regularly review system performance, assess emerging needs, and recommend policy and practice adjustments. HMIS data are routinely analyzed to identify inflow patterns, disparities in access and outcomes, system bottlenecks, and housing placement performance. These data-

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driven reviews inform resource allocation decisions, prioritization policies, and continuous system improvement efforts across the state.

BHS also administers state-funded homeless services, ESG street outreach, the SAMHSA PATH outreach program, and HOPWA grants, further strengthening cross-system alignment between housing, behavioral health, and health services. Regular statewide meetings of outreach providers, shelter directors, and housing program staff foster shared accountability, technical assistance, and consistent implementation of housing-focused best practices.

Through integrated governance, coordinated entry, data-driven prioritization, and targeted population strategies, New Hampshire aligns ESG and CoC resources to reduce the length and recurrence of homelessness while ensuring equitable access to housing interventions for chronically homeless individuals and families, families with children, veterans, unaccompanied youth, and households at risk of homelessness.

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

New Hampshire is served by three Continuums of Care (CoCs): the Greater Nashua Continuum of Care (GNCoC), the Manchester Continuum of Care (MCoC), and the New Hampshire Balance of State Continuum of Care (BoSCoC). NH DHHS, Bureau of Homeless Services (BHS), as the State ESG Recipient, consults with each CoC to inform ESG planning decisions and ensure alignment between ESG-funded activities and CoC system priorities. To determine how ESG funds are allocated, BHS conducts consultations with each CoC through presentations, stakeholder discussions, and opportunities for written and verbal feedback. These consultations include review of the current NH ESG program design and eligible components, anticipated available funding levels, proposed allocation approaches (including examples of how funding may be distributed across Street Outreach, Emergency Shelter, Rapid Re-Housing, Homelessness Prevention, and ESG Administration), and how allocations support system needs and gaps identified by the CoCs.

BHS also consults with the CoCs in developing ESG performance standards and evaluating outcomes. Consultation includes discussion of performance expectations and monitoring criteria for subrecipients, including standards related to participant engagement, housing placement and stabilization outcomes, timeliness and quality of service delivery, and compliance with ESG program requirements. CoC input is used to support consistent expectations across regions and to strengthen continuous quality improvement based on system performance trends.

In addition, BHS consults with the CoCs in the development and implementation of funding requirements, policies, and procedures related to HMIS administration. This includes review of HMIS participation expectations, data quality standards, privacy and security requirements, and consistent data entry practices to support accurate reporting, performance measurement, and

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system planning. Through this consultation process, BHS ensures ESG policies and procedures align with CoC operations and statewide HMIS standards, and that ESG-funded providers are positioned to contribute to reliable system-wide data and outcome evaluation.

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

Table 2 – Agencies, groups, organizations who participated

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

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2	Agency/Group/Organization	FAMILIES IN TRANSITION
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Member of the Housing and Community Development Planning Council
3	Agency/Group/Organization	NEW HAMPSHIRE LEGAL ASSISTANCE
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Services - Victims

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

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5	Agency/Group/Organization	COOS ECONOMIC DEVELOPMENT CORP.
	Agency/Group/Organization Type	Regional organization Business Leaders Civic Leaders Community Development Financial Institution Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Membership and participation in Housing and Community Development Planning Council.
6	Agency/Group/Organization	EASTER SEALS SOCIETY OF NEW HAMPSHIRE
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Services-Health Services-Employment

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Membership and participation in Housing and Community Development Planning Council.
7	Agency/Group/Organization	St. Anselm College
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless s Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Membership and participation in Housing and Community Development Planning Council.
8	Agency/Group/Organization	New Futures
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Services-Health Services-Employment

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	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Membership and participation in the Housing and Community Development Planning Council.
9	Agency/Group/Organization	Strafford Regional Planning Commission
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Regional Planning Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Membership and participation in the Housing and Community Development Planning Council.
10	Agency/Group/Organization	NH COMMUNITY LOAN FUND
	Agency/Group/Organization Type	Housing Services - Housing Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Membership and participation in the Housing and Community Development Planning Council.
11	Agency/Group/Organization	City of Nashua
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Membership and participation in the Housing and Community Development Planning Council.

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12	Agency/Group/Organization	Housing Action NH
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Membership and participation in the Housing and Community Development Planning Council.
13	Agency/Group/Organization	Community Bridges
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Membership and participation in the Housing and Community Development Planning Council.

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

None

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	NH Bureau of Homeless Services	New Hampshire's ESG Strategic Plan goals closely align with the goals of the Continuum of Care (CoC) plans across the Greater Nashua CoC, Manchester CoC, and Balance of State CoC, and are further reinforced through the Council on Housing Stability Strategic Plan. Across all planning efforts, the shared focus is on preventing and ending homelessness by reducing inflow into homelessness, improving access to crisis response services, shortening lengths of stay in homelessness, and increasing exits to permanent housing. The ESG Strategic Plan supports CoC priorities by strengthening coordinated entry and system-wide coordination, targeting resources to households with the highest needs (including people experiencing chronic homelessness, families with children, veterans, and unaccompanied youth), and expanding housing-focused interventions such as Rapid Re-Housing and homelessness prevention. These goals overlap with CoC strategies to improve system performance, reduce unsheltered homelessness, increase housing placements, and improve data quality and accountability through HMIS. Together, ESG, CoC planning, and the Council on Housing Stability Strategic Plan promote a unified statewide approach that emphasizes equitable access, effective use of resources, cross-system collaboration, and measurable outcomes that improve housing stability for people experiencing homelessness or at risk of homelessness.
NH Qualified Allocation Plan 2027-2038	New Hampshire Housing	Qualified Allocation Plan establishes and promotes housing priorities for affordable housing development and preservation using federal tax credits.

Table 3 – Other local / regional / federal planning efforts

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Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

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

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

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

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Citizen participation and consultation began with three HCDPC meetings: one on September 24, 2025, on January 7, 2026, and on April 8, 2026. Council members were informed that work was beginning on NH's 2026-2030 Consolidated Plan and were asked for their input on the general areas in which agencies should spend their limited federal funding. Also, an online survey was conducted by CDFA to gather further input from the public. Additionally, a consultation meeting was held on January 7, 2026 and a public meeting was held about the Consolidated Plan on March 3, 2026, which was attended by some members of the public to discuss the activities and uses of the funding contemplated by this Plan.

Four listening sessions were held by all three agencies throughout the state for citizen participation on September 10, 2025, in Keene NH, October 8, 2025, in Littleton NH, October 22, 2025, in Somersworth NH and December 3, 2025, in Laconia NH.

CDFA also worked with a consultant to engage with 12 municipalities across the state to understand needs and gather input. CDFA also solicited input from municipal employees at the multi-day NH Municipal Association conference.

CDFA received helpful feedback through our engagement efforts. Affordable housing was the most commonly cited need. Increased award amounts due to increased project costs was also a reoccurring request. Childcare and support of other critical social services were also noted as priorities. Lastly, continuing to support micro-enterprise businesses was seen as important. Citizen participation was solicited before the Consolidated Plan was drafted and is now being incorporated into for the 2026-2030 Consolidated Plan Draft.

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Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	community and housing agencies and partners	HCDPC meeting - 9/24/2025		N/A	
2	Public Meeting	community and housing agencies and partners	HCDPC meeting - 1/7/2026- Attendees Nick Taylor, Jake Berry, Rob Dapice, Elissa Margolin, Chris Wellington, Joshua Meehan, Maria Devlin, Jennifer Vadney, Melissa Hatfield, Abby Bronson, Christine Lavalley, Kelly Roy, Jack Ruderman, Mollie Kaylor, Julius Peel, Mandy Reagan		N/A	

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting	community and housing agencies and partners	Consultation Meeting with public 1/7/2026 Tyler Huff, Molly Kaylor, Mandy Reagan, Ben Brown, Jeff Leftkovich, Meena Wutbeam, Robyn Wardell, Anthony Tringali, Erica Quin-Easter		N/A	

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Listening Session	community and housing agencies and partners	Listening session - 9/10/2025 - Keene NH - Attendees - Suzane Bansley (Cheshire County), Todd Horner, Sarah Bollinger, and Jack Ahern (Southwestern Regional Planning Commission)	CDBG Microenterprise subrecipient in the region is strong. Match requirements for projects can be a barrier. Federal funding is difficult to use for urgent funding needs due to rules and regulations.		

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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)
5	Listening Session	community and housing agencies and partners	Listening session - 10/8/2025 - Littleton NH - Attendees - Michelle Moren-Grey (North County Council), Harrison Kanzler (AHEAD) and Ben Gatjens-Olesen	Investment in all types of affordable housing is needed, including homeownership and mixed-use developments. Childcare continues to be a priority area.		

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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)
6	Listening Session	community and housing agencies and partners	Listening session - 10/22/2025 - Somersworth NH - Attendees - Lauren Berman-Lefebvre (CAP), Hershey Hirschkop (FairTide Housing),April Richer (American Friends Service Committee), Ian Herrington (Consultant) and Dana Crossley (City of Somersworth)	Housing was noted as a priority area.		

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Listening Session	community and housing agencies and partners	Listening session - 12/3/2025 - Laconia NH- Carmen Lorentz (Lakes Region Community Developers)	Increased award amounts for housing projects would be helpful due to increased project costs.		
8	Public Hearing	community and housing agencies and partners	Public hearing - March 3rd, 2026 -			

Table 4 – Citizen Participation Outreach

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Needs Assessment

NA-05 Overview

Needs Assessment Overview

Single-person households have the lowest median household income of any household size, at \$44,819. This is less than half of New Hampshire's statewide median household income of \$95,628, according to the U.S. Census Bureau's American Community Survey.

Very low- and extremely low-income households experience the greatest housing need, as they are cost-burdened at the highest rates. In New Hampshire, 83 percent of households earning less than \$35,000 spend 30 percent or more of their income on housing.

Overall, 29 percent of New Hampshire households, approximately 163,000 households—are housing cost-burdened, paying at least 30 percent of their income for housing. An estimated 13 percent, or about 74,200 households, are severely cost-burdened, spending 50 percent or more.

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NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

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

Demographics	Base Year: 2013	Most Recent Year: 2023	% Change
Population	1,319,171	1,387,834	5%
Households	518,245	551,186	6%
Median Income	\$64,916.00	\$95,628.00	47%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:
2019-2023 ACS
Data Source
Comments:

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	61,475	61,300	89,585	56,990	275,765
Small Family Households	11,905	14,565	27,885	21,250	146,225
Large Family Households	1,575	2,495	4,775	3,525	19,565
Household contains at least one person 62-74 years of age	18,480	17,830	26,350	16,855	71,415
Household contains at least one person age 75 or older	14,275	14,390	13,540	6,160	18,250
Households with one or more children 6 years old or younger	5,890	6,245	11,600	8,095	32,700

Table 6 - Total Households Table

Alternate Data Source Name:
2018-2022 ACS
Data Source
Comments:

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Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	840	670	350	190	2,050	525	340	435	165	1,465
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	200	475	280	105	1,060	40	115	65	115	335
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	480	460	805	215	1,960	120	205	710	460	1,495
Housing cost burden greater than 50% of income (and none of the above problems)	19,615	6,620	1,385	55	27,675	16,940	9,060	5,340	1,130	32,470
Housing cost burden greater than 30% of income (and none of the above problems)	24,130	19,630	12,990	2,655	59,405	21,960	20,795	24,595	10,325	77,675
Zero/negative Income (and none of the above problems)	8,890	6,580	18,120	13,820	47,410	4,290	12,030	31,230	28,935	76,485

Table 7 – Housing Problems Table

Alternate Data Source Name:
2018-2022 ACS
Data Source
Comments:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks

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kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	25,655	21,235	14,425	3,170	64,485	22,640	21,455	25,810	11,065	80,970
Having none of four housing problems	8,890	6,580	18,120	13,820	47,410	4,290	12,030	31,230	28,935	76,485
Household has negative income, but none of the other housing problems	1,975	0	0	0	1,975	1,820	0	0	0	1,820

Table 8 – Housing Problems 2

Alternate Data Source Name:
2018-2022 ACS
Data Source
Comments:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	5,860	6,240	4,365	16,465	3,840	4,540	9,185	17,565
Large Related	745	825	290	1,860	520	1,140	1,425	3,085
Elderly	9,505	5,930	2,670	18,105	14,640	12,490	10,320	37,450
Other	9,195	7,730	6,000	22,925	3,380	2,960	4,025	10,365
Total need by income	25,305	20,725	13,325	59,355	22,380	21,130	24,955	68,465

Table 9 – Cost Burden > 30%

Alternate Data Source Name:
2018-2022 ACS
Data Source
Comments:

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4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	4,790	2,120	405	7,315	3,130	2,375	1,770	7,275
Large Related	650	175	10	835	430	510	190	1,130
Elderly	7,040	2,450	420	9,910	10,775	4,750	2,545	18,070
Other	8,110	2,255	540	10,905	2,890	1,585	860	5,335
Total need by income	20,590	7,000	1,375	28,965	17,225	9,220	5,365	31,810

Table 10 – Cost Burden > 50%

Alternate Data Source Name:
2018-2022 ACS
Data Source
Comments:

5. Crowding (More than one person per room)

	Renter					Owner					Total
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI		
NUMBER OF HOUSEHOLDS											
Single family households	175	360	190	140	865	45	95	50	75	265	
Multiple, unrelated family households	15	55	4	0	74	0	10	40	15	65	
Other, non-family households	10	150	60	65	285	4	0	0	0	4	
Total need by income	200	565	254	205	1,224	49	105	90	90	334	

Table 11 – Crowding Information – 1/2

Alternate Data Source Name:
2018-2022 ACS
Data Source
Comments:

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	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	4,005	3,615	4,565	12,185	1,405	2,480	6,385	10,270

Table 12 – Crowding Information – 2/2

Data Source
Comments:

2018-2022 ACS

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

According to the 2023 American Community Survey there are an estimated 148,856 single person households in New Hampshire. Single-person households make up the majority (77%) of all nonfamily households. Forty-four percent of single person households are renters and 56% are owners. Of the single person renter households, 64% are 15 to 64 years old, and 36% are 65 years old or older. Of the single person owner households, 46% are 15 to 64 years old, and 54% are 65 years old or older. Single person households have the lowest median household income (\$44,819) of any group of households based on household size. Their median income is less than 47% of the statewide median household income for all households from the same ACS source. Very low income and extremely low income households as a group exhibit the greatest need for housing assistance as they overpay for housing at the highest rates. Eighty-three percent of households in New Hampshire earning less than \$35,000 are paying 30% or more of their income for housing. Using these numbers as a guideline, roughly 51% of single-person households or about 76,000 households are overpaying for housing and in need of housing assistance.

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

In 2023, New Hampshire’s community crisis centers served **11,805 victims of domestic violence, sexual assault, and stalking**, including **384 adults and children who accessed emergency shelter**, accounting for **23,663 shelter nights statewide**. Annual national data from the **National Network to End Domestic Violence (NNEDV)** show that on a single survey day in 2024, **225 victims in New Hampshire were housed in emergency shelter, transitional housing, or other program-provided housing**, demonstrating persistent housing needs among survivors. Crisis providers also reported **10 unmet requests for services**, the majority of which were for housing-related assistance. Together, these data underscore a sustained statewide need for safe and affordable housing options for victims of domestic violence, dating violence, sexual assault, and stalking. Although a relatively high share of working people with disabilities in New Hampshire (98,700), 56 percent or 55,052 individuals,

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participate in the labor force, most still earn less than their peers without disabilities. Their median income of \$38,596 is 28 percent lower than the \$53,645 median earned by people without disabilities, highlighting a significant earnings gap that can affect economic stability and housing affordability. Federal rental assistance program information gathered by the Center on Budget and Policy Priorities indicates that approximately 13,800 disabled people receive rental assistance, indicating that many more households with disabilities are in need of housing assistance.

What are the most common housing problems?

Less than one percent of occupied housing in New Hampshire is classified as substandard (lacking complete plumbing or kitchen facilities). Similarly, only about 1.4% of occupied housing units are overcrowded (more than 1 occupant per room). While these are problems for the households affected, the far more common housing problem is overpayment. Some 30.3% of all New Hampshire households (about 167,000 households) pay 30% or more of their income for housing, and 23% (about 126,900 households) pay 35% or more. Rent subsidies, including project-based and tenant-based assistance, can reduce housing instability; however, demand for rental assistance in New Hampshire far exceeds available resources. New Hampshire Housing reports that the Housing Choice Voucher (Section 8) program maintains a statewide waiting list of approximately 9,000 applicants, with typical wait times of seven to nine years before assistance becomes available. Local housing authorities report variation by jurisdiction and region, with some applicants waiting several years longer depending on location. These extended wait times underscore the significant gap between the number of income-eligible households seeking assistance and the limited supply of rental subsidies available statewide.

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

As this is as much an income problem as a housing problem, it is most concentrated in very low income (less than 50% of AMI) and extremely low income (less than 30% of AMI) households. While 30.3% of New Hampshire households have a housing cost burden of 30% of income or more, and 23% of households have a housing cost burden of 35% of income or more; 71% of households earning less than 50% of AMI, about 86,500 households, are paying more than 30% of their income for housing, and 43% of these very low and extremely low income households, nearly 52,200 households, are paying more than 50% of their income for housing.

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

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Low-income households in New Hampshire who are currently housed but at imminent risk of homelessness are most often renters facing a severe affordability gap, unstable housing arrangements, and limited capacity to absorb financial shocks. New Hampshire's rental market remains extremely constrained; a statewide analysis found the two-bedroom vacancy rate was 0.6% by mid-2023, reflecting an ongoing shortage of available units. Housing costs have remained elevated: median rent for a two-bedroom unit was \$1,833/month in early 2024, increasing pressure on household budgets.

Housing characteristics linked to imminent risk include severe rent burden, rent arrears, and tenuous tenure. New Hampshire Housing reports that 20% of renter households spend 50% or more of income on rent, and affordability pressure is more acute among lower-income renters. Extremely low-income (ELI) renters face a supply deficit; only 39 rental homes are affordable and available per 100 ELI households. These conditions contribute to eviction risk, frequent moves, overcrowding, and reliance on doubled-up arrangements that can quickly become unsustainable.

Populations at highest imminent risk include ELI families with children, single-parent households, households needing 3+ bedrooms, households experiencing domestic violence, and households with disabling conditions—particularly when combined with loss of employment, a rent increase, medical costs, transportation barriers (especially in rural areas), or loss of subsidy. In NH prevention programming (1/1/2025–1/1/2026), 1,337 people were served, including 524 children; most were households with adults and children (885 people), underscoring that families remain a primary prevention population. Reported conditions among served participants include mental health disorders (348 at project start), physical disabilities (271 at start), and chronic health conditions (251 at start), which can exacerbate housing instability and reduce income capacity.

Needs of households at imminent risk commonly include: short-term rental/utility assistance to resolve arrears; housing problem solving/diversion; landlord mediation; flexible financial assistance to address security deposits or moving costs when remaining housed is not feasible; and connection to mainstream benefits and income supports. Stabilization also requires coordinated access to childcare, transportation, and behavioral health services, particularly for families with young children and households with disabilities.

Former homeless households receiving RRH and nearing termination of assistance face heightened risk of returning to homelessness when rental assistance ends in a market with limited affordable units and high rents. Key needs include: (1) early transition planning and reassessment well before subsidy step-down; (2) increased income through employment supports and benefit optimization (Medicaid, SNAP, SSI/SSDI, VA benefits as applicable); (3) connection to longer-term subsidies (e.g., HCV, PBV, HUD-VASH) where eligible; (4) landlord engagement to maintain tenancy and negotiate renewals; and (5) time-limited post-assistance case management focused on budgeting, lease compliance, and crisis planning. These supports are critical to sustain housing stability after RRH ends, particularly for households with fixed incomes, disabilities, or ongoing service needs in a high-cost rental environment.

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

New Hampshire defines households “at risk of homelessness” for Consolidated Plan planning purposes as individuals and families who are currently housed but face imminent housing loss or significant housing instability that places them at high likelihood of entering shelter or becoming unsheltered without intervention. This planning definition includes extremely low-income households (generally below 30 percent of Area Median Income) experiencing severe rent burden, documented rent arrears, pending eviction, loss of income or subsidy, overcrowding, or reliance on temporary doubled-up arrangements. It also includes households who will lose their primary nighttime residence within a short timeframe and lack identified alternative housing options. While ESG program regulations distinguish between “at risk” and “imminent risk” for eligibility purposes under 24 CFR 576.2, the Consolidated Plan assessment applies a broader planning lens focused on households currently housed but at high risk of entering the homeless response system. This ensures the State can assess need comprehensively while maintaining regulatory compliance in program implementation. The estimate of households at risk is derived primarily from HMIS data and documented utilization of Homelessness Prevention and Housing Stabilization programs. Based on HMIS data from 1/1/2025–1/1/2026, approximately unduplicated households were enrolled in Homelessness Prevention projects statewide. These households included 1,337 persons, of whom 524 were children, reflecting the disproportionate impact of housing instability on families. The estimate is generated using:

- Unduplicated household enrollment counts in HMIS prevention projects
- Annual inflow and utilization trends across Local Service Delivery Areas
- Coordinated Entry diversion and referral patterns
- Review of eviction risk indicators and housing instability data collected at project entry

This methodology uses documented service demand as a proxy for estimating the annual number of households experiencing imminent housing instability who seek or require intervention. The State recognizes that this estimate reflects households who access formal prevention programming and likely understates the total number of low-income households experiencing housing instability statewide. However, HMIS-based enrollment provides a consistent and data-supported planning benchmark for assessing the scale of need.

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

Housing instability in New Hampshire is driven by structural housing market conditions combined with household-level vulnerability factors. The State continues to experience historically low rental vacancy rates and a limited supply of units affordable to households below 30 percent of Area Median Income (AMI). Extremely low-income households are disproportionately cost burdened, with many paying more than 50 percent of income toward housing. Severe cost burden is a strong predictor of eviction, frequent moves, and entry into the homeless response system. Housing characteristics linked to instability and increased risk of homelessness include:

- Rent exceeding 50 percent of household income
- Limited availability of units affordable at or below 30% AMI
- Insufficient supply of larger family-sized units (3+

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bedrooms • Loss, reduction, or expiration of rental subsidy • Units failing habitability standards or at risk of condemnation • Overcrowded conditions resulting from constrained housing supply • Reliance on temporary or doubled-up living arrangements • Limited availability of accessible units for persons with disabilities • Geographic isolation and limited transportation access in rural regions These housing conditions interact with household-level risk factors that increase the likelihood of homelessness. ESG, state-funded Housing Stabilization, and SSVF providers utilize a standardized Homeless Prevention Screening and Targeting Tool aligned with HUD prevention best practices to identify households most likely to enter shelter without intervention. Risk indicators include: • Imminent housing loss or pending eviction • Extremely low or zero income • Prior episodes of homelessness • Sudden and significant loss of income or household composition change Single-parent households and households with young children • Large households requiring three or more bedrooms in a constrained market • Persons with disabling conditions • Individuals at risk of losing a housing subsidy New Hampshire's prevention strategy reflects evidence that limited resources are most effective when targeted to households with both high vulnerability and high probability of entering the homeless response system. The State regularly analyzes HMIS data, eviction trends, and coordinated entry inflow patterns to refine targeting criteria and respond to evolving housing market conditions. Through ESG and Housing Stabilization programs, New Hampshire addresses immediate housing crises while promoting longer-term stability through flexible financial assistance, landlord engagement, housing problem-solving, and time-limited case management supports.

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NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

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

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	48,295	13,180	0
White	42,790	12,015	0
Black / African American	625	155	0
Asian	900	350	0
American Indian, Alaska Native	85	20	0
Pacific Islander	4	0	0
Hispanic	2,485	310	0
0	0	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source Name:

2018-2022 ACS

Data Source

Comments:

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	42,690	18,610	0
White	37,930	16,875	0
Black / African American	655	75	0
Asian	885	225	0
American Indian, Alaska Native	8	39	0
Pacific Islander	0	60	0
Hispanic	1,950	690	0

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Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
0	0	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name:
2013-2017 ACS
Data Source
Comments:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	40,235	49,350	0
White	35,495	45,005	0
Black / African American	795	580	0
Asian	1,050	910	0
American Indian, Alaska Native	60	99	0
Pacific Islander	45	4	0
Hispanic	1,480	1,560	0
0	0	0	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source Name:
2018-2022 ACS
Data Source
Comments:

*The four housing problems are:

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

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80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	14,322	46,342	0
White	12,968	42,873	0
Black / African American	233	264	0
Asian	535	906	0
American Indian, Alaska Native	33	51	0
Pacific Islander	0	15	0
Hispanic	322	1,208	0
0	0	0	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name:

2018-2022 ACS

Data Source

Comments:

*The four housing problems are:

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

Discussion

As more recent data is available, NHHFA has chosen to use 2025 CHAS Data based on the American Community Survey 2018-2022. As shown in Summary Table 1, housing problems in New Hampshire are primarily those related to household income, reflected in housing cost burden greater than 30% and greater than 50% of household income.

When determining the disproportionate need of racial or ethnic groups the available data must be considered with its associated margin of error. An initial analysis of tables 10 through 13 suggests that as a result of having one or more of the four identified housing problems, extremely low income (0% to 30% AMI) African American/Black, Asian, Pacific Islander and Hispanic households, very low income (30% to 50% AMI) American Indian households, all exhibit a disproportionately greater housing need than households in total within each income group. However, an examination of the margin of error associated with the estimate for each of these racial and ethnic groups in each income category, demonstrates that it is equally as likely that there is no statistically significant difference between the portion of that racial or ethnic group with a housing need and the portion of all households with a housing need in that income range.

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NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Introduction

As more recent data is available, NHHFA has chosen to use CHAS Data based on the American Community Survey 2018-2022. As shown in Summary Table 1, severe housing problems in New Hampshire are primarily those related to household income, reflected in housing cost burden greater than 50% of household income.

When determining the disproportionate need of racial or ethnic groups the available data must be considered with its associated margin of error. An initial analysis of tables 14 through 17 suggests that as a result of having one or more of the four identified housing problems, extremely low income (0% to 30% AMI) Black/African American, American Indian, and Hispanic households, low income (50% to 80% AMI) American Indian and Pacific Islander households, and moderate income (80% to 100% AMI) Black/African American and American Indian households all exhibit a disproportionately greater housing need than households in total within each income group. However, an examination of the margin of error associated with the estimate for each of these racial and ethnic groups in each income category, demonstrates that it is equally as likely that there is no statistically significant difference between the portion of that racial or ethnic group with a housing need and the portion of all households with a housing need in that income range; with the exception of extremely low income African American/Black households earning less than 0 to 30% of AMI.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	38,755	22,715	0
White	34,375	20,435	0
Black / African American	480	300	0
Asian	705	540	0
American Indian, Alaska Native	85	24	0
Pacific Islander	4	0	0
Hispanic	1,960	835	0
0	0	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:

2018-2022 ACS

Data Source

Comments:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	17,945	43,355	0
White	15,970	38,835	0
Black / African American	415	315	0
Asian	280	830	0
American Indian, Alaska Native	8	39	0
Pacific Islander	0	60	0
Hispanic	900	1,735	0
Other	0	0	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name:

2018-2022 ACS

Data Source

Comments:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,375	80,215	0
White	8,125	72,370	0
Black / African American	255	1,115	0
Asian	500	1,465	0
American Indian, Alaska Native	15	145	0
Pacific Islander	0	49	0
Hispanic	345	2,695	0
Other	0	0	0

Table 19 – Severe Housing Problems 50 - 80% AMI

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Alternate Data Source Name:
2018-2022 ACS
Data Source
Comments:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,435	54,555	0
White	2,005	49,615	0
Black / African American	75	400	0
Asian	115	1,060	0
American Indian, Alaska Native	4	29	0
Pacific Islander	0	4	0
Hispanic	195	1,715	0
Other	0	0	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name:
2018-2022 ACS
Data Source
Comments:

*The four severe housing problems are:

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

Discussion

Across all Area Median Income (AMI) levels, the data demonstrates a strong relationship between income and the prevalence of severe housing problems, with the highest levels of need concentrated among lower-income households. Households earning 0–30 percent of AMI experience the greatest challenges, accounting for the largest number of households with one or more severe housing problems, including cost burden over 50 percent, overcrowding, and inadequate kitchen or plumbing facilities. Although the number of affected households declines as income increases, significant housing problems remain evident within the 30–50 percent and 50–80 percent AMI categories, indicating that housing affordability and quality issues extend beyond the very lowest-income households.

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Looking across racial and ethnic groups, White households account for the largest number of households with severe housing problems, largely reflecting their share of the overall population. At the same time, Black/African American, Hispanic, and Asian households consistently show the presence of severe housing problems across all income ranges. Hispanic households, in particular, stand out with relatively high counts at every AMI level, suggesting continued pressures related to housing costs and overcrowding even as income increases.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Introduction:

This section assesses housing cost burden to determine whether any racial or ethnic group experiences a disproportionately greater need compared to the jurisdiction as a whole. Housing cost burden is measured by the share of households paying more than 30 percent of income toward housing costs, with particular attention to those paying between 30–50 percent and more than 50 percent of income. Table 18 presents housing cost burden by race and ethnicity, highlighting variations in affordability challenges across groups. This analysis helps identify populations that may face elevated housing instability and affordability pressures relative to overall community conditions.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	387,875	90,005	61,240	3,968
White	353,535	82,265	56,690	3,630
Black / African American	3,320	1,200	735	4
Asian	9,020	2,030	1,310	230
American Indian, Alaska Native	320	90	100	0
Pacific Islander	85	45	0	4
Hispanic	9,835	3,575	2,845	100

Table 21 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name:
2018-2022 ACS
Data Source
Comments:

Discussion:

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Table 18 indicates that although most households in the jurisdiction spend 30 percent or less of their income on housing, affordability remains a significant concern for many residents. More than 151,000 households, or 28 percent, are cost burdened, and over 61,000 households (11 percent) spend more than half of their income on housing costs. While White households make up the largest number of cost-burdened households overall due to their larger population share, households of color face higher rates of housing cost burden relative to their size. Black/African American and Hispanic households show particularly high levels of burden, with 36.8 percent of Black/African American households and 39.3 percent of Hispanic households spending more than 30 percent of their income on housing, compared to 28 percent of White households. Asian households also experience notable affordability pressures, and although American Indian/Alaska Native and Pacific Islander households represent smaller populations, cost burden is still present and warrants attention. Additionally, a small number of households report no or negative income, a condition that often reflects severe economic and housing vulnerability.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

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

New Hampshire has 350 census tracts, covering 260 municipalities, cities, and unincorporated places. Based on American Community Survey data, in only 4 of these tracts is the concentration of Black/African Americans greater than 10%. The concentration of Asian population is between 10% and 13% in 3 census tracts, but no greater than 10% in the remaining 347 tracts. The concentration of Hispanic population is between 12% and 20% in 5 census tracts and between 25% and 52% in another 5 tracts. The concentration of American Indian and Alaskan Native populations is 3% in one census tract, and the concentration of Pacific Islanders is no greater than 0.5% in any census tract.

In 90% of New Hampshire Census Tracts the total concentration of non-white minorities is 20% (315 out of 350) and in 13 census tracts is the concentration of Hispanic population greater than 20%. Of the 19 census tracts with a non-white or Hispanic minority concentration greater than 20% (they range from 20% to 53%), 14 are located in Hillsborough County, in the cities of Manchester and Nashua and in the towns of Milford and Merrimack. Both the cities of Manchester and Nashua are separate HUD entitlements within the state. Three of the census tracts are located in Grafton county, in the town of Hanover. These census tracts have a non-white minority concentration greater than 20% where the Asian population has a concentration of 11.2%, the concentration of Black/American is 3.2%, and the Hispanic concentration is 4.7%. This census tract is also the location of Dartmouth University and Dartmouth Hitchcock Medical Center.

The other two census tracts are location in Merrimack county, in the city of Concord and in Strafford county, in the city of Dover. In Concord, the minority concentration is 31% where the Black/African American population has a concentration of 19.7%, Asian has a concentration of

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8.6% and the Hispanic concentration is 4%. In the city of Dover, the minority concentration is 20% where Asian has a concentration of 4.9%, Black/African American has a concentration of 1%, Hispanic has a concentration of 2.8%, and Two or more races has a concentration of 12.6%.

The opportunity analysis in the 2020 Analysis of Impediments to Fair Housing Choice in New Hampshire found that people of color concentrated in the state's poorest neighborhoods continue to face the same barriers identified in the 2015 AI. Across multiple indicators, these neighborhoods showed conditions and access to opportunity well below the state average. The report also noted that one census tract in Manchester now meets HUD's definition of a racially/ethnically concentrated area of poverty (2020 AI, p. 19).

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

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

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

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

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NA-35 Public Housing – 91.205(b)

Introduction

Totals in Use

Program Type									
			Certificate	Mod-Rehab	Public Housing		Vouchers		
			Total	Project-based	Tenant-based	Special Purpose Voucher			
						Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers in use	0	59	0	10,211	1,647	8,564	321	189	289

Table 22 - Public Housing by Program Type

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

Alternate Data Source Name:

PIC (PIH Information Center)

Data Source

Comments: Housing Choice Voucher Data Dashboard (all data sourced from HUD-Administrative System)

Characteristics of Residents

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	10,521	0	14,502	15,955	13,979	15,547	0	
Average length of stay	0	4	0	6	3	7	0	0	
Average Household size	0	2	0	2	1	2	1	0	

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

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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Race of Residents

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

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

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

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

New Hampshire’s homeless needs assessment is informed by coordinated planning and data analysis across the state’s three Continuums of Care (CoCs): the Balance of State CoC (BoSCoC), Manchester CoC, and Greater Nashua CoC. The NH DHHS Bureau of Homeless Services (BHS) facilitates the BoSCoC planning process and supports statewide coordination. The BoSCoC is responsible for system planning, performance management, and implementation of strategies to prevent and end homelessness. Governance is led by an Executive Committee selected by CoC membership and includes broad representation from emergency shelter and housing providers, domestic violence and youth providers, veteran services, and individuals with lived experience. Representatives from the Manchester and Nashua CoCs participate in statewide coordination to strengthen alignment across regions. All three CoCs coordinate annually on the statewide Point-in-Time (PIT) Count and use PIT and HMIS trends to assess homelessness, identify gaps, and guide resource targeting

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	16	717	1,585	938	1,386	296
Persons in Households with Only Children	0	1	22	18	19	146
Persons in Households with Only Adults	635	1,035	3,480	2,033	2,349	147
Chronically Homeless Individuals	332	378	0	447	334	128
Chronically Homeless Families	3	110	220	132	235	204

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Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Veterans	31	126	316	279	434	94
Unaccompanied Child	45	59	26	229	99	91
Persons with HIV	8	9	36	28	17	106

Table 26 - Homeless Needs Assessment

Data Source

Comments: 2025 Point in Time and Homeless Management Information Systems (HMIS)

Indicate if the homeless population is: Partially Rural Homeless

Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	12	344	727	474	224	296
Persons in Households with Only Children	0	1	8	8	2	146
Persons in Households with Only Adults	390	611	1,701	1,019	526	147

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Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Chronically Homeless Individuals	201	239	867	447	334	128
Chronically Homeless Families	3	66	84	132	235	204
Veterans	18	28	113	279	434	94
Unaccompanied Youth	17	40	23	229	99	91
Persons with HIV	1	5	19	28	17	106

Table 27 - Homeless Needs Assessment

Data Source

Comments:

2025 Point in Time and Homeless Management Information Systems (HMIS)

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

New Hampshire’s rural communities experience both sheltered and unsheltered homelessness, often with unique challenges related to geography, limited housing stock, and reduced access to services. Through Coordinated Entry and statewide homeless outreach coverage, the homeless response system works to identify and engage individuals and families experiencing homelessness or at risk of homelessness across rural regions of the state. In rural areas, unsheltered homelessness is often more dispersed and less visible than in urban communities. Individuals and families may be living in vehicles, wooded areas, abandoned structures, or other places not meant for human habitation. Rural areas typically have fewer large encampments; however, the distance between known locations and the lack of centralized gathering areas makes it more difficult to locate and engage people experiencing unsheltered homelessness. As a result, rural outreach relies heavily on consistent canvassing and community partnerships to identify individuals who may not be connected to shelter or service systems. Sheltered homelessness in rural areas is also impacted by limited shelter capacity, fewer specialized beds, and long travel distances to access emergency shelter or transitional housing. Rural households may face barriers such as transportation limitations, fewer employment opportunities, and reduced availability of mainstream resources, including timely access to healthcare, behavioral health services, substance

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use treatment, and affordable childcare. These barriers can increase the risk of prolonged homelessness and make it more difficult for households to secure and sustain permanent housing. To address these conditions, Coordinated Entry and outreach teams work with local partners—including community action agencies, municipal welfare offices, food pantries, law enforcement, health providers, and other community stakeholders—to improve identification, engagement, and referrals to shelter, rapid re-housing, homelessness prevention, and supportive services. These coordinated efforts strengthen access to resources in rural areas and help ensure that people experiencing homelessness are connected to housing-focused interventions as quickly as possible.

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

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

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Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	279	12
Black or African American	22	0
Asian	3	0
American Indian or Alaska Native	1	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	43	0
Not Hispanic	284	12

Data Source

Comments:

Point in Time

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

New Hampshire uses Point-in-Time (PIT) Count and HMIS data to estimate the number and type of families in need of housing assistance, including families with children and veteran households. The most recent PIT data indicates that family homelessness remains a significant need statewide, with many households requiring emergency shelter, rapid re-housing, and homelessness prevention assistance. In the 2025 Balance of State (BoS) PIT, there were 643 sheltered homeless households and 341 unsheltered homeless households counted in the BoSCoC region. Families with children continue to be represented within the overall sheltered and unsheltered population and often require a combination of emergency shelter, housing navigation, rental assistance, and stabilization services to exit homelessness as quickly as possible. Veteran homelessness also remains an ongoing need. In the 2025 BoS PIT, 62 veterans were counted experiencing homelessness in the BoSCoC region. While PIT data does not fully capture the annual number of veterans who will experience homelessness over the course of a year, it provides a snapshot of the scope of need and informs system planning. In addition, the State recognizes that veteran households may include both individuals and families, and that families of veterans may not always be separately identifiable in PIT reporting. To address these needs, New Hampshire operates statewide homelessness prevention and Rapid Re-Housing (RRH) programs to support families with children and other households at risk of homelessness. New Hampshire also has two Supportive Services for Veteran Families (SSVF) grantees, which provide targeted homelessness prevention and rapid re-housing assistance to veterans and their families, including housing search, case management, and rental assistance supports.

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

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New Hampshire uses annual Point-in-Time (PIT) Count data to understand the demographics of people experiencing homelessness and to identify disparities by race and ethnicity. The 2025 PIT Count demonstrates that homelessness occurs across all racial and ethnic groups statewide; however, Black/African American, American Indian/Alaska Native, and people identifying as more than one race are disproportionately represented compared to the state's overall population. Hispanic/Latino households also experience homelessness and are represented across sheltered and unsheltered settings. Across the Balance of State (BoS), Manchester CoC, and Nashua CoC, the majority of people experiencing homelessness identify as White; however, communities of color represent a meaningful share of the homeless population and are more likely to experience barriers to stable housing due to structural inequities, limited affordable housing availability, and disparities in access to income, healthcare, and other mainstream supports. The PIT data indicates that these racial and ethnic disparities are present across both sheltered and unsheltered homelessness, underscoring the importance of equitable access to Coordinated Entry, outreach, shelter, and housing interventions. New Hampshire's homeless response system addresses these disparities by using Coordinated Entry to prioritize households with the highest needs, strengthening outreach and engagement efforts, and working with providers to ensure access for people with Limited English Proficiency (LEP) and households experiencing barriers related to race, ethnicity, disability, or other factors. The state also continues to emphasize data quality and ongoing analysis to monitor trends, improve targeting of resources, and strengthen outcomes for historically underserved populations.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The most recent Point-in-Time (PIT) data continues to show that unsheltered homelessness is a significant factor in New Hampshire, including in rural and less visible areas where people may be living in vehicles, wooded areas, or other places not meant for human habitation. In the 2025 Balance of State (BoS) PIT, 403 people were identified as unsheltered, compared to 862 people sheltered in emergency shelter and 95 people in transitional housing, demonstrating that a substantial portion of homelessness in the state occurs outside of shelter settings. New Hampshire maintains a strong network of homeless outreach providers, including HUD CoC-funded outreach, SAMHSA PATH-funded outreach, and additional outreach resources that coordinate with emergency shelters and Coordinated Entry to identify and engage unsheltered individuals and connect them to crisis services and housing interventions. Outreach staff work to build rapport and offer immediate crisis referral assistance, including connection to shelter, behavioral health services, benefits, and housing navigation supports. Outreach efforts are particularly critical during winter months, when engagement strategies and persistent follow-up help encourage individuals to accept shelter and reduce exposure-related risks. BHS works to support a coordinated crisis response system that prioritizes safety and access to shelter, while also strengthening housing-focused interventions that reduce unsheltered homelessness over time through rapid re-housing, permanent supportive housing, and stabilization services.

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NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Describe the characteristics of special needs populations in your community:

Mentally Ill - New Hampshire's Community Mental Health Centers serve a total of 27,628 severely and persistently mentally ill adults (SPMI) and SED (youth). That's 10,757 SED youths and 16,871 SPMI adults served in the CMHC system.

Developmentally Disabled and Acquired Brain Disorder – New Hampshire's Bureau of Developmental Services provides services via Area Agencies and their subcontractors for 9,518 Developmentally Disabled (DD) individuals and 369 individuals with Acquired Brain Disorder (ABD).

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

Most SPMI adults rely on SSI disability income for living expenses and Medicaid to pay for mental health care. Monthly SSI benefits are not indexed to any local or state cost of living, creating a high rental cost burden in places like New Hampshire that have unusually high rental housing costs. New Hampshire is fortunate to have been awarded a FY2013 HUD 811 PRA Program grant which currently provides project-based rental assistance to 196 households with a SPMI adult, with the possibility of assisting up to 212 households. NH Housing also was awarded additional 811 PRA funding in FY2023 to serve an additional 50 households - the contract with HUD has been finalized and work to fill these additional 50 units has begun. To find eligible units for this program, NHHFA offers scoring points to developers of Low Income Tax Credit properties during the tax credit application round to set aside small numbers of units for placement of 811 PRA-eligible individuals. The Bureau of Mental Health Services (BMHS) facilitates these placements and assists as needed, and mental health services are provided by the community mental health centers which are overseen by BMHS. Additionally, NHHFA increased the number of Section 8 Mainstream Housing Choice Vouchers used to assist the DHHS place people into their communities where community-based care is available. NHHFA now has 370 Mainstream vouchers that serve households that include a person with disabilities who is at least 18 years old and not yet 62 years old. NHHFA provides a preference for non-elderly persons with disabilities who are: a) Transitioning out of institutional and other segregated settings; b) At serious risk of institutionalization; or c) Residents of permanent supportive housing or a rapid rehousing program who have previously experienced homelessness.

Many members of both the Developmentally Disabled (DD) and Acquired Brain Disorder (ABD) populations live with parents or other relatives, but emphasis on independent living in the community with support from community-based services has increased dramatically over the years and is made possible with the availability of community-based supports delivered by Area

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Agencies and subcontractors. One of the greatest housing needs for these populations is respite care so that those family caregivers can get some relief from their responsibilities.

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

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

Not a HOPWA formula grantee.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

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

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

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

How were these needs determined?

The process by which these needs were identified involved analysis of economic conditions and trends, with particular attention to the impacts on low- and moderate-income people and communities; input from community representatives, the Community Development Advisory Council and the Housing and Community Development Planning Council, stakeholder consultation through direct outreach and the event and meeting attendance as well as a review of recent CDBG funding requests.

Describe the jurisdiction's need for Public Improvements:

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

How were these needs determined?

As with Public Facilities, the process by which these needs were identified involved analysis of current conditions with particular attention to the impacts on low- and moderate-income people and communities; input from community representatives, the Housing and Community Development Planning Council, input from the Community Development Advisory Committee, stakeholder consultation through direct outreach to municipalities and a review of recent CDBG funding requests. CDFA works closely with other funders of water/wastewater infrastructure improvements including the NH Department of Environmental Services and USDA to identify community systems with the highest needs based on system conditions and community economic conditions. CDFA is part of a quarterly NH funding partners meeting to discuss infrastructure needs and resources.

Describe the jurisdiction's need for Public Services:

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

CDFA does not fund public service activities with the CDBG allocation, however we fund improvements to the facilities they operate out of. High-priority activities include childcare services, food banks, senior services, services for persons with disabilities, legal services,

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resident services connected to shelters and/or affordable housing units, youth services, transportation services, health, mental health and substance abuse services, foreclosure and homebuyer counseling and down payment and closing cost assistance.

How were these needs determined?

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

The process for identifying needs included analysis of a robust data set that indicate community-level economic and demographic conditions and trends across the state, with particular attention to the impacts on low- and moderate-income people and communities; input from community representatives, including the Housing and Community Development Planning Council, input from the Community Development Advisory Committee, stakeholder consultation through direct outreach to municipalities and a review of recent CDBG funding requests.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

New Hampshire's housing market has moved well beyond recovery from the Great Recession and is now characterized by sustained and intense demand for both rental and owner-occupied housing. Population growth, in-migration from other states, and a strong labor market have combined with decades of underproduction of housing to create a persistent imbalance between supply and demand. As a result, the state continues to experience extremely low vacancy rates, limited housing choice, and elevated housing costs across nearly all regions and price points.

The surge in housing demand during the COVID-19 pandemic fundamentally reshaped the purchase market, leading to record-high home prices and historically low inventories, which are still complications today. While mortgage interest rates have risen significantly, higher borrowing costs have not meaningfully increased housing availability or reduced prices. Instead, elevated interest rates have constrained affordability for first-time and moderate-income buyers while discouraging existing homeowners with low-rate mortgages from selling, further limiting inventory. Homes affordable to entry-level buyers remain particularly scarce, intensifying competition and excluding many households from homeownership opportunities.

Rental housing conditions remain extremely tight. Rents have continued to rise at rates well above income growth, and vacancy rates remain low in New Hampshire. High rental costs make it increasingly difficult for renter households to save for down payments, perpetuating demand pressure in the rental market. The lack of homes for sale at attainable price points forces many households who would otherwise transition to homeownership to remain renters, further straining the rental supply. Low-income renters are especially impacted, often facing housing

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instability, overcrowding, longer commutes, or displacement to lower-quality units or more distant communities.

New housing production has not kept pace with demand, particularly for modestly priced ownership and rental housing. Local land-use regulations, infrastructure constraints, construction costs, and labor shortages continue to limit the scale and speed of development. Rental affordability has eroded significantly, with housing costs consuming an increasing share of household incomes statewide.

Foreclosure activity declined sharply during the pandemic due to federal and state protections and has since normalized to relatively low levels. Despite higher interest rates and inflationary pressures, foreclosure volumes remain well below levels experienced during the Great Recession, reflecting stronger underwriting standards, accumulated home equity, and a resilient labor market.

New Hampshire's housing market remains closely tied to the state's overall economic health. Low unemployment and strong job growth continue to support housing demand, but persistent housing shortages pose a growing risk to long-term economic vitality. Rising housing costs—both for renters and homebuyers—threaten to constrain workforce growth, limit in-migration, and undermine the state's competitiveness if supply constraints are not addressed.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	408,906	62%
1-unit, attached structure	36,937	6%
2-4 units	68,910	10%
5-19 units	48,292	7%
20 or more units	57,276	9%
Mobile Home, boat, RV, van, etc	36,877	6%
Total	657,198	100%

Table 28 – Residential Properties by Unit Number

Alternate Data Source Name:
2018-2022 ACS
Data Source
Comments:

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Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	1,438	0%	6,968	5%
1 bedroom	12,265	3%	46,702	31%
2 bedrooms	95,806	24%	65,731	43%
3 or more bedrooms	290,154	73%	32,122	21%
Total	399,663	100%	151,523	100%

Table 29 – Unit Size by Tenure

Alternate Data Source Name:

2018-2022 ACS

Data Source

Comments:

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

In New Hampshire, as in many other places, housing has been made affordable with a variety of mostly federal resources. These federal resources have helped to produce approximately 22,379 units of affordable housing in New Hampshire. The most significant of these in terms of production is Low Income Housing Tax Credits. Overall targeting for residents is 60% of median area income, lower if development subsidy like HOME is added or the household can obtain a Section 8 Housing Choice Voucher that can bring affordability down to 30% of median area income or less. Owners of properties developed with Low Income Housing Tax Credits must agree to accept tenants holding Section 8 Housing Choice Vouchers. There are approximately 11,888 Section 8 Housing Choice Vouchers in use at a time throughout New Hampshire, which are targeted to households at 30% of median area income or less. Housing Choice Vouchers can be used in any privately-owned housing that will accept them. Turnover of Housing Choice Vouchers is low due to extended deep income targeting requirements and long waitlists.

New Hampshire also has 4,098 units of Public Housing targeting households at 50% or less of median area income, controlled by 17 different local Public Housing Authorities, with types of households served determined by each housing authority and with rents subsidized with project-based rental assistance. HUD's project-based section 8 program provided development subsidies and ongoing rental assistance to low-income households who would pay approximately 30% of their income for rent. New Hampshire's inventory for age-restricted units are 11,525. Supportive housing for elderly or disabled households through HUD's 202 and 811 programs has developed 2,044 units overall in New Hampshire, targeting households at 50% of median area income and lower who pay 30% of their income for rent. The USDA 515 program developed 2,441 units in Rural Development eligible localities throughout the state, where low-income households benefit from project-based rental assistance. In some cases, affordable housing is developed with multiple sources. For example, one can have a Low-Income Housing Tax Credit property with USDA 515 project-based rental assistance. The Tax Credit and HOME combination has already been mentioned. Some lesser sources of subsidy administered by

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New Hampshire Housing include Affordable Housing Fund, which is re-capitalized by the state treasury from time to time, and New Hampshire Housing's General Fund which is capitalized with proceeds from mortgage sales.

Eighty percent of New Hampshire Households receiving federal rental assistance include elderly, children or people who are disabled. Over 34% of New Hampshire households receiving federal rentals assistance live in non-metropolitan areas.

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

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

New Hampshire Housing has proactively engaged owners of properties at risk of expiring affordability, initiating early conversations to identify opportunities to extend affordability. While preservation resources are available, funding is limited and awarded through a competitive process. Since 2020, 23 properties from the state's existing affordable housing inventory have been lost due to expiring use—representing 774 affordable homes.

Many additional properties across New Hampshire are projected to reach expiration within the next five years. Without successful preservation, this could result in the loss of more than 3,000 affordable rental homes.

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

Overall demand for homeownership in New Hampshire has continued to increase, while persistently tight rental market conditions statewide have driven rent growth at a pace that significantly outstrips income growth. For several consecutive years, increases in rental costs have exceeded wage gains, placing growing financial pressure on renter households. CHAS data for New Hampshire indicate that a substantial share of households experience housing cost burdens, with many paying more than 30 percent of income for housing and a significant number paying more than 50 percent, reflecting severe affordability challenges.

Describe the need for specific types of housing:

Housing affordable to very low- and extremely low-income households represents the most significant unmet need in New Hampshire. This need is overwhelmingly for rental housing, as homeownership is often difficult—and frequently unattainable—for households at these income levels. In addition, there is strong and ongoing demand for scattered-site, service-enriched housing to support individuals and families with special needs, a need that is expected to persist over time.

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New Hampshire Housing’s 2023 Statewide Housing Needs Assessment confirms that the state’s housing supply remains poorly aligned with current and future household needs, a longstanding challenge that has only grown more acute. The report finds that demographic shifts—including an aging population, and continued declines in household size—are increasing demand for a broader mix of housing types, particularly smaller, more accessible units. Many older adults are choosing to age in place, which in turn limits the availability of homes for younger buyers and contributes to lower rates of turnover in the owner-occupied market. This dynamic, combined with historically low vacancy rates and persistent underproduction of housing, has made it difficult for younger households and first-time buyers to find suitable homes, reinforcing trends toward longer periods of renting. The report estimates that nearly 60,000 additional housing units will be needed in New Hampshire by 2030—and nearly 90,000 by 2040—to stabilize the market and accommodate projected demand, pointing to significant shortfalls in both ownership and rental housing if production does not increase.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Cost of Housing

	Base Year: 2013	Most Recent Year: 2023	% Change
Median Home Value	239,000	367,200	54%
Median Contract Rent	878	1,253	43%

Table 30 – Cost of Housing

Alternate Data Source Name:
2019-2023 ACS
Data Source
Comments:

Rent Paid	Number	%
Less than \$500	9,862	13.8%
\$500-999	22,072	37.9%
\$1,000-1,499	48,580	33.6%
\$1,500-1,999	38,504	11.0%
\$2,000 or more	26,258	3.7%
Total	145,276	100.0%

Table 31 - Rent Paid

Alternate Data Source Name:
2019-2023 ACS
Data Source
Comments:

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Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	7,125	No Data
50% HAMFI	14,215	14,990
80% HAMFI	33,425	47,080
100% HAMFI	No Data	252,855
Total	54,765	314,925

Table 32 – Housing Affordability

Alternate Data Source Name:
2018-2022 ACS
Data Source
Comments:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,404	1,552	2,037	2,442	2,697
High HOME Rent	1,290	1,382	1,659	1,916	2,137
Low HOME Rent	1,075	1,151	1,382	1,596	1,781

Table 33 – Monthly Rent

Data Source HUD 2025 Rents for Manchester, the largest municipality in NH.
Comments:

Is there sufficient housing for households at all income levels?

The lower a household's income, the smaller the percentage of housing inventory that is available to them at an affordable cost. Affordable cost is again defined as housing cost of 30% or less of household income. Refer to section III. HOUSING AFFORDABILITY AND NEEDS ANALYSIS in 2023 New Hampshire Statewide Housing Needs Assessment.

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

Housing affordability in New Hampshire is likely to remain strained as home values and rents continue to rise. Since 2020, New Hampshire has seen significant increases in both rents and home values, placing added pressure on housing affordability. Rents have risen 45%^[1] over the past decade while inflation adjusted incomes have only increased by 11%.^[2] Home prices for all homes have increased by 113% since 2015. The median sales price of a home in New Hampshire jumped to \$565,000 in June 2025, meaning that only about four percent of renters could afford to purchase a median-priced home. Nearly half of renters (47 percent) cannot afford a single-family home priced above \$250,000, keeping a significant portion of the population reliant on the rental market. Rising home prices tend to push households into the

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rental market, increasing competition for a limited supply of rental units. Fifty-one percent of renters in the state are cost-burdened according to Census data, meaning they spend at least 30 percent of their income on housing costs, and many renter households spend a far higher share. As a result, affordability pressured are expected to persist and may worsen unless there is an expansion of both affordable rental and ownership options. Although the production of new affordable rental properties utilizing HOME and Low Income Housing Tax Credits helps alleviate the shortage of affordable housing, resource limitations keep affordable rental production behind growth in demand.

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

The State of New Hampshire contains 14 HUD Fair Market Rent Areas, thus we have 14 different sets of HOME High and Low Rents and Fair Market Rents. Overall, HOME Rents, Fair Market Rents, and Area Median rents tend to be higher within or near metropolitan areas, which could drive the need for proportionally more HOME development subsidy. However, New Hampshire Housing does not generally use geographic targeting beyond limited LIHTC scoring incentives. For example, LIHTC applications may receive points if they are proposed in areas without previously approved affordable general-occupancy housing, and for locations that score well on New Hampshire Housing's Opportunity Index, which awards points based on opportunity indicators.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

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

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

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	94,429	24%	65,546	43%
With two selected Conditions	1,898	0%	2,775	2%
With three selected Conditions	267	0%	313	0%
With four selected Conditions	29	0%	0	0%

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Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
No selected Conditions	303,040	76%	82,889	55%
Total	399,663	100%	151,523	100%

Table 34 - Condition of Units

Alternate Data Source Name:
2019-2023 ACS
Data Source
Comments:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	79,630	20%	23,601	16%
1980-1999	126,174	32%	37,863	25%
1950-1979	93,877	23%	33,113	22%
Before 1950	99,982	25%	56,946	38%
Total	399,663	100%	151,523	101%

Table 35 – Year Unit Built

Alternate Data Source Name:
2019-2023 ACS
Data Source
Comments:

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	193,859	49%	90,059	59%
Housing Units build before 1980 with children present	20,995	5%	10,100	7%

Table 36 – Risk of Lead-Based Paint

Alternate Data Source Name:
2018-2022 ACS
Data Source
Comments:

Vacant Units

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

Table 37 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

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

When considering the Condition of Units tables above, one must factor in that cost burden of greater than 30% of income is one of the four conditions constituting a housing problem in the CHAS data, and that it is the most common one. Therefore, adding the numbers of units with two, three, or four selected conditions is the best way to weed out the cost-burdened units and estimate those with rehabilitation needs. This would leave us with 2,194 owner-occupied and 3,088 renter-occupied units in need of rehabilitation.

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

Using the "Housing units built before 1980 with children present" tables, we would estimate that 1/3 of the 20,995 households counted in owner-occupied units and 2/3 of the 10,100 renter-occupied units would likely contain lead-based paint hazards. This would give us 6,928 owner-occupied units and 6,667 renter-occupied units containing lead-based paint hazards.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Although NHHFA is not a public housing authority, NHHFA meets with all of the PHAs in the state on a regular basis to discuss individual strategies to address the needs of their facilities and tenants. PHAs are eligible to apply for LIHTC funding for their projects to build new construction or to rehabilitate existing housing. Several have already taken advantage of NHHFA's funding for their properties to expand their portfolio or to improve their existing portfolio to preserve this affordable housing.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	104		12,034	2,118	11,227	363	242	1,127
# of accessible units									

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

Table 38 – Total Number of Units by Program Type

Alternate Data Source Name:
PIC (PIH Information Center)

Data Source Housing Choice Voucher Data Dashboard (all data is sourced from HUD-Administrative Systems)

Comments:

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

N/A

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 39 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

N/A

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

N/A

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MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

NH's network of 42 shelter programs includes 18 emergency shelter locations, 6 specialty shelters serving persons with identified special needs, 12 domestic violence shelters, and 6 transitional shelter programs. Together, these facilities provide a diverse array of sheltering and stabilization services designed to meet the needs of individuals, families, and subpopulations experiencing homelessness, including survivors of domestic violence and individuals with higher service needs. To strengthen system performance and improve housing outcomes, the Bureau of Homeless Services (BHS) requires state-funded shelters to establish and monitor program-specific goals focused on reducing average length of stay and increasing exits to permanent housing. These performance expectations were maintained and reinforced in the most recent shelter Request for Proposals (RFP) to support a housing-focused approach to emergency shelter and crisis response. In addition to shelter capacity, New Hampshire's crisis response system includes coordinated outreach and engagement services. The HUD ESG Street Outreach, SAMHSA PATH outreach, Supportive Services for Veteran Families, RHY programs, community health workers, in collaboration with the statewide NH 211 information and referral program, work to identify and engage unsheltered individuals and families and connect people at risk of homelessness to available resources. Outreach teams conduct field-based engagement to build rapport, assess immediate needs such as safety, food, and shelter, and connect participants to longer-term support including healthcare, behavioral health and substance use treatment, income and benefits, and housing services. Outreach services also support coordinated entry enrollment and referrals to shelter, rapid re-housing, and permanent supportive housing when appropriate. The CoC program also supports approximately 1,524 Permanent Supportive Housing (PSH) beds, including 308 family beds and 698 beds for individuals, providing long-term housing stability for people with the highest needs, including individuals and families experiencing chronic homelessness and those with disabling conditions.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	673	90	421	308	0

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	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Only Adults	685	90	130	698	0
Chronically Homeless Households	0	0	0	179	0
Veterans	8	0	115	339	0
Unaccompanied Youth	4	0	29	0	0

Table 40 - Facilities and Housing Targeted to Homeless Households

Data Source

2025 Housing Inventory Chart- data not available for PSH Under Development

Comments:

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

New Hampshire's homeless response system is strengthened by coordinated access to mainstream health, behavioral health, employment, and income support that complement housing-focused interventions. Through the Balance of State Continuum of Care (BoSCoC), Greater Nashua CoC, and Manchester CoC, Local Service Delivery Areas (LSDAs) and regional partnerships create structured collaboration between homeless service providers and mainstream systems. LSDAs function as community-based coordination hubs and include representation from community action agencies, municipal welfare offices, community mental health centers, federally qualified health centers, hospitals, substance use treatment providers, workforce development agencies, veteran service organizations, housing providers, and other stakeholders. These partnerships ensure that individuals and families experiencing homelessness can access critical mainstream supports that address underlying drivers of housing instability. Mainstream services complement homeless-targeted services in several keyways: **Health Care Access:** Street outreach, shelter, RRH, and PSH providers connect participants to primary care, community health centers, hospital systems, and Medicaid enrollment. Access to preventive and ongoing medical care addresses chronic conditions that often contribute to repeated housing crises. **Behavioral Health Services:** Partnerships with community mental health centers and substance use treatment providers support assessment, crisis response, outpatient treatment, medication management, and recovery services. For individuals experiencing chronic homelessness or co-occurring conditions, integration of behavioral health supports with housing interventions improves long-term stability. **Employment and Workforce Development:** Providers coordinate with workforce development programs, American Job Centers, vocational rehabilitation, and local employers to support job readiness, employment placement, and income growth. Employment services complement housing stabilization efforts by increasing earned income and reducing reliance on short-term financial assistance. **Mainstream Benefits and Income Supports:** Case managers assist participants in accessing and maintaining benefits such as Medicaid, SNAP, TANF, SSI/SSDI, unemployment insurance, and childcare subsidies. Enrollment in public benefits increases financial stability and reduces risk of future homelessness. **Veteran and Specialized Supports:** Coordination with VA medical centers, veteran service organizations, and HUD-VASH strengthens access to veteran-specific health care, income, and housing resources. **Community-Based Stabilization Resources:** Partnerships with municipal welfare offices, community action agencies, food programs, and transportation providers help households address immediate basic needs that may otherwise jeopardize housing retention. Through coordinated entry, HMIS data-sharing, and cross-system collaboration, New Hampshire aligns mainstream health, behavioral health, and employment systems with homeless-targeted services. This integrated approach ensures that housing interventions are paired with the health and income support necessary to promote long-term housing stability and reduce returns to homelessness.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services

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and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

New Hampshire provides a coordinated and population-responsive system of services and facilities for individuals and families experiencing homelessness through the Greater Nashua CoC, Manchester CoC, and Balance of State CoC. As reflected in SP-40 and MA-35, the statewide system includes street outreach, coordinated entry, emergency shelter, homelessness prevention and diversion, rapid re-housing (RRH), transitional housing (TH), and permanent supportive housing (PSH). Chronically Homeless Individuals and Families: Street outreach teams prioritize unsheltered individuals, including those experiencing chronic homelessness and persons with serious mental illness, substance use disorders, and co-occurring conditions. Outreach staff provide sustained engagement, coordinated entry enrollment, and connection to behavioral health and mainstream benefits. PSH units combine long-term rental assistance with supportive services to promote housing stability and reduce returns to homelessness. Families with Children: Emergency shelters and family-specific facilities provide immediate safety and stabilization. RRH and state-funded Housing Stabilization programs prioritize families with extremely low income, young children, and those at imminent risk of housing loss. Services include landlord engagement, housing search assistance, short-term rental and utility assistance, budgeting support, and connections to childcare, employment, and public benefits to support long-term stability. Veterans and Their Families: Two Supportive Services for Veteran Families (SSVF) providers deliver targeted prevention and RRH services statewide. Veterans are prioritized through coordinated entry and benefit from partnerships with VA medical centers, HUD-VASH, and VA-funded transitional housing programs. These resources provide housing navigation, temporary financial assistance, and access to health care and supportive services tailored to veteran households. Unaccompanied Youth: Youth experiencing homelessness are served through RHY-funded programs and CoC Youth Homelessness Demonstration Program (YHDP) projects, including youth-dedicated TH, RRH, and PSH. Providers use developmentally appropriate engagement strategies, education and employment support, and connections to behavioral health services. Youth-dedicated beds and specialized case management address the distinct needs of young people transitioning to independent living. System Coordination and Access: NH 211 serves as a statewide access point, connecting individuals and families to shelter, outreach, and housing resources. Coordinated entry ensures consistent assessment, prioritization, and referral across the three CoCs. HMIS data analysis and collaboration with behavioral health, domestic violence, corrections, and child welfare partners strengthen the institutional delivery system and ensure services align with population-specific needs. Collectively, these services and facilities create a coordinated crisis response and housing stabilization system designed to meet the needs of chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

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MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

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

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

The New Hampshire Council on Housing Stability has been formalized as a state advisory council. It has created its second Strategic Plan for 2025-2028. This Plan focuses on the need for different kinds of supportive housing in the state and is convening stakeholders on this subject during 2026.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The Bureau of Behavioral Health operates a housing bridge subsidy program which subsidizes the rent of severely mentally ill individuals who lack housing upon discharge from the State Psychiatric Hospital. This subsidy assists individuals until they are able to access permanent rent subsidies such as the Housing Choice Voucher Program, public housing, or other project-based assistance. NHHFA assists the Bureau by providing Housing Choice Vouchers through a set-aside for bridge subsidy clients. Additionally, New Hampshire was awarded an FY2013 HUD 811 PRA Program grant which provides project-based rental assistance to over 195 households with a SPMI adult with the intention to ultimately assist approximately 212 households. To find eligible units for this program, New Hampshire Housing Finance Authority offers scoring points to developers of Low Income Housing Tax Credit properties during the tax credit application round to set aside small numbers of units for placement of 811 PRA-eligible individuals. NH Housing was awarded additional 811 PRA funding in FY2023 to serve an additional 50 households.

In addition to the Housing Bridge subsidy program, the Department of Health and Human Services funds housing support programs for those experiencing mental health challenges, including transitional housing, peer respite beds, and mobile crisis beds. For those residents with substance use disorder, DHHS funds respite, recovery housing, and vouchers. In addition to state-funded shelter programs,

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DHHS also supports 2-1-1 NH for information and referral for services, including to legal assistance, for homelessness prevention, and housing case management.

Additionally, NHHFA has 370 Mainstream vouchers that serve households that include a person with disabilities who is at least 18 years old and not yet 62 years old. NHHFA provides a preference for non-elderly persons with disabilities who are: a) Transitioning out of institutional and other segregated settings; b) At serious risk of institutionalization; c) Residents of permanent supportive housing or a rapid rehousing program who have previously experienced homelessness.

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

NH Housing 811 PRA Program which is administered in partnership with NH's DHHS, Bureau of Mental Health Services provides permanent rental assistance for persons with severe mental illness, some of whom may be exiting institutionalization. Additionally, the state has the Housing Bridge Program that provides temporary rental assistance for persons with severe mental illness so that they can receive assistance in affording housing until a permanent supportive housing program or rental assistance becomes available.

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

The Bureau of Behavioral Health will continue the Housing Bridge Subsidy Program, and New Hampshire Housing is increasing its support of it through the application for more Mainstream vouchers that are for households that have at least one member who is a person with a disability. New Hampshire Housing Finance Authority now has 370 Mainstream vouchers. The State Of New Hampshire is under a settlement agreement with the Department of Justice relative to a third-party lawsuit charging that the State of New Hampshire had been overly reliant on the treatment of mental illness through hospitalization and was not providing enough community-based care as a more favorable and effective alternative. To address the concerns delineated in the consent decree, the Bureau of Mental Health Services and New Hampshire Housing Finance Authority partnered to administer the 811 PRA Program that is providing project based rental assistance to persons with severe mental illness in a broad portfolio of New Hampshire Housing Finance Authority's affordable housing properties. In the coming years, the 811 PRA program, through the two awards of 811 funding (FY13 and FY23) will help to house approximately 250 households with rental assistance.

NHHFA's Supportive Housing Program has been funded in part through a competitive NOFO using NHHFA sources. Projects that assist persons that require supportive services such as veterans, people with disabilities or those recovering from substance use reliance may apply for

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these competitive funds. New Hampshire Housing Finance Authority's Qualified Allocation Plan for the distribution and use of Low Income Housing Tax Credits requires all developers applying for these credits to provide services geared toward the expected population, whether it is general occupancy (family) or senior housing.

Permanent Supportive Housing projects qualify for a higher award amount than other affordable housing projects in the CDBG Housing Program.

The New Hampshire Council on Housing Stability released an Initial Report and Action Plan on December 14, 2020. The Council released its second report on November 1, 2025. The Council's second report includes key priority areas and recommendations to ensure housing stability for all: Building Affordable Housing, creating pro-housing regulatory landscapes, increase supportive housing, and strengthening homeless prevention and services. The following outlines the Council's recommendations to address supportive housing actions included in the recommendations to be the focus of the Council over the next three-year strategic planning period.

- Research Supportive Housing Landscape
- Communicate the Positive Impact of Supportive Housing
- Elevate Sustainable Models
- Strengthen NH's Support Housing Sector

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The strong tradition of local control over land use decisions in New Hampshire continues to give significant influence on opposition to specific housing development proposals. While the state has enacted a number of pro-housing policy reforms in recent years—aimed at encouraging density, expanding housing options, and streamlining approvals—local zoning, permitting requirements, and discretionary review processes remain substantial barriers to housing development in many communities. These constraints have limited the overall supply of new housing and have tended to concentrate development in a relatively small number of municipalities that are more receptive to growth.

For lower-income households, these dynamics raise concerns about unequal access to housing and opportunity. When communities restrict multifamily or modestly priced housing, lower-income households are effectively excluded from areas with stronger employment opportunities, higher-performing schools, and better access to services. Although patterns of concentrated poverty are not yet widespread or statistically pronounced in New Hampshire, continued uneven acceptance of affordable housing poses a risk of reinforcing segregation and limiting socioeconomic mobility over time.

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The persistence of local regulatory and procedural barriers has also constrained the private market's ability to respond to sustained housing demand. As documented in recent housing needs assessments, New Hampshire has experienced a prolonged shortfall in housing production, resulting in tens of thousands of missing units relative to demand. This structural undersupply has contributed directly to rising housing costs across both rental and ownership markets, with the greatest impacts borne by low- and moderate-income households. Without broader local participation in meeting housing needs, these affordability pressures are likely to persist and intensify.

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MA-45 Non-Housing Community Development Assets – 91.215 (f)

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	2,627	2,474	1	1	0
Arts, Entertainment, Accommodations	51,993	46,913	12	13	1
Construction	27,520	22,333	6	6	0
Education and Health Care Services	97,335	78,847	22	21	-1
Finance, Insurance, and Real Estate	26,287	22,061	6	6	0
Information	10,457	5,316	2	1	-1
Manufacturing	58,954	51,149	13	14	1
Other Services	17,032	14,793	4	4	0
Professional, Scientific, Management Services	43,193	28,785	10	8	-2
Public Administration	0	0	0	0	0
Retail Trade	69,000	67,933	16	18	2
Transportation and Warehousing	13,135	10,411	3	3	0
Wholesale Trade	23,834	19,622	5	5	0
Total	441,367	370,637	--	--	--

Table 41 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

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Labor Force

Total Population in the Civilian Labor Force	592,229
Civilian Employed Population 16 years and over	571,064
Unemployment Rate	3.56
Unemployment Rate for Ages 16-24	10.10
Unemployment Rate for Ages 25-65	2.42

Table 42 - Labor Force

Data 2016-2020 ACS
Source:

Occupations by Sector	Number of People	Median Income
Management, business and financial	158,288	
Farming, fisheries and forestry occupations	15,171	
Service	53,072	
Sales and office	120,124	
Construction, extraction, maintenance and repair	51,134	
Production, transportation and material moving	35,718	

Table 43 – Occupations by Sector

Data 2016-2020 ACS
Source:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	305,242	60%
30-59 Minutes	152,456	30%
60 or More Minutes	53,053	10%
Total	510,751	100%

Table 44 - Travel Time

Data 2016-2020 ACS
Source:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	15,785	1,206	11,893

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Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	111,469	4,668	32,908
Some college or Associate's degree	133,736	3,634	27,868
Bachelor's degree or higher	190,234	4,137	26,518

Table 45 - Educational Attainment by Employment Status

Data 2016-2020 ACS
Source:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	537	1,249	1,370	4,420	6,738
9th to 12th grade, no diploma	8,353	5,266	4,509	12,220	10,477
High school graduate, GED, or alternative	32,173	31,323	25,993	92,002	60,229
Some college, no degree	42,447	22,502	21,663	57,670	35,244
Associate's degree	4,147	11,679	13,583	38,738	17,806
Bachelor's degree	11,646	33,158	31,106	74,527	36,727
Graduate or professional degree	666	14,863	21,346	46,334	32,688

Table 46 - Educational Attainment by Age

Data 2016-2020 ACS
Source:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	4,918,739
High school graduate (includes equivalency)	11,038,928
Some college or Associate's degree	12,516,329
Bachelor's degree	14,911,433
Graduate or professional degree	17,856,611

Table 47 – Median Earnings in the Past 12 Months

Data 2016-2020 ACS
Source:

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

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

Describe the workforce and infrastructure needs of the business community:

According to the NH Employment Security September 2025 Economic Analysis Report, New Hampshire struggles with high prices and a limited supply of housing. In addition to the monetary cost for New Hampshire residents, this also constrains in-migration, which the state relies on for continued population and labor force growth.

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

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

CDFA works in partnership with the NH Department of Business and Economic Affairs (BEA) to support community and economic development. BEA developed a framework for long-term economic development success called the Economic Recovery and Expansion Strategy (ERES). This was created as part of New Hampshire plan to recover from the COVID-19 pandemic, and the plan will guide the state's economic development community in creating ecosystems and alignment to support a strong economy. The plan identifies critical issues that include workforce, entrepreneurship, housing and childcare and outlines strategies to address these.

Another initiative underway in New Hampshire, of which CDFA is a partner, is aiming to address the Cliff Effect, which occurs when new or increased wages lead to an immediate loss or reduction of public assistance, but the increased income does not fully compensate for the loss of benefits. The New Hampshire Department of Health and Human Services (DHHS), Division of Economic and Housing Stability (DEHS) and New Hampshire Employment Security (NHES) recently completed an economic analysis that will provide a framework for reducing the impact of the benefits Cliff Effect on families. The report analyzes factors that impact the workforce, including unemployment, childcare, and the benefits cliff. CDFA is a part of the Benefits Cliff Working group that is using the data report to assist DHHS in developing a plan to address this issue. DHHS and CDFA also participate in the New Hampshire Chapter of the Whole Family Approach to Jobs, a state-federal partnership with a goal of increasing family economic security and addressing workforce shortages.

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These initiatives have identified critical issues and strategies to address them and have informed them of the priorities outlined in this Consolidated Plan. Economic development funding priorities, including business assistance and job training strategies, will align with the important work being done by these groups.

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

New Hampshire has a highly educated workforce in the more urban southern portion of the state while the North Country continues to suffer as traditional industries like forest products and services continue to decline. Businesses that fill in the gaps generally do not match the skills of those who are losing jobs. New Hampshire's population has a relatively high level of formal education. About 94 percent of Granite State residents over 25 years old held at least a high school diploma or equivalent in 2021, and approximately 40 percent had a bachelor's degree or above. These figures are higher than the national averages.

In all industries identified in the business activity table above, there are more workers than jobs in New Hampshire. As a result, workers in New Hampshire are likely commuting to other nearby states to work. Commuting flow data from the 2016-2020 American Community Survey (ACS) estimates³ indicate that, there were 715,564 working residents in New Hampshire. Of these working New Hampshire residents, 105,355 commuted out of state for work, accounting for 14.7 percent of working residents. In comparison to the commuting patterns based on the 2006-2010 ACS estimates, the share of workers commuting out-of-state declined by one percentage point.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

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

- The Community College System of New Hampshire offers a range of online, certificate and degree programs around the state.
- AMPedNH works with manufacturers to develop customized training programs for advanced manufacturing.
- The University System of New Hampshire, together with the Community College System of New Hampshire, is committed to increasing the number of graduates with degrees and certificates in the STEM fields.
- New Hampshire has 28 Career and Technical Education (CTE) centers working with students of all ages to develop career pathways and train for them.
- The New Hampshire Job Training Fund is a 50/50 cash match grant of \$750 to \$100,000 for customized training of your employees.

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- On-the-Job Training assists companies with their hiring needs, matching them with qualified candidates.
- Return to Work is a voluntary program that provides structured, supervised training to unemployed workers who continue claiming their unemployment compensation during the training period.

CDFA's resources have supported nonprofits, municipalities, businesses and microenterprises through the COVID-19 pandemic, provide new jobs, increase access to affordable childcare, help strengthen Main Streets, create healthy and safe affordable housing, increase energy efficiency, improve public facilities, and provide emergency situation funding. Initiatives supported by CDFA reported the following impacts in State Fiscal Year 2024:

- Assisted 85,927 people;
- Rehabbed, preserved or created 257 housing units;
- Created or retained 366 jobs;
- Supported 300 micro businesses;
- Developed or rehabbed 729,120 square feet;

MA-50 Needs and Market Analysis Discussion

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

Not within this jurisdiction.

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

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

The exceptions to New Hampshire's generally low percentages of racial or ethnic minorities occur in the three municipalities. These include Manchester, Nashua, and Durham. Eight census tracts in Manchester have a minority concentration greater than 20 percent ranging between 23% to 53%. One of these census tracts in Manchester also has a poverty concentration of 36%. The city of Nashua has three census tracts that have both poverty and minority concentrations greater than 20%. Proportionally greater incidence of low-income households is also seen in Durham, the home of the University of New Hampshire and Hanover, home of Dartmouth College and Dartmouth-Hitchcock Medical Center, also below threshold. Concentrations of poverty for Durham for the two census tracts range between 43%

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to 44%. These poverty concentrations are most likely due to the high concentrations of students in these census tracts skewing income data.

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

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

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

Are there any community assets in these areas/neighborhoods?

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

Are there other strategic opportunities in any of these areas?

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

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

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

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

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

- Acquisition, construction, reconstruction, rehabilitation, or installation of distribution lines and facilities of privately-owned utilities, which includes the placing underground of new or existing distribution facilities and lines;
- Housing Rehabilitation, which includes the wiring of units for broadband connection
- Economic development-based grants/loans to for-profit businesses, particularly businesses that focus on broadband/Internet access and technology.

In New Hampshire, all CDBG funded projects must have a direct benefit to primarily (51 percent) low- and moderate-income individuals (LMI) or households. This is a significant and

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stringent requirement of the program which can cause challenges for using CDBG funds for broadband investments. For example, the installation of a broadband trunk line would be eligible as an infrastructure activity, however, it is unlikely that this would be able to demonstrate compliance with serving 51 percent of LMI individuals or households because the service area would be too large.

In May of 2022, the New Hampshire Department of Business and Economic Affairs (BEA) sought a qualified contractor to assist in the development, publishing and maintenance of broadband availability maps to support the State's ongoing efforts to ensure that all New Hampshire residents have access to reliable and consistent internet service.

In 2020, when Congress passed the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), New Hampshire made the decision to allocate their \$13 million grant to enhancing broadband infrastructure in the State's most rural regions. In 2022, New Hampshire began allocating more than \$110 million in Coronavirus Capital Project Funds (CPF) from the American Rescue Plan Act of 2021 and a minimum of \$100 million from the Bipartisan Infrastructure Law (BIL) for broadband connectivity. The goal of these investments was – and is – to support the State's most rural communities with the connectivity they need to enable work, education, and health among the population. To best target these funds toward the unserved locations within New Hampshire, the state has determined that a comprehensive map of where there is broadband service available is critical to this effort. This became known as the NH Broadband Mapping Initiative, with the first iteration of mapping published in April 2023. As of June 2025, 98.7% of NH addresses have broadband access.

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

According to the NH Broadband Mapping Initiative, New Hampshire is served by more than 14 broadband providers. This increase in the number of providers since the last consolidated plan period has led to increased broadband access across the state.

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

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

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

Sources:

Fourth National Climate Assessment - Chapter 18 Northeast:

<https://nca2018.globalchange.gov/chapter/18/>

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

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

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

These impacts can have significant implications for low-income neighborhoods which may be located in flood-prone areas; are exposed to disproportionately high heat, pollution, and other environmental risks; and have the fewest resources to prepare for and recover from extreme weather events.

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

Sources:

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

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

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2021 CDC - Mental Health and Stress-Related Disorders:

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

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

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

2019 Union of Concerned Scientists – Killer Heat

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

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

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

Center for American Progress: A Perfect Storm - Extreme Weather as an Affordable Housing Crisis Multiplier: <https://www.americanprogress.org/issues/green/reports/2019/08/01/473067/a-perfect-storm-2/#fn-473067-13>

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Strategic Plan

SP-05 Overview

Strategic Plan Overview

New Hampshire has significant housing, community development, and homeless needs. The resources block granted to New Hampshire through HUD's Community Planning and Development programs are limited and will never eliminate all of the problems they can address, but efforts are made to use these resources as strategically and thoughtfully as possible so that the greatest impact can be realized. Community Development Block Grant (CDBG) resources will support expanded housing opportunities and critical community infrastructure gaps. CDBG will support rural and local economies by strengthening small business. CDBG will also expand municipal capacity to catalyze economic development and create vibrant communities. HOME Investment Partnerships resources will contribute to the production and preservation of affordable rental housing. Housing Trust Fund resources will create permanent rental housing for extremely low income households as subsidy in the production of LIHTC, other funding sources, and projects. The Emergency Solutions Grant will be invested in the prevention of homelessness as well as directly alleviating homelessness through rapid re-housing and the provision of limited-term rental assistance.

SP-10 Geographic Priorities – 91.215 (a)(1)

General Allocation Priorities

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

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

The State of New Hampshire CDBG program accepts applications from all municipalities (including counties) in the state except for the CDBG entitlement communities of Manchester, Nashua, Portsmouth, Rochester and Dover. State CDBG investments are not allocated on a geographic basis; investments are awarded competitively based on established criteria. CDFA created a "Core Data Index" to measure community need using up-to-date and varied data sources. The Core Data Index uses 13 measures to create a score that weights communities with greater need, including low- and moderate-income percentage, need for human service assistance, unemployment, and tax rate. This metric is part of the application scoring criteria. This approach has supported statewide allocation while emphasizing higher-need communities.

HOME rental production resources are distributed competitively through the Qualified Allocation Plan (QAP) for the Low Income Housing Tax Credit (LIHTC) program, as HOME is used as development capital subsidy to achieve deeper affordability within projects. While this scoring system does not target geography directly, it awards points for projects in communities with no

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previously approved affordable general occupancy housing, projects in census tracts and contribute to a Concerted Community Revitalization Plan, or having factors that meet NH Housing's Opportunity index criteria for education, health, property and housing, or projects with a Walk score of 40 or higher. Housing Trust Fund resources are similarly not geographically targeted but are distributed through a competitive QAP application process.

The Bureau of Homeless Services (BHS) allocates homelessness investments to support a coordinated, statewide response aligned with demonstrated need and to maintain access across urban, suburban, and rural communities. While providers apply through competitive processes, BHS uses system and regional data to inform investments, including Point-in-Time (PIT) and HMIS trends, Coordinated Entry demand, shelter utilization and capacity, and identified gaps in crisis response and housing interventions. BHS also considers regional service coverage, availability of local partners and mainstream resources, and provider capacity and performance. This approach balances data-driven targeting with maintaining a baseline of homeless services statewide.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Improved Economic Opportunities
	Priority Level	High
	Population	Extremely Low Low Moderate Middle
	Geographic Areas Affected	
	Associated Goals	Expand Capacity to Catalyze Economic Development Support Economies and Strengthen Small Businesses
	Description	
	Basis for Relative Priority	There are relatively few funding sources in New Hampshire available for economic development activity. These funds will enable cities and towns to mitigate their economic vulnerability, grow jobs and small businesses and invest in community revitalization.
2	Priority Need Name	Community Infrastructure
	Priority Level	High

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	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Address Critical Community Infrastructure Gaps
	Description	Provide a flexible source of funding to support a variety of public facilities and services especially when other private and public funding is limited or not available and activity goals meet national objectives.
	Basis for Relative Priority	<p>The Community Development Block Grant (CDBG) Program is the primary federal funding source in New Hampshire available at the municipal level to meet non-housing community development needs.</p> <p>CDBG are used for the acquisition, construction or rehabilitation of community shelters, childcare facilities neighborhood facilities and homeless shelters in which public services are provided. High priority public facility for public property activities includes improving accessibility of public buildings and properties, improving and expanding infrastructure, expanding community facilities that serve low income and special needs residents, building child care facilities, expanding facilities that serve persons experiencing homelessness, and building medical facilities. Homeless facilities and childcare facilities are high priorities while community centers and neighborhood facilities are considered medium priority. Up to 15% of the grant may be used to provide public services for up to 12 months under certain circumstances.</p> <p>The improvement of eligible public property activities is a high priority needed in New Hampshire communities that may lack the financial resources to make these improvements on their own.</p>
3	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle

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	Geographic Areas Affected	
	Associated Goals	Expand Housing Opportunities
	Description	Most activities in relation to expanding housing opportunities are high priority for CDFA. In addition to traditional housing rehab activities, CDFA provides funding for infrastructure in support of housing. This is often seen in mobile home cooperatives where water /wastewater infrastructure is failing. CDFA often partners with the New Hampshire Community Loan Fund to help residents purchase and improve of formerly investor-owned mobile home parks.
	Basis for Relative Priority	There are needs throughout the state to rehab substandard housing and to provide infrastructure improvements in mobile home coops and other low income residential areas. As the demand remains high the priority will remain high.
4	Priority Need Name	Production of Affordable Rental Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Elderly
	Geographic Areas Affected	
	Associated Goals	Multifamily Affordable Rental Production

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	Description	HOME and HTF funds are to be used primarily as development capital subsidy to assist with the development of affordable housing by filling gaps in the capital stack of financing in these projects. NH Housing administers the LIHTC (IRS tax credit program) for the production of affordable housing, however, these tax credits very rarely fully fund the project and the developers need other sources of funding in order to move forward with their development.
	Basis for Relative Priority	High housing cost burden for households with low, very low, and extremely low incomes is among New Hampshire's greatest housing problem.
5	Priority Need Name	Preservation of Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Individuals Families with Children Elderly
	Geographic Areas Affected	
	Associated Goals	Preservation of Affordable Rental Properties
	Description	Some HOME and HTF funds are expected to be utilized for the rehabilitation of existing affordable housing stock subject to expiring use in order to preserve affordability and replace worn out building components and systems.
	Basis for Relative Priority	Expiring use threatens a substantial portion of New Hampshire's affordable housing stock. Although the production of new affordable housing stock is prioritized, preserving existing affordable housing is very important to avoid losing affordable housing to expiring use.

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6	Priority Need Name	Rapid Rehousing Services
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	Promote Housing Stability
	Description	Short to medium term rental assistance and housing stability case management to assist people moving quickly out of homelessness. ESG funds will be used for short- and medium-term rental assistance and housing relocation and stabilization services for individuals and families who are residing in housing and receiving time limited subsidies funded by another source and who met the definition of homeless prior to entering that housing and whose subsidy is within 30 days of expiring.

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	Basis for Relative Priority	RRH is a priority because it is a proven, housing-focused intervention that helps households quickly exit homelessness and stabilize in permanent housing. RRH supports system performance goals by reducing the length of time people experience homelessness, increasing exits to permanent housing, and decreasing returns to homelessness. It is particularly effective for households with lower to moderate service needs, including families with children and other households who can achieve stability with short- to medium-term rental assistance and supportive services. RRH also complements emergency shelter and outreach by creating a clear pathway from crisis response to housing and helps maximize limited shelter capacity by accelerating placements into permanent housing.
7	Priority Need Name	Homelessness Prevention
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Rural Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	Promote Housing Stability
	Description	Provide short term rental assistance and housing stability case management to assist persons at risk of homelessness or who meet the criteria in paragraph (2) or (4) of the homeless definition in CFR 576.2 and have an annual income below 30 percent of median family income for the area, as determined by HUD to gain housing stability.

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	Basis for Relative Priority	Homelessness Prevention's relative priority is due to it helping households avoid entering homelessness by resolving housing crises early, before shelter or unsheltered homelessness occurs. Prevention supports system performance goals by reducing inflow into homelessness, decreasing demand on emergency shelter and crisis services, and promoting housing stability through targeted, short-term assistance and problem-solving supports. It is particularly effective for households with a temporary financial or housing disruption who can remain stably housed with limited intervention, such as rental assistance, utility assistance, landlord mediation, and connections to mainstream benefits and community resources. By stabilizing households quickly and cost-effectively, homelessness prevention strengthens overall system capacity and improves outcomes for families and individuals at risk of homelessness.
8	Priority Need Name	Emergency Shelter
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	Emergency Shelter Response
	Description	Provide temporary emergency shelter to individuals and families experiencing homelessness.

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	Basis for Relative Priority	Emergency Shelter provides immediate safety and stabilization for individuals and families experiencing homelessness and serves as a critical entry point to the crisis response system. Shelter supports system performance goals by preventing exposure to dangerous conditions, reducing unsheltered homelessness, and creating a structured pathway to housing through coordinated entry, case management, and housing navigation. Emergency shelter is especially important during winter months and for households with urgent safety needs, including families with children and survivors of domestic violence. When paired with housing-focused services such as rapid re-housing and permanent supportive housing referrals, emergency shelter helps shorten the length of time households remain homeless and increases exits to permanent housing
9	Priority Need Name	Rental Housing Affordable to Extremely Low Income
	Priority Level	High
	Population	Extremely Low Rural Chronic Homelessness Individuals Families with Children Elderly Persons with Mental Disabilities
	Geographic Areas Affected	
	Associated Goals	Multifamily Affordable Rental Production Preservation of Affordable Rental Properties 811 Project Rental Assistance for SMI
	Description	New Hampshire's Housing Trust Fund allocation will produce rental housing units affordable to extremely low income households for a minimum of 30 years. Additionally, NH Housing has an 811 PRA Program that provides permanent rental assistance for persons with severe mental illness and are extremely low income. This program currently assists over 195 households and hopes to add another 50-60 over the coming five years.

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	Basis for Relative Priority	New Hampshire's lowest income households are the most prone to housing cost overpayment. Chronically homeless, homeless, at risk of homelessness, veterans, and persons with disabilities are prioritized in the QAP by granting points to developers for setting a portion of their units for these populations. Additionally, developers can receive points for committing a portion of their units (no more than 10%) to NH Housing's 811 PRA Program.
10	Priority Need Name	Street Outreach
	Priority Level	High
	Population	Extremely Low Low Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Unsheltered Increased identification/engagement

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Description	<p>Essential services are used to reach out to unsheltered persons experiencing homelessness; connect them with emergency shelter, housing or critical services; and provide urgent, non-facility-based care to unsheltered persons experiencing homelessness who are unwilling or unable to access emergency shelter, housing, or an appropriate health facility. Street Outreach services are provided on the street or in parks, abandoned buildings, vehicles, bus stations, campgrounds and in other such settings where unsheltered persons are staying. Eligible program participants are individuals and families whose primary residence is not designed for human habitation.</p> <p>Eligible activities:</p> <p>Engagement Activities - The costs of activities to locate, identify, and build relationships with unsheltered persons experiencing homelessness and engage them for the purpose of providing immediate support, intervention, and connections with homeless assistance programs and/or mainstream social services and housing programs.</p> <p>Housing Focused Case Management – The cost of assessing housing and service needs, arranging, coordinating, and monitoring the delivery of individualized services to meet the needs of the program participant.</p> <p>Emergency Health Services – Costs for the direct outpatient treatment of medical conditions that are provided by a licensed medical professional operating in community-based settings, including streets, parks and other places other unsheltered homeless people are living. Eligible Treatment Activities: Assessing health problems and developing a treatment plan, Assisting program participants to understand their health care need, Providing directly or assisting to obtain appropriate emergency medical treatment, Providing medication and follow-up services.</p> <p>Emergency Mental Health services – Costs for direct outpatient treatment by licensed professionals of mental health conditions operating in community- based settings, including streets, parks, and other places where unsheltered people are living. Eligible Treatment Activities: Crisis interventions, Prescription of psychotropic medication, Explanation about the use and management of medication, Combinations of therapeutic approaches to address multiple problems</p> <p>Transportation costs –Costs associated with transporting unsheltered persons to emergency shelters or other service facilities and travel by outreach workers, social workers, medical professionals, or other service providers provided that the travel takes place during the provision of services eligible under this section.</p>
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Basis for Relative Priority	Street Outreach is the primary method for identifying and engaging people experiencing unsheltered homelessness, including individuals with the highest barriers to accessing housing and services. Outreach supports system performance goals by reducing unsheltered homelessness, increasing connections to emergency shelter and coordinated entry, and improving access to housing-focused interventions such as rapid re-housing and permanent supportive housing. It is especially critical for people experiencing chronic homelessness and those with disabling conditions, substance use disorders, serious mental illness, or histories of justice involvement, who may not access services through traditional entry points. Street outreach also improves safety and public health by addressing immediate needs, building trust through persistent engagement, and connecting people to crisis services, healthcare, and stabilization supports.
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Narrative (Optional)

The priority needs for the 2026-2030 Consolidated Plan reflect the state’s need to respond to the existing significant lack of affordable housing and emerging community development challenges.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<p>Not being considered for HOME due to small state minimum of annual formula grants which is needed as gap funding for the production of affordable housing.</p> <p>Accomplished for homeless veterans through VASH. New Hampshire Housing has an allocation for 215 VASH vouchers. (the majority of these are tenant based and the remaining are project based)</p>

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Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
TBRA for Non-Homeless Special Needs	<p>Market rents challenge special needs populations who might be reliant on disability income such as SSI which is not indexed to local housing costs.</p> <p>Not being considered for HOME due to small state minimum of annual formula grants which is needed as gap funding for the production of affordable housing.</p> <p>Project-based rental assistance provided for persons with severe mental illness is accomplished with NH Housing's 811 PRA funding.</p>
New Unit Production	<p>Low, very low, and extremely low income renters continue to experience housing overpayment problems as increases in rents outpace increases in incomes. The lower the household income, the greater the housing cost overpayment, making production of units affordable to extremely low income households making this a difficult priority to assist. HOME and Housing Trust Fund will accomplish this as gap financing for tax credit projects developing affordable housing.</p>
Rehabilitation	<p>To be accomplished with HOME and HTF to replace worn out building components and systems in conjunction with refinancing in order to preserve affordable housing stock. Market characteristics influencing this use are the continued rise in rental housing costs despite stagnant household earnings, as well as rising construction materials costs. CDBG also supports rehabilitation for both owner- and rental-occupied properties occupied by low- and moderate-income households.</p>
Acquisition, including preservation	<p>Substantial numbers of affordable rental projects could be lost from the inventory due to expiring use. HOME and CDBG funding are used to purchase property that will support the expansion of the supply and availability of safe, decent, affordable and accessible housing for extremely low, low and moderate income households through a statewide network of public and private partnerships where market conditions identify a need.</p>

Table 49 – Influence of Market Conditions

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SP-35 Anticipated Resources - 91.215(a)(4), 91.220(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	9,435,207	0	0	9,435,207	37,740,828	CDBG funds will be used for activities as outlined in the Consolidated Plan. Program income is not anticipated, and prior year resources are not yet known.

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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	3,000,000	1,000,000	10,471,426	14,471,426	26,471,426	

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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	1,115,687	0	0	1,115,687	4,462,748	ESG funds will support a coordinated continuum of services to prevent and end homelessness, including Street Outreach, Emergency Shelter, Rapid Re-Housing, and Homelessness Prevention. ESG will also fund program Administration and Homeless Management Information System (HMIS) activities to ensure effective program oversight, compliance, and data quality to measure performance and outcomes.

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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	100,000	5,651,285	8,751,285	20,751,285	
HUD-VASH	public - federal	Rental Assistance	1,137,000	0	0	1,137,000	4,200,000	New Hampshire 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	Low Income Tax Credits are administered by the Internal Revenue Service and are used for both development and preservation of affordable rental housing inventory.

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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	2,000,000	0	0	2,000,000	8,000,000	Section 811 PRA blends small numbers of disabled households into new or existing affordable housing and provides project based rental assistance.

Table 50 - Anticipated Resources

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

HOME funds will be invested in new projects as development subsidy to leverage private equity raised with Low Income Housing Tax Credits along with additional subsidies 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 used for rehab activities to upgrade and replace building components and systems in existing affordable housing that will be required during the next contracted affordability period when leveraging for refinancing existing affordable housing with 4% Low Income Housing Tax Credits and Tax-Exempt Bond financing.

Housing Trust Fund resources will be used as development subsidy to create long term affordability of rental units for extremely low income households. Because of the 30-year minimum affordability restriction, commitment of project-based rental assistance often are necessary in order to make the projects financially feasible and will be offered when available. Equity raised via sale of Low Income Housing Tax Credits will contribute to the development of some units, and other private dollars may be raised to help plug financing gaps. The Housing Trust Fund program has no formal match requirements.

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ESG funds leverage a broad range of federal, state, local, and private resources to strengthen New Hampshire's homeless response system and expand access to housing-focused interventions. ESG investments are coordinated with State-funded resources, including the Housing Stabilization Program and State Grant-in-Aid funding, which support emergency shelter operations, homelessness prevention, rapid re-housing, and supportive services statewide. These complementary funding streams increase system capacity, reduce service gaps, and allow providers to respond flexibly to participant needs.

In addition to state appropriations, ESG funds are braided with Continuum of Care (CoC) program funds, SAMHSA PATH outreach funds, Supportive Services for Veteran Families (SSVF), HOPWA resources, municipal welfare assistance, Community Action Agency resources, philanthropic grants, and private donations. This coordination ensures households receive both housing assistance and supportive services without duplication of federal funds.

New Hampshire meets the federal ESG dollar-for-dollar (100 percent) match requirement through a combination of cash and in-kind contributions. Match sources include state general funds, local government contributions, private foundation grants, donated goods and services, and the value of volunteer time when properly documented and valued in accordance with 2 CFR Part 200. Subrecipients are required to document match contributions in their contracts and invoices, and match expenditures are tracked and verified as part of fiscal monitoring.

Eligible match costs include rental assistance, housing stabilization services, emergency shelter operations, supportive services, and other allowable activities that meet ESG cost eligibility requirements. Leveraged resources often exceed the minimum match requirement, strengthening the overall impact of federal investment.

Through strategic alignment of ESG with state, federal, and private funding streams, New Hampshire maximizes the impact of federal dollars, expands housing stability interventions, and sustains a coordinated, statewide response to homelessness.

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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SP-40 Institutional Delivery Structure – 91.215(k)

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

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

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

NH has a strength in that even though we are mostly rural, we are a small geographic area. As described, there are 16 local service delivery networks within NH, who plan and coordinate together as targeted extensions of the CoCs. The collaboration between agencies and services is streamlined as each is familiar with capabilities of others within the State. The Coordinated Entry System, the CoC subcommittees and the Council on Housing Stability provide strengths through integrated and systemic approaches. Specific subpopulations- such as the Ending Veteran Homelessness initiative- have demonstrated clear outcomes with use of this delivery system to target an end to homelessness.

The largest barriers to addressing homelessness are low vacancy rates, increasing median gross rental costs, limited transportation in some parts of the state and the finite resources available for the volume of need.

New Hampshire Housing Finance Authority administers the state HOME and HTF grants in addition to administering the state allocation of Low Income Housing Tax Credits, providing Contract Administration of HUD-funded affordable housing properties, operating the statewide Section 8 Housing Choice Voucher program, offering housing services and homebuyer education, and providing mortgages to low and moderate income households. NH has a strong

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and capable affordable housing development community including both non-profit and for-profit developers operating throughout the state. Developers are provided with extensive pre-development technical assistance, and the distribution of Low Income Housing Tax Credits is very competitive, resulting in the financing of high-quality affordable housing. Communication with the affordable housing community is extensive, and they are consulted for feedback whenever programmatic changes are being considered. The biggest affordable housing gap is the need for more subsidy resources to better address the housing needs of very-low to extremely-low income NH households.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X		X
Legal Assistance	X	X	X
Mortgage Assistance			X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement			
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS			X
Life Skills	X		
Mental Health Counseling	X	X	
Transportation	X	X	
Other			
	X	X	

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

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New Hampshire ensures that homeless-targeted services and mainstream health, behavioral health, employment, and income support are integrated and accessible across all regions of the state, including rural communities. Outreach and housing providers coordinate closely with healthcare systems, community mental health centers, workforce agencies, and public benefit programs to ensure individuals experiencing homelessness, particularly those with the highest service needs—can access comprehensive support. A range of outreach programs operate statewide and are aligned with Coordinated Entry. SAMHSA's Projects for Assistance in Transition from Homelessness (PATH) program focuses on individuals with serious mental illness and co-occurring substance use disorders. Supportive Services for Veteran Families (SSVF) and VA Medical Centers provide targeted outreach and case management for veterans. Youth-focused outreach is provided through Runaway and Homeless Youth (RHY) programs and youth-serving providers. ESG and CoC-funded outreach teams use persistent, field-based engagement strategies to connect unsheltered individuals to shelter, housing, and mainstream support. Healthcare access is strengthened through mobile health clinics, partnerships with Federally Qualified Health Centers, and co-located health services within some shelter and housing facilities. Several providers incorporate street medicine models, including nursing staff, to address urgent medical needs and facilitate enrollment in Medicaid and other health coverage. Behavioral health coordination with community mental health centers ensures access to assessment, crisis response, medication management, and ongoing treatment, particularly for chronically homeless individuals and persons with disabling conditions. Through the Coordinated Entry System, individuals and families are assessed using a standardized tool that prioritizes vulnerability and severity of need. Housing navigators and case managers assist participants in accessing housing resources as well as mainstream supports such as Medicaid, SNAP, SSI/SSDI, employment services, vocational rehabilitation, and childcare assistance. This integration supports long-term housing stability beyond the initial housing placement. Persons with HIV are served through two Housing Opportunities for Persons with AIDS (HOPWA) recipients operating within the state. HOPWA providers are integrated into the Continuums of Care and Coordinated Entry processes to ensure alignment with housing prioritization and referrals. The HOPWA program provides Tenant-Based Rental Assistance (TBRA) and Short-Term Rent, Mortgage, and Utility (STRMU) assistance, along with supportive services that connect participants to HIV medical care, behavioral health services, and income support. Collectively, New Hampshire's coordinated approach ensures that homeless-targeted programs and mainstream services are not siloed, but operate as an integrated system designed to address the health, behavioral health, employment, and income needs of chronically homeless individuals and families, families with children, veterans and their families, unaccompanied youth, and persons with HIV.

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

New Hampshire's service delivery system benefits from strong statewide coordination and a manageable geographic scale. Although largely rural, the State's size allows for meaningful collaboration across regions. Sixteen Local Service Delivery Areas function as coordinated

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extensions of the Continuums of Care (CoCs), supporting localized planning, referral networks, and cross-system coordination. Providers across housing, behavioral health, public health, veteran services, youth services, and community action agencies maintain established relationships, enabling streamlined communication and shared problem-solving. The statewide Coordinated Entry System, active governance structures within the CoCs, and the Council on Housing Stability provide an integrated framework for prioritization, data review, and system improvement. Targeted initiatives—such as efforts to end veteran homelessness—demonstrate the effectiveness of coordinated case conferencing, prioritization lists, and cross-agency collaboration in reducing unsheltered homelessness and improving housing placement outcomes. Integration of ESG, CoC, PATH, SSVF, RHY, HOPWA, and state-funded Housing Stabilization resources further strengthens alignment across programs serving special needs populations, including chronically homeless individuals, families with children, veterans, unaccompanied youth, persons with disabilities, and persons with HIV. New Hampshire also leverages affordable housing development tools to address special needs populations. Through its Low-Income Housing Tax Credit (LIHTC) program, New Hampshire Housing awards competitive points to developers who set aside units for persons with disabilities, veterans, and households experiencing homelessness. The Section 811 Project Rental Assistance (PRA) program, administered in partnership with the Bureau of Mental Health Services, provides permanent rental assistance linked with supportive services for persons with serious mental illness, expanding long-term housing options for individuals with significant service needs. Despite these strengths, significant gaps remain. The most substantial barrier is the limited supply of affordable housing. Extremely low vacancy rates and rising rental costs restrict housing placement options for both rapid re-housing and permanent supportive housing participants. The shortage of units affordable to households below 30 percent of Area Median Income constrains system flow and increases length of stay in shelter. Additional gaps include limited transportation infrastructure in rural areas, workforce shortages in behavioral health and supportive services, and finite funding relative to the scale of need. While mainstream health and behavioral health systems are strong partners, capacity constraints—particularly in inpatient mental health, substance use treatment, and long-term supportive housing—can delay stabilization for individuals with complex needs. New Hampshire continues to address these gaps through housing-focused shelter practices, expansion of rapid re-housing resources, strategic development incentives, cross-system collaboration, and data-informed planning. However, sustained investment in deeply affordable housing, supportive services capacity, and rural service access remains critical to fully meeting the needs of special needs populations and persons experiencing homelessness.

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

New Hampshire's strategy for overcoming gaps in the institutional structure and service delivery system is centered on coordinated governance, housing supply expansion, system performance improvement, and cross-sector collaboration. In 2020, the Governor established the Council on Housing Stability to develop and advance a statewide strategy to address

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housing instability and homelessness. The Council has since become a permanent advisory body to the State and Legislature, providing policy recommendations and monitoring progress toward expanding affordable housing and strengthening the homeless response system. In 2025, the Council released its Annual Report and adopted a 2025–2028 Strategic Plan focused on four primary objectives: (1) expanding affordable housing production statewide, (2) advancing pro-housing regulatory reforms, (3) increasing supportive housing capacity, and (4) strengthening homelessness prevention and crisis response systems. Current implementation efforts emphasize expanding supportive housing and reducing barriers to development.

To address structural housing gaps, New Hampshire Housing continues to leverage Low-Income Housing Tax Credits (LIHTC), the Housing Trust Fund, Section 811 Project Rental Assistance, and other state and federal resources to incentivize units targeted to persons with disabilities, veterans, and households experiencing homelessness. Competitive scoring incentives promote deeper affordability and supportive housing set-asides.

Within the homeless response system, the Bureau of Homeless Services (BHS) strengthens institutional coordination by aligning ESG, CoC, PATH, HOPWA, SSVF, and state-funded Housing Stabilization resources under a housing-focused framework. Coordinated Entry oversight, prioritization list case conferencing, and HMIS-driven performance review processes support continuous quality improvement and reduce system fragmentation. State-funded shelters are required to implement performance benchmarks tied to housing outcomes and length of stay reductions. New Hampshire also continues to expand homelessness prevention and housing problem-solving strategies to reduce inflow into shelter. Standardized prevention targeting tools, diversion practices at shelter entry, and landlord engagement initiatives help address gaps in early intervention capacity. Ongoing collaboration among state agencies, housing developers, municipal leaders, behavioral health systems, and community-based providers strengthens alignment between housing development policy and service delivery systems. Through governance reform, data-informed planning, regulatory modernization, and sustained investment in deeply affordable and supportive housing, New Hampshire is working to close institutional and structural gaps that limit progress toward housing stability for priority populations.

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SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Multifamily Affordable Rental Production	2026	2030	Affordable Housing		Production of Affordable Rental Housing Affordable to Extremely Low Income	HOME: \$14,000,000 HTF: \$12,000,000	Rental units constructed: 300 Household Housing Unit
2	Preservation of Affordable Rental Properties	2026	2030	Affordable Housing		Preservation of Affordable Rental Housing Affordable to Extremely Low Income	HOME: \$5,000,000	Rental units rehabilitated: 50 Household Housing Unit
3	TBRA/VASH for Homeless Veterans	2026	2030	Affordable Housing		Rental assistance for veterans		Homelessness Prevention: 925 Persons Assisted
4	811 Project Rental Assistance for SMI	2026	2030	Affordable Housing		Rental Housing Affordable to Extremely Low Income		Other: 225 Other

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Expand Housing Opportunities	2026	2030	Affordable Housing		Affordable Housing	CDBG: \$16,010,755	Rental units constructed: 165 Household Housing Unit Rental units rehabilitated: 335 Household Housing Unit
6	Address Critical Community Infrastructure Gaps	2026	2030	Non-Housing Community Development		Community Infrastructure	CDBG: \$11,250,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted
7	Support Economies and Strengthen Small Businesses	2026	2030	Non-Housing Community Development		Improved Economic Opportunities	CDBG: \$10,000,000	Businesses assisted: 1700 Businesses Assisted
8	Expand Capacity to Catalyze Economic Development	2026	2030	Non-Housing Community Development		Improved Economic Opportunities	CDBG: \$8,500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted Jobs created/retained: 20 Jobs

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Promote Housing Stability	2026	2030			Rapid Rehousing Services Homelessness Prevention	ESG: \$1,272,050	Tenant-based rental assistance / Rapid Rehousing: 150 Households Assisted Homelessness Prevention: 125 Persons Assisted
12	Emergency Shelter Response	2026	2030	Homeless		Emergency Shelter	ESG: \$89,798	Overnight/Emergency Shelter/Transitional Housing Beds added: 24 Beds
13	Unsheltered increased identification/engagement	2026	2030	Homeless		Street Outreach	ESG: \$31,008,547	Other: 5000 Other

Table 53 – Goals Summary

Goal Descriptions

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

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2	Goal Name	Preservation of Affordable Rental Properties
	Goal Description	HOME Program Income will be used for necessary rehabilitation work at properties that are being refinanced with other resources including 4% Low Income Housing Tax Credits (not included in the budget projections because allocated non-competitively on a rolling application basis) in order to preserve affordability restrictions. Although \$1m of HOME resource is known to be available for this purpose in 2021, the availability of this resource during the following 4 years is unknown. Nonetheless a five year funding projection is required here, therefore we will project continued availability of this resource. There is no set amount of CDBG funds allocated to Preservation of Affordable Rental Housing although about 45% of the total annual CDBG allocation is set aside in the general category of housing and public facilities. CDFA will not know what the allocation will be until the application process is completed.
3	Goal Name	TBRA/VASH for Homeless Veterans
	Goal Description	Homeless veterans are housed via a HUD-VA partnership in which the VA provides the services and HUD provides tenant based rental assistance.
4	Goal Name	811 Project Rental Assistance for SMI
	Goal Description	Project based rental assistance for persons with Severe Mental Illness (SMI) through the HUD 811 PRA grant. Households with a person with Severe Mental Illness will be housed in existing or new affordable rental housing projects to ensure very low concentrations of persons needing services from the Community Mental Health Centers in affordable housing projects throughout the state.
5	Goal Name	Expand Housing Opportunities
	Goal Description	Improved housing opportunities and residential areas can occur through new construction, preservation, rehabilitation of owner-occupied and rental units, and infrastructure improvements for mobile home coops. Grants shall not benefit moderate-income persons to the exclusion of low-income persons.
6	Goal Name	Address Critical Community Infrastructure Gaps
	Goal Description	Address gaps in public infrastructure and community facilities that provide public services.

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7	Goal Name	Support Economies and Strengthen Small Businesses
	Goal Description	Recognize the importance of innovation outside major population centers, CDFA works to build entrepreneurial ecosystems in rural areas through peer learning, technical assistance, and spaces that help new ideas grow.
8	Goal Name	Expand Capacity to Catalyze Economic Development
	Goal Description	Expand Municipal Capacity to Catalyze Economic Development and Create Vibrant Communities
11	Goal Name	Promote Housing Stability
	Goal Description	<p>To assist individuals and families experiencing homelessness, or who are at risk of homelessness, to regain housing stability and provide comprehensive wraparound services to maintain housing stability. Strategies are intended to be used as part of a community response system using a low barrier, housing focused approach to ensure that homelessness is rare, brief, and non-recurring. The Emergency Solutions Grant supports a low-barrier access and housing-focused service delivery approach in addressing and ending homelessness.</p> <p>Homeless Prevention: Targeted to those at highest risk of entering into the homelessness experience- to resolve housing instability quickly. Housing relocation and Stabilization Services and rental assistance provided for up to 24 months.</p> <p>Rapid Rehousing: Targeted at households experiencing homelessness to obtain permanent housing quickly. Housing relocation and Stabilization Services and rental assistance provided for up to 24 months.</p>
12	Goal Name	Emergency Shelter Response
	Goal Description	ESG funds may be used for costs of providing essential services to families and individuals experiencing homelessness in emergency shelters with consistent standards for assessing, prioritizing, and reassessing individuals and families' needs for these essential services related to emergency shelter. Emergency shelter means any appropriate facility that has the primary use of providing temporary shelter for persons experiencing homelessness in general, or for specific populations of persons experiencing homelessness, and the use of which does not require occupants to sign leases or occupancy agreements. These may include temporary emergency shelters, renovating buildings to be used as emergency shelter for families and individuals experiencing homelessness, hotel/motel vouchers and operating emergency shelters.

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13	Goal Name	Unsheltered Increased identification/engagement
	Goal Description	<p>Street Outreach is funded to increase the identification and engagement of people experiencing unsheltered homelessness, particularly in rural and hard-to-reach areas where homelessness is more dispersed and less visible. Outreach teams provide field-based engagement to locate individuals living in places not meant for human habitation, build rapport through persistent and client-centered contact, and connect people to immediate crisis resources such as shelter, food, transportation, and healthcare.</p> <p>Street outreach also supports housing-focused outcomes by linking unsheltered individuals and families to Coordinated Entry, completing assessments, and facilitating referrals to Rapid Re-Housing, Permanent Supportive Housing, and other stabilization services. Funding outreach strengthens the system’s ability to reduce unsheltered homelessness by improving access to services for people with the highest barriers, including those experiencing chronic homelessness, serious mental illness, substance use disorders, and histories of justice involvement.</p>

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

LIHTC and HOME/HTF rental production of 60 new units annually, necessary rehabilitation to preserve of 10 units in program year 2026. Multiplied to five years, that would make 300 new units and 50 rehabilitated for preservation of affordability. Rough estimates of beneficiary incomes would be approximately half or 175 households at 60% of AMI, approximately a third or 116 households at 50% of median area income, and the remainder or 59 households at 30% of median area income.

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SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The strong tradition of local control over land use decisions in New Hampshire continues to give significant influence on opposition to specific housing development proposals. While the state has enacted a number of pro-housing policy reforms in recent years—aimed at encouraging density, expanding housing options, and streamlining approvals—local zoning, permitting requirements, and discretionary review processes remain substantial barriers to housing development in many communities. These constraints have limited the overall supply of new housing and have tended to concentrate development in a relatively small number of municipalities that are more receptive to growth.

For lower-income households, these dynamics raise concerns about unequal access to housing and opportunity. When communities restrict multifamily or modestly priced housing, lower-income households are effectively excluded from areas with stronger employment opportunities, higher-performing schools, and better access to services. Although patterns of concentrated poverty are not yet widespread or statistically pronounced in New Hampshire, continued uneven acceptance of affordable housing poses a risk of reinforcing segregation and limiting socioeconomic mobility over time.

The persistence of local regulatory and procedural barriers has also constrained the private market's ability to respond to sustained housing demand. As documented in recent housing needs assessments, New Hampshire has experienced a prolonged shortfall in housing production, resulting in tens of thousands of missing units relative to demand. This structural undersupply has contributed directly to rising housing costs across both rental and ownership markets, with the greatest impacts borne by low- and moderate-income households. Without broader local participation in meeting housing needs, these affordability pressures are likely to persist and intensify.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

New Hampshire Housing's Engagement, Policy and Communications group continues to provide tools and resources to support ongoing education and advocacy efforts:

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

Advancing understanding and engagement about housing issues.

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

Provide technical assistance to housing groups and municipalities.

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

SP-60 Homelessness Strategy – 91.215(d)

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

New Hampshire's Coordinated Entry System (CES) provides a centralized approach to identifying people experiencing homelessness and assessing individual needs, including people who are unsheltered. Households may access CES through NH 211, emergency shelters, Regional Access Points, and outreach providers. Individuals seeking assistance complete a Prevention and Diversion assessment to explore safe alternatives to shelter whenever possible. If diversion is not appropriate or successful, the household is connected to a Regional Access Point and/or outreach provider for further assessment, housing navigation, and referral to available resources. New Hampshire recognizes that many unsheltered individuals may not access CES through 211 due to barriers such as lack of phone access, limited transportation, limited knowledge of available services, or significant health and behavioral health needs. For this reason, New Hampshire maintains a robust network of outreach providers who conduct field-based engagement by going to where people are located (e.g., vehicles, wooded areas, encampments, shelters, hospitals, and other community settings). Outreach staff use client-centered, housing-focused assessments to identify immediate safety needs and stabilize crises while also assessing longer-term needs related to housing, income, benefits, healthcare, behavioral health, and other supports. Outreach teams prioritize low-barrier engagement and use evidence-based practices such as trauma-informed care, harm reduction, motivational interviewing, and progressive engagement to build trust and support sustained participation. Outreach workers provide ongoing follow-up and problem-solving, recognizing that engagement often requires repeated contact and flexible approaches. Services may include connection to

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emergency shelter, transportation assistance, documentation support, benefits enrollment, referrals to healthcare and treatment, and direct linkage to housing resources such as Rapid Re-Housing and Permanent Supportive Housing through Coordinated Entry. New Hampshire's outreach efforts are strengthened through multidisciplinary coordination across funding streams and systems of care. Outreach is supported by programs including HUD CoC-funded outreach, ESG outreach, SAMHSA PATH, VA and SSVF resources, healthcare and behavioral health partners, and other community-based outreach efforts. Outreach teams also coordinate with emergency services and community partners such as EMS, fire departments, law enforcement, public health, faith-based providers, and local coalitions to improve identification of unsheltered individuals and ensure appropriate referrals and safety planning. Regional Access Points also provide in-person locations for individuals who need accommodation or cannot complete assessments remotely, helping ensure equitable access statewide. These combined strategies support timely identification, comprehensive assessment, and connection to housing-focused interventions for people experiencing homelessness—particularly those who are unsheltered and have the highest barriers to stability.

Addressing the emergency and transitional housing needs of homeless persons

New Hampshire addresses the emergency shelter and transitional housing needs of people experiencing homelessness through a statewide network of shelter and housing programs designed to meet the needs of individuals, families, and specific subpopulations. New Hampshire's network of 42 shelter programs includes 18 emergency shelter locations, 6 specialty shelters serving persons with identified special needs, 12 domestic violence shelters, and 6 transitional shelter programs, providing a range of crisis response and stabilization options across the state. Emergency shelters serve as a critical component of the crisis response system by providing immediate safety, basic needs, and connections to services. Shelters coordinate closely with Coordinated Entry and outreach providers to support timely access, reduce barriers to entry, and ensure households are connected to housing-focused interventions. BHS requires state-funded shelters to establish performance goals related to reducing average length of stay and increasing exits to permanent housing, reinforcing a housing-focused approach that prioritizes rapid stabilization and transition to permanent housing whenever possible. Transitional housing programs provide time-limited housing combined with supportive services for individuals and families who need additional structure and stabilization to successfully transition to permanent housing. New Hampshire also maintains targeted transitional housing resources for specific populations, including service-intensive programs for veterans, such as Grant and Per Diem (GPD) programs, which provide supportive services and pathways to permanent housing. Together, emergency shelter and transitional housing resources help ensure New Hampshire can meet immediate crisis needs while supporting longer-term housing stability through coordinated, housing-focused system planning.

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

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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.

New Hampshire helps people experiencing homelessness transition to permanent housing and independent living through a coordinated, housing-focused system that prioritizes rapid placement, appropriate service matching, and long-term housing stability. Coordinated Entry (CES) is the foundation of this approach. Households are assessed using a common assessment process and prioritized based on vulnerability and severity of need, ensuring that the most intensive housing resources are targeted to those with the highest barriers, including people experiencing chronic homelessness.

New Hampshire uses Coordinated Entry to connect households quickly to permanent housing interventions such as ESG and CoC-funded Rapid Re-Housing (RRH) and Permanent Supportive Housing (PSH). RRH helps individuals and families exit homelessness quickly through housing search assistance, landlord engagement, short- to medium-term rental assistance, and stabilization services. PSH is prioritized for people with disabling conditions and the longest histories of homelessness, supporting long-term housing stability through ongoing rental assistance paired with supportive services. BHS also coordinates with the New Hampshire Housing Finance Authority (NHHFA) and other partners to expand access to affordable housing opportunities and strengthen pathways into PSH and other long-term housing options.

To shorten the length of time households experience homelessness, New Hampshire promotes system-wide strategies that improve housing placement speed and reduce barriers to housing access. These strategies include use of housing navigators and landlord engagement activities, streamlining referral and documentation processes, and coordinating with housing authorities and affordable housing providers to reduce delays related to inspections, eligibility verification, and unit turnover. CES data and performance trends are reviewed through CoC committees and subcommittees to identify system bottlenecks and implement improvements that increase exits to permanent housing.

New Hampshire also prioritizes targeted approaches for key subpopulations, including families with children, veterans and their families, unaccompanied youth, and people experiencing chronic homelessness. These efforts include specialized outreach and service coordination, access to population-specific housing resources (such as SSVF for veterans and youth-focused housing programs), and alignment with statewide and federal strategies to reduce homelessness for these groups.

To prevent returns to homelessness, programs emphasize housing stability planning, connections to mainstream benefits and services, and progressive engagement to match assistance levels to household need. Housing-focused case management supports participants in maintaining housing, strengthening income and benefits, and resolving landlord or lease compliance issues. Follow-up and stabilization services continue during the period of assistance

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and, when appropriate, after financial assistance ends to support long-term housing retention and reduce recidivism.

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

New Hampshire uses a coordinated, prevention-focused approach to help low-income households, especially extremely low-income households, avoid homelessness, including those exiting publicly funded institutions and systems of care and those receiving services from mainstream agencies. These efforts emphasize early identification of housing instability, discharge planning coordination, and rapid connection to housing and supports before a household enters shelter or becomes unsheltered.

A key strategy is cross-system collaboration with publicly funded institutions. New Hampshire supports prevention and housing stabilization interventions that can be accessed prior to discharge when households are at risk of homelessness. Homelessness Prevention programs funded through ESG and veteran-specific resources such as SSVF help eligible households resolve housing crises through problem-solving, landlord mediation, short-term financial assistance, and connections to mainstream benefits and services. These programs allow discharge planners and community providers to begin housing planning and stabilization efforts before a household exits an institution, reducing the likelihood of entry into the homelessness system.

New Hampshire also utilizes targeted resources for youth and other vulnerable populations, including Foster Youth to Independence (FYI) vouchers, which connect eligible youth exiting foster care to Housing Choice Vouchers and supportive services to help them obtain and maintain stable housing.

CoC and ESG-funded Rapid Re-Housing (RRH) and ESG-funded Homelessness Prevention programs provide individualized, housing-focused service plans that support long-term stability. Services include ensuring housing affordability beyond the period of assistance, budgeting and tenant education, employment and job training connections, and support accessing mainstream benefits such as Medicaid, SNAP, SSI/SSDI, and other income supports. Case management intensity is tailored to household need using progressive engagement, with ongoing contact to monitor stability, address emerging risks, and prevent returns to homelessness. Where available, state and local resources are leveraged to provide follow-up support and connect households to additional services if housing instability occurs after program exit.

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SP-65 Lead based paint Hazards – 91.215(i)

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

Using the “Housing Units Built Before 1980” tables, we estimate that approximately one-third of the state’s 268,256 households likely contain lead-based paint hazards. This equates to an estimated 88,524 housing units with potential lead-based paint risks.

New Hampshire Housing is currently administering its sixth consecutive Lead-Based Paint Hazard Control Grant from HUD (seventh overall). This grant provides assistance to owners of privately owned rental and owner-occupied housing to address lead-based paint hazards in units where children under six years of age reside or are expected to reside, and where households are classified as extremely low, very low, or low income. Planned production for 2026 includes 88 inspections and risk assessments and 59 housing units made lead-safe and cleared for occupancy.

In addition to lead-safe unit production, grant-related activities include outreach and education efforts aimed at parents, property owners, property managers, and painting and repair contractors. These efforts focus on increasing awareness of the dangers of childhood lead poisoning and promoting proper cleaning and work practices to prevent exposure.

To further support this work, the State of New Hampshire has allocated \$7 million to leverage these federal funds over the past five years to assist property owners in addressing lead-based paint hazards. Lead paint hazard control is an eligible Community Development Block Grant (CDBG) activity, and recipients of Lead-Based Paint Remediation funding through New Hampshire Housing may also apply for CDBG funds.

ESG-funded programs will address lead-based paint (LBP) hazards and increase access to housing without LBP hazards by ensuring compliance with applicable federal lead requirements and integrating LBP risk reduction into housing placement and stabilization practices.

Subrecipients will screen for LBP risk factors during housing search and inspection processes, prioritize units that are lead-safe or have documented compliance when assisting families with children under age six and pregnant persons, and provide education to participants on LBP risks and safe practices.

When ESG funds are used for rental assistance or housing relocation/stabilization services, subrecipients will follow required LBP evaluation and hazard reduction procedures, including obtaining appropriate documentation, coordinating with landlords, and ensuring required inspections and risk assessments are completed as applicable. ESG case managers and housing navigators will work with property owners to address identified hazards and will support households in locating alternative units when hazards cannot be mitigated in a timely manner. These actions help reduce exposure risks, promote safe housing placements, and improve access to healthier housing options for vulnerable households.

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

Dating back over twenty years, New Hampshire Housing's Rehabilitation Construction Standards require lead testing for any pre-1978 properties rehabbed for affordable housing production or preservation, and that remains in effect. CDFA requires the same for any CDBG-funded rehab. Additionally, New Hampshire Housing has helped to inform and train painters and repair contractors for the EPA's RRP (Renovation, Repair, and Painting) requirements. Also, whenever a federal funding source is used in a rehabilitation project, NHHFA ensures that the construction is performed pursuant to HUD's Lead Safe Housing Rule so that federal requirements for the abatement of lead based paint hazards are followed to ensure safe housing for all households, but especially for families with young children who are highly susceptible to the dangers of lead-based paint.

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

The above actions are integrated into housing policies and procedures through standardized requirements and guidance issued by BHS. Lead-based paint (LBP) compliance and lead-safe housing practices are incorporated into the ESG Subrecipient Guide, as well as required subrecipient policies and procedures, to ensure consistent implementation across all ESG-funded programs. Subrecipients are required to follow written procedures that address LBP screening, documentation, unit approval processes, required inspections or risk assessments (as applicable), participant education, and landlord coordination when assisting households—particularly families with young children and pregnant persons. These requirements are reinforced through contract terms, training and technical assistance, and ongoing monitoring to ensure compliance and support safe housing placements.

SP-70 Anti-Poverty Strategy – 91.215(j)

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

In 2024, nearly 7.2 percent of all residents in New Hampshire are living in poverty. The poverty rate is higher for families with children (8%) and seniors aged over 65 years (7.6%). Overall poverty rates for children less than 18 years old are also at 8 percent.

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

- Creating and preserving affordable housing stabilizes residents in poverty by reducing cost burden and furthers personal investments in self-sufficiency such as child-care and adult education/job training;

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- Microenterprise investments enable low-income business owners to stabilize and grow their businesses—and provide jobs for other low income owners; and
- Economic development and public infrastructure investments enable New Hampshire's cities and towns to grow jobs and support the wellness and growth of residents.

New Hampshire Housing's Family Self-Sufficiency (FSS) program helps Housing Choice Voucher participants to become more self-sufficient and increase their earned income through education, support and service coordination. FSS participants have access to financial literacy training, employment coaching and resources, a small grant program and an individual escrow savings account to help them increase their earned income and achieve savings goals.

The Emergency Solutions Grant (ESG) program supports New Hampshire's anti-poverty strategy by addressing housing instability as a primary driver of economic hardship. Stable housing is foundational for employment, health, and financial security. ESG resources are targeted to prevent homelessness, reduce the length of housing crises, and promote long-term economic stability for extremely low-income households.

Through Homelessness Prevention and Rapid Re-Housing, ESG provides short- and medium-term rental assistance, housing search and landlord engagement, and housing stabilization case management. Assistance is prioritized using standardized screening and targeting tools to ensure resources are directed to households most likely to enter shelter without intervention.

ESG programs integrate income-focused case management to strengthen household financial stability. Providers connect participants to workforce development and employment services and assist with access to childcare and transportation supports that promote job retention. Programs also support enrollment in mainstream benefits, including SNAP, TANF, Medicaid, SSI/SSDI, unemployment insurance, and veterans' benefits. Income maximization and benefit retention are key components of housing sustainability planning.

Housing stabilization services include budgeting support and referrals for financial counseling, credit repair, and legal assistance when appropriate. By pairing housing assistance with income and benefit support, ESG helps households increase financial resilience and reduce the likelihood of future housing crises.

System performance measures emphasize increasing exits to permanent housing and reducing returns to homelessness. By preventing shelter entry, shortening homelessness episodes, and stabilizing families in permanent housing, ESG contributes to reducing poverty and improving long-term economic outcomes across New Hampshire.

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

New Hampshire coordinates its poverty-reduction goals, programs, and policies with this affordable housing plan through aligned planning, targeted housing investments, and cross-

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system collaboration designed to promote housing stability and income growth. Although housing development financing and economic development initiatives operate on distinct timelines and competitive cycles, coordination occurs through shared policy priorities and data-informed planning. Affordable housing investments are targeted to areas demonstrating high need, workforce demand, and cost burden pressures, ensuring that housing production supports economic stability and community vitality. Competitive scoring for state and federal housing resources incentivizes deeper affordability, supportive housing units, and units serving extremely low-income households, aligning housing production with anti-poverty objectives.

ESG-funded Homelessness Prevention and Rapid Re-Housing programs further reinforce affordable housing goals by helping low-income households avoid eviction, quickly exit homelessness, and stabilize permanent housing. These interventions reduce shelter entry, shorten housing crises, and limit the long-term economic consequences associated with homelessness. Coordination is strengthened through integrated planning across the Department of Health and Human Services, New Hampshire Housing, the Community Development Finance Authority, and the three Continuums of Care. The Council on Housing Stability provides an additional statewide framework linking housing supply strategies with prevention, supportive housing expansion, and service system improvements. Households assisted through affordable housing and homelessness programs are connected to workforce development, mainstream benefits (including SNAP, Medicaid, SSI/SSDI, TANF, and veterans' benefits), behavioral health services, and other community supports. By aligning housing production, homelessness response, and income stabilization strategies, New Hampshire's affordable housing plan advances broader poverty-reduction goals and promotes long-term housing and economic stability.

SP-80 Monitoring – 91.230

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

NH DHHS Bureau of Homeless Services (BHS) is responsible for oversight, compliance, and monitoring of Emergency Solutions Grant (ESG) funds. BHS monitors subrecipients to ensure activities are allowable, properly documented, and implemented in compliance with 24 CFR Part 91 (Consolidated Plan), 24 CFR Part 576 (ESG), and other applicable federal requirements.

BHS conducts both desk and on-site monitoring to assess program operations, participant eligibility and documentation, HMIS participation and data quality, coordinated entry compliance, performance outcomes, and fiscal management. Ongoing monthly reviews with subrecipients include: HMIS and performance reports, monthly invoices and supporting documentation, and annual on-site visits. More frequent monitoring may occur for new subrecipients, programs with prior findings, or agencies demonstrating implementation challenges.

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Monitoring visits are conducted in conjunction with the DHHS Office of Program Integrity's Compliance Unit and Fiscal staff include review of client files and financial records (including general ledger documentation). BHS conducts an exit conference with agency leadership and issues a written monitoring report outlining any findings and required corrective actions. Subrecipients must complete corrective actions within required timelines, and BHS provides technical assistance to support resolution and long-term compliance.

New Hampshire Housing is responsible for compliance and monitoring for the entire affordability restriction periods in respect to HOME Investment Partnerships Program and the Housing Trust Fund. As an organization with Project Based Contract Administration responsibilities for 143 affordable housing properties throughout the state, New Hampshire Housing is well-versed in the regulatory requirements of HUD project-based Section 8, Low Income Housing Tax Credits, HUD 811 and 202 programs, HTF and HOME in addition to other publicly supported programs. All HOME and HTF properties are monitored continuously, with tenant file and physical condition inspection reviews occurring at least every three years for each property, and more frequently if required by a specific funding source. All properties are inspected against NSPIRE observable deficiencies. Any serious deficiency discovered in an occupied unit or common area must be remediated immediately.

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

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Action Plan

AP-15 Expected Resources – 91.220(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	9,435,207.00	0.00	0.00	9,435,207.00	37,740,828.00	CDBG funds will be used for activities as outlined in the Consolidated Plan. Program income is not anticipated, and prior year resources are not yet known.

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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 Multifamily rental new construction Multifamily rental rehab	3,000,000.00	1,000,000.00	10,471,426.00	14,471,426.00	26,471,426.00	

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ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re- housing (rental assistance) Rental Assistance Services Transitional housing	1,115,687.00	0.00	0.00	1,115,687.00	4,462,748.00	ESG funds will support a coordinated continuum of services to prevent and end homelessness, including Street Outreach, Emergency Shelter, Rapid Re-Housing, and Homelessness Prevention. ESG will also fund program Administration and Homeless Management Information System (HMIS) activities to ensure effective program oversight, compliance,
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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: \$		
								and data quality to measure performance and outcomes.
HTF	public - federal	Acquisition Admin and Planning Multifamily rental new construction Multifamily rental rehab	3,000,000.00	100,000.00	5,651,285.00	8,751,285.00	20,751,285.00	
HUD-VASH	public - federal	Rental Assistance	1,137,000.00	0.00	0.00	1,137,000.00	4,200,000.00	New Hampshire Housing administers 215 HUD-VASH vouchers including 25project based and 160 tenant based.

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
LIHTC	public - federal	Acquisition Multifamily rental new construction Multifamily rental rehab	3,482,390.00	0.00	0.00	3,482,390.00	17,411,950.00	Low Income Tax Credits are administered by the Internal Revenue Service and are used for both development and preservation of affordable rental housing inventory.

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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	2,000,000	0.00	0.00	2,000,000	8,000,000	Section 811 PRA blends small numbers of disabled households into new or existing affordable housing and provides project based rental assistance.

Table 54 - Expected Resources – Priority Table

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

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

Housing Trust Fund resources will be used as development subsidy to create long term affordability of rental units for extremely low income households. Because of the 30-year minimum affordability restriction, commitment of project-based rental assistance often are necessary in order to make the projects financially feasible and will be offered when available. Equity raised via sale of Low

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Income Housing Tax Credits will contribute to the development of some units, and other private dollars may be raised to help plug financing gaps. The Housing Trust Fund program has no formal match requirements.

ESG funds leverage a broad range of federal, state, local, and private resources to strengthen New Hampshire's homeless response system and expand access to housing-focused interventions. ESG investments are coordinated with State-funded resources, including the Housing Stabilization Program and State Grant-in-Aid funding, which support emergency shelter operations, homelessness prevention, rapid re-housing, and supportive services statewide. These complementary funding streams increase system capacity, reduce service gaps, and allow providers to respond flexibly to participant needs.

In addition to state appropriations, ESG funds are braided with Continuum of Care (CoC) program funds, SAMHSA PATH outreach funds, Supportive Services for Veteran Families (SSVF), HOPWA resources, municipal welfare assistance, Community Action Agency resources, philanthropic grants, and private donations. This coordination ensures households receive both housing assistance and supportive services without duplication of federal funds.

New Hampshire meets the federal ESG dollar-for-dollar (100 percent) match requirement through a combination of cash and in-kind contributions. Match sources include state general funds, local government contributions, private foundation grants, donated goods and services, and the value of volunteer time when properly documented and valued in accordance with 2 CFR Part 200. Subrecipients are required to document match contributions in their contracts and invoices, and match expenditures are tracked and verified as part of fiscal monitoring.

Eligible match costs include rental assistance, housing stabilization services, emergency shelter operations, supportive services, and other allowable activities that meet ESG cost eligibility requirements. Leveraged resources often exceed the minimum match requirement, strengthening the overall impact of federal investment.

Through strategic alignment of ESG with state, federal, and private funding streams, New Hampshire maximizes the impact of federal dollars, expands housing stability interventions, and sustains a coordinated, statewide response to homelessness.

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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AP-20 Annual Goals and Objectives

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	2026	2030	Affordable Housing		Production of Affordable Rental Housing	HOME: \$6,000,000.00 HTF: \$3,000,000.00	Rental units constructed: 300 Household Housing Unit
2	Preservation of Affordable Rental Properties	2026	2030	Affordable Housing		Preservation of Affordable Housing	HOME: \$1,000,000.00	Rental units rehabilitated: 50 Household Housing Unit
3	TBRA/VASH for Homeless Veterans	2026	2030	Affordable Housing		Homelessness Prevention		Homelessness Prevention: 215 Persons Assisted
4	811 Project Rental Assistance for SMI	2026	2030	Affordable Housing		Homelessness Prevention Rental Housing Affordable to Extremely Low Income		Other: 200 Other
5	Expand Housing Opportunities	2026	2030	Affordable Housing		Affordable Housing	CDBG: \$3,202,151.00	Rental units constructed: 33 Household Housing Unit Rental units rehabilitated: 67 Household Housing Unit

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Expand Capacity to Catalyze Economic Development	2026	2030	Non-Housing Community Development		Improved Economic Opportunities	CDBG: \$1,770,000.00	Jobs created/retained: 90 Jobs
7	Support Economies and Strengthen Small Businesses	2026	2030	Non-Housing Community Development		Improved Economic Opportunities	CDBG: \$2,000,000.00	Businesses assisted: 340 Businesses Assisted
8	Address Critical Community Infrastructure Gaps	2026	2030	Non-Housing Community Development		Community Infrastructure	CDBG: \$2,250,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted
11	Promote Housing Stability	2026	2030			Rapid Rehousing Services Homelessness Prevention	ESG: \$254,409.99	Tenant-based rental assistance / Rapid Rehousing: 30 Households Assisted Homelessness Prevention: 25 Persons Assisted
12	Emergency Shelter Response	2026	2030	Homeless		Emergency Shelter	ESG: \$44,899.00	Homeless Person Overnight Shelter: 20 Persons Assisted
13	Unsheltered Increased identification/engagement	2026	2030	Homeless		Street Outreach	ESG: \$620,171.40	Other: 1000 Other

Table 55 – Goals Summary

Goal Descriptions

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1	Goal Name	Multifamily Affordable Rental Production
	Goal Description	HOME and HTF formula grants will be used along with Low Income Housing Tax Credits and other financing resources such as CDBG to produce affordable rental units. There is no set amount of CDBG funds allocated to Multifamily Affordable Housing Production although about 45% of the total CDBG allocation is set aside in the general category of housing and public facility annually. CDFA will not know what the allocation will be until the application process is completed.
2	Goal Name	Preservation of Affordable Rental Properties
	Goal Description	HOME Program Income will be used for necessary rehabilitation work at properties that are being refinanced with other resources including 4% Low Income Housing Tax Credits (not included in the budget projections because allocated non-competitively on a rolling application basis) in order to preserve affordability restrictions. Although \$1m of HOME resource is known to be available for this purpose in 2026, the availability of this resource during the following 4 years is unknown. Nonetheless a five-year funding projection is required here, therefore we will project continued availability of this resource. There is no set amount of CDBG funds allocated to Preservation of Affordable Rental Housing although about 45% of the total annual CDBG allocation is set aside in the general category of housing and public facilities. CDFA will not know what the allocation will be until the application process is completed.
3	Goal Name	TBRA/VASH for Homeless Veterans
	Goal Description	Homeless veterans are housed via a HUD-VA partnership in which the VA provides the services and HUD provides tenant based rental assistance.
4	Goal Name	811 Project Rental Assistance for SMI
	Goal Description	Project based rental assistance for persons with Severe Mental Illness (SMI) through the HUD 811 PRA grant. Households with a person with Severe Mental Illness will be housed in existing or new affordable rental housing projects to ensure very low concentrations of persons needing services from the Community Mental Health Centers in affordable housing projects throughout the state.

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5	Goal Name	Expand Housing Opportunities
	Goal Description	Improved housing opportunities can occur through new construction, preservation, rehabilitation of owner-occupied and rental units
6	Goal Name	Expand Capacity to Catalyze Economic Development
	Goal Description	Catalyze economic investment, stabilize employment, facilitate job growth and support transformational change in New Hampshire's cities and towns.
7	Goal Name	Support Economies and Strengthen Small Businesses
	Goal Description	Build economic resiliency of small business owners and start-up businesses through business technical assistance and microenterprise business support.
8	Goal Name	Address Critical Community Infrastructure Gaps
	Goal Description	Address gaps in public infrastructure and community facilities that provide critical public services.
11	Goal Name	Promote Housing Stability
	Goal Description	<p>To assist individuals and families experiencing homelessness, or who are at risk of homelessness, to regain housing stability and provide comprehensive wraparound services to maintain housing stability. Strategies are intended to be used as part of a community response system using a low barrier, housing focused approach to ensure that homelessness is rare, brief, and non-recurring. The Emergency Solutions Grant supports a low-barrier access and housing-focused service delivery approach in addressing and ending homelessness.</p> <p>Homeless Prevention: Targeted to those at highest risk of entering into the homelessness experience- to resolve housing instability quickly. Housing relocation and Stabilization Services and rental assistance provided for up to 24 months</p> <p>Rapid Rehousing: Targeted at households experiencing homelessness to obtain permanent housing quickly. Housing relocation and Stabilization Services and rental assistance provided for up to 24 months</p>

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12	Goal Name	Emergency Shelter Response
	Goal Description	ESG funds may be used for costs of providing essential services to families and individuals experiencing homelessness in emergency shelters with consistent standards for assessing, prioritizing, and reassessing individuals and families' needs for these essential services related to emergency shelter. Emergency shelter means any appropriate facility that has the primary use of providing temporary shelter for persons experiencing homelessness in general, or for specific populations of persons experiencing homelessness, and the use of which does not require occupants to sign leases or occupancy agreements. These may include temporary emergency shelters, renovating buildings to be used as emergency shelter for families and individuals experiencing homelessness, hotel/motel vouchers and operating emergency shelters.
13	Goal Name	Unsheltered Increased identification/engagement
	Goal Description	Street Outreach is funded to increase the identification and engagement of people experiencing unsheltered homelessness, particularly in rural and hard-to-reach areas where homelessness is more dispersed and less visible. Outreach teams provide field-based engagement to locate individuals living in places not meant for human habitation, build rapport through persistent and client-centered contact, and connect people to immediate crisis resources such as shelter, food, transportation, and healthcare. Street outreach also supports housing-focused outcomes by linking unsheltered individuals and families to Coordinated Entry, completing assessments, and facilitating referrals to Rapid Re-Housing, Permanent Supportive Housing, and other stabilization services. Funding outreach strengthens the system's ability to reduce unsheltered homelessness by improving access to services for people with the highest barriers, including those experiencing chronic homelessness, serious mental illness, substance use disorders, and histories of justice involvement.

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AP-35 Projects – 91.220(d)

Introduction

Projects are to be solicited, ranked and funded following receipt of formula allocations. They are to be added to this action plan once funding commitments are made.

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

Allocation priorities for all three agencies are based upon a combination of relevant data including US Census, ACS, CHAS, NH 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 (HCDPC) (see PR-10). Priorities are also established within NH Housing, DHHS, BHS and CDFA'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 of HOME and HTF toward the construction of new affordable housing. NH Housing requires tenant services in all of our affordable housing projects; and when the project is 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 services to sustain their housing; for example, formerly homeless persons, persons overcoming substance use disorder, persons with disabilities or veterans.

CDFA continues to work with partners, including NH Housing, to support person 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 PY23.

The ESG allocation and priorities follow the COC's 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 a fraction of the various needs. The state of New Hampshire receives limited state funding.

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AP-38 Project Summary

Project Summary Information

1	Project Name	Emergency Solutions Grant (ESG)
	Target Area	
	Goals Supported	Promote Housing Stability Emergency Shelter Response Unsheltered Increased identification/engagement
	Needs Addressed	Rapid Rehousing Services Homelessness Prevention Emergency Shelter Street Outreach
	Funding	:
	Description	ESG funds will support a coordinated, housing-focused response to homelessness statewide. Activities will include Street Outreach to identify and engage unsheltered persons and connect them to Coordinated Entry and housing resources; Emergency Shelter to provide immediate safety and stabilization; Homelessness Prevention to assist households at imminent risk of homelessness; and Rapid Re-Housing to help individuals and families quickly exit homelessness and stabilize in permanent housing. ESG funds will also support HMIS participation and data quality, as well as program administration to ensure effective oversight, compliance, and performance monitoring.
	Target Date	6/30/2027

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<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>New Hampshire estimates the following households and persons will benefit from ESG-funded activities during the program year:</p> <p>Street Outreach: 1,000 persons served</p> <p>Type of households served: Primarily unsheltered individuals, including people experiencing chronic homelessness and individuals with disabling conditions; may also include unsheltered families and youth identified through outreach.</p> <p>Rapid Re-Housing (RRH): 30 households served</p> <p>Type of households served: Individuals and families experiencing homelessness who can achieve stability with short- to medium-term rental assistance and housing stabilization services, including families with children and veteran households as eligible.</p> <p>Homelessness Prevention: 25 households served</p> <p>Type of households served: Households at imminent risk of homelessness, including extremely low-income individuals and families, and households facing eviction or housing loss who can remain housed with short-term assistance and stabilization services.</p> <p>Emergency Shelter: 12 households served</p> <p>Type of households served: Individuals and families experiencing homelessness who need immediate crisis shelter, including households with urgent safety needs and those awaiting placement into permanent housing resources</p>
<p>Location Description</p>	<p>Statewide</p>
<p>Planned Activities</p>	<p>Street Outreach</p> <p>Emergency Shelter</p> <p>Rapid Re-Housing</p> <p>Homelessness Prevention</p> <p>HMIS</p> <p>Administration</p>

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AP-50 Geographic Distribution – 91.220(f)

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

ESG assistance will be directed statewide across New Hampshire’s three Continuums of Care (Balance of State, Manchester, and Greater Nashua) based on demonstrated community needs. Funding will support services in both urban and rural areas, including communities with higher concentrations of low-income households and areas where racial and ethnic minority populations are more concentrated, to ensure equitable access to homelessness assistance.

Geographic targeting is informed by system data and local demand indicators, including Point-in-Time (PIT) Count and HMIS trends, Coordinated Entry activity, shelter utilization, and outreach reports identifying unsheltered homelessness and service gaps. Resources are prioritized to areas experiencing higher levels of homelessness and housing instability, while maintaining coverage in rural regions where homelessness is often more dispersed and less visible and access to services and housing options may be limited. Through this approach, ESG-funded street outreach, emergency shelter, homelessness prevention, and rapid re-housing will be available throughout the state and coordinated with local providers and mainstream partners to ensure that households in low-income and minority-concentrated areas have meaningful access to housing-focused interventions and supportive services.

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.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	50
Non-Homeless	175
Special-Needs	0
Total	225

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	55

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One Year Goals for the Number of Households Supported Through	
The Production of New Units	98
Rehab of Existing Units	70
Acquisition of Existing Units	2
Total	225

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

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

AP-60 Public Housing – 91.220(h)

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

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

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

New Hampshire Housing's Family Self Sufficiency (FSS) program helps Housing Choice Voucher holder households to become more self-sufficient through education, support and service coordination. FSS participants have access to financial literacy training, employment coaching and resources, a small grant program and an individual escrow savings account to help them increase their earned income and achieve savings goals.

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

New Hampshire Housing is not designated as troubled.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

New Hampshire's Continuums of Care (CoCs), Emergency Solutions Grant (ESG) program, and

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State-funded homeless assistance programs coordinate a housing-focused crisis response system designed to reduce the length of time households experience homelessness, increase exits to permanent housing, and prevent returns to homelessness. These efforts emphasize low-barrier access, consistent use of Coordinated Entry, and targeting resources to households with the greatest needs.

ESG works closely with emergency shelters and service providers to promote rapid stabilization and housing placement. BHS requires state-funded shelter programs to establish performance goals focused on reducing average length of stay and increasing exits to permanent housing, and these expectations are reinforced through contracts, performance monitoring, and technical assistance. Investments in Rapid Re-Housing through ESG and CoC funding are central to this strategy by helping individuals and families quickly move from shelter or unsheltered homelessness into stable housing with appropriate supports.

The CoCs continue to strengthen system performance through Coordinated Entry and use of a statewide prioritization process, including By-Name List practices, to match households—particularly those experiencing chronic homelessness and other high vulnerabilities—to available Permanent Supportive Housing and Rapid Re-Housing resources. Data from HMIS and system performance measures are reviewed regularly to identify barriers, improve referral pathways, and support continuous quality improvement across the homeless response system.

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

New Hampshire maintains statewide outreach coverage, including rural and hard-to-reach regions, to identify and engage people experiencing homelessness—particularly those who are unsheltered. Outreach workers are trained to canvass a variety of environments and use evidence-based engagement practices to build rapport, assess needs, and connect individuals and families to housing and supportive services. Outreach programs vary in scope and population served, including SAMHSA PATH-funded outreach focused on individuals with serious mental illness and co-occurring disorders, Supportive Services for Veteran Families (SSVF) and VA outreach for veterans, and youth-focused outreach services such as those provided by Waypoint.

Outreach teams conduct housing-focused, client-centered assessments that address both immediate needs (safety, shelter, food, transportation, medical needs) and longer-term needs (housing, income, benefits, healthcare, behavioral health treatment, and other supports). New Hampshire also leverages partnerships with health providers, including mobile health clinics and co-located health services at some facilities, to strengthen access to primary care and behavioral health supports and reduce barriers to stabilization. In some regions, outreach capacity includes street medicine and clinical partnerships to support individuals with urgent health needs who are not connected to traditional care.

Through the statewide Coordinated Entry process, individuals and families experiencing

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homelessness are assessed using a standardized approach and connected to housing navigators and case managers who support access to appropriate housing interventions and mainstream resources. Coordinated Entry prioritizes households with the highest vulnerabilities, including people experiencing chronic homelessness, unsheltered individuals, veterans, youth, families with children, and persons with HIV. In addition, New Hampshire's HOPWA recipients participate in CoC planning and are integrated into Coordinated Entry processes to support referrals and housing connections for eligible households.

Addressing the emergency shelter and transitional housing needs of homeless persons

New Hampshire addresses the emergency shelter and transitional housing needs of people experiencing homelessness through a statewide network of shelter and housing programs designed to meet the needs of individuals, families, and specialized subpopulations. NH's network of 42 shelter programs includes 18 emergency shelter locations, 6 specialty shelters serving persons with identified special needs, 12 domestic violence shelters, and 6 transitional shelter programs, providing a diverse range of crisis response and stabilization services across the state.

Emergency shelters provide immediate safety, basic needs, and stabilization services while serving as key access points to Coordinated Entry and housing navigation supports. BHS requires state-funded shelters to establish performance goals focused on reducing average length of stay and increasing exits to permanent housing, reinforcing a housing-focused shelter model that prioritizes rapid stabilization and transition to permanent housing.

Transitional housing programs provide time-limited housing with supportive services for households who need additional structure and stabilization to successfully move into permanent housing. New Hampshire also maintains targeted transitional housing resources for specific populations, including service-intensive programs for veterans such as Grant and Per Diem (GPD), which provide supportive services and pathways to permanent housing. Together, emergency shelter and transitional housing resources support a coordinated crisis response system that meets immediate needs while strengthening housing outcomes and long-term stability.

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

New Hampshire helps people experiencing homelessness transition to permanent housing and

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independent living through a coordinated, housing-focused system that prioritizes rapid exits from homelessness, appropriate service matching, and long-term housing stability. Through the statewide Coordinated Entry System (CES), individuals and families are assessed using a common assessment process and prioritized based on vulnerability and severity of need. This ensures that households are matched to the appropriate level of intervention and that the most intensive housing resources are prioritized for those with the highest needs, including people experiencing chronic homelessness.

CES supports timely connections to permanent housing interventions such as ESG- and CoC-funded Rapid Re-Housing (RRH) and Permanent Supportive Housing (PSH). RRH helps individuals and families quickly exit homelessness through housing search assistance, landlord engagement, short- to medium-term rental assistance, and stabilization services. PSH provides long-term housing assistance and supportive services for individuals and families with disabling conditions and the greatest barriers to housing stability. BHS also coordinates with the New Hampshire Housing Finance Authority (NHHFA) and other partners to strengthen pathways to affordable housing and PSH opportunities, including prioritization strategies that support people experiencing chronic homelessness.

To shorten the length of time households experience homelessness, New Hampshire promotes system strategies that reduce barriers and accelerate housing placements, including housing navigation and landlord engagement, streamlined documentation and referral processes, and coordination with housing authorities and affordable housing providers. CES and HMIS data are reviewed through CoC committees and subcommittees to identify bottlenecks, monitor progress, and implement continuous quality improvement strategies that increase exits to permanent housing.

New Hampshire also maintains targeted approaches for priority populations, including families with children, veterans and their families, unaccompanied youth, and people experiencing chronic homelessness. These efforts include specialized outreach and referral pathways, population-specific housing resources, and coordination across programs to ensure households receive the services and supports necessary to achieve stability.

To prevent returns to homelessness, RRH and other housing interventions include housing stability planning and supportive services that strengthen income and housing retention. Case management supports participants with budgeting, landlord mediation, employment and benefits connections, and linkage to mainstream services. Services are tailored to household need and may continue during the period of assistance and for a period after assistance ends to support long-term housing stability and reduce recidivism.

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

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or private agencies that address housing, health, social services, employment, education, or youth needs

New Hampshire uses a coordinated, prevention-focused approach to help low-income households—especially extremely low-income households—avoid homelessness, including those exiting publicly funded institutions and systems of care and those receiving services through mainstream agencies. These efforts emphasize early identification of housing instability, discharge planning coordination, and rapid connection to housing and supports before a household enters shelter or becomes unsheltered.

A key strategy is cross-system collaboration to reduce discharges into homelessness. The Governor’s Council on Housing Stability brings together a broad range of stakeholders across housing, health, behavioral health, and human services systems to align statewide strategies that strengthen housing stability and reduce institutional discharges to homelessness. These groups support education and coordination related to discharge planning expectations, access to Coordinated Entry, and available housing and stabilization resources.

New Hampshire also leverages targeted housing resources for vulnerable populations. Homelessness Prevention programs funded through ESG and veteran-specific resources such as Supportive Services for Veteran Families (SSVF) help eligible households resolve housing crises through diversion/problem-solving, landlord mediation, short-term financial assistance, and connections to mainstream benefits and community supports. When appropriate, these interventions can begin prior to discharge to reduce the likelihood of entry into the homelessness response system. New Hampshire also utilizes Foster Youth to Independence (FYI) vouchers to connect eligible youth exiting foster care to Housing Choice Vouchers and supportive services that promote long-term housing stability.

CoC and ESG-funded Rapid Re-Housing (RRH) and ESG-funded Homelessness Prevention programs provide individualized, housing-focused service plans designed to prevent homelessness and reduce returns to homelessness. Services include ensuring housing affordability beyond the period of assistance, budgeting and tenant education, employment and job training connections, and linkage to mainstream benefits such as Medicaid, SNAP, SSI/SSDI, and other income supports. Case management intensity is tailored to household needs using progressive engagement, with ongoing monitoring and follow-up supports to address emerging risks, strengthen housing retention, and reduce the likelihood of future homelessness.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Land use regulation is under the control of local governments through planning and zoning boards (made possible by zoning enabling legislation through the state). 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

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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. Public sentiment, often fueled by myths and misperceptions, can halt progress of ongoing reform in communities.

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

The Community Engagement team as part of New Hampshire Housing's Engagement, Policy and Communications group, continues to provide tools and resources to support ongoing education and advocacy efforts.

Housing Partnership Grants Program: New Hampshire Housing has four grant opportunities available through the Housing Partnership Grant Program to assist groups and municipalities working to advance discussions about housing in the state as well as expand access to housing. The grants include the Incubator Grant, Impact Grant, Mini Grant, and a reimbursement grant through the Harvey Schwartz Housing Policy Education Fund.

Partnership Grants are intended to increase opportunities for housing education and improve advocacy efforts at the local and regional level that will lead to changes in municipal and state land use regulations, as well as other processes that encourage the creation of a diverse housing stock. These efforts should increase awareness of the relationship between an adequate/balanced housing supply and economic growth and stability.

Incubator grants are one-time-only grants up to \$50,000 with no matching funds required. In 2025 we were able to fulfill the goal of establishing a regional housing coalition in the Monadnock Region. The Monadnock Housing Collaborative, under the umbrella of the Monadnock United Way made use of Incubator Grants funds of \$50,000 to begin its work securing its first program director. They will be eligible for additional funding through the Impact Grants Fund as part of the Housing Partnership Grants program. We are continuing our efforts to establish a coalition in the greater Manchester/Nashua region of New Hampshire. Progress is ongoing with anticipation of funding a new coalition in 2026.

Impact Grants of up to \$40,000 are available to nonprofit economic/community development organizations that have an existing workforce housing education and advocacy program or established nonprofit organizations whose primary mission is workforce housing education and advocacy. A dollar-for-dollar match is required. Coalitions to receive funding in

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the coming fiscal year are:

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

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. 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 accessory dwelling units, 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.

The Institute for Housing Policy and Practice at St. Anselm College 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. IHPP has developed a NH 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 nation, 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 now completed has been continually updated with new data layers

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and updates based on annual zoning changes.

Housing Conferences: In FY 2026 the goal is to produce a homeownership focused conference as well as the annual Housing & Economy conference.

Messaging/Fact Sheets/Videos

NH Housing's "Housing Fact or Fiction" video series in partnership with JBC Communications has completed two more video demystify manufactured housing which is aimed at decisions makers and the public. The short videos 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. Two earlier modules continue to be used, "What is Workforce Housing" and "Who lives in Workforce Housing."

In addition, short, one page fact sheets have been in development. What is Workforce Housing and What is Manufactured Housing are nearing completion with a one page fact sheet that debunks the perception of the number of school children that come with new housing development.

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 \$7.9 million grant program that began in FY 23. The grants program has provided 104 technical assistance grants to 73 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. The program is set to close in December, 2026 with no additional funding available to continue the program at the current scale.

AP-85 Other Actions – 91.220(k)

Actions planned to address obstacles to meeting underserved needs

The New Hampshire Council of Housing Stability was created by former Governor Sununu for the purpose of creating and implementing a plan to create housing stability for all citizens in the State of NH. Strategic objectives include 1) Support the production of affordable housing across NH, 2) Create a pro-housing state and local regulatory landscape, 3) Increase supportive housing, 4) Advance systems, services and partnerships to ensure that homelessness is rare, brief and one-time. NH Housing, CDFA and DHHS along with many other partners and stakeholders work together as a part of this Council.

The reduction 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 supports the

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creation of affordable housing but cannot offset federal funding reductions.

Actions planned to foster and maintain affordable housing

New Hampshire Housing will continue to support local and regional workforce housing efforts to help municipalities eliminate regulatory 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.

CDFA will continue to support affordable housing projects through their CDBG program.

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.

Actions planned to reduce the number of poverty-level families

New Hampshire Housing's Family Self Sufficiency (FSS) program helps Housing Choice Voucher holder households to become more self-sufficient through education, support and service coordination. FSS participants have access to financial literacy training, employment coaching and resources, a small grant program and an individual escrow savings account to help them increase their earned income and achieve savings goals.

CDFA will continue to fund small business technical assistance to support microenterprise businesses with a goal of lifting the businesses owners and employees out of poverty.

Actions planned to develop institutional structure

The Community Development Finance Authority, the Bureau of Homeless and Housing Services, and New Hampshire Housing make efforts to participate in each other's planning and advisory groups. For example, New Hampshire 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. The Bureau of Homeless and Housing Services is working closely with New Hampshire Housing and the Bureau of Mental Health Services on implementing the HUD 811 Project-Based Rental Assistance grant awarded in the second funding round of that

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program and will develop this relationship further as this long-term project grows. The Community Development Finance Authority has a seat on its Community Development Advisory Committee for New Hampshire Housing. These relationships will continue to grow and advance a comprehensive approach to housing, homelessness, and community development.

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

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

Discussion:

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

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

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

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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 91.220(I)(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 any homebuyer activities.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The Multi-Family New Production and Preservation Program will rehabilitate approximately 70 units annually statewide to preserve affordable housing through long term restrictions primarily benefiting households with income below 60% of the median area income. NNHFA encourages preservation using Tax Exempt Bond Financing, and, when available, will provide gap subsidy of HOME for rehabilitation activities of existing

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properties. The minimum level of rehabilitation required for each unit will vary based upon thorough analysis of the capital needs for each property. Other subsidy in the form of Operating Funds may also be available for leveraging and can also be utilized to address rehab needs in rental properties. The aging of the entire portfolio requires a continuous review of management practices to ensure that disinvestment in the physical condition of any given property has not and will not occur. NHHFA may set aside a portion of HOME funds to be used under for this preservation of existing affordable housing. These funds will not under any circumstances provide refinancing of multifamily 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, generally, allowing formal scoring to be completed before winter so that projects can close on financing and be ready to proceed early in spring. A full copy of the 2025-2026 QAP can be found here: https://www.nhhfa.org/wp-content/uploads/2025/04/2025-2026-Qualified-Allocation-Plan_Amended-June-2025.pdf. In addition to publishing the QAP, rental production program rules, construction standards, and underwriting standards on New Hampshire Housing's website, staff also requires early conceptual review of all projects and works with developers to help them put together the best project they can. New Hampshire Housing's Underwriting and Development Policies for Multi-Family Finance can be found here: <https://www.nhhfa.org/developer-financing/underwriting-and-development-policies/>

HOME funding for preservation projects is also available through the QAP. The following are eligible to apply for project specific assistance under the LIHTC 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 \$315,000 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. In the QAP, NHHFA 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)).

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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 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

See Emergency Solutions Grant Guide, which includes all written standards for providing ESG assistance in Unique Appendices.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

See Coordinated Entry document in Unique Appendices.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

New Hampshire DHHS Bureau of Homeless Services (BHS) makes ESG sub-awards through a competitive procurement process. BHS issues a public solicitation and makes funding available to eligible subrecipients, including private nonprofit organizations (including community-based and faith-based organizations) and units of general local government. Applicants submit proposals describing the ESG component(s) to be funded, service area coverage, target population(s), program design, budget, match resources, and organizational capacity to meet ESG requirements and performance standards.

BHS reviews applications using established threshold and scoring criteria, including alignment with the Consolidated Plan and ESG Strategic Plan priorities, demonstrated community need, program design and housing-focused approach, organizational capacity, fiscal management, HMIS/data reporting compliance, and past performance. Awards are made based on the results of the competitive review, available funding, and the need to maintain statewide access to homelessness services across urban and rural areas.

ESG allocations available to private nonprofit organizations, including community and faith-based organizations, are distributed through this same competitive process. Funding is awarded to qualified nonprofit providers that demonstrate the ability to deliver eligible ESG

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services—such as street outreach, emergency shelter, homelessness prevention, rapid re-housing, HMIS participation, and related housing stabilization supports—while meeting contract requirements, performance standards, and federal compliance obligations. Selected nonprofits enter into subrecipient agreements with BHS and receive reimbursement for allowable costs based on required documentation and reporting.

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

The state of NH is able to meet the homeless participation requirement in 24CFR 576.405(a). The ESG Administrator consults with the 3 NH COCs- Greater Nashua, Manchester and Balance of State, which all have a formerly homeless person on its board.

5. Describe performance standards for evaluating ESG.

New Hampshire DHHS Bureau of Homeless Services (BHS) uses performance standards to evaluate ESG subrecipients and ensure ESG-funded activities are effective, housing-focused, and aligned with the goals of the Consolidated Plan and 24 CFR Part 576. Performance standards are applied across ESG components and are used to monitor program implementation, service quality, and outcomes for households served.

Key ESG performance standards include:

Timeliness and access to services: Programs provide low-barrier access and respond promptly to households experiencing homelessness or at imminent risk of homelessness, including timely intake, assessment, and referral through Coordinated Entry.

- Street Outreach outcomes: Increased identification and engagement of unsheltered persons, successful connections to Coordinated Entry, and referrals to emergency shelter, rapid re-housing, permanent supportive housing, and mainstream services.
- Emergency Shelter outcomes: Reduced average length of stay, increased exits to permanent housing, and effective housing navigation and case management to support rapid stabilization.
- Rapid Re-Housing outcomes: Increased exits to permanent housing, timely placement into housing, and housing retention during and after assistance.
- Homelessness Prevention outcomes: Successful diversion from homelessness, reduced entry into shelter, and stabilization of households in permanent housing.
- Housing stability and returns to homelessness: Reduced returns to homelessness and improved housing retention outcomes across ESG interventions.
- Data quality and reporting compliance: Accurate, complete, and timely HMIS data entry (or

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comparable database compliance), consistent reporting, and adherence to privacy and confidentiality standards.

- Fiscal compliance and cost effectiveness: Eligible and reasonable costs, timely invoicing, proper documentation, and compliance with match requirements and contract terms.

BHS monitors these performance standards through HMIS and program reports, fiscal review, monitoring visits, and ongoing technical assistance. Subrecipients that do not meet performance expectations may be required to implement corrective actions, adjust program operations, or participate in additional monitoring and support.

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

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

Applications submitted by eligible recipients

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

N/A

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

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

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

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

The following are not eligible to receive HTF funds:

1. Primarily religious organizations, where residency would be limited to an exclusive denomination.
2. Any person who is an employee, agent, consultant, officer, elected official, or appointed official of the state of New Hampshire, the Authority, or state recipient or sub-recipient receiving HTF funds (collectively Non-Eligible Persons). This includes partnerships and

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corporations where the controlling partner, controlling member, or person(s) in control of such entity is a Non-eligible Person or Persons.

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

New Hampshire Housing may use two application tracks depending upon project type:

Projects blending some HTF units into LIHTC projects will utilize New Hampshire Housing's 9% Low Income Housing Tax Credit Program Multifamily Rental Housing Financing Application. This application is used for all projects seeking Low Income Housing Tax Credits and various forms of capital subsidy from New Hampshire Housing including but not limited to Housing Trust Fund, HOME, the State Affordable Housing Fund and other subsidy resources. This application is very thorough, requiring the applicant to provide detailed information concerning the description of the proposed project, sources and uses of all funds, rents and operating expenses, LIHTC scoring, a project pro forma, analysis of funding gaps to determine subsidy needs and a management questionnaire to assess management capacity. The Qualified Allocation Plan (QAP) for the 2027-2028 Low Income Housing Tax Credit Program provides scoring incentives to reserve 10% or more (but less than all) units affordable to extremely low-income households, and also encourages through scoring incentives for the provision of supportive housing for the homeless, those at imminent risk of homelessness, and veterans. Other incentives in the scoring system may also encourage applicants to ask for HTF funding. The project scoring criteria in the 2027-2028 Qualified Allocation Plan contain the elements required by HUD and considerably more.

Projects not seeking 9% Low Income Housing Tax Credits projects may use a separate competitive NOFO for 4% LIHTC/Bond funding and New Hampshire Housing will make awards in accordance with the priorities which form the basis of the Threshold Requirements and Scoring Criteria for applications submitted through this NOFO. NH Housing may not be releasing a 4% LIHTC/Bond with capital subsidy NOFO in our FY2027 year because there is a lack of capital subsidy/gap funding available for these projects. However, this could change if more gap funding becomes available.

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 through a HTF Written Agreement.

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".

N/A

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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 much as possible.

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

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

See Threshold criteria in 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".

In addition to threshold and scoring categories, rent subsidy, if needed and available, is provided by New Hampshire Housing Finance Authority with project-based vouchers. NH Housing does not expect project-based vouchers to be available in FY27.

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

See Scoring criteria in the 2027-2028 QAP.

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

See Threshold criteria in the 2027-2028 QAP.

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".

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Non-Federal and Federal match above threshold requirements will receive points in the QAP scoring category.

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.

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

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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.

HTF is used as gap funding in our LIHTC projects, both the 9% and 4%. NHHFA did an analysis of projects from 2020-2025 of actual costs and determined that actual costs of square footage have been increasing annually 2% per year. Additionally, with the implementation of BABA requirements, the costs associated with HTF are increasing. Maximum Per Unit Subsidy Limit will allow the Authority to provide additional capital financing to help address these additional costs due to BABA. Since the pandemic, NHHFA has continued to see an exponential increase in construction costs, threatening the financial viability of these projects. These limits are not adjusted by geographic locations because our state is small and upon research of actual costs, there was not found to be a large variation of construction costs by area. Therefore, per unit subsidy limits are being increased to:

Per unit subsidy limits are:

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

These limits will be reassessed annually.

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

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

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The following can be found in the following sections of the Unique Appendices:

See Design and Construction Policy Rules

See Technical Design and Construction Standards plus Rehab

See Hazard Mitigation

Uniform Physical Condition Standards

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

N/A. 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".

The grantee has determined its own affordable homeownership limits using the methodology described in § 93.305(a)(2) and the limits are attached.

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

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

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

There is no required preference for the use of HTF in LIHTC projects.

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

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establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter "N/A."

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