



CDFA
COMMUNITY DEVELOPMENT FINANCE AUTHORITY

COMMUNITY DEVELOPMENT BLOCK GRANT AND CDBG-CV

APPLICATION AND PROGRAM GUIDE

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CHAPTER 1: PROGRAM OVERVIEW

The Community Development Finance Authority (CDFA) is a statewide nonprofit public authority. The organization leverages a variety of financial and technical resources, including the competitive deployment of grant, loan and equity programs.

CDFA'S VISION & MISSION

CDFA is the financial engine that drives community economic development across New Hampshire focused on maximizing the value and impact of community development, economic development and clean energy initiatives throughout New Hampshire. The organization leverages a variety of financial and technical resources, including the competitive deployment of grant, loan and equity programs.

We see a future New Hampshire whose communities are economically and socially resilient, reflect and respect their natural surroundings, and are places where people want to live, work and play.

CDFA invests in the people of New Hampshire by:

- deploying a well-tuned, effective investment system;
- enabling partners to make transformational and sustainable changes; and
- taking an innovative approach to development finance.

CDBG PROGRAM OVERVIEW

CDFA administers the State of New Hampshire's annual federal allocation of Community Development Block Grant (CDBG) funds for eligible municipalities.

The Community Development Block Grant (CDBG) Program is designed to provide assistance to units of general local government in improving economic opportunities and meeting community revitalization needs, particularly for persons of low and moderate income. The CDBG program has been funded through the State since 1982 by the U.S. Department of Housing and Urban Development (HUD) under the Housing and Community Development Act of 1974, as amended (Title I).

The CDBG program is governed by Title I of the Housing and Community Development Act of 1974, as amended, and implementing regulations for the State Program at 24 CFR Part 570, Subpart I. All CDBG activities must be carried out in accordance with the requirements of Title I, Subpart I, the State Consolidated Plan and Annual Action Plan, created in accordance with 24 CFR Part 91, and this Application and Program Guide.

In the following sections, a description of New Hampshire's CDBG Program is presented along with the amount of funds available and the method of distribution (MOD) of those funds. Also presented are the categories of grants to be made available, selection criteria, eligible activities, and the eligibility requirements for applicants.

CDFA will conduct grant workshops to assist municipalities and other interested parties in the preparation of grant applications and the administration and management of funded projects in accordance with program requirements. In addition, CDFA is available to provide technical assistance to municipalities and nonprofit organizations regarding the CDBG program.

Funding Objectives

The primary objective of the CDBG program is the development of viable communities by expanding economic opportunities, providing decent housing and a suitable living environment principally for persons of low and moderate income.

Section 1.3 Use of the Application and Program Guide and the Implementation Guide

The CDBG Application and Program and Implementation Guides can be found on CDFA's website: <https://resources.nhcdfa.org/programs/community-development-block-grant/>.

The purpose of the Application and Program Guide is to:

- Provide information on National Objectives and Eligible activities and New Hampshire's priorities for funding.
- Encourage participation in the public input process for determining CDBG program goals.
- Give clear steps and policies for completing an application.
- Define clear evaluation steps, criteria and policies for funding decisions.

The purpose of the Implementation Guide is to:

- Provide practical information on how to implement a CDBG project that will meet legal, financial, and program obligations.
- Provide the grant administrator with a simple, step-by-step approach for the implementation of CDBG-funded projects, including grant approval, set-up, compliance with applicable requirements, audits and close-out.
- Provide tools to assist in CDBG project implementation. The tools include tips, lists, forms, and sample documents that are in the chapter or in the attachments to each chapter.

The Guides are organized by major topic. All applicable forms referred to in the handbook are located at the end of the handbook chapters. The major topics include:

Application and Program Guide

- Program Overview
- National Objectives and Eligible Activities
- Activity Selection and Implementation (Method of Distribution)

Implementation Guide

- Grantee Requirements
- Environmental Review
- Financial Management
- Procurement and Contract Requirements
- Labor Standards
- Acquisition
- Relocation
- Reporting and Recordkeeping
- Monitoring and Closeout
- Glossary (Definitions)

Note, however, that this document is intended as a guide and reference, not as a substitute for thorough knowledge of State and Federal laws and regulations referenced herein.

Though not all-inclusive, this guide covers the major areas of CDBG administration, provides required and suggested forms and instructions, and provides references for applicable State and Federal laws and regulations.

As necessary, revisions or additions to this Guide will be issued via Circulars. This guide will be retained and kept up-to-date on a yearly basis to ensure effective administration of CDBG grants. The current version of the guide can be found on the CDFA Resource Hub.

Waivers

CDFA may waive non-statutory program requirements. A request for a waiver will be approved only when it is determined necessary to further the objectives of the CDBG program, and is consistent with the Housing and Community Development Act statutes, the HUD regulations, and CDFA's community development objectives.

Waivers may be requested by the Grantee using the CDFA Waiver Request Form. The request must contain the following:

1. Reason(s) for the waiver, including justification of the reasons beyond the recipient's control to warrant a waiver;
2. Actions taken by the recipient to overcome the problem(s);
3. Specific CDBG requirements that are proposed to be waived; and
4. Identification of the plan to complete the project.

Other Resources and Information

It is very important to note that the applicable regulations and requirements are subject to change. Grantees are responsible for ensuring that they are in compliance with all applicable rules. This can be accomplished by periodically checking the websites listed below to see if updated or revised regulations have been issued:

New Hampshire websites:

<https://www.nhhfa.org/consolidated-plan>

<https://resources.nhcdfa.org/programs/community-development-block-grant/>

Guide to National Objectives and Eligible Activities for State CDBG Programs:

<https://www.hudexchange.info/resource/2179/guide-national-objectives-eligible-activities-state-cdbg-programs/>

CDP Income Calculator

<https://www.hudexchange.info/incomecalculator/>

HUD Office of Community Planning and Development Training:

<https://www.hudexchange.info/trainings/>

HUD Office of Healthy Homes and Lead Hazard Control:

https://www.hud.gov/program_offices/healthy_homes

HUD Office of Labor Standards and Enforcement (OLSE):

https://www.hud.gov/program_offices/davis_bacon_and_labor_standards

HUD Office of Environment and Energy (OEE):

<https://www.hudexchange.info/programs/environmental-review/>

Department of Labor:

<http://www.dol.gov/>

For more information or assistance, grantees are encouraged to contact CDFA staff.

CHAPTER 2: NATIONAL OBJECTIVES AND ELIGIBLE ACTIVITIES

Chapter 2: National Objectives and Eligible Activities describes the federal requirement that all CDBG-funded activities fulfill one of three National Objectives established by Congress. The content of this chapter is outlined in the CDFA's Community Development Block Grant Implementation Guide found here:

<https://resources.nhcdfa.org/programs/community-development-block-grant/implementation/>

CHAPTER 3: ELIGIBILITY AND GUIDELINES/ METHOD OF DISTRIBUTION

Section 3.1 Funding Method of Distribution

New Hampshire's CDBG program is offered to eligible cities and counties for a wide range of activities as authorized under Section 105(a) of the Housing and Community Development Act (HCDA) of 1974, as amended. The state annually expects to receive new CDBG funds for distribution to non-entitlement cities and counties for eligible projects. The CDBG funds covered by this Method of Distribution (MOD) include: new funds, unobligated program year funds, any program income received and grant funds recaptured from projects funded in prior grant years. CDFA will manage the competitive award and funding process for eligible projects under this Method of Distribution.

3.1.1 Citizen Participation

To establish goals for each CDBG program year and ensure proposed changes were based on data, trends and public participation, CDFA typically conducts the following process each year:

- Hosts listening sessions across the state;
- Conducts a survey of municipalities and other stakeholders;
- Solicits public input through one-on-one outreach; and
- Researches and evaluates best practices and program models.

Most recently the goals identified through the outreach efforts include increasing funds available to municipalities, building capacity and providing support for downtown revitalization and redevelopment.

CDFA also engages in the State Citizen Participation Plan outlined here:

https://www.nhfa.org/assets/pdf/Citizen_Participation_Plan_2019.pdf.

Every applicant and recipient of CDBG funds must comply with the citizen participation requirements provided in federal law and described in this chapter. Some of the requirements will be checked by CDFA during application review; others will be verified when grant projects are monitored.

See Implementation Guide Chapter 4: Grantee Requirements for more information about required Citizen Participation (<https://resources.nhcdfa.org/programs/community-development-block-grant/implementation/grant-administration/>).

3.1.2 Consistency with New Hampshire's Consolidated Plan

Priorities for CDBG funds must be consistent with the policies and priorities contained in the State of New Hampshire Consolidated Plan for Housing and Community Development. The Consolidated Plan is approved by HUD. The Annual Action Plan, which includes the MOD for the CDBG funds, is the annual update to the Consolidated Plan and has been developed with participation from New Hampshire Housing Finance Authority, State of New Hampshire Department of Health and Human Services, the Housing and Community Development Planning Council, and the public input received during the 30-day public comment period.

3.1.3 CDBG Priorities

Section 106(d)(2)(C)(iii) of the Housing and Community Development Act (HCDA) prohibits a state from declaring certain statutorily eligible activities as ineligible for funding under the state's program, but allows a state to establish funding priorities among the types of eligible activities. The State of New Hampshire's funding priorities for each year will be described within the Methods of Distribution (MOD) or Chapter 3 of this Guide. In accordance with the HCDA, the state will consider applications for funding consistent with the identified funding priorities within the MOD.

The NH State Objectives and funding priorities for New Hampshire's CDBG program are described below.

State Objectives

- Implementing the housing and community development plan and conforming to the municipality's master plan and ordinances;
- Preserving and promoting existing neighborhoods and community centers;
- Restoring and preserving properties which have historic, cultural, architectural or aesthetic value;
- Solving community problems with long-term benefits and innovative solutions;
- Successfully raising funds or securing matching funds and resources from public and private sources;
- Funding needed projects for which other private or public funding is not available and is consistent with the national objectives; or
- Providing improved housing in accordance with section 8 standards and public facilities or employment opportunities primarily to low- and moderate-income persons or households. Grants shall not benefit moderate-income persons to the exclusion of low-income persons.

Current Program Year Objectives

- Increase the funds and capacity for communities to develop and implement community economic development projects.
- Provide additional resources for the development of affordable housing that supports the revitalization of New Hampshire's downtowns.
- Align economic development tools to better leverage public and private resources that have a positive community impact.
- Reduce the regulatory burden on communities seeking access to resources by streamlining state and federal program policies and administration requirements.

3.1.4 Priority Activities Offered through New Hampshire's CDBG Program

To accomplish the national, state and current program year objectives, there shall be five grant categories, as follows:

1. Housing
2. Public facilities
3. Economic development, which shall consist of the following subcategories:
 - a. Business Loan
 - b. Real Estate Development
 - c. Public Infrastructure
 - d. Grant to a Nonprofit
 - e. Microenterprise Development
 - f. Job Training
 - g. Business Technical Assistance
4. Emergency
5. Planning

3.1.5 Targets

CDFA receives an annual allocation from HUD for the CDBG program. After subtracting amounts allowed for Administration and Technical Assistance (3% plus \$100,000), CDFA awards available funds in the categories listed below, using the percentages shown. Funding priority target percentages may be adjusted annually to be more in line with the increased demand for certain types of projects, current trends and based on the citizen participation plan conducted through the Consolidated and Annual Action Plan processes.

Annual Allocation Targets

The final Annual Allocation from HUD will be posted on CDFA's website.

	Target %
Annual Allocation From HUD	
Housing	30%
Public Facilities	30%
Economic Development	30%
Emergency	5%
Planning	2%
Technical Assistance / Administration	3%

CDBG CV Targets

CDFA has additional funds from the CARES ACT to make investments in areas that address the COVID-19 crisis.

	Target %
Annual Allocation From HUD	
Public Services	36%
Economic Development – Microenterprise Technical Direct grants other activities	13%
Public Facilities and Housing	23%
Permeant Supportive Housing in partnership with NH Housing Authority	21%
Technical Assistance / Administration	7%

3.1.6 Program Year

CDFA's CDBG program year runs from July 1 through June 30.

A draft annual Action Plan is typically available to the public for comment in April. The final Action Plan is prepared and sent to HUD typically in May.

3.1.7 Funds Remaining

On July 1st of any given year, any un-obligated or recaptured funds, earlier program year funds or program income will be applied in conformance with the proposed or HUD-approved fiscal year target percentages and will be awarded in accordance with either the proposed or HUD-approved MOD.

3.1.8 Obligating Funds

CDFA has two federal requirements which must be met: 24 CFR 570.494(b)(2) and 24 CFR Part 570.494(b)(1) which requires each state to obligate and announce (excluding state administration) 100% of each annual grant to Units of General Local Government (UGLG's) within 15 months of the state signing its grant agreement with HUD. To comply with the requirements CDFA prioritizes its obligation and announcement of CDBG funds as follows:

- CDBG awards will be obligated and announced from the current annual grant within 15 months of the state signing the grant agreement with HUD 24 CFR Part 494(b)(1); and
- Any recaptured funds, liquidated funds and program income on hand will be expeditiously obligated and announced in accordance with 24 CFR Part 570.494(b)(2).

Any recaptured funds, liquidated funds and program income received by CDFA will be tracked and disbursed to projects eligible for funding under the current MOD.

3.1.9 Grantee Eligibility and General Requirements

All 10 counties along with incorporated cities and towns, except for the entitlement communities, shall be eligible to apply for funding under the CDBG program.

Entitlement Communities are not included in the state's CDBG program because they receive CDBG funds directly from HUD. Those entitlement communities are: Manchester, Nashua, Portsmouth, Dover, and Rochester.

Administration of Activities

Activities which are eligible may be undertaken by the grantee/recipient through:

- Its employees; or
- Agreements with a contractor or subrecipient through procurement procedures governed by 24 CFR 85.36 or OMB Circular A-110, whichever applies.

Financial Assistance

Subject to the specific requirements of each type of grant or subcategory, the following uses may be eligible for CDBG funds:

- A direct grant to a grantee;
- Grants, loan guarantees, interest rate subsidies or loans to an eligible subrecipient by the grantee;
- Interest rate subsidies or other favorable terms from a bank participating in the project with the grantee; or
- Any other innovative financing used either singly or in combination with items listed above, with permission from CDFA.

Project Timeline

All grants from the CDBG-funded award must be completed within 18 months after execution of the funding contract with CDFA. Any unobligated funds in the CDBG award may be recaptured by CDFA after this time period. If due to the COVID-19 crisis the project will take longer than the typical 18-month timeline, the applicant may request up to 24 months as part of their application.

Matching Funds

All project funds necessary to complete the proposed project must be available and committed at the time the application is received by CDFA.

Unexpended Grant Funds

Grant funds not used for activities as shown in the approved contract budget will be recaptured and made available to other communities in accordance with the rules contained within this MOD.

CDBG funds cannot be used for facilities owned and/or maintained by a state or federal agency. CDBG funds cannot be used to offset locally budgeted funds or to replace state or federal funds. All CDBG projects must comply with OMB Circular A-87 "Cost Principals for State and Local Governments" and 2 CFR 200. In addition, 24 CFR 570.489(d) (2 CFR 200.444) requires that CDBG funds are not used for general expenses required to carry out other responsibilities of state and local governments.

Joint Projects

Two or more local governments (for example, a city and a county, or two cities) may work on an application for a regional project. In such cases, only one jurisdiction can be the primary applicant and act as the responsible party under the contract with the state. Joint applications where two or more parties are equally responsible will not be accepted.

Regional projects are activities that benefit more than one jurisdiction and address a common problem in a region. The maximum funding available for a joint application shall be the same as for an individual applicant.

Pass Through

Cities and counties cannot “pass through” the awarded funds to another city or county to carry out the project activities. The recipient must carry out the project activities and remain fully responsible for the grant-funded project’s compliance with all federal and state requirements. In other words, the project must be under the direct control of the grant recipient at all times.

Project Phasing

Projects cannot be divided into phases to obtain multiple CDBG grants for the same facility. Some examples of project phasing not allowed under the program include:

- Separating a public works project into phases, such as collection system improvements in one-phase and treatment system improvements into another phase in order to apply for more than the maximum grant within a five-year period; or
- Building one portion of a public/community facility now, and then building the remaining portion later, in order to qualify for two grants for the same facility.

Limits on Applications

To comply with federal requirements pertaining to the timely distribution and expenditure of funds, the CDBG program will have the following application limits for all projects assisted in whole or in part with CDBG funds in any one program year:

1. Community Development Housing Grants-
A Grantee may apply for Housing projects for the total limit of \$500,000 per program year;
2. Community Development Public Facility Grants-
A Grantee may apply for Public Facilities projects for the total limit of \$500,000 per program year;
3. Economic Development Grants-
A Grantee may only apply for projects from the following categories and shall not exceed \$500,000 per program year:
 - a. Business Loan
 - b. Real Estate Development
 - c. Public Infrastructure
 - d. Grant to a Nonprofit
 - e. Job Training

Microenterprise Development - Grantee may also apply for additional \$500,000 for projects in this category in addition to the \$500,000 limit for categories listed in a through e, above.

Business Technical Assistance - Grantee may also apply for additional \$300,000 for projects in this category in addition to the \$500,000 limit for categories listed in a through e, above.

4. Planning Grants:

- a. The maximum grant award of \$25,000 shall be made only for studies, which include architectural, engineering design or redesign, energy design review, energy audit and/or economic analysis, and a plan or approach to the study which has the potential for achieving the goals stated in the proposal.
- b. There shall be no yearly limit on the number of planning grant applications that can be submitted and received.

5. Emergency Grants:

A Grantee may only apply for one project per year from one of the following categories:

- a. A municipality with a population of 10,000 or under shall not exceed \$350,000 for a one-year grant(s);
or
- b. A municipality with a population above 10,000 shall not exceed \$500,000 for a one year grant(s).

3.2 Administration Requirements

Audit Cost

CDBG funds can pay for A-133 audit costs in proportion to the federal CDBG funds received by the city or county. The eligible share of the A-133 audit cost cannot exceed the ratio of these federal grant funds received to the recipient's total annual expenditures and incurred obligations – times – the cost of the audit. For example:

CDBG receipts \$100,000
Total Expenditures and Incurred Obligations \$1,000,000

Ratio:
(CDBG Receipts) / (Total Federal Expenditures and Incurred Obligations) (\$100,000)/(\$1,000,000)=0.1 or 10%

Total Cost of A-133 Audit \$5,000

Eligible CDBG reimbursable portion of the audit cost
(Total Audit Cost) x (Ratio)
(\$5,000) x (0.1) = \$500

Grant Administration Fee

For all categories that allow grant administration as an eligible activity, up to 10 percent of the grant award, but not more than \$25,000, may be used to pay for grant/project administration costs, including overall project management, coordination, monitoring, and evaluation. Recipients may use some of the grant/project administration allowance to conduct activities to further Fair Housing in their communities.

In addition to the grant administration allowance, the following are eligible grant administration costs:

Environmental Review

Up to a maximum of \$5,000 per project is allowed to prepare and complete a full environmental review record including any associated wetlands delineations, 8-step floodplain/wetlands processes, biological assessments, pedestrian survey's, SHPO communication etc., to meet all the requirements of the most current Implementation Guide and approved by CDFR, if needed. The complete record must be ready for public comment. Any amount of funds in excess of the \$5,000 must be paid for with local or non-CDBG funds.

Legal Fees

There is no maximum limit on costs associated with legal fees directly related to the project as long as the fee is reasonable and consistent with fees charged for projects with a similar scope of work in the local market.

Property Appraisal Fees

There is no maximum limit on costs associated with property appraisal fees related to property acquisition as long as the fee is reasonable and consistent with fees charged for projects with a similar scope of work in the local market.

Grant Writing Fee

For Housing, Public Facilities, Emergency and Economic Development Applications

To prepare funding applications for CDFA, consultant fees for writing grant applications shall be allowable for up to \$4,000 per application; Municipalities that write their own applications shall be eligible to receive up to \$4,000 per application based on actual documented costs; and subrecipients shall not be eligible to receive any grant funds for application writing. Only projects that are funded will be eligible for reimbursement.

For a Planning Application

Consultant fees for writing and preparing grant applications shall qualify as administrative costs, but shall not exceed \$1,500 per application; Municipalities that write their own applications shall be eligible to receive up to \$1,500 per application based on actual documented costs; and subrecipients shall not be eligible to receive any grant funds for application writing. Only projects that are funded will be eligible for reimbursement.

Other Administration Costs

Project Cost - Program Management Services (Only applies to housing rehabilitation projects.)

Up to 20 percent of the grant award may be used for the combined costs associated with grant administration and program management. Of this amount no more than is reasonable to complete the project may be used for grant administration costs. Program management costs are expenses directly related to carrying out eligible program activities such as working with low- and moderate-income eligible clients. These costs are not considered to be grant/project administration costs because they provide a direct service to clients eligible under the low- and moderate-income national objective. Refer to the Guide for Grant Administration/Activity Delivery Costs/Program Management Costs for identification of the eligible grant administration, environmental review, attorney fees, appraisal costs, program management and other costs.

Limitations on Architectural and Engineering Costs

There is no maximum limit on costs associated with Architectural and Engineering costs directly related to the project as long as the fee is reasonable and consistent with fees charged for projects with a similar scope of work in the local market.

The reasonable work generally includes: project design, surveying, preparation of bid and contract documents, review of bids, project/construction oversight, preparation of as-built drawings and operation and maintenance plans. Professional services contracted out by the engineering/architectural firm for project geotechnical evaluation, surveying, core samples, or other extra services are not generally included in the above stated limit for engineering and architectural costs. For further assistance, contact CDFA staff.

Preliminary engineering/planning documents, final design engineering documents and construction oversight in projects funded in full or in part with CDBG funds must be prepared and stamped or conducted by a registered professional engineer or architect licensed to do work within the State of New Hampshire.

Limits on Construction Contingencies

Construction contingencies are limited to a maximum of 10 percent of the projected construction line item cost.

Pre-Agreement Costs

In any project assisted in whole or in part with CDBG funds, costs incurred after a grant award has been made but prior to execution of a grant contract are not eligible for reimbursement unless there are provisions in the grant contract allowing for payment of specific pre-agreement costs. The activities must also be eligible and undertaken in accordance with the requirements of the CDBG program/future contract requirements and the federal environmental review rules at 24 CFR Part 58. Consult with CDFA staff during project development on pre-agreement cost activities.

If pre-agreement costs are to be requested, the applicant must provide a letter with the application, requesting pre-agreement costs that clearly explains and identifies:

1. The amount of funds needed, by budget line item;

2. An explanation as to why pre-agreement costs are necessary for the completion of the project;
3. The timeline in which the funds will be expended; and
4. Documentation the federal environmental review rules at 24 CFR Part 58 have been met.

Costs incurred prior to award of the grant to a municipality are generally not eligible for reimbursement in any project assisted in whole or in part with CDBG funds. Exceptions can be made for the following activities, in accordance with the above approval:

- a. Environmental reviews
- b. Income Surveys
- c. Grant Writing
- d. Legal Services
- e. Noticing related to relocation and/or acquisition activities;
- f. Any other activities deemed as a reasonable cost by the authority (waiver required)

The application must describe the pre-agreement costs within the project description and show the costs in the project budget.

Ineligible Costs

Any activity not listed under eligible costs is generally considered ineligible. Check with CDFA with any further questions.

Work Performed by Staff of the Grantee (Force Account)

Grantees planning to pay their own staff with grant funds for administration and/or force account work including, but not limited to, engineering, design and inspection services, construction labor and operation of locally owned equipment, must consult with CDFA and receive approval prior to submitting an application.

Guide for Grant Administration/Activity Delivery Costs/Program Management Costs

<i>Activity</i>	<i>Grant Administration Cost (yes/no)</i>	<i>Activity Delivery Cost (yes/no)</i>	<i>Pre Application – Eligible Costs</i>	<i>Notes</i>
Preparing budgets, schedules, contract amendments.	Yes	No	No	No maximum – reasonable and necessary to complete
Drafting Requests for Proposals and agreements with consultants for grant administration or other consulting work (Architect and Engineer).	Yes	No	Yes	
Setting up systems to assure compliance with state and federal program requirements. For example: labor standards files and a grant accounting system.	Yes	No	No	
Monitoring project progress against the grant contract scope of work and budget and reporting to elected officials.	Yes	No	No	
Preparing disbursements/cash requests, reports, and other documents for submission to the CDFA.	Yes	No	No	

Participating in CDFA monitoring visits and responding to monitoring findings and concerns.	Yes	No	No	the activity. Approval from CDFA required.
Preparing a project completion report, assisting an auditor with required grant information.	Yes	No	No	
Costs of publishing the Fair Housing Resolution.	Yes	No	Yes	
Purchase of capital equipment, such as computers and file cabinets for grant administration.	No	No	No	
Training on CDBG grant administration requirements.	No	No	No	
Preparation of the environmental review and all related costs.	Yes	Yes	Yes	Maximum \$5,000 per project.
Federal Labor Standards Compliance work related to conducting on-site employee interviews, verifying payroll data, reviewing payrolls, attending pre-construction conferences, and obtaining compliance with these requirements.	Yes	Yes or No	No	No maximum – reasonable and necessary to complete the activity. Approval from CDFA required.
Attorney fees for preparing or reviewing contract documents or property acquisition activities.	No	Yes	Yes	No maximum – reasonable and necessary to complete the activity. Approval from CDFA required.
Audit Costs.	No	Yes	No	CDBG portion of the audit cost.
Professional appraiser fees related to property acquisition.	No	Yes	No	No maximum – reasonable and necessary to complete the activity. Approval from CDFA required.
Construction Contingency.	No	Yes	No	10% of the estimated construction cost.
Architectural.	No	Yes	No	No maximum – reasonable and necessary to complete the activity. Approval from CDFA required.
Engineering.	No	Yes	No	No maximum – reasonable and necessary to complete the activity. Approval from CDFA required.
Eligible Activities under Microenterprise.				No maximum – reasonable and necessary to complete the activity. Approval from CDFA required.

Housing Rehab - Collecting client applications, verifying application to determine eligibility.	No	Yes	Yes	Up to 20% of the grant award.
Non-Housing Rehab Projects - Collecting client applications, verifying application to determine eligibility.			Yes	No maximum – reasonable and necessary to complete the activity. Approval from CDFA required.
On-site inspections, bid preparation, contracting, client/contractor troubleshooting, compiling cost data on individual rehabilitation homes.	No	Yes	Yes	No maximum – reasonable and necessary to complete the activity. Approval from CDFA required.

Section 3.3 New Hampshire Priority Activities

The New Hampshire CDBG program requires that each activity funded, except for program administration and planning activities, must meet one of three national objectives. An activity that does not meet the national objective is not compliant with CDBG requirements and may be subject to remedial actions. The NH priority national objective is to benefit to low- and moderate-income (LMI) persons.

- **Benefiting Low- and Moderate-Income (LMI) Persons**

The LMI National Objective is often referred to as the primary National Objective as the regulations require that States expend at least 70 percent of their CDBG funds on activities that benefit low- and moderate-income people as defined below. In addition to ensuring that the required percentage of CDBG funds serve people in the overall LMI category, units of general local government (UGLGs) – in New Hampshire, this means an eligible county, city or town - must also ensure that the activities proposed, when taken as a whole, will not benefit moderate-income people to the exclusion of low-income people.

The National Objectives are described in detail in Implementation Guide Chapter 2: National Objectives and Eligible Activities.

HOUSING GRANT REQUIREMENTS

Eligible housing activities shall include:

1. Homeowner Rehabilitation, rehabilitating housing which does not meet physical condition standards for HUD housing that is decent, safe, sanitary and in good repair as defined in 24 CFR 5.703 including:
 - a. Improving the efficient use of water and energy;
 - b. Inspecting, testing and abating lead-based paint;
 - c. Exterior painting;
 - d. Providing elderly or handicapped access;
 - e. Water, sewer, street and sidewalk improvements; and
 - f. Maintenance of a housing inspection program, including a provision for a housing inspector.
2. Rental Housing Activities, rehabilitating housing which does not meet physical condition standards for HUD housing that is decent, safe, sanitary and in good repair as defined in 24 CFR 5.703 including historic preservation.
3. Infrastructure in support of housing.
4. New construction in Census Designated Places, a designated revitalization zone or other municipally designated area by a CBDO as defined by federal regulation.
5. Any other activity that the authority determines to be consistent with the national objectives in 42 U.S.C. 5304 (b) of the federal act.

Housing Activities and Program Requirements

The rent shall not exceed 100 percent of the “Fair Market Rent for Existing Housing” published by HUD under 24 CFR 888 in the Federal Register for no less than 5 years following completion of the project.

CDFA Energy Policy

CDFA’s energy policy applies to any project proposing a physical alteration to existing energy systems (building envelope, mechanical systems, lighting, etc.) or for new construction (includes additions and gut rehabilitation).

The intention of the Energy Policy is that projects will complete appropriate evaluation of comprehensive energy opportunities prior to, or concurrent with, the planning/design of the project in order to inform a design that: 1) reduces future operating and maintenance costs; 2) improves occupant comfort and health; and/or 3) improves building durability. Please refer to Appendix G, CDFA Energy Policy Recommendations for guidance.

Housing Rehabilitation – Program Requirements

The following shall be eligible for financial assistance:

1. Landlords;
2. Low- and Moderate-Income Homeowners;
3. Public Housing Authorities
4. Private or Public Nonprofit organizations

Additional Conditions for Landlord Eligibility

Landlords shall be eligible to receive financial assistance in order to rehabilitate housing units under the following conditions:

- A. At least 51 percent of the units in the building are occupied or if vacant, shall be reserved for low- and moderate-income households;
- B. The landlord agrees to rent vacant units rehabilitated with CDBG funds to low- and moderate-income household(s) for no less than 5 years following completion of the project;
- C. All other units in the same building meet the HUD occupancy standards whether or not all units utilize CDBG funds.
- D. To meet the requirements described above in the case of a 2-unit structure, only one of the units shall be required to be occupied by a low- and moderate-income household.
- E. Landlords shall be eligible to receive financial assistance for the housing unit(s) actually rented to a low- and moderate-income household(s) in a building in which less than 51 percent of the units are occupied by such households, provided that:
 - a. The landlord agrees to adhere to the requirements above; and
 - b. CDBG funds shall not be used to rehabilitate the units in the building that will not be occupied by low- and moderate-income households.
- F. Landlords shall be eligible to rent at the full fair market rent level to tenants with section 8 certificates or vouchers.
- G. Landlords shall rent at no more than the fair market rent for a one-bedroom unit for an independent group residence, shared or congregate housing unit.
- H. Landlords shall rent at no more than 60 percent of the fair market rent for an efficiency housing unit or a single room occupancy housing unit.
- I. Housing units rehabilitated with CDBG funds shall meet the following standards:
 - a. Housing that is decent, safe, sanitary and in good repair as defined in 24 CFR 5.703, or state and municipal housing or building, electrical and plumbing codes where they exceed the HUD standards;
 - b. The state's current life safety code;
 - c. The state's **amended** 2015 IECC code; and
 - d. Where applicable, the state's architectural barrier free design code.
- J. The relevant rehabilitation standards above shall not apply where the sole activity consists of:
 - a. Painting the exterior of residences of low- and moderate-income households;
 - b. Removing material or architectural barriers from the residences of the elderly or handicapped; or
 - c. Water, sewer, street and sidewalk improvements on private property in support of housing.
- K. The following funding limits shall apply to housing rehabilitated or assisted with CDBG funds:
 - a. For rehabilitation of apartment units, single family and mobile/manufactured homes CDBG funds shall not exceed HUD maximum allowable cost per unit; and
 - b. For single room occupancy housing CDBG funds shall be limited to HUD maximum cost per residential unit.
- L. The relevant limits above shall not apply where the rehabilitated multi-family housing shall provide a long-term benefit primarily to low- and moderate-income households by:
 - a. Providing housing at rent levels specified in above; or
 - b. Providing homeownership opportunities at affordable costs.

- M. The grantee shall place a 5-year lien on any residential building which has been rehabilitated with CDBG funds.
- N. A municipality may operate a revolving loan fund for a housing project provided:
- a. That low- as well as moderate-income households will benefit;
 - b. At least an equal amount of matching loan funds will be available from banks and/or other financial institutions at market or below market interest rates;
 - c. The municipality has the long-term capability to administer the revolving loan fund after the grant closeout; and
 - d. Evidence of such long-term capability may be a contract with a bank or administering agency to provide such services.

PUBLIC FACILITY GRANT REQUIREMENTS

Eligible Public Facility activities:

- A. Water and Sewer
- B. Public Property
- C. Public Services Requirements
- D. Any other activity that the authority determines to be consistent with the national objectives in 42 U.S.C. 5304 (b) of the federal act.

A. Water and Sewer eligible activities:

1. Extending or replacing water or sewer lines;
2. Constructing water or sewer treatment facilities;
3. Constructing water storage tanks or reservoirs;
4. Digging of wells; and
5. Any other activity that the authority determines to be consistent with the national objectives in 42 U.S.C. 5304 (b) of the federal act.

Water and Sewer Requirements

In order to be eligible to apply for a water or sewer grant, the New Hampshire Department of Environmental Services shall have determined that the improvement shall be required for public health and safety for municipal, village district or public utilities commission regulated private, water or sewer systems and will provide documentation that the proposed project is in violation.

A private or county water or sewer system shall be eligible for financial assistance only if the following conditions are met:

- (1) A private water system shall be eligible to receive financial assistance from an applicant municipality or county only if rate approval shall be required by the New Hampshire public utilities commission; and
- (2) A county water or sewer system serving primarily institutionalized populations shall be eligible only if matching funds authorized for such improvements meet or exceed \$1,500 per bed.

The threshold requirements above shall not apply to the following:

- The cost of water meters or of water or sewer connections either between or immediately fronting the residential structures of low- and moderate-income households; and
- The cost of new wells or of water or sewer line extensions to service areas in support of a housing or an economic development project.

B. Public Property eligible activities:

1. Constructing elderly/handicapped access to existing public buildings and property;
2. Acquiring, constructing, reconstructing, rehabilitating or installing:
 - a. Streets;
 - b. Street lights;
 - c. Sidewalks;
 - d. Parks;
 - e. Playgrounds;

- f. Recreation areas;
 - g. Malls;
 - h. Walkways; and
 - i. Easements;
3. Acquiring, constructing, rehabilitating or renovating:
 - a. Schools for use as schools;
 - b. Libraries; and
 - c. Museums;
 4. Acquiring, constructing or rehabilitating medical facilities;
 5. Acquiring, constructing or rehabilitating nursing homes;
 6. Developing municipal master plans; and
 7. Any other activity that the authority determines to be consistent with the national objectives in 42 U.S.C. 5304 (b) of the federal act.
 - The maintenance of items listed in (2) shall be ineligible.

Public Property requirements

Notwithstanding any additional requirements which might apply to a specific public facilities grant for public property, all of the activities listed as eligible above shall have a minimum match ratio of 1:1 of CDBG funds to non-CDBG funds. If the applicant cannot raise the required matching funds, the applicant shall not apply.

C. Public Services eligible activities:

1. The use of up to 15 percent of the total CDBG grant awarded to provide public services as described in 42 U.S.C. 5305(a)(8) of the federal act, but only if the applicant:
 - a. Has not provided such services during the 12 months immediately preceding the date of submission of the application; and
 - b. Submits a self-sustaining plan for continued funding of such a service once grant funds are expended;
2. Acquiring, constructing, reconstructing, or rehabilitating the community centers, homeless shelters or neighborhood facilities in which public services shall be provided; and
3. Any other activity that the authority determines to be consistent with the national objectives in 42 U.S.C. 5304 (b) of the federal act.

CDFA Energy Policy

CDFA's energy policy applies to any project proposing a physical alteration to existing energy systems (building envelope, mechanical systems, lighting, etc.) or for new construction (includes additions and gut rehabilitation).

The intention of the Energy Policy is that projects will complete appropriate evaluation of comprehensive energy opportunities prior to, or concurrent with, the planning/design of the project in order to inform a design that: 1) reduces future operating and maintenance costs; 2) improves occupant comfort and health; and/or 3) improves building durability. Please refer to Appendix G, CDFA Energy Policy Recommendations for guidance.

ECONOMIC DEVELOPMENT GRANT REQUIREMENTS

Eligible activities for economic development grants:

1. Acquiring, constructing, reconstructing, or rehabilitating commercial or industrial buildings;
2. Purchasing machinery and equipment;
3. Training of employees when conducted under the following circumstances:
 - a. As a public service pursuant to the eligibility restrictions of the public service chapter; or
 - b. When new jobs are being created and there is a lack of skilled persons in the labor market to fill the new jobs;
4. Acquiring land;
5. Making public facility improvements; and
6. Any other activity that CDFA determines to be consistent with the national objectives in 42 U.S.C. 5304 (b) of the federal act.

Eligible Entities

The following shall be eligible for financial assistance from the grantee:

1. For-profit subrecipients; and
2. Nonprofit subrecipients

For-profit subrecipients Eligibility Requirements

For-profit subrecipients shall be eligible to receive financial assistance under at least one or more of the following conditions:

1. The assistance shall meet the objectives in 24 CFR 570.482(e)(2);
2. The assistance is used solely for the added cost to be incurred by the business as a result of hiring unskilled workers and training them; or
3. The assistance is used solely for teaching higher skills to existing employees in order to retain them.

Nonprofit subrecipients Eligibility Requirements

Nonprofit subrecipients shall be eligible to receive financial assistance under the following conditions:

1. Where the assistance shall meet the objectives in 24 CFR 570.482(e)(2);
2. Where the assistance shall be for the purpose of loaning funds to a business and capitalizing a revolving loan fund with the repayments; or
3. Where the assistance shall be for the acquisition or improvement of land or buildings owned by the nonprofit.
4. Municipalities without any subrecipient shall be eligible to receive financial assistance where the assistance is for the purpose of making public facility improvements in support of economic development.

CDFA Energy Policy

CDFA's energy policy applies to any project proposing a physical alteration to existing energy systems (building envelope, mechanical systems, lighting, etc.) or for new construction (includes additions and gut rehabilitation).

The intention of the Energy Policy is that projects will complete appropriate evaluation of comprehensive energy opportunities prior to, or concurrent with, the planning/design of the project in order to inform a design that: 1) reduces future operating and maintenance costs; 2) improves occupant comfort and health; and/or 3) improves building durability. Please refer to Appendix G, CDFA Energy Policy Recommendations for guidance.

Matching Funds Requirement

All Economic Development activities listed as eligible shall have a minimum match ratio of 1:1 of CDBG funds to non-CDBG funds. If the applicant cannot raise the required matching funds, the applicant shall not apply.

Program Requirements

In order to be eligible to apply for an economic development activity, the applicant shall document the following:

- That the project creates or retains a minimum of one job for every \$20,000 of CDBG funds requested; or
- That the project creates or retains a minimum of one job for every \$35,000 of CDBG funds requested for jobs created in New Market Tax Credit or Opportunity Zone designated areas (see Appendix D: Economic Development Special Eligibility Areas - New Markets Tax Credits (NMTC) and Opportunity Zones).

The applicant shall also document either of the following:

- That at least 60% of the jobs shall be taken by or are presently occupied by low- and moderate- income persons; or
- Where existing jobs are to be retained and are not presently occupied by at least 60% low- and moderate-income persons but can be expected to meet this percentage prior to project closeout and where the applicant requires the business(s) to meet this percentage benefit, then the project shall be deemed eligible.

Documentation Requirements

In order to be considered for an economic development grant the applicant shall:

- Document the expected rate of return to the business ownership, relative to the industry in which it is participating;
- Document through *pro formas* and financial projections for the business that an adequate cash flow shall exist to repay the debt resulting from the project, as well as any other debt that the business has incurred; and
- Include a detailed analysis prepared by a certified public accountant or a certified economic development professional documenting the cash value of the CDBG assistance to the business.

- Applications shall include the following documentation that demonstrates that the project is feasible.
 1. A description of management capabilities and qualifications;
 2. Financial history that is sufficient to determine the following:
 - a. The operating cycle;
 - b. Cash flow;
 - c. Cash management;
 - d. Permanent working capital;
 - e. Use of discretionary funds;
 - f. Profit and loss projections; and
 - g. Balance sheet projections;
 3. Market plans and projections; and
 4. Confirmed project component costs by an engineer or an independent appraiser

Grantees or subrecipients shall neither propose nor provide grants to for-profit businesses or organizations.

ECONOMIC DEVELOPMENT – DIRECT TECHNICAL ASSISTANCE FOR BUSINESSES GRANTS REQUIREMENTS

Municipalities shall be eligible to apply for up to \$300,000 for a one-year grant. This grant shall not count against the municipal annual funding limits. The total amount available for this activity in one year is \$300,000.

- Economic Development Program Requirements apply to this sub section.
- Municipalities shall be eligible to apply on behalf of nonprofit regional development organizations in order to deliver economic-development technical-assistance services in their region.

Additional Direct Technical Assistance Program Requirements

Funding awards to grantees shall be made based on the past performance of the regional development organization(s) on whose behalf the funds are being applied for. Documentation shall include, at a minimum, the following for each regional development organization involved with the application:

1. The most current audited financial statement;
2. Management-prepared financial statements for the current fiscal year, including balance sheet, profit and loss, and cash flows;
3. A report on the outcomes identified in the work plan for the previous program year if prior grantee.
4. A description of progress made with respect to job creation if prior grantee; and
5. An annual work plan for the proposed program year.

ECONOMIC DEVELOPMENT – MICROENTERPRISE DEVELOPMENT GRANT ASSISTANCE REQUIREMENTS

Eligible activities shall include all the activities set forth in 24 CFR 570.482 (c).

Municipalities/counties are eligible to apply for up to \$500,000 for a one-year grant. This grant shall not count against the municipal/county annual funding limits.

- Economic Development Program Requirements apply to this sub section.

Additional Microenterprise Program Requirements

- Municipalities/counties are eligible to apply on behalf of subrecipients who will carry out microenterprise development activities.
- Consistent with Section 105(a)(22) of the Housing and Community Development Act of 1974, as part of a microenterprise program grant application, nonprofit subrecipients must describe the services they intend to deliver in one or more of the three following areas:
 - a) providing credit (including providing direct loans and loan guarantees, establishing revolving loan funds, and facilitating peer lending programs) for the establishment, stabilization, and expansion of microenterprises;
 - b) providing technical assistance, advice, and business support services (including assistance, advice, and support relating to developing business plans, securing funding, conducting marketing, and otherwise

engaging in microenterprise activities) to owners of microenterprises and persons developing microenterprises; or

c) providing general support (such as peer support programs and counseling) to owners of microenterprises and persons developing microenterprises.

- The application must demonstrate that the proposed microenterprise development program is feasible including, at a minimum, the following:
 - a) The organization's experience in providing business-skills training, technical assistance and support services to owners of microenterprises;
 - b) Detailed marketing plans and projections;
 - c) Screening processes used to determine client eligibility, skills and needs;
 - d) TA, business skills, and peer training offered, including scope and time of assistance provided and anticipated outcomes;
 - e) Documentation of demand for microenterprise development services within the program service area;
 - f) A program budget, including all proposed sources and uses; and
 - g) A plan for the program to achieve financial sustainability, including goals, milestones and other funding sources.
- Municipal applicants/grantees shall neither propose nor provide grants to for-profit businesses or organizations.
- Loans made to microenterprises shall not exceed \$50,000 per business.

In addition, the Grant Administration must comply with the guidance documented in Appendix D.

EMERGENCY GRANT REQUIREMENTS

Grants made to aid in solving a recent emergency in one of the CDBG priority areas.

- Emergency grant applications shall be submitted under the subcategory of housing, public facilities or economic development.
- Housing and Public Facility applications shall be scored according to the ranking and rating criteria and must receive the minimum score required in order to be considered for a final grant award.
- Economic Development Grants applications shall be scored according the ranking and rating criteria and must receive the minimum score required in order to be considered for a final grant award.
- CDBG funds shall be awarded to applicants whose project shall provide immediate relief because of:
 - a. Emergencies resulting from natural disasters;
 - b. Unanticipated events which have a serious and immediate threat to public health and safety; or
 - c. Unanticipated actions which have resulted in plant closures or permanent layoffs of employees jeopardizing the economic stability of the community.

The stated emergency should have occurred within the past 18 months.

- There shall be no limit on the number of applications which may be submitted except that economic development applications under this section shall only be eligible after the economic development set- aside has been awarded. Emergency grants shall be subject to the following funding limits:
 - a. CDBG funds awarded to a municipality in this category with a population of 10,000 or under shall not exceed \$350,000 for a one-year grant(s).
 - b. CDBG funds awarded to a municipality in this category with a population above 10,000 shall not exceed \$500,000 for a one-year grant(s).
- Emergency applications will be accepted on a rolling basis until set aside is expended.

PLANNING GRANT REQUIREMENTS

Planning Eligible Activities include:

The study, analysis and planning of any eligible activity, including architectural and engineering redesign, marketing studies, energy design review, energy audits and other studies which may lead to a community development or economic development grant application.

Ineligible activities include:

- Final architectural and engineering designs;
- Municipal master plans;
- Construction; and
- Any other activity that the authority determines to be inconsistent with the national objectives in 42 U.S.C. 5304 (b) of the federal act.

Project Requirements

- The objectives of a planning grant shall be to determine whether or not:
 - a. The project proposed is feasible and/or to recommend specific action(s) to be undertaken; and
 - b. A minimum of 51 percent of the intended beneficiaries shall be low- and moderate-income persons or households.
- Upon completion of the study, a public hearing with opportunity for oral and written comment shall be held to discuss its recommendations and conclusions.

Administrative Requirements

- Each application shall be submitted under the housing, public facilities, or economic development subcategory.
- Where two or more types of activities are proposed, the application shall be submitted and scored in the subcategory which reflects the principal activity and for which at least 51 percent of the funds have been requested.
- Applicants shall design and implement studies which can be completed within a 12-month period.
- There shall be no yearly limit on the number of Planning Grant applications which can be submitted and received.
- The following restrictions shall apply to the funds awarded for Planning studies:
 - a. Eligible administrative costs shall not exceed 15% or \$3,500 where the maximum of \$25,000 has been awarded;
 - b. Consultant fees for writing and preparing grants shall qualify as administrative costs, but shall not exceed \$1,500 per application; and
 - c. Any subcontract for non-administrative services over \$2,000 shall be bid in accordance with the competitive negotiation procurement process described in 24 CFR 85.36(d)(3).

CDBG CV: GENERAL REQUIREMENTS

Under the CARES Act, funding is available through the Community Development Block Grant Program to prevent, prepare for, and respond to the coronavirus pandemic. These funds are also known as CDBG-CV funds. In addition to the CDGB terms and conditions, the following requirements apply to Grantees and subrecipients receiving CDBG-CV funds in accordance with the Coronavirus Aid, Relief and Economic Security Act (CARES Act) (Pub. L. 116-136).

- 1) The Grantee agrees to comply with the requirements in the CARES Act that apply to CDBG-CV grants and must use the CDBG-CV grant funds to prevent, prepare for or respond to coronavirus.

2) The Grantee agrees to comply with the requirements of the Housing and Community Development Act of 1974 (42 USC 5301 et seq.) and implementing regulations at 24 CFR part 570, as now in effect and as may be amended from time to time, and as modified by the rules, waivers and alternative requirements published by HUD from time to time. Rules, waivers and alternative requirements of Federal Register notices applicable to CDBG-CV grants are hereby incorporated into and made a part of the grant agreement.

3) The Grantee agrees to establish and maintain adequate procedures to prevent any duplication of benefits as required by section 312 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5155), as amended by section 1210 of the Disaster Recovery Reform Act of 2018 (division D of Public Law 115–254; 132 Stat. 3442).

4) The Grantee shall comply with requirements established by the Office of Management and Budget (OMB) concerning the Dun and Bradstreet Data Universal Numbering System (DUNS); the System for Award Management (SAM.gov.); the Federal Funding Accountability and Transparency Act as provided in 2 CFR part 25.300, Universal Identifier and General Contractor Registration.

5) The Grantee shall ensure that no CDBG-CV funds are used to support any Federal, State, or local projects that seek to use the power of eminent domain, unless eminent domain is employed only for a public use. For the purposes of this requirement, public use shall not be construed to include economic development that primarily benefits private entities. Any use of funds for mass transit, railroad, airport, seaport or highway projects as well as utility projects which benefit or serve the general public (including energy-related, communication-related, water-related and wastewater-related infrastructure), other structures designated for use by the general public or which have other common-carrier or public-utility functions that serve the general public and are subject to regulation and oversight by the government, and projects for the removal of an immediate threat to public health and safety or brownfield as defined in the Small Business Liability Relief and Brownfields Revitalization Act (Public Law 107–118) shall be considered a public use for purposes of eminent domain.

6) The Grantee or subrecipient that directly or indirectly receives CDBG-CV funds may not sell, trade, or otherwise transfer all or any such portion of such funds to another such entity in exchange for any other funds, credits or non-Federal considerations, but must use such funds for activities eligible under Title I of the Act.

CDBG CV: PUBLIC SERVICES

The CDBG CV Funds can support public service activities, including but not limited to the following high priority public service activities:

- childcare services;
- food banks;
- senior services;
- services for persons with disabilities;
- legal services;
- resident services;
- youth services;
- transportation services;
- health, mental health and substance abuse services;
- financial literacy; foreclosure and homebuyer counseling;
- and homeless services.

These activities have been determined to be high-priority for the State of NH CDBG CV program based on feedback from state, municipal and nonprofit stakeholders.

If the Grantee (Municipality) is providing the services, then the public service must be either:

1. A new service; or
2. A quantifiable increase in the level of a service above that which has been provided by or on behalf of the municipality (through funds raised by the grantee or received by the grantee from the state) during the 12 months prior to submission of an application.

Grantees cannot use CDBG to replace municipal funds. This means that the service could not have been provided by the municipality in the 12 months prior to submission of the relevant action plan. For example, CDBG funds cannot be used for the salary of a youth services coordinator if the town allocated that salary in its annual budget the year before.

Eligibility for services

All individuals receiving services must be considered low-and-moderate income (LMI) to be eligible.

An individual is considered to be LMI based on their annualized family income. Overall, to be classified as LMI, an individual or family's total annual income must be equal to or below 80% of the U.S. Department of Housing and Urban Development (HUD) median income for the county or area where they reside.

Low-and-moderate income eligibility can be determined two ways: area benefit or limited clientele. When using area benefit to determine eligibility, it is required that at least 51% of the residents in a service area have low to moderate incomes, and that the services are targeted to individuals living in the qualifying area. If using the area benefit national objective, you will need to:

- Identify the boundaries of the service area.
- Demonstrate that at least 51% of people living in the area have low or moderate incomes by using the CDBG Low and Moderate Income Data Map Application, Census data, or by conducting an income survey.
- Demonstrate that the area is primarily residential through a zoning map.

Use of limited clientele requires that the project or activity is exclusively benefiting designated or targeted population. Eligibility is can be documented in one of two ways: 1) if the program is designed to serve a specific presumed group, as defined by the Department of Housing and Urban Development, HUD "presumed groups" include: abused children, elderly persons, battered spouses, homeless persons, severely disabled adults, illiterate adults, persons with AIDS, migrant farm workers. or 2) income verification, which requires documentation of family size and income to show at least 51% of the individuals served are low-and-moderate income.

Additional information on this topic can be found in Chapter 2 in CDFA's Implementation Guide.

The following are not eligible public services under this category:

Political activities; Ongoing grants or non-emergency payments (defined as more than three consecutive months) to individuals for their food, clothing, rent, utilities, or other income payments; and Payment of expenses in connection with litigation against the grantee or nonprofit.

CDBG CV: MICROENTERPRISE DIRECT GRANT PROGRAM

Available Funds

The total amount available in this funding category is \$850,000. Municipalities shall be eligible to apply for up to \$500,000 for a one-year grant. This grant shall not count against the municipal annual funding limits in place for the regular CDBG program.

Eligibility

Eligible Grantees and subrecipients are only those organizations that are current participants in the CDFA Microenterprise Technical Assistance Program or are proposed subrecipients for microenterprise funding for the program year that begins July 1, 2020.

Direct Technical Assistance

Applicants may request funds for direct technical assistance to microenterprises.

Requirement of all Subrecipients

All applicants must participate in a 'community of practice' (COP) of business technical assistance providers supported by CDFA. Details will be provided in a Circular prior to opening the Funding Opportunity.

Other Requirements

All Economic Development Program and Microenterprise Grant Assistance Program Requirements outlined elsewhere in this Application and Program Guide, including those outlined in Appendices C and D, apply to this subsection.

Support provided through CDBG-CV funds must not duplicate any other Federal funding in any way. In the deployment of economic development technical assistance or loans, grantees and sub recipients shall exercise significant care to not duplicate any Federal programs, services, loans, grants or other support provided through the CARES Act of 2020 or any other Federal program related to the COVID-19 pandemic.

APPENDIX A: HOW TO APPLY

Submitting a CDBG funding application to CDFA results in either an award or a notice of non-selection. Municipalities that are selected to receive a grant are sent an approval letter. This begins the process of setting up the grant and ensuring that all contractual documents are in place. These application policies apply to CDBG applications submitted to CDFA.

All applications must be completed and submitted on CDFA'S Grants Management System (GMS) www.nhcdfragrants.org. CDFA announces all funding opportunities at the beginning of the program year in January by issuing a Notice of Funding Availability (NOFA). Online applications in GMS will be opened in advance of the application deadline dates listed in the NOFA.

Typical Deadline(s): Applications will be accepted yearly on the following schedule below.

Program Area	Deadline	Application Opened
Housing and Public Facilities – Round 1 and 3 for 2021	Last Monday in January 4:00 PM	1 st Week in November
Housing and Public Facilities – Round 2	Last Monday in July 4:00 PM Or On a rolling basis, if proof of need is met as defined below.	1 st Week in April
Microenterprise	March 22, 2021 4:00 PM	1 st Week in January
Emergency	On a rolling basis, until all funds are obligated	1 st Week in January
Economic Development	On a rolling basis, until all funds are obligated	1 st Week in January
Planning	On a rolling basis, until all funds are obligated	1 st Week in January
CDBG CV Public Services	September 25, 2020 4:00 PM	1 st Week in July
Other CDBG CV categories	TBD	TBD

Proof of Need for Rolling Housing and Public Facilities application:
The applicant must prove that the application need is due to COVID-19.

In general, the application and award process for CDBG funding consideration shall follow the steps below:

STEP 1 – Pre-Application Meeting with CDFA

All potential applicants should contact CDFA to review the proposed project concept prior to submitting an application. CDFA will work with the potential applicant to review information to determine:

- There is every reasonable likelihood that the proposed project will meet a federal national objective;
- The applicant is not otherwise ineligible to apply under the program (refer to Implementation Guide Chapter 2 for more information); and
- The proposed matching funds, if any, will be secured and readily available at the time of application.

STEP 2 – Application Submission

All applications must be submitted through CDFA's online grants management system and received by CDFA by the application deadline. All applications must meet State and Federal Threshold requirements including:

1. All parts of the application have been properly completed and all attachments were provided;
2. Applicant is eligible;
3. Requested amounts are within the program limits (i.e. max grant limit, grant administration, engineering/architectural, environmental review, labor standards, construction contingency etc.);
4. Financial viability of the project;
5. In the case of a joint application:
 - a. Copies of all necessary intergovernmental agreements;
 - b. Relevant minutes of meetings and authorizations;
6. All applicants shall submit a housing and community development plan which shall:
 - a. Identify community development and housing needs which currently exist or are anticipated during the next three years;
 - b. Specify both short- and long-term community development objectives which are consistent with the national and state objectives listed in Implementation Guide Chapter 2;
 - c. State, as a matter of policy, that involuntary displacement of households from their neighborhoods shall be minimized;
 - d. If a housing and community development plan is currently on file at the authority and has been adopted no more than three years prior to submission of an application, the applicant may submit a summary;
 - e. If a housing and community development plan has been revised, an update shall also be submitted;
 - f. The applicant shall provide as part of the housing and community development plan, or its update, the minutes of the public hearing held to obtain citizen's comments on the plan;
7. All projects must meet the following readiness criteria:
 - a. State and Local Planning and Zoning Board approvals and other permits necessary to construct the project must be started and likely to be approved with evidence in application;
 - b. The project must execute the grant agreement within 6 months of the CDFA's Community Development Advisory Council's approval. If the project is not able to proceed within 15 months following the date of grant contract execution, CDFA may terminate the grant and re-obligate the funds;
8. Positive Grantee Capacity Assessment – part of evaluation process and described in the Rating and Ranking criteria;
9. Positive Subrecipient Financial Review – part of evaluation process and described in the Rating and Ranking criteria.

The Federal CDBG threshold review will consist of the following items:

- ✓ All activities are eligible under the CDBG program and meet the national objective;
- ✓ Evidence of the authority it received from its local governing body, such as selectmen, town meeting, county commissioners, or city council, to apply for a CDBG grant;
- ✓ Evidence of compliance with statutory public notice and hearing requirements including minutes of at least one public hearing held to provide citizens with information and an opportunity for oral and written comment;
- ✓ Evidence that the Residential Anti Displacement and Relocation Plan for the project was adopted by the municipality's governing body at a properly noticed public hearing prior to the submittal of the application;
- ✓ Evidence of authorization by the relevant governing body to its Authorized Official to apply; and
- ✓ The housing and community development plan shall be adopted by the municipality's governing body at a properly noticed public hearing prior to the public hearing on the application. The housing and community development plan public hearing may occur at the same time as the one held on the CDBG application.

Please do not sign any vendor contracts or obligate any funds without CDFA approval, as there are federal requirements associated with these grant funds. These include, but are not limited to, the National Environmental Policy Act (NEPA), which **prohibits** the obligation or expenditure of project related CDBG and non-CDBG funds for activities with physical impacts or which limit the choice of alternatives until the environmental review process is completed and removal of environmental review grant conditions are received from CDFA. For more information refer to [Chapter 4 in the CDBG Implementation Guide, here](#).

STEP 3 – Application Review, Rating and Ranking

Once an application is received, projects will be assigned to the review team which will conduct a more in-depth assessment of the project. The first step in the review process is to determine if the application contains all the required State and Federal threshold requirements.

When reviewing the State and Federal threshold requirements, if the application is found to be:

- Complete - It will be forwarded to the review staff for full review. The process will consist of the application being scored against other applications in that round. CDFA staff will rank all complete applications in accordance with the criteria contained in the most current MOD.
- Incomplete - CDFA staff will provide written notification to the applicant that they have fifteen (15) calendar days to submit any necessary information to make the application complete, if federal and state laws allow.

If, at any point during the application reviewing or rating process, it is determined the project does not meet the requirements or that it needs further development (i.e. to meet the requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act or the Federal Environmental Review requirements), a recommendation will be made to the Executive Director to suspend the reviewing and rating (scoring) process. The respective staff will document areas where further development is needed to determine if the application can be submitted in the next round or is ineligible for CDBG funds.

Upon receipt of additional information, if the application is found to be:

- Incomplete – It will not be reviewed in that round and will require re-submittal during a future application cycle. Staff will notify the applicant of the incomplete status.
- Complete - It will move forward in the process. The process will consist of the application being rated (scored) against other applications in that round.

The scoring criteria used to determine ranking and rating can be found in Appendix B of this guide.

STEP 4 – Approval

The CDFA review team recommendation will be brought to the Community Development Advisory Committee for consideration and recommendation.

Community Development Advisory Committee (CDAC)

- As provided in RSA 162-L:15 and RSA 162-L:16, the function of the CDAC shall be to provide advice and consent to the Executive Director and the authority in awarding grants, in adopting application rules and procedures and in developing criteria for awarding the federal funds provided.
- Funding recommendation summaries are prepared by the authority staff and approved by the Executive Director for consideration by the CDAC. The summary of the recommendations will be presented to the CDAC at its' regularly scheduled meetings for review and consent.
- The authority may award a CDBG grant amount that is different from the amount requested by the applicant. Applicants are not penalized for requesting the maximum grant amount, but the authority reserves the right to award a grant amount it deems appropriate to complete the project.

- If municipalities, which have applied for CDBG funds, received no funding or fewer funds than requested, they are eligible to request an administrative review by the authority. Requests must be made no later than 15 days after the CDAC meeting and must adhere to the Administrative Review procedures.
- The authority will notify applicants in writing of their funding status no later than 30 days after the decision by CDAC. In cases where an administrative review is requested, steps outlined under Program Hearing Procedures and Administrative Reviews will be followed.

Role of Governor, Attorney General and Executive Council

Pursuant to RSA 162-L:16, following the Executive Director's determination of final grant awards and the consent of the CDAC, the approval of the governor and executive council shall be required. A contract between the applicant and the authority shall then be signed. In order for funds to be released, the contract shall be approved by the governor, attorney general and executive council.

Program Hearing Procedures and Administrative Reviews

- Committee Hearings. All CDAC meetings shall be open to the public and an opportunity for public comment shall be provided at each meeting.

Administrative Review Procedure and Time Limits

This section shall be applicable to municipalities which have applied for CDBG funds for housing, public facilities, economic development and emergency grants and which either received no funds or fewer funds than requested.

1. A municipality may apply for an administrative review of the scoring of its application by filing a written request within 15 calendar days of the date that they receive their award letter from CDFA.
2. The request for an administrative review shall be signed by the Authorized Official of the municipality and shall contain the reasons for the requested review. The request shall not introduce new information but shall only explain or clarify information contained in the application submitted.
3. The executive director shall review the written request and shall also review the evaluation process and award recommendations previously made. Within 15 calendar days of receipt of the request, the executive director, based on the information in the request as well as the scoring criteria, shall recommend to the CDAC that it affirm or modify its prior decision.
4. Within 30 days of the executive director's recommendation, the CDAC shall, based on the executive director's review of the scoring criteria, affirm or modify its prior decision.

STEP 7 – Notice of Decision

The authority will notify applicants in writing of their funding status no later than 30 days after the decision by CDAC. In cases where an administrative review is requested, steps outlined under Program Hearing Procedures and Administrative Reviews will be followed.

Grantees must return the executed Grant Agreement within 30 days of receipt from CDFA.

APPENDIX B: EVALUATION RATING AND RANKING CRITERIA

If the application is determined to be complete and meets the threshold criteria, it will enter the ranking and rating process against other applications in that round. CDFA staff will rank all complete applications in accordance with the criteria contained in the most current MOD.

Prior to scoring, the authority shall evaluate applications using the Federal and State Thresholds (listed below and in Program sections of this Guide):

- All projects shall conform to the goal of the state enabling legislation described in RSA 162-L:12 and to the primary objective as described in 42 U.S.C. 5301(c) of the federal act, which is to benefit mainly low- and moderate-income persons and households without excluding low-income persons and households; and
- To determine whether an activity meets a national objective, the criteria in 24 CFR 570.483 shall be used (which is outlined in Chapter 2 of this Guide).

Grantee Capacity Assessment

To evaluate an applicant's capacity and performance to carry out a proposed community development project, the following conditions shall apply:

- For prior grantees, the applicant's present capacity to undertake a new program shall be evaluated as well as the applicant's prior performance by using the following criteria:
 - There have been a significant number of failed projects or monitoring findings that raise questions about applicant capacity; or
 - There has been a monitoring finding that significant corrective actions are necessary to protect the integrity of the project funds, and those corrective actions are not, or will not be implemented within 30 days.
- Whether the applicant currently has more than \$250,000 in unspent and obligated CDBG funds;
- The efforts made by such an applicant to provide housing for low- and moderate-income households generally.

Subrecipient Financial Review

CDFA will underwrite the subrecipient to determine whether CDBG funds are needed and that the project can or will be carried out by the applicant or nonprofit sub-grantee.

Where a revolving loan fund is proposed for economic development activities, the applicant's or subrecipient's ability to administer the fund shall be evaluated by using the following criteria:

- Evidence of a long-term capability including but not limited to a contract with a bank or administering agency to provide such service; and
- A written plan for the re-use of the recaptured loan funds.

The Threshold evaluation shall result in one or more of the following actions:

- A request for clarifying information;
- Limited modifications to the proposed project;
- Reduced funding;
- Elimination of activities that do not meet the national objective or are ineligible;
- Elimination of activities that do not support the principal activity;
- Denial of funding for the project for clear failure to comply with one or more of the criteria;
- CDFA may not move forward with rating and ranking an application or withhold unallocated funds, require return of unexpended funds, or require return of program income; or
- Scoring of the application.

SCORING OF PUBLIC FACILITY, HOUSING AND EMERGENCY GRANT APPLICATIONS

Applications shall be awarded points based on the following factors:

Application Scoring	Maximum Score
Community Needs	70
Project Specific Needs	340
Maximum TOTAL Score	410

Community Needs

Data to be used to establish the Community Need scores can be found in Appendix E: Core Data Index, Up to 70 points. Data are gathered from a variety of sources, including the US Census Bureau, NH Department of Health and Human Services, NH Housing Finance Authority, and the NH Office of Strategic Initiatives.

Project Specific Needs

A score of 50 points shall be awarded for the application showing the greatest need and impact when compared to the other applications in the same subcategory; the remaining applications shall receive fewer points according to the following point values:

Need and Impact	Points
Showing the greatest need and impact	50
Substantial	40
Moderate	25
Minimum	10
None	0

Area Benefit

Up to 50 points shall be awarded, based on the percentage of low- and moderate-income persons or households, residing in the target or service area at the time of application, whether or not such persons or households directly benefit by using either:

1. A statistically valid survey that meets the requirements; or
2. Census data most closely corresponding to the target area, or service area where applicable.
3. The points awarded for this category shall equal the percentage of low- and moderate-income households in the project area minus 10 points. No score shall be above 50 points or less than 0 points.

Direct Benefit

Up to 50 points shall be awarded on the basis of the percentage of funds requested which shall provide a direct benefit to low- and moderate-income persons or households based on the following point values:

Housing	Public Facilities	Points
51-60%	51-55%	0
61-70%	56-60%	10
71-80%	61-65%	20
81-90%	66-70%	30
91-95%	71-75%	40
96-100%	Over 75%	50

Leverage Ratio

Calculation: Leveraged Funds amount / CDBG Funds amount. E.g. 650,000/500,000 = 130% leverage ratio

	Percentage of CDBG	Points
No Non-CDBG	0	0
Non-CDBG	1 % to 24%	0
Non-CDBG	25% to 49%	10
Non-CDBG	50% to 99%	20

Non-CDBG	100% to 199%	30
Non-CDBG	200% to 299%	40
Non CDBG	300% or over	50

Priority

Priority of proposed activities shall be awarded points in the following manner:

Percentage of funds to be used for high priority activities: ___ % divided by 2 =

Percentage of funds to be used for medium priority activities: ___ % divided by 4 =

For project activities which are eligible;	50
For project activities which are eligible but listed as moderate priority;	25
For project activities which are eligible but listed as low priority in; or	0
A prorated score, based on the percentage of requested funding amounts for lower priority activities, between 0 and 49 for projects which combine an eligible activity with a low priority activity.	

Low Priority	Medium Priority	High Priority
Water/Sewer for Nursing Homes and Medical Facilities	Acquiring, constructing, reconstructing, or rehabilitating the community centers or neighborhood facilities in which public services shall be provided	Constructing elderly/handicapped access to existing public buildings and property
Acquiring, constructing, rehabilitating or renovating schools (as schools), libraries, and museums		
Acquiring, constructing, reconstructing, rehabilitating or installing streets, street lights, sidewalks, parks, playgrounds, recreation areas, malls, walkways, and easements		
Acquiring, constructing or rehabilitating medical facilities		
Developing municipal masters plans		
Acquiring, constructing, rehabilitating or renovating nursing homes		Extending or replacing water or sewer lines
		Constructing water or sewer treatment facilities; constructing water storage tanks or reservoirs; digging of wells

Public services in support of homeless shelters or child care facilities		Acquiring, constructing, reconstructing, or rehabilitating homeless shelters or child care facilities in which public services shall be provided
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Centers & Neighborhoods

Up to 10 points for impacts on centers and neighborhoods shall be awarded as follows:

Activity	Points
If the activities shall preserve and promote existing neighborhoods and centers, and where applicable, shall eliminate or reduce slums and blight or shall protect and preserve historically and culturally valuable structures and sites	10
If the activities shall have a limited impact on existing neighborhoods and centers and where applicable, on slums and blight or on historically or culturally valuable structures and sites	5
If the activities shall harm existing neighborhoods and centers and shall not eliminate or reduce slums and blight where such exist or shall harm historically or culturally valuable structures or sites	0

Cost Per Beneficiary

Points shall be awarded for other impact concerns for housing applications based on the following criteria:

- (1) The most appropriate description of the project shall be selected in each of the areas below; and
- (2) The resulting points shall then be totaled and compared to other applications in the same subcategory.

Up to 20 points for number of beneficiaries benefiting relative to cost, shall be awarded as follows based on comparison to applications in the same subcategory:

Benefit	Points
If the project shall benefit more households/individual and the relative cost is low as compared to other applications;	20
If the project shall benefit fewer households/individuals and/or the cost in CDBG funds per household is higher as compared to other applications	10
If the project will benefit a small number of households/individuals and/or the relative cost in ICDBG funds per household is high.	0

For housing applications, the number of housing units shall be used in calculating cost per beneficiary. For public facility applications, the number individuals shall be used in this calculation.

Long-Term Benefit – Housing and Emergency (Housing)

For housing applications, up to 40 points for long-term benefit shall be awarded as follows:

If a majority of the project funds shall have a long-term benefit for low- and moderate-income households by: a. Establishing a mechanism for maintaining long-term rent levels b. Providing homeownership opportunities at costs no greater than those described in the housing grant section	40
If a majority of the project funds might have a long-term benefit for low- and moderate-income households but the mechanism for maintaining long-term affordability has not been addressed or the project funds shall be used for the rehabilitation of single family owner occupied housing	20
If a majority of the project funds shall not have a long-term benefit for low- and moderate-income households	0

Long Term Benefit - Public Facilities and Emergency (Public Facility)

For public facilities applications, up to 40 points for long-term benefit shall be awarded as follows:

A score of 40 points if a majority of the project funds shall have a long-term benefit to low- and moderate-income persons by either: a. The nature of the improvements b. Through long-term lease agreements	40
A score of 20 points if a majority of the project funds might have a long-term benefit but either (1)a. or b. above has not been addressed in the application	20
A score of 0 points if a majority of the project funds shall not have a long-term benefit to low- and moderate-income persons	0

Readiness for Implementation – Housing and Emergency (Housing)

For housing applications, up to 20 points for readiness for implementation shall be awarded as follows:

(1) If architectural or engineering design is 25% Construction Drawings and cost estimates by a duly licensed architect or engineer have been completed leading directly to project implementation and the project plans to (2) meet full 2015 IECC Code	20
Application does not contain one of the applicable criteria listed in (1) above	10
If an application does not contain 2 of the applicable criteria listed in (1) above and has only the minimum preliminary architectural or engineering design required	0

Readiness for Implementation - Public Facilities and Emergency (Public Facilities)

For public facilities applications, up to 20 points for readiness for implementation shall be awarded as follows:

(1) If architectural or engineering design is 25% Construction Drawings and cost estimates by a duly licensed architect or engineer have been completed leading directly to project implementation and the project plans to (2) meet full 2015 IECC Code	20
Application does not contain one of the applicable criteria listed in (1) above	10
If an application does not contain 2 of the applicable criteria listed in (1) above and has only the minimum preliminary architectural or engineering design required	0

SCORING OF ECONOMIC DEVELOPMENT GRANTS

Applications shall be scored and shall receive no less than 265 points if the application is a business loan or real estate development project, or 250 points if the application is a public facilities infrastructure grant in support of economic development or a grant to a nonprofit, in order to be considered for a final grant award.

	Maximum Score	Minimum Score
Business Loan	530	265
Real Estate Development	530	265
Public Infrastructure	495	250
Grant to a Nonprofit	495	250

The application shall propose and document the public benefit to be achieved as a result of the project.

Minimum Underwriting Standards

CDBG funds that are intended to be used for economic development financing in New Hampshire must meet basic minimum underwriting standards that are based on the following criteria:

- HUD minimum standards for investments
- Business loan underwriting standards

CDBG funds are investments made by the public and as a result carry with them unique requirements and expectations that reflect a defined public policy value. As a result, the statewide minimum standards defined in this document are used to evaluate all CDBG economic development investments. These standards are constructed to provide regional underwriting autonomy at a local level while maintaining a statewide minimum standard.

HUD minimum standards for investments

The Economic Development Entity is required to complete underwriting that proves the following guidelines as stated in HUD CFR 570.482 Appendix A, specifically that:

- (i) That project costs are reasonable;
- (ii) That all sources of project financing are committed;
- (iii) That to the extent practicable, CDBG funds are not substituted for non-Federal financial support;
- (iv) That the project is financially feasible;
- (v) That the return on the owner's equity investment will not be unreasonably high; and
- (vi) CDBG funds are disbursed on a pro rata basis with other finances provided to the project.

The EDE must retain records in accordance with record retention requirements, to include, at a minimum, the following: (1) Financial statements of the business for a minimum of the past three (3) years from the date of submittal of the application; (2) Payment terms of the suppliers to the business; (3) Payment terms of the business to its buyers; (4) Current inventory; (5) Payroll cycle; (6) Inventory cycle; (7) Aging of receivables; (8) Balance due and payment terms of subordinated officer debt; (9) Detailed listing of sales and general administrative costs; and (10) Any other documentation that exists to provide the information needed to evaluate the financial indicators of a specific business.

A summary of the Underwriting is required with the application and must be submitted on Form – Underwriting Summary (Appendix C).

Economic Development Entity Threshold Indicators

Applications proposing an Economic Development Entity (EDE) as a subrecipient shall be eligible to receive up to 155 points but must receive a minimum of 75 points in order to be scored further.

EDE’s Experience at acquiring grants

Up to 10 points shall be awarded for the EDE’s experience as follows:

if the EDE has or had more than 6 projects	10
if the EDE has or had between 2 and 5 projects	5
if the EDE has or had 1 or no projects	0

History of serving LMI

Up to 15 points shall be awarded for the EDE’s history of serving LMI constituents through job creation, as follows:

if the EDE has a demonstrated history	15
if the EDE has no demonstrated history	0

Experience in making commercial loans

Up to 15 points shall be awarded for the EDE’s experience in making commercial loans, as follows:

if the EDE has more than 10 years of experience	15
if the EDE has between 5 and 10 years of experience	10
if the EDE has between 3 and 5 years of experience	5
if the EDE has less than 3 years of experience	0

Collection history

Up to 5 points shall be awarded if the EDE has experience making commercial loans, as measured by their collection history, as follows:

if an EDE has a successful history	5
if an EDE has no history or a negative history	0

Experience in re-lending RLF funds

Up to 5 points shall be awarded if the EDE has demonstrated experience in re-lending RLF funds, as follows:

if the EDE has re-lent RLF funds	5
if the EDE has not re-lent RLF funds	0

Participated in real estate-related projects

Up to 10 points shall be awarded if the EDE has participated in real estate-related projects, as follows:

if the EDE has or had 6 or more real estate projects	10
if EDE has or had between 1 and 5 real estate projects	5

if the EDE has or had no real estate projects	0
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EDE’s lending experience

Up to 25 points shall be awarded for the EDE’s lending experience, as follows:

if the EDE has or had one or more participation loans with a commercial bank	5
if the EDE has or had one or more participation loans with a non-profit lending institution	5
if the EDE has closed at least one CDBG project during the previous 5 years	5
if the EDE has or had access to other RLF funds, such as RBEG, RBOG, and IRP;	5
if their board of directors is comprised of community representatives as a requirement of their by-laws	5

Scope of the EDE service area

Up to 10 points shall be awarded for the scope of the EDE service area, as follows:

if the EDE serves more than 5 municipalities	10
if the EDE serves at least 2 and not more than 5 municipalities	5
EDE serves only 1 municipality	0

EDE manages its own Revolving Loan Fund

Up to 15 points shall be awarded if the EDE manages its own revolving loan fund (RLF), and documented with an audit or compiled financial statements, as follows:

if the EDE’s RLF is more than \$2,000,000	15
if the EDE’s RLF is at least \$1,000,000 and less than \$2,000,001	10
if the EDE’s RLF is at least \$100,000 and less than \$1,000,000	5
if the EDE’s RLF is less than \$100,000	0

EDE has the capacity for loan origination

Up to 15 points shall be awarded if the EDE has the capacity for loan origination, closings, and disbursements and collections, as follows:

if the EDE has in-house capacity	15
if the EDE has a long-term arrangement with a qualified outside entity	10
if the EDE contracts on a project-by-project basis	5
if the EDE has no capacity	0

EDE manages its own RLF

Up to 30 points shall be awarded for the EDE’s management and experience, as follows:

if the EDE’s loan portfolio is reviewed regularly by the board of directors or loan committee	5
if the EDE utilizes an adequate financial management and accounting system	5
if the EDE uses an attorney for loan closings	5
if the EDE maintains a funded loan loss reserve (LLR), and has documented LLR guidelines	5
if at least one EDE staff member has 5 or more years of commercial financing experience	5
if at least one EDE staff member has a recognized economic development certification or post-graduate related degree	5

Public Benefit

The maximum point value for this category shall be 420 points.

Community Needs

Data to be used to establish the Community Need scores can be found in Appendix E: Core Data Index. Data are gathered from a variety of sources, including the US Census Bureau, NH Department of Health and Human Services, NH Housing Finance Authority, and the NH Office of Strategic Initiatives. Up to 70 points.

Up to 10 points for the applicant's unemployment rate, as established by the current data provided by the New Hampshire department of employment security for the applicant’s labor market area shall be awarded as follows:

Unemployment rate	Points
if the rate is more than 25% above the current state average	10
if the rate is 13.1% to 25% above the current state average	8
if the rate is 3.1% to 13% above the current state average	6
if the rate is 0% to 3% above the current state average	3
if the rate is below the current state average	0

Up to 10 points awarded for the applicant's median family income, as established by HUD based on section 8 income data as shown in Appendix E shall be awarded as follows:

Median family income	Points
if the median family income is 21% or more below the state average	10
if the median family income is 11% to 20% below the state average	8
if the median family income is up to 10% below the state average	6
if the median family income is equal to the state average	3
if the median family income is above the state average	0

Up to 10 points shall be awarded based on the applicant's percentage of dropout rate from grades 9-12 in the applicant's school district, or if the applicant is a county, the average percentage dropout rate for all school districts in the county, as follows:

Dropout rate from grades 9-12	Points
if the dropout rate is at least 7%	10
if the dropout rate is 5.0% to 6.9%	5
if the dropout rate is 3.0% to 4.9%	3
if the dropout rate is 0% to 2.9%	0

Up to 20 points for net job creation by the business shall be awarded as follows:

Net job creation	Points
if more than 30 net jobs are created	20
if 21 to 30 net jobs are created	15
if 11 to 20 net jobs are created	10
if 5 to 10 jobs are created	5
if fewer than 5 jobs are created	0

Where the economic development activity cost per net job created is less than \$20,000, up to 10 points shall be awarded as follows:

Cost per net job	Points
if the project shall require less than \$6,000 of CDBG funds per net job created	10
if the project shall require \$6,001 to \$16,000 of CDBG funds per net job created	5
if the project shall require more than \$16,000 of CDBG funds per net job created	0

Up to 20 points shall be awarded based on the percent of jobs available to low- and moderate-income persons, as follows:

Jobs available to low- and moderate-income persons	Points
if 91% or more of the jobs are available to low- and moderate-income persons	20
if at least 81% but less than 91% of the jobs are available to low- and moderate-income persons	15
if at least 71% but less than 81% of the jobs are available to low- and moderate-income persons	10
if at least 61% but less than 71% of the jobs are available to low- and moderate-income persons;	5
if 60% or less of the jobs are available to low- and moderate-income persons	0

Up to 20 points shall be awarded for the percentage of the applicable labor market area average entry wage per job as published in the most current New Hampshire Occupational Employment and Wages Report from NH employment security, economic and labor market information bureau for comparable jobs for at least 80% of the net jobs created as follows:

Average entry wage	Points
if the average entry wage per job is greater than 115% of the labor market area average entry wage	20
if the average entry wage per job is 101% to 115% of the labor market area average entry wage	15
if the average entry wage per job is 86% to 100% of the labor market area average entry wage	10
if the average entry wage per job is 70% to 85% of the labor market area average entry wage	5
if the average entry wage per job is below 70% of the labor market area average entry wage	0

Employee Benefits

Up to 160 points shall be awarded for benefits to be received for at least 80% of the net jobs created based on the following criteria:

Up to 30 points if the business provides group medical insurance, as follows:

Group medical insurance	Points
if the business pays 76% - 100% of the cost	30
if the business pays 51% - 75% of the cost	20
if the business pays 50% of the cost	10
if the business pays less than 50% of the cost	5
if the business does not pay any of the cost, or insurance is not offered	0

Up to 10 points if the business provides group dental insurance, as follows:

Group dental insurance	Points
if the business pays 76%-100% of the cost	10
if the business pays 51% - 75% of the cost	8
if the business pays 50% of the cost	4
if the business pays less than 50% of the cost	2
if the business does not pay any of the cost, or if insurance is not offered	0

Up to 10 points if the business provides group vision insurance, as follows:

Vision insurance	Points
if the business pay 76%-100% of the cost	10
if the business pays 51% - 75% of the cost	8
if the business pays 50% of the cost	4
if the business pays less than 50% of the cost	2
if the business does not pay any of the cost, or if insurance is not offered	0

Up to 20 points based on the extent of the medical insurance coverage, as follows:

Medical insurance coverage	Points
if the business offers medical insurance coverage for the employee and dependents	20
if the business offers medical insurance coverage for the employee only	0

Up to 10 points if the business provides paid vacation time off, as follows:

Paid vacation time off	Points
if the business provides 10 or more days	10
if the business provides between 5 and 9 days	5
if the business provides fewer than 5 days off, or no paid time off	0

Up to 10 points if the business provides paid sick time off, as follows:

Paid sick time off	Points
if the business provides 5 or more days	10
if the business provides between 1 and 4 days	5
if the business provides no paid sick time off	0

Up to 5 points if the business provides paid holidays, as follows:

Paid holidays	Points
if the business provides 9 or more days	5
if the business provides between 6 - 8 days	3
if the business provides fewer than 6 paid holidays	0

Up to 5 points if the business provides paid bereavement off, as follows:

Paid bereavement off	Points
if the business provides 3 or more days	5
if the business provides between 1 and 2 days	3
if the business provides no paid bereavement time off	0

Up to 5 points if the business provides a life insurance plan, as follows:

Life insurance plan	Points
if the business provides the plan at no cost to the employee	5
if the business provides a plan requiring an employee contribution	3
if the business provides no life insurance plan	0

Up to 5 points if the business provides a short-term disability insurance plan, as follows:

Short-term disability insurance plan	Points
if the business provides the plan at no cost to the employee	5
if the business provides a plan requiring an employee contribution	3
if the business provides no short-term disability insurance plan	0

Up to 5 points if the business provides a long-term disability insurance plan, as follows:

Long-term disability insurance plan	Points
if the business provides the plan at no cost to the employee	5
if the business provides a plan requiring an employee contribution	3
if the business provides no long-term disability insurance plan	0

Up to 20 points if the business provides a tax-exempt retirement plan, or equivalent, as follows:

Tax-exempt retirement plan	Points
if the business contributes to the plan	20
if the business provides a plan to which only the employee contributes	10
if the business provides no tax-exempt retirement plan or equivalent	0

Up to 10 points if the business provides for employees' childcare, as follows:

Childcare	Points
if the business provides childcare on-site	10
if the business contributes to the cost of employees' childcare	5
if the business does not contribute to employees' childcare	0

Up to 5 points if the business provides other employee benefits, as follows:

Other employee benefits	Points
if the business provides profit-sharing	1
if the business provides flextime	1

if the business provides a wellness program	1
if the business provides a bonus program	1
if the business provides an additional, specific benefit	1

Up to 30 points for level of training for at least 80% of the net jobs created shall be awarded as follows:

Training	Points
if the business pays at least 50% of the tuition to an institution of higher learning for an associate's degree or higher	30
if the business pays at least 50% of the tuition to an institution of higher learning for job-related courses	20
if the business has an apprentice training or vocational training program of 6 months or more duration	10
if the business provides GED instruction on paid time	5
if the business has only on-the-job training	0

The percent of full-time permanent jobs to be created shall be awarded one point for each percentage point over 80% (up to a total of 20 points).

Full-time permanent jobs	Points
if the percentage is 80% or greater	1 point each %
if the percentage is less than 80%	0

Up to 5 points for the percentage of jobs to be dedicated to special needs groups, shall be awarded as follows:

Jobs to be dedicated to special needs groups	Points
if the percentage is 25% or greater	5
if the percentage is less than 25%	0

Up to 20 points for regional employment diversification shall be awarded as follows:

Regional employment diversification	Points
if the business represents an industry new to the applicant's labor market area	20
if the business offers an upgrading of skills in an existing industry in the applicant's labor market area	10
if the business has no effect on employment diversification in the applicant's labor market area	0

Up to 10 points for long-term commitment to the region by the business shall be awarded as follows:

Long term commitment	Points
if the business owns or will own real property	10
if the business has or will have a lease on the project property for 5 or more years	5
if the business has or will have a lease agreement on the project property for between 3 and 4 years	3
if the business has or will have a lease agreement for less than 3 years	0

Up to 5 points for the extent that the project shall reduce the local demand for social service assistance shall be awarded as follows:

Reduce the local demand for social service assistance	Points
if the business can document an active partnership with the social service agencies in the applicant's labor market area	5
if the business cannot document a partnership with the social service agencies in the applicant's labor market area	0

Up to 18 points shall be awarded for the extent that the project contributes to the revitalization of a downtown area or historic rehabilitation, as follows:

Revitalization	Points
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if the project contributes to the revitalization of a downtown area	10
if the project building has been determined by the New Hampshire division of historic resources to be eligible for listing in the state or national register of historic places	5
if the project uses historic rehabilitation tax credits, as defined in 36 CFR 67	3
if the project has no effect on the revitalization of a downtown area or historic rehabilitation	0

Business Benefit

The applicant shall document the benefit to the business to be achieved as a result of the project. The maximum point value for this category shall be 110 points for business loans and real estate projects and 75 points for public infrastructure projects in support of economic development and grants to nonprofits creating jobs.

Pick one of the following categories:

Categories	Maximum in this category
Business Loans	110
Public Infrastructure Projects in support of ED	75
Non-profits creating jobs	75

Business Loans

The Application and Underwriting summary shall describe the business need for assistance and the value of the proposed loan assistance package to the business, with points awarded as follows:

Up to 20 points based on the availability of non-CDBG match funding compared to the CDBG grant amount, as follows:

Non-CDBG match	Points
if the match ratio is greater than 3:1	20
if the match ratio is between 1:1.1 and 3:1	10
if the match ratio is equal to 1:1	0

Up to 20 points based on the payment capacity of the business to support the proposed debt, as follows:

Payment capacity	Points
if the total debt coverage ratio is at or less than 1.3	20
if the total debt coverage ratio is greater than 1.3 but less than 1.5	10
if the total debt coverage ratio is 1.5 or greater	0

Up to 20 points based on the cash value of the CDBG assistance, as follows:

Cash value of the CDBG assistance	Points
if the value of the assistance is between 0% and 5% of the CDBG grant amount	20
if the value of the assistance is between 5.1% and 10% of the CDBG grant amount	10
if the value of the assistance is between 10.1% and 15% of the CDBG grant amount	5
if the value of the assistance is greater than 15% of the CDBG grant amount	0

Up to 50 points for the effect of the proposed loan on the financial stability of the EDE, as follows:

Effect of the proposed loan	Points
if income from loan fees and interest is sufficient to contribute towards staff and overhead	10
if a minimum of 5% of income from loan fees and interest will be contributed towards a loan loss reserve	5
if a minimum of 5% of income from loan fees and interest will be contributed towards capitalization of the RLF	5

Up to 10 points based on the term of the loan, as follows:

Term of the loan	Points
if the principal is returned to the RLF in 3 years or less	10
if the principal is returned to the RLF in more than 3 years and up to 5 years	5

if the principal is returned to the RLF in more than 5 years	0
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Up to 5 points based on the security position on real property, as follows:

Security position on real property	Points
if the CDBG funded debt holds first or second position	5
if the CDBG funded debt holds third position	3
if the CDBG funded debt holds less than third position	0

Up to 5 points on the security position on machinery and equipment, as follows:

Security position on machinery and equipment	Points
if the CDBG funded debt holds first or second position	5
if the CDBG funded debt holds third position	3
if the CDBG funded debt holds less than third position	0

Up to 5 points based on the security position on all other business assets, as follows:

Security position on all other business assets	Points
if the CDBG funded debt holds first or second position	5
if the CDBG funded debt holds third position	3
if the CDBG funded debt holds less than third position	0

Up to 5 points based on the security position of personal guarantees of the business owner(s), as follows:

Security position of personal guarantees of the business owner(s)	Points
if the CDBG funded debt has an unconditional guarantee	5
if the CDBG funded debt has a limited guarantee	3
if the CDBG funded debt has no guarantee	0

Business Need for Assistance

The detailed analysis and narrative shall describe the **business need for assistance** and the value of the proposed real estate assistance package to the business, with points awarded as follows:

Up to 20 points based on the availability of non-CDBG match funding compared to the CDBG grant amount, as follows:

Non-CDBG match	Points
if the match ratio is greater than 3:1	20
if the match ratio is between 1:1.1 and 3:1	10
if the match ratio is equal to 1:1	0

Up to 20 points based on the financial ability of the private business to create or retain jobs, as follows:

Financial ability	Points
if the total debt coverage ratio is at or greater than 1.5	20
if the total debt coverage ratio is greater than 1.3 but less than 1.5	10
if the total debt coverage ratio is at or less than 1.3	0

Up to 20 points based on the rent to be paid by the private business as compared to local market rates, as follows:

Rent	Points
if the rent is greater than market rate	20
if the rent is equal to market rate	10
if the rent is less than market rate	0

Up to 20 points based on the cash value of the CDBG assistance, as follows:

Cash value of the CDBG assistance	Points
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if the value of the assistance is between 0% and 5% of the CDBG grant amount	20
if the value of the assistance is between 5.1% and 10% of the CDBG grant amount	10
if the value of the assistance is between 10.1% and 15% of the CDBG grant amount;	5
if the value of the assistance is greater than 15% of the CDBG grant amount	0

Up to 20 points based on the effect of the lease payments generated from the real estate development on the financial stability of the EDE, as follows:

Income from proposed rent	Points
if the income from the proposed rent is sufficient to pay for the debt service on the construction debt of the project	10
if the income from the proposed rent is sufficient and will be contributed to an operating reserve for the proposed real estate	5
if the income from the proposed rent is sufficient and will be contributed to staff or overhead	5

Up to 10 points based on the sale of the proposed real estate, as follows:

Sale of the proposed real estate	Points
if the proposed real estate has a lease with an option to buy in 5 years or less	10
if the proposed real estate has a lease with an option to buy in more than 5 and up to 7 years	5
if the proposed real estate has a lease with an option to buy in more 7 years, or no option to buy, or an option to buy at an unknown time	0

Infrastructure improvement to the municipality and the business

The detailed analysis and narrative shall describe the business need for assistance and the value of the proposed infrastructure improvement to the municipality and the business, with points awarded as follows:

Up to 20 points based on the availability of non-CDBG match funding compared to the CDBG grant amount, as follows:

Non-CDBG match	Points
if the match ratio is greater than 3:1	20
if the match ratio is between 1:1.1 and 3:1	10
if the match ratio is equal to 1:1	0

Up to 20 points based on the financial ability of the business to create the proposed jobs, as follows:

Debt coverage ratio	Points
if the business' debt coverage ratio is at or greater than 1.5	20
if the business' debt coverage ratio is greater than 1.3 but less than 1.5	10
if the business' debt coverage ratio is at or less than 1.3	0

Up to 25 points based on the municipality's available debt capacity, as follows:

Municipality's available debt capacity	Points
if the CDBG costs are 41% or more of municipal debt capacity	25
if the CDBG costs are 31% to 40% of municipal debt capacity	20
if the CDBG costs are 21% to 30% of municipal debt capacity	15
if the CDBG costs are 11% to 20% of municipal debt capacity	10
if the CDBG costs are less than 11% of municipal debt capacity	5

Up to 10 points based on the economic and community effects of the project on the municipality, as follows:

Economic and community effects	Points
if the project will have a positive, defined economic multiplier impact	2
if the project will increase the town's tax base	2
if the project increases the market value of a municipality's industrial park	2
if the project has positive effect on the health or safety of the project vicinity	2
if the project reflects implementation of a specific aspect of the municipality's master plan	2

Nonprofit creating jobs

The detailed analysis and narrative shall describe the nonprofit business need for the assistance, with points awarded as follows:

Up to 20 points based on the availability of non-CDBG match funding compared to the CDBG grant amount, as follows:

Non-CDBG match	Points
if the match ratio is greater than 3:1	20
if the match ratio is 1:1.1 to 3:1	10
if the match ratio is equal to 1:1	0

Up to 20 points based on the financial strength of the nonprofit, as follows:

Financial strength of the nonprofit	Points
if the nonprofit has reserves or documented future income which will support the on-going operation of the project	10
if the nonprofit has successfully conducted fundraising for at least 2 years	10

Up to 20 points based on the management strength of the nonprofit, as follows:

Management strength of the nonprofit	Points
if the nonprofit has been in existence for 6 or more years	10
if the nonprofit has been in existence for at least 2 years and up to 5 years	5
if the executive director has more than 2 years in the field of the nonprofit	5
if a majority of the members of the board of directors of the nonprofit have served for 2 or more years	5

Up to 15 points based on the economic and community effects of the project, as follows:

Economic and community effects	Points
if the project addresses a labor shortage in a field with community benefit	5
if the project provides training with a benefit to economic stability for a specific population, defined by the applicant, at-risk of unemployment	5
if the project has a positive effect on the health or safety of the community served by the nonprofit	5

SCORING OF MICROENTERPRISE DEVELOPMENT ASSISTANCE GRANTS

Applications are eligible to receive up to a total of 355 points. Each application must receive a minimum score of 190 points in order to be considered for funding.

Management Capacity

Up to 10 points for the sub recipient organization's experience serving microenterprises:

Experience	Points
Three or more years of experience	10
One to three years of experience	5
No previous micro experience	0

Up to 30 points for staff/consultant expertise:

Expertise	Points
Significant expertise with microenterprises	30
Moderate expertise with microenterprises	20
Some experience with small businesses and/or microenterprises	10
No expertise	0

Up to 20 points based on the subrecipient organization structure:

Organizational Structure	Points
Nonprofit organization with micro-specific revolving loan fund	20
Nonprofit organization with identified micro-lending partner (separate organization)	15
Nonprofit organization	10

One or more years of experience providing the following to small businesses (5 points each):

Business assistance experience	Points
Business skills training	5
Technical assistance	5
Support services (child care, transportation, etc.)	5

Program Design

Up to 30 points for the sub recipient organization's marketing and outreach plan:

Marketing/Outreach Plan	Points
Detailed, specific and targeted marketing and outreach plan for entire service area	30
Reasonable marketing and outreach plan with some detail and targeting	20
Generic marketing and outreach plan that lacks specifics or targets	10
Little or no marketing or outreach plan	0

Up to 10 points for the subrecipient organization's client intake process:

Intake process	Points
Comprehensive and detailed intake process that helps target needed services	10
Basic information gathered, minor screening for user needs	5
No or only very basic information gathered from potential clients	0

Up to 10 points for the assessment of entrepreneurial potential of clients:

Client entrepreneurial potential	Points
Detailed assessment of entrepreneurial skills/attributes	10
Applicant self-report of entrepreneurial skills/attributes	5
No information gathered on entrepreneurial skills/attributes	0

Up to 10 points for classroom/web-based training provided during the program year:

Client entrepreneurial potential	Points
20 hours or more provided	10
5 to 19 hours provided	5

Fewer than 5 hours provided	0
Up to 10 points if peer-learning opportunities are provided:	
Peer learning	Points
Provided	10
Not provided	0

Up to 10 points related to training outcomes:

Training outcomes	Points
Outcomes defined and measured for each microenterprise client	10
General outcomes defined but not measured for each microenterprise client	5
No outcomes defined or measured	0

Up to 10 points for the length of time that TA is provided during the program year:

TA Length of service	Points
TA provided during entire program year	10
TA provided for limited time	5
No TA is provided	0

Up to 20 points for support services provided (5 points for each service):

Client support services	Points
Transportation	5
Child care	5
Individual counseling	5
Other support services	5

Up to 50 points for the number of microenterprise businesses to be assisted during the program year:

# of microenterprises supported	Points
70 or more	50
55-69	40
40-54	30
25-39	20
10-24	10
Fewer than 10	0

Public Benefit

Up to 30 points for demonstrated user demand within the subrecipient organization's service area:

User demand	Points
Strong documented user demand	30
Moderate documented user demand	20
Limited documented user demand	10
No documented user demand	0

Up to 20 points for proposed reduction in social service needs:

Reduction in social service need	Points
Substantial reduction	20
Significant reduction	15
Moderate reduction	10
Minimal reduction	5
No reduction	0

Up to 70 points related to the CDFA Core Data Index for the sub recipient organization's service area:

Core Data Index	Points
Based on county-level score (or average if multiple counties served)	0-70

SCORING OF PLANNING GRANTS

Applications shall be awarded a maximum of 26 points based on the criteria in (a) through (l).

(a) Up to 2 points for the ranking of adjusted median household income, shall be awarded as follows:

Adjusted median household income	Points
if the points for adjusted median household income are higher as compared to the other applications	2
if the points for adjusted median household income are average as compared to the other applications	1
if the points for adjusted median household income are lower as compared to the other applications	0

(b) Up to 2 points for the ranking of percent of human services assistance, shall be awarded as follows:

Human services assistance	Points
if the points for percent of households receiving human services assistance are higher as compared to the other applications	2
if the points for percent of households receiving human service assistance are moderate as compared to the other applications	1
if the points for percent of households receiving human service assistance are lower as compared to the other applications	0

(c) Up to 2 points for percentage of unemployed, in the applicant's labor market area for the most recent reporting period, shall be awarded as follows:

Percentage of unemployed	Points
if the percentage of unemployed is higher as compared to the other applications	2
if the percentage of unemployed is moderate as compared to the other applications	1
if the percentage of unemployed is lower as compared to the other applications	0

(d) Up to 2 points for the number of potential low- and moderate-income beneficiaries shall be awarded as follows:

Potential low- and moderate-income beneficiaries	Points
if the number of potential low- and moderate-income beneficiaries is higher as compared to the other applications	2
if the number of potential low- and moderate-income beneficiaries is average as compared to the other applications	1
if the number of potential low- and moderate-income beneficiaries is lower as compared to the other applications	0

(e) Up to 2 points for the percentage of potential beneficiaries that are low- and moderate-income shall be awarded as follows:

Percentage of potential beneficiaries that are low- and moderate-income	Points
if the percentage of potential beneficiaries that are low- and moderate-income is higher as compared to the other applications	2
if the percentage of potential beneficiaries that are low- and moderate-income is moderate as compared to the other applications	1
if the percentage of potential beneficiaries that are low- and moderate-income is lower as compared to the other applications	0

(f) Up to 2 points for long-term benefit if the proposed study were implemented shall be awarded as follows:

Long term benefit	Points
if the proposed study, if implemented, will have a long-term benefit for low- and moderate-income beneficiaries	2
if the proposed study, if implemented, might have a long-term benefit to low- and moderate-income beneficiaries but has not been addressed	1
if the proposed study, if implemented, will not have a long-term benefit to low- and moderate-income beneficiaries	0

(g) Up to 2 points for firmly committed funds shall be awarded as follows:

Committed funds	Points
if the amount of matching funds is higher as compared to the other applications	2
if the amount of matching funds is average as compared to the other applications	1
if the amount of matching funds is lower as compared to the other applications	0

(h) Up to 2 points for the number of previous CDBG grants received by the applicant shall be awarded as follows:

Previous CDBG grants	Points
if a lower number of previous CDBG grants have been received as compared to the other applicants	2
if an average number of previous CDBG grants have been received as compared to the other applicants	1
if a higher number of previous CDBG grants have been received as compared to the other applicants	0

(i) Up to 2 points for the innovation of the proposed study as compared to CDBG projects over the most recent two-year period shall be awarded as follows:

Innovation of the proposed study	Points
if 0 or one similar CDBG project has been awarded over the most recent 2 year period	2
if 2 or 3 similar CDBG projects have been awarded over the most recent 2 year period	1
if 4 or more similar CDBG projects have been awarded over the most recent 2 year period	0

(j) Up to 2 points for the probability that the proposed study will lead to implementation shall be awarded as follows:

Implementation	Points
if the proposed study shall directly lead to the implementation of a project	2
if the proposed study might directly lead to the implementation of a project but more work is necessary	1
if the proposed study shall not lead directly to the implementation of a project	0

(k) Up to 2 points for addressing special needs groups, homeless clientele and low-income families with children shall be awarded as follows:

Addressing special needs groups, homeless clientele and low-income families with children	Points
if a high number of special needs groups, homeless clientele and low-income families with children shall be addressed as compared to the other applications	2
if a moderate number of special needs groups, homeless clientele and low-income families with children shall be addressed as compared to the other applications	1
if a lower number of special needs groups, homeless clienteles and low-income families with children shall be addressed as compared to the other applications	0

(l) Up to 4 points for the need for the study and an implementation project shall be awarded as follows:

Need for the study and an implementation project	Points
if there is a significant need for the study and an implementation project as compared to the other applications	4
if there is a moderate need for the study and an implementation project as compared to the other applications	2
if there is minimal need for the study and an implementation project as compared to the other applications	0

SCORING OF CDBG CV: PUBLIC SERVICE APPLICATIONS

Applications shall be awarded points based on factors which will be detailed in a Circular and publically available prior to opening the Funding Opportunity.

SCORING OF CDBG CV: MICROENTERPRISE APPLICATIONS

Applications shall be awarded points based on factors which will be detailed in a Circular and publically available prior to opening the Funding Opportunity.

SCORING OF CDBG CV: ECONOMIC DEVELOPMENT TECHNICAL ASSISTANCE

Applications shall be awarded points based on factors which will be detailed in a Circular and publically available prior to opening the Funding Opportunity.

APPENDIX C: MINIMUM UNDERWRITING STANDARDS FOR ECONOMIC DEVELOPMENT FINANCING

CDBG funds that are intended to be used for economic development financing in New Hampshire must meet basic minimum underwriting standards that are based on the following criteria:

- HUD minimum standards for investments
- Business loan underwriting standards

CDBG funds are investments made by the public and as a result carries with them unique requirements and expectations that reflect a defined public policy value.

As a result, the statewide minimum standards defined in this document are used to evaluate all CDBG economic development investments.

These standards are constructed to provide regional underwriting autonomy at a local level while maintaining a statewide minimum standard.

HUD Minimum Standards for Investments

The Economic Development Entity is required to complete underwriting that proves the following guidelines as stated in HUD CFR 570.482 Appendix A, specifically that:

- (i) That project costs are reasonable;
- (ii) That all sources of project financing are committed;
- (iii) That to the extent practicable, CDBG funds are not substituted for non-Federal financial support;
- (iv) That the project is financially feasible;
- (v) That the return on the owner's equity investment will not be unreasonably high; and
- (vi) CDBG funds are disbursed on a pro rata basis with other finances provided to the project.

The EDE will determine that the project meets the above mentioned standards using the following specifications about the minimum standards:

(i) Project Costs Are Reasonable

Review the project budget including detailed sources and uses of funds. If the budget is overinflated, there may be a waste of scarce public resources and a surplus can end up as an additional fee to a developer or entrepreneur; and conversely, if the budget is understated, the success of the project may be affected, which could reduce the income available for debt service. To determine whether the costs are reasonable the EDE should compare the applicant's proposal with costs of comparable projects and industry standards.

(ii) Sources are Committed

CDFA wants to avoid the risk of approving and disbursing funds to fund a portion of the project without sufficient funds from other sources to complete the development. Therefore, the EDE must prove that all other sources of funds need to be in place prior to application.

(iii) CDBG Funds are Not Substituted for Non-Federal Funds

The EDE needs to establish the need for public investment by,

- Demonstrating the owners limited personal equity,
- Demonstrating that a bank or private financing institution has reached their lending limit to the

project or will not lend to the project.

(iv) Project Feasibility

The project or venture should be viable with the CDBG investment. The project should be able to achieve a level of operation that is successful in the near and long term. The project should provide sufficient cash flow to repay debt and provide a reasonable ROR on equity invested. Feasibility is a threshold, because an infeasible project will be unable to repay the public investment, or meet the community development objectives if the business fails or is foreclosed upon. Determination of feasibility requires an understanding of the industry, and the ability to test various assumptions about operations. EDE's need to be concerned that the venture remains feasible or viable for at least the term of the loan.

(v) Owner's Equity Return is Reasonable

An owner strives to receive a market-rate ROR on their project. This varies by market and type of venture. However, the ROR should be reasonable given the equity invested and risk taken. Generally, the greater the risk the higher the ROR demanded. So ventures need to be examined in comparison to similar ventures in similar regions. For real estate ventures, the return on equity should come from cash flow of the project, not a developer's fee or other borrowed funds. Repayment terms are consistent with the use of funds and based on a proper financial structure.

Developer's fee is limited to the following calculation:

- First \$3.0M developer is eligible for 10% of TDC
- For anything above \$3.0M developer is eligible for 8% of TDC

(vi) CDBG Funds Disbursed Pro Rata

CDBG funds should be disbursed in proportion to the percentage of the project they fund. One exception is where CDBG funds are allocated for an acquisition activity. The EDE should prepare a draft disbursement plan.

The EDE will be required to summarize each of their calculations/ determinations of the HUD minimum standards in the EDE underwriting summary.

APPENDIX D: ADDITIONAL INFORMATION FOR MICROENTERPRISE ADMINISTRATION

MICROENTERPRISE PROGRAM GUIDELINES FOR GRANTEES AND SUBRECIPIENTS

All Microenterprise Program applicants are subjected to a substantial programmatic review. All applicants must be approved for funding by CDFA's Community Development Advisory Committee and Board of Directors, with final approval by New Hampshire's Governor and Executive Council. If approved, grantees and subrecipients must adhere to the following guidelines.

TERM OF GRANT

The maximum term for a grant is 12 months. The program year is July 1st – June 30th.

ELIGIBLE PROGRAM PARTICIPANTS

All eligible program participants must meet the definition of a microenterprise, defined as follows:

- 1) a commercial enterprise that has five or fewer employees, one or more of whom owns the enterprise (the term "employee" includes all full-time or part-time employees and all owners of the business on the payroll at the time of intake application, even if all owners' salary draws are not on a regular basis); or
- 2) a person over the age of 18 developing a microenterprise, meaning a person who has expressed an interest in, or who, after an initial screening process, is expected to be actively working toward developing a microenterprise business.

Eligible participants must also either have experience in the business area of interest, have clearly identified vision of business goals or have the ability to understand and describe the market for their product or service, and the commitment to work hard for business success.

Employees of microenterprises will not be counted as beneficiaries separate from the owner of the microenterprise. If an employee wishes to participate in the program, the owner must first come in to qualify and designate employees that may come in on their behalf.

PROGRAM SERVICE AREA

Microenterprise Program services are available to all eligible businesses/persons located within the State of New Hampshire's jurisdictional boundaries. Eligible participants must have a physical business address in the program service area. Individuals wishing to start a business are also eligible applicants, provided that they can demonstrate that their primary residence is located within the program service area. (Exceptions can be made for microenterprises looking to move to New Hampshire upon request and written approval by CDFA.)

No more than 30% of any service provider's total beneficiaries for the program year may come from Entitlement Communities.

COUNTING EMPLOYEES

The determination of employees is defined by the number of full-time equivalent (FTE) employees a business has at the time of intake. CDFA adheres to the IRS policy of FTEs for its calculation. Simplified, an FTE is calculated on the basis of 2,080 hours per year worked. Add up the total hours of service for which the employer pays wages to employees during the year (but not more than 2,080 hours for any employee), and divide that amount by 2,080. If the result is not a whole number, round to the next lowest whole number. (If the result is less than one, however, round up to one FTE.)

INELIGIBLE PROGRAM APPLICANTS

Ineligible applicants include applicants whose business (for existing) or private (for start-ups) address is outside the program service area. Nonprofits are not eligible for microenterprise assistance.

MEETING THE CDBG NATIONAL OBJECTIVE

Under federal regulations, use of CDBG funds for microenterprise activities must meet the national objective of benefit to low/moderate-income persons under the Limited Clientele definition:

“570.208 (a) (2) Limited clientele activities. (i) An activity which benefits a limited clientele, at least 51 percent of whom are low- and moderate-income persons.”

To qualify for this activity, the Microenterprise Program “must have income eligibility requirements which limit the activity exclusively to low- and moderate-income persons.” Therefore, all microenterprise owners must be documented as meeting the U.S. Department of Housing and Urban Development’s (HUD) low/moderate-income definitions prior to receiving any services. The Family Income Verification Form (FIVF) will be used to confirm eligibility.

ELIGIBLE PROGRAM COSTS

Use of CDBG funds for the Microenterprise Program is restricted to certain eligible costs.

Eligible costs for the Microenterprise Program include, but are not limited to, the following:

- Technical assistance;
- Business advising;
- Grants, loans, loan guarantees;
- Business development workshops or classes;
- Online business training courses;
- Job training for owner/employees;
- General support services to including:
 - Child care/dependent care services;
 - Transportation to technical assistance services or loan processing service appointments;
 - Peer support groups;
 - Counseling; and
 - Assistance accessing and paying for the direct costs of training and education, such as tuition and fees.

Any questions regarding eligible costs should be directed to your grant administrator or CDFA staff.

NOTE ON SUPPORTIVE SERVICES

Supportive services are utilized to help eliminate any barriers impeding a program participant from starting or operating their microenterprise and must be utilized in that regard. If a program participant is no longer able to continue participation in the microenterprise program the provider offers, supportive services should cease immediately. Supportive services must be properly documented if provided to program participants. Child care/dependent care services must be provided by a licensed and qualified provider and travel costs must be documented.

INELIGIBLE PROGRAM COSTS

The general rule for CDBG is that any activity, Economic Development or otherwise, not authorized under the provisions of 24 CFR 570.201 is not eligible for funding.

Ineligible costs for the Microenterprise Program include, but are not limited to, the following:

- Government expenses;
- Political activities;
- Purchase of equipment (though electronic equipment may be eligible contingent upon circumstances of use);
- Purchase of furnishings and personal property;
- Operating and maintenance expenses;
- Income payments;
- Direct costs such as the payment of any personal or business debt, payment of rent/lease payments, payment of cash or wages, payments for food or drink.

Any questions regarding ineligible costs should be directed to your grant administrator or CDFA staff.

SERVICE TIMEFRAME

Under federal regulations, after completing intake and family income verification, a program participant may receive services for up to three (3) program years. If there is a lapse in service within that three-year period, the program participant must requalify as both low/moderate income and as a microenterprise. Proper documentation

must be submitted showing there was a time lapse in service. The three-year limit applies across all service providers in the state. A program participant may not complete three years with Provider A and then move on to receive additional services from Provider B.

COST PER BENEFICIARY

The maximum cost allowable is \$2,500 per beneficiary served. An additional \$2,500 is available for completed loans.

MAX LOAN AMOUNT TO BENEFICIARIES

The maximum loan amount allowable to beneficiaries is \$50,000.

OTHER CDBG FEDERAL LAWS AND REGULATIONS

The Microenterprise Program follows the same laws and regulations as the CDBG Economic Development Program as administered by CDFA and the Code of Federal Regulations. More information regarding these guidelines can be found in the Community Development Block Grant Application and Program Guide.

IMPORTANT NOTE FOR MICRO-LOAN CLIENTS

An environmental review is required by the Department of Housing and Urban Development for each business funded with CDBG monies (24 CFR 58). The review must be completed prior to any project-related activities commencing with the business and it must encompass all aggregated project-related activities for the business.

The environmental review will comply with the Department of Housing and Urban Development's regulations regarding the National Environmental Policy Act (NEPA). The Grantee is required to complete and certify compliance with the NEPA. The level of environmental review is determined by the type of proposed project and associated activities. The loan applicant will be informed of any additional loan processing time due to the NEPA review. All grantees and subrecipients must adhere to the following program administration requirements.

CONTRACT REQUIREMENTS

Successful applicants will be required to execute a grant agreement with CDFA.

REQUIRED DOCUMENTATION FOR CLAIMS

For each program participant served, CDFA requires three items of documentation to support the record of services and participant eligibility. These three items should be attached to the claim for reimbursement.

- 1) Family Income Verification Form (FIVF):** This form verifies the income for the program participant and must be filled out clearly and signed. The form should only be filled out at first contact and kept on file. The provider will need to submit a completed form for each qualifying beneficiary for each program year. County-specific FIVFs can be found on CDFA's Resource Hub.
- 2) Attachment IV/Business Tracking Report:** This report includes required reporting information such as number of employees, gross revenue of the business, and several other factors. The report is also used to provide CDFA information on the participant's outcome goals in the program and notable successes at project close out. The report can be used in conjunction with the provider's own intake procedure and edited by the provider to suit their own intake needs, but must include the basic information outlined in the report template.
- 3) Business Tracking Spreadsheet:** Used to track all program participants throughout the grant year.

NOTE ON CLAIM DOCUMENTATION

Each provider should set up an organized procedure for maintaining program participant files and preparing them for submission to their grant administrator. Incomplete or incorrect submission can result in rejection of provider claims and hold up the process of dispersing funds.

DOCUMENTING COVERAGE OVERLAP

New Hampshire is a small, rural state with a few key technical assistance providers delivering microenterprise services. Many of the providers funded through the Microenterprise Program offer distinct services that can truly benefit a business. There may be an occasion when a beneficiary will visit two or more providers to receive the services they need to be successful. In these circumstances, provider organizations must maintain suitable

documentation to show that services are not being duplicated by multiple providers -- they must clearly document the services they provide to the beneficiary that are different and distinct from services offered by another provider. If a provider is unable to do so at the time of intake, it is expected that this documentation will be provided as part of the final grant report.

For example, John Doe goes to Provider A for business consulting services and to attend workshops. He is either then referred to or individually seeks out Provider B, which provides a Small Business Marketplace to sell his goods and receive marketing support for that step in his business. Both providers would be eligible to receive CDBG funds for this one program participant, and each provider would need to document the specific services (and cost of services) provided.

CLOSE OUT REPORT

The final status/close out report is due at the end of the grant period. This final report will include a narrative describing the progress toward achieving the proposed accomplishments listed in the application, namely the number of businesses serviced throughout the duration of the grant. If the provider was unable to meet the metrics for proposed number of businesses serviced, an explanation would be given at this time.

The narrative should be used as an opportunity to evaluate the successes of the Microenterprise Program and highlight any areas that may need some work in the upcoming grant year. The provider should highlight their ability to succeed in the six areas outlined by our Microenterprise Program Best Practices here within, and organized in the following areas:

- Outreach;
- Application/Intake;
- Service Delivery;
- Lending (or Access to Lending);
- Outcome Tracking; and
- Success Metrics.

If the provider has offered suitable documentation at each claim period to document the progress of each program participant, a single narrative will be accepted to close out the grant. If the provider has not offered suitable documentation at each claim, they will be required to report on the status of all program participants.

APPENDIX E: CDFA ENERGY POLICY

The following requirements apply to all CDFA CDBG, Tax Credit and Clean Energy Fund applications. These policies apply to any project proposing a physical alteration to existing energy systems (building envelope, mechanical systems, lighting, etc.) or for new construction (includes additions and gut rehabs).

Intent: Projects will complete appropriate evaluation of comprehensive energy opportunities prior to, or concurrent with, the planning/design of the project in order to inform a design that: 1) reduces future operating and maintenance costs; 2) improves occupant comfort and health; and/or 3) improves facility durability.

Exceptions: A [Waiver Request Form](#) should be submitted prior to application for projects not impacting any energy-related building system or those requesting a change in the policy requirement “Timeframe”, or type of required assessment¹. CDFA will consider any exceptions or adjustments on a case by case basis.

Note: *Italicized* Terms are defined at the end of the appendix.

Alterations			
	CDFA Program		
	CDBG	CEF	Tax Credit
Requirements	<i>Level II Energy Audit</i> ² if project impacts any energy-related building system Timeframe: <i>Application threshold</i>		
	Documented consultation with appropriate utilities for incentives ³ Timeframe: <i>Application threshold</i>		
	Implementation must meet 2015 NH State Energy Code		
Recommendations (may improve scoring or likelihood of full award)	Projects incorporate reasonable recommendations from <i>Energy Audit</i> that exceed current NH State Energy Code		
	<i>Commissioning</i> of any new energy system		
	High performance construction (LEED, Energy Star, Passive House, or Net Zero)		

¹ Alternative types/levels of assessment recommended as appropriate by an *Accredited Energy Professional or Organization* will be considered. New Construction projects planning to reach LEED, Energy Star, Passive House, or Net Zero standards can waive requirement with documented intent from design team (Energy Charrette still recommended).

² Consists of an ASHRAE Level II Energy Audit completed by Accredited Energy Professional or Organization.

³ Documentation of Consultation with utilities includes a copy of email communications about the project or a document committing incentives.

New Construction – Goal is to Exceed 2015 International Energy Conservation Code

	CDFA Program		
	CDBG	CEF	Tax Credit
Requirements	<i>Energy Design Charrette⁴</i> Timeframe: Application threshold		
	Documented consultation with appropriate utilities for incentives ⁵ Timeframe: Application threshold		
	<i>Commissioning</i> of any new energy system		
	Implementation must meet 2015 NH State Energy Code		
Recommendations (may improve scoring or likelihood of full award)	Projects incorporate reasonable recommendations from <i>Energy Audit</i> that exceed current NH State Energy Code		
	High performance construction (LEED, Energy Star, Passive House, or Net Zero)		

Water/Wastewater Projects

	CDFA Program		
	CDBG	CEF	Tax Credit
Requirements	<i>Energy Audit⁶</i> Timeframe: Application threshold		NA
	Documented consultation with appropriate utilities for incentives Timeframe: Application threshold		

⁴ Alternative types/levels of assessment recommended as appropriate by an *Accredited Energy Professional or Organization* will be considered. New Construction projects planning to reach LEED, Energy Star, Passive House, or Net Zero standards can waive requirement with documented intent from design team (Energy Charrette still recommended).

⁵ Documentation of Consultation with utilities includes a copy of email communications about the project or a document committing incentives.

⁶ Level I or Level II Energy Audit as recommended by an *Accredited Energy Professional or Organization*.

TERMS

Accredited Energy Professional or Organization - Work must be completed or signed off by a professional with one of the following designations appropriate to the work being completed, and with experience having completed at least two ASHRAE Level II energy audits: Professional Engineer (PE), Certification from the Association of Energy Engineers (AEE), or certification from the Building Performance Institute (BPI).

Application Threshold – Must be included as part of the initial application submittal.

ASHRAE Level I Energy Audit - Includes interviews, a preliminary energy use analysis and a walkthrough of the facility. A preliminary report details low-cost/no-cost measures, areas of concern, and potential capital improvements for further study. This level of detail is adequate for prioritizing energy efficiency projects and to assess whether a more detailed audit is necessary.

ASHRAE Level II Energy Audit – This includes the ASHRAE Level I analysis, but adds detailed energy calculations and financial analysis of proposed energy efficiency measures. Energy consumption is broken out by end-use, identifying areas which present the greatest efficiency opportunities. Utility rates are analyzed to determine if there are rate change opportunities, and key building representatives are interviewed for insights into building operational characteristics, potential problem areas, and to define financial and non-financial goals of the audit. This level of detail is adequate to justify project implementation.

The term “Energy Audit” in CDFA’s policy refers to an ASHRAE Level II Energy Audit.

Commissioning - A process that verifies and documents that the selected building systems have been designed, installed, and function according to the owner's project requirements and construction documents, and to minimum code requirements. Refers to the 2015 International Energy Conservation Code (IECC) requirement for Building Commissioning (Section C408 - System Commissioning) that was amended from the 2015 NH State Energy Code; Occupants must be trained on the Commissioning Plan and system operation.

Energy Design Charrette consists of a meeting of the design team and utility representative(s) to discuss energy efficiency opportunities and potential incentives.

CDFA Energy Policy

Contact:

**Scott Maslansky, C.E.M. | Director of Clean Energy Finance
Community Development Finance Authority**

Direct: 603.717.9123

smaslansky@nhcdfa.org

www.nhcdfa.org

NHSAVES Program Contacts www.nhsaves.com

UTILITY	PROGRAM ADMINISTRATOR	E-MAIL ADDRESS	PHONE NUMBER
Eversource	Mark Toussaint	mark.toussaint@eversource.com	(603) 634-2301
Liberty Utilities	Bob Reals	bob.reals@libertyutilities.com	(603) 216-3634
New Hampshire Electric Co-op	Joe Lajewski	lajewskij@nhec.com	(603) 536-8663
Unitil	Joe Van Gombos	vangombosj@unitil.com	(603) 294-5023

Energy Consultants Serving NH

Below are companies that provide third party energy audits and other energy consulting services.

This is not an exhaustive list.

Mike Coty, CEM | Analyst

GDS Associates, Inc.

Manchester, NH

603-656-0336 (Office) | 603-391-0050 (Direct)

matt.siska@gdsassociates.com

Margaret Dillon, MS, BPI, LEED AP, CEM

S.E.E.D.S.

Sustainable Energy Education & Demonstration Services

603-532-8979

mdillon@myfairpoint.net

Dana Nute, General Manager

Resilient Buildings Group, Inc.

Concord, NH

603-226-1009, extension 212

dnute@resilientbuildingsgroup.com

www.resilientbuildingsgroup.com

Michele Sopher

Sopher Energy Analysis and Design

Rye, NH

603-502-2120

sopherenergy@gmail.com

<https://www.linkedin.com/in/michele-sopher-677b2a1b>

APPENDIX F: CORE DATA INDEX

The following table shows Core Data Index scores for each NH municipality and county. The Core Data Index was developed in conjunction with the NH Fiscal Policy Institute. More information on the process to develop and update the Core Data Index is available here: <https://nhcdfa.org/how-we-help/engagement/>

Belknap County	30	Jaffrey	36	Stark	42
Alton	28	Keene	37	Stewartstown	44
Barnstead	28	Marlborough	38	Stratford	52
Belmont	35	Marlow	36	Thompson & Meserves Purchase	14
Center Harbor	27	Nelson	30	Wentworth's Location	30
Gilford	27	Richmond	34	Whitefield	42
Gilmanton	27	Rindge	25	Grafton County	34
Laconia	39	Roxbury	34	Alexandria	34
Meredith	30	Stoddard	32	Ashland	37
New Hampton	28	Sullivan	36	Bath	36
Sanbornton	28	Surry	33	Benton	41
Tilton	36	Swanzy	37	Bethlehem	37
Carroll County	32	Troy	39	Bridgewater	32
Albany	37	Walpole	27	Bristol	37
Bartlett	32	Westmoreland	27	Campton	32
Brookfield	32	Winchester	44	Canaan	34
Chatham	28	Coos County	36	Dorchester	40
Conway	36	Berlin	49	Easton	29
Eaton	25	Cambridge	32	Ellsworth	36
Effingham	37	Carroll	28	Enfield	30
Freedom	34	Clarksville	47	Franconia	33
Hale's Location	31	Colebrook	45	Grafton	40
Hart's Location	26	Columbia	37	Groton	37
Jackson	30	Dalton	44	Hanover	16
Madison	30	Dix's Grant	25	Haverhill	40
Moultonborough	30	Dixville	31	Hebron	33
Ossipee	41	Dummer	37	Holderness	30
Sandwich	28	Errol	37	Landaff	34
Tamworth	36	Gorham	42	Lebanon	31
Tuftsboro	33	Greens Grant	22	Lincoln	34
Wakefield	34	Jefferson	37	Lisbon	44
Wolfeboro	28	Lancaster	45	Littleton	38
Cheshire Country	34	Milan	41	Lyman	34
Alstead	36	Millsfield	26	Lyme	23
Chesterfield	27	Northumberland	45	Monroe	31
Dublin	28	Odell	16	Orange	31
Fitzwilliam	34	Pinkham's Grant	16	Orford	30
Gilsum	36	Pittsburg	41	Piermont	30
Harrisville	31	Randolph	38	Plymouth	33
Hinsdale	41	Shelburne	37	Rumney	36

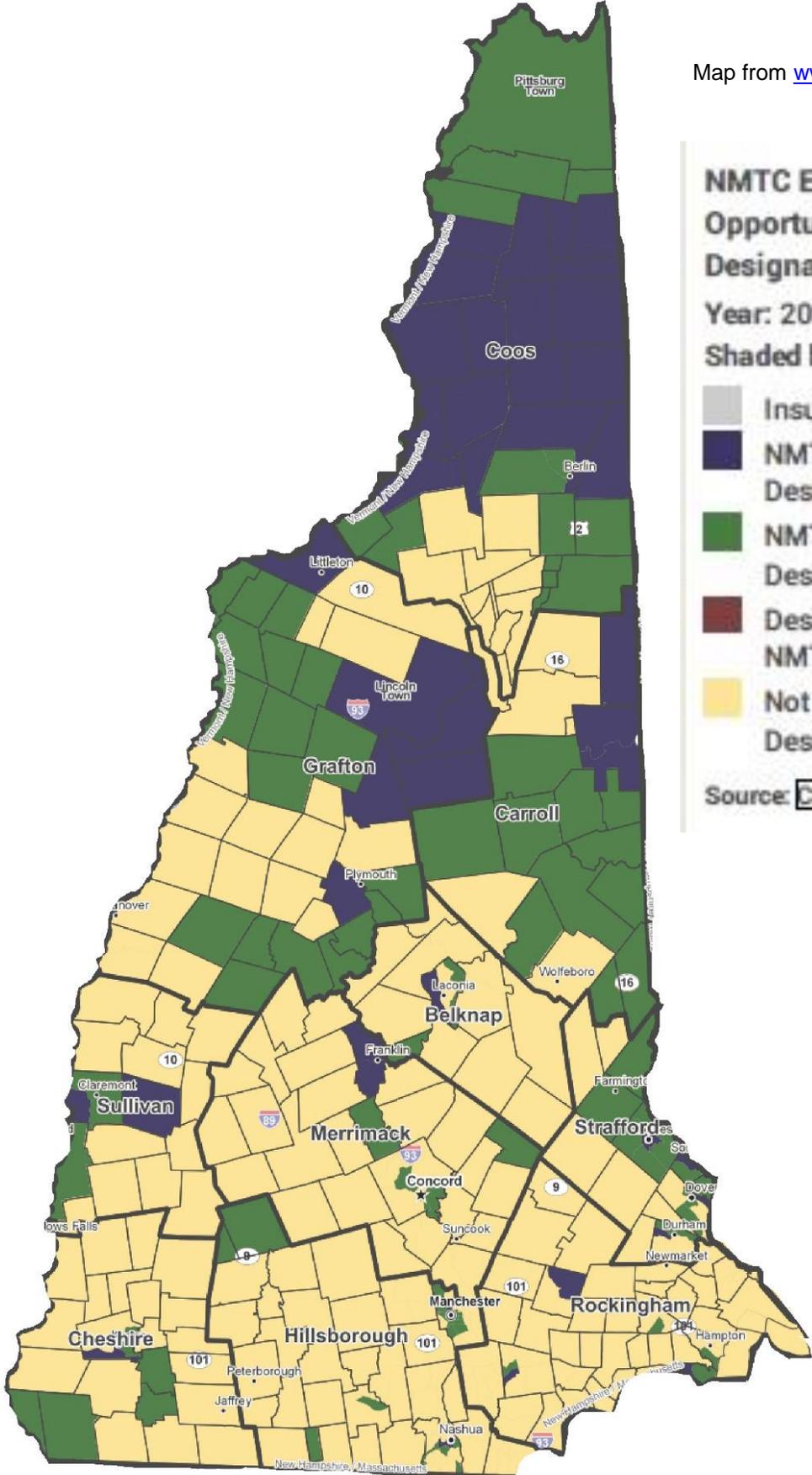
Sugar Hill	25
Thornton	35
Warren	38
Waterville Valley	28
Wentworth	35
Woodstock	37
Hillsborough County	24
Amherst	16
Antrim	30
Bedford	16
Bennington	34
Brookline	13
Deering	33
Francestown	22
Goffstown	23
Greenfield	27
Greenville	37
Hancock	27
Hillsboro	34
Hollis	17
Hudson	19
Litchfield	18
Lyndeborough	23
Manchester	36
Mason	23
Merrimack	18
Milford	24
Mont Vernon	16
Nashua	29
New Boston	15
New Ipswich	26
Pelham	15
Peterborough	29
Sharon	23
Temple	23
Weare	22
Wilton	27
Windsor	33
Merrimack County	26
Allentown	33
Andover	27
Boscawen	35
Bow	17
Bradford	28
Canterbury	21

Chichester	19
Concord	31
Danbury	29
Dunbarton	15
Epsom	26
Franklin	39
Henniker	21
Hill	28
Hooksett	21
Hopkinton	17
Loudon	23
New London	22
Newbury	22
Northfield	31
Pembroke	28
Pittsfield	38
Salisbury	24
Sutton	22
Warner	28
Webster	23
Wilmot	25
Rockingham County	19
Atkinson	18
Auburn	12
Brentwood	19
Candia	20
Chester	13
Danville	20
Deerfield	18
Derry	26
East Kingston	16
Epping	22
Exeter	23
Fremont	18
Greenland	13
Hampstead	21
Hampton	22
Hampton Falls	15
Kensington	18
Kingston	17
Londonderry	14
New Castle	24
Newfields	15
Newington	18
Newmarket	23

Newton	18
North Hampton	18
Northwood	23
Nottingham	14
Plaistow	24
Portsmouth	23
Raymond	27
Rye	19
Salem	19
Sandown	17
Seabrook	32
South Hampton	19
Stratham	14
Windham	12
Strafford County	25
Barrington	19
Dover	23
Durham	16
Farmington	34
Lee	18
Madbury	15
Middleton	30
Milton	30
New Durham	25
Rochester	36
Rollinsford	22
Somersworth	36
Strafford	19
Sullivan County	34
Acworth	41
Charlestown	39
Claremont	46
Cornish	30
Croydon	33
Goshen	39
Grantham	26
Langdon	32
Lempster	35
Newport	45
Plainfield	25
Springfield	28
Sunapee	27
Unity	37
Washington	33

APPENDIX G: ECONOMIC DEVELOPMENT SPECIAL ELIGIBILITY AREAS - NEW MARKETS TAX CREDITS (NMTC) AND OPPORTUNITY ZONES

Map from www.policymap.com



NMTC Eligibility and Opportunity Zone Designation
 Year: 2018
 Shaded by: Census Tract, 2010

- Insufficient Data
- NMTC Eligible and Designated OZ
- NMTC Eligible but Not Designated OZ
- Designated OZ but Not NMTC Eligible
- Not NMTC Eligible and Not Designated OZ

Source: CDFI Fund