COMMUNITY DEVELOPMENT FINANCE AUTHORITY

CDBG APPLICATION WRITING WORKSHOP

AGENDA

Welcome and Introductions

Overview of CDFA

Community Development Block Grant Program Overview

- Eligible Activities
- Thresholds
- Evaluation and Scoring Criteria

Questions

OVERVIEW OF CDFA

MISSION

Maximizing the value and impact of community development, economic development and clean energy initiatives throughout New Hampshire.

VISION

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.

VALUES

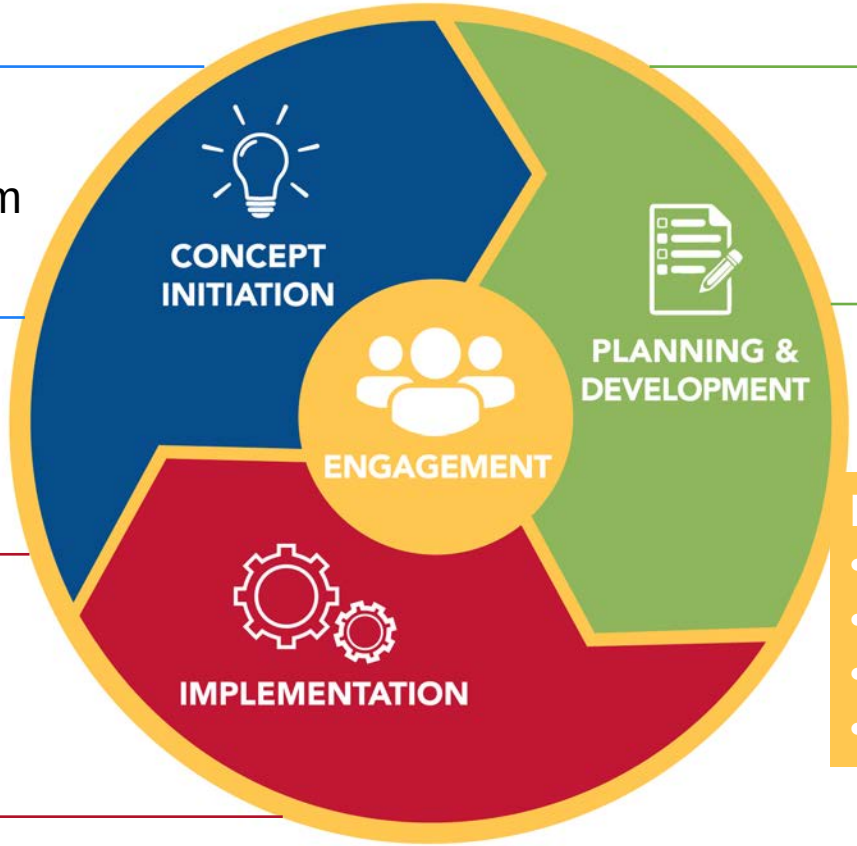
Integrity
Collaboration
Adaptability
Respect
Focus
Prosperity

RESOURCES

CDFA's ECOSYSTEM

- Pre-Application Support
- Ideas 2 Innovation (i2i) Program
- L5 Capacity Building Program

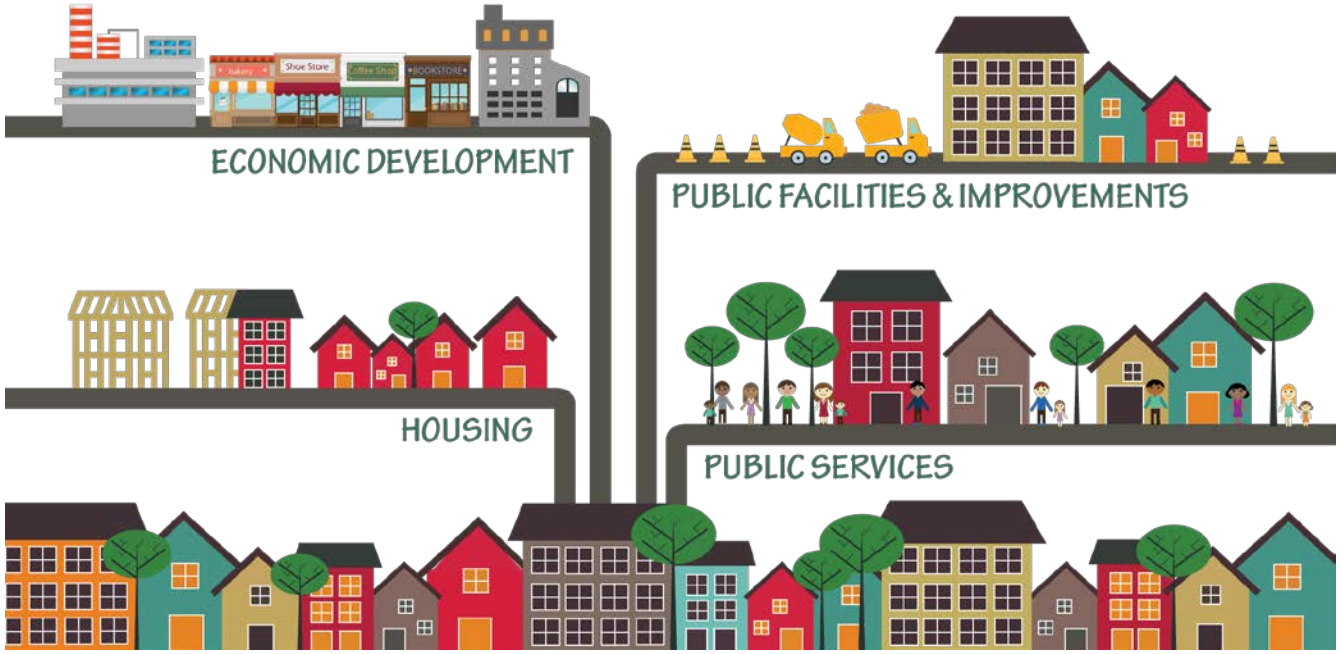
- CDBG Planning Grants
- Predevelopment Loan Program
- Energy Audit Program



- Community Dev. Block Grants
- Tax Credits
- Clean Energy Fund
- Community Development Fund

ENGAGEMENT

- Network Building
- Asset Management
- Data & Outcome Analysis
- Ongoing Technical Assistance



CDBG PROGRAM OVERVIEW

CDFA
COMMUNITY DEVELOPMENT FINANCE AUTHORITY

SCHEDULE A MEETING | APPLY / GRANTS MANAGEMENT | MAKE A PLEDGE | RESOURCE WEBSITE

HOME | WHO WE ARE | HOW WE HELP | INVESTING IN NH COMMUNITIES | COVID-19 RESOURCES

PROGRAM OBJECTIVES

Develop viable communities

Provide decent housing and a suitable living environment

Expand economic opportunities, principally for persons of low and moderate income

ELIGIBLE APPLICANTS

Eligible

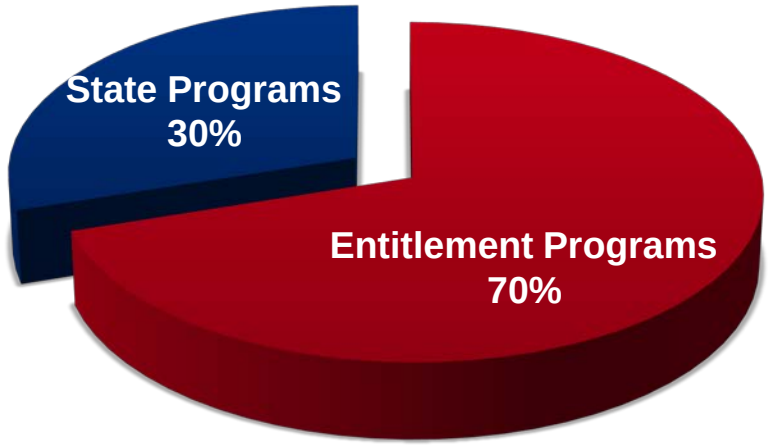
- All NH counties
- NH cities and towns

Ineligible (entitlement communities)

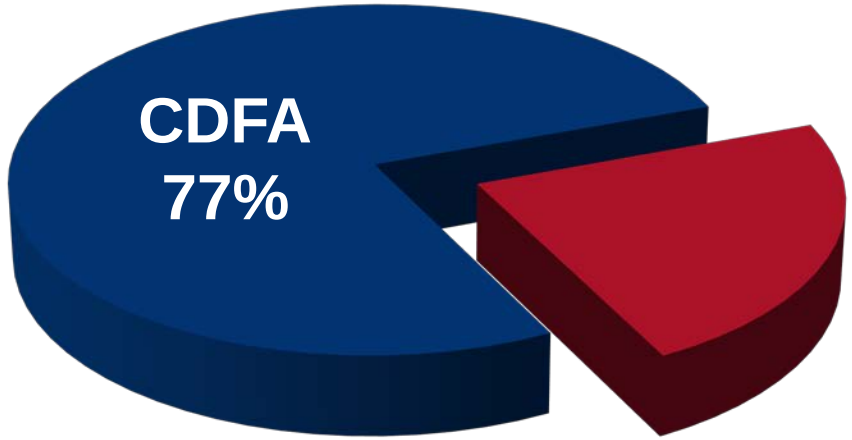
- Manchester
- Nashua
- Portsmouth
- Rochester
- Dover

FUNDING BREAKDOWN

National

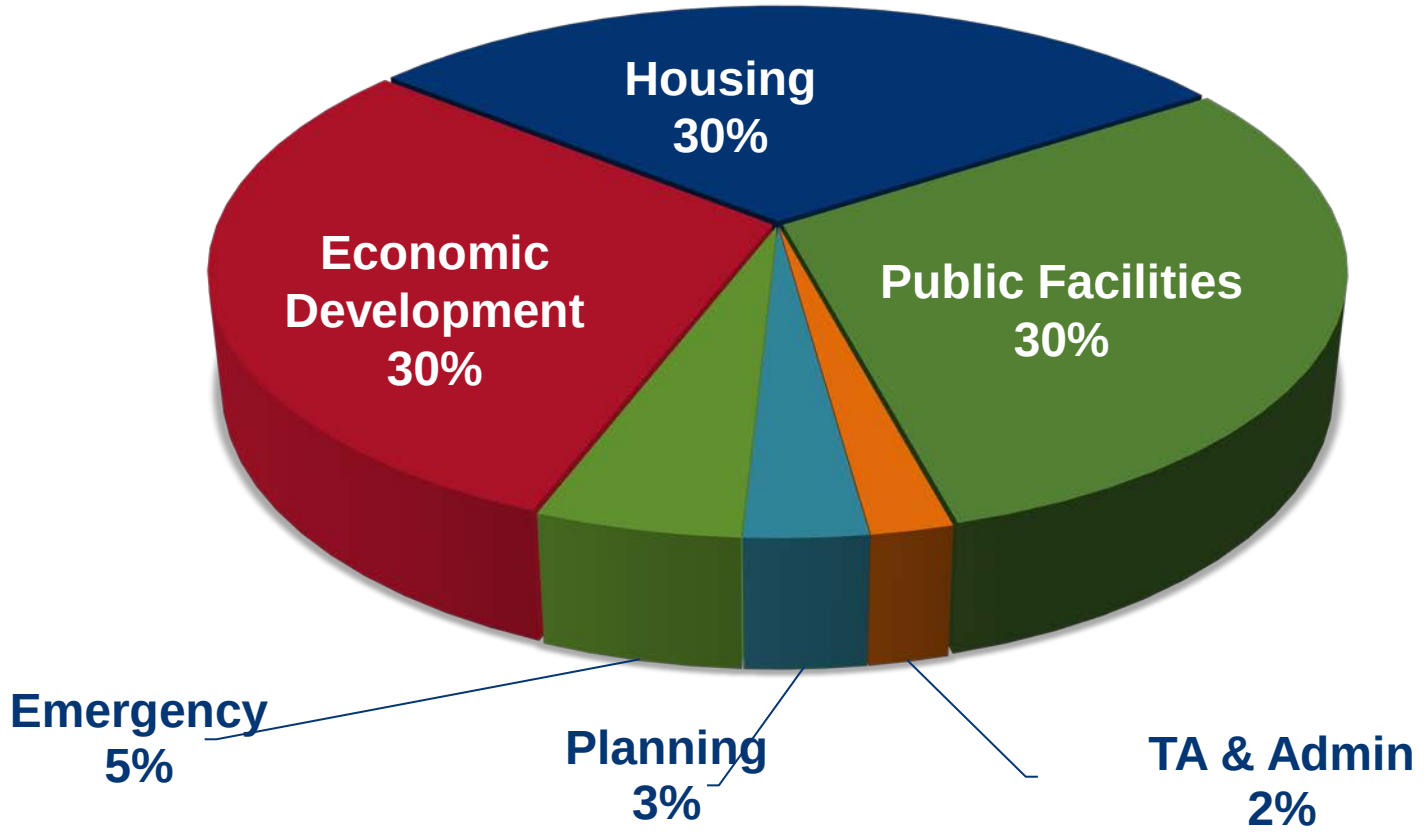


New Hampshire



Entitlement Communities 23%

DIVISION OF NH ALLOCATION



FLOW OF FUNDING

FUNDING OPPORTUNITIES & COMMUNITY LIMITS

Housing Grants: $500,000- up to $750,000 for permanent supportive housing (NEW!)

Public Facilities Grants: $500,00

Economic Development Grants: $500,000

Planning Grants: $25,000 – $100,000

Emergency Grants $350,000 to $500,000

PROGRAM DEADLINES

Planning, Emergency and Economic Development
Applications are accepted on a rolling basis from July 1, 2023, to June 30, 2024

Open submission until funds are expended

Housing and Public Facilities
Round 1: Applications due the last Monday in July - Completed

Round 2: Applications are due the last Monday in January – **Monday, January 29, 2024, by 4:00 PM**

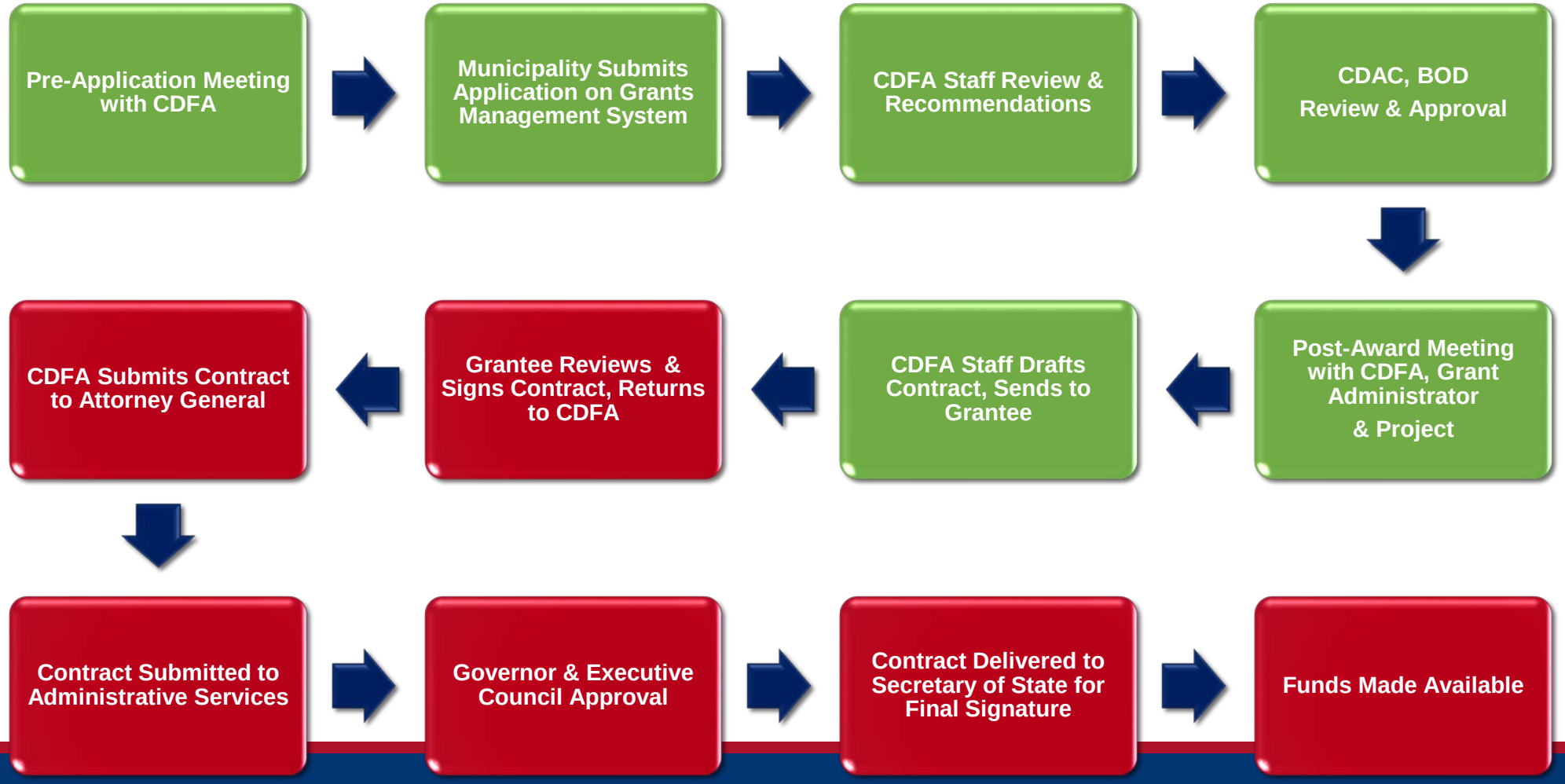
WRITING & ADMINISTERING YOUR GRANT

CDBG Grant Writer: Hired to help write and submit the grant application, complete all threshold requirements

CDBG Grant Administer: Hired after grant is awarded to assist with compliance

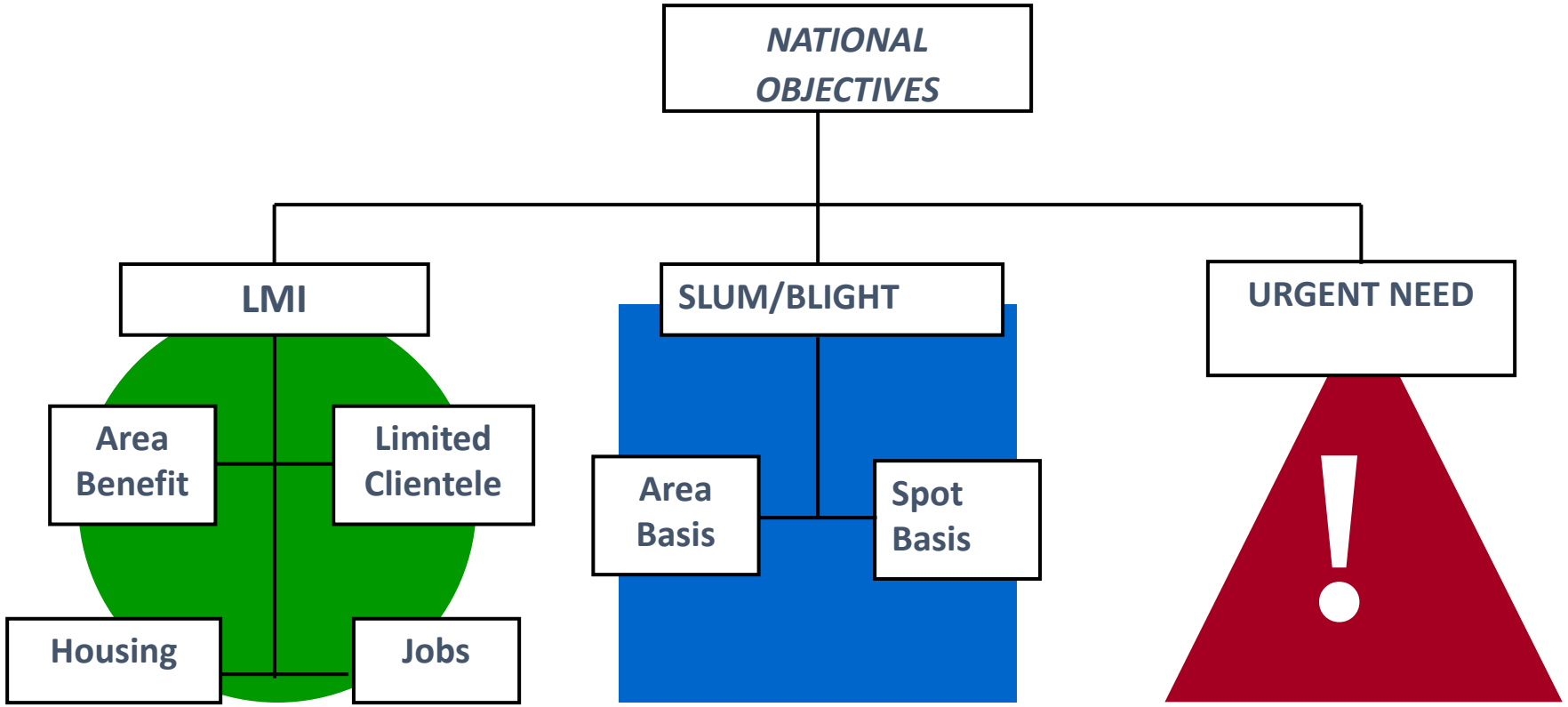
- Municipality
- Consultant
- Regional Planning Commission
- Housing Authority (if not recipient)

GRANT PROCESS OVERVIEW



CDBG PROGRAM ELIGIBILITY

NATIONAL OBJECTIVES



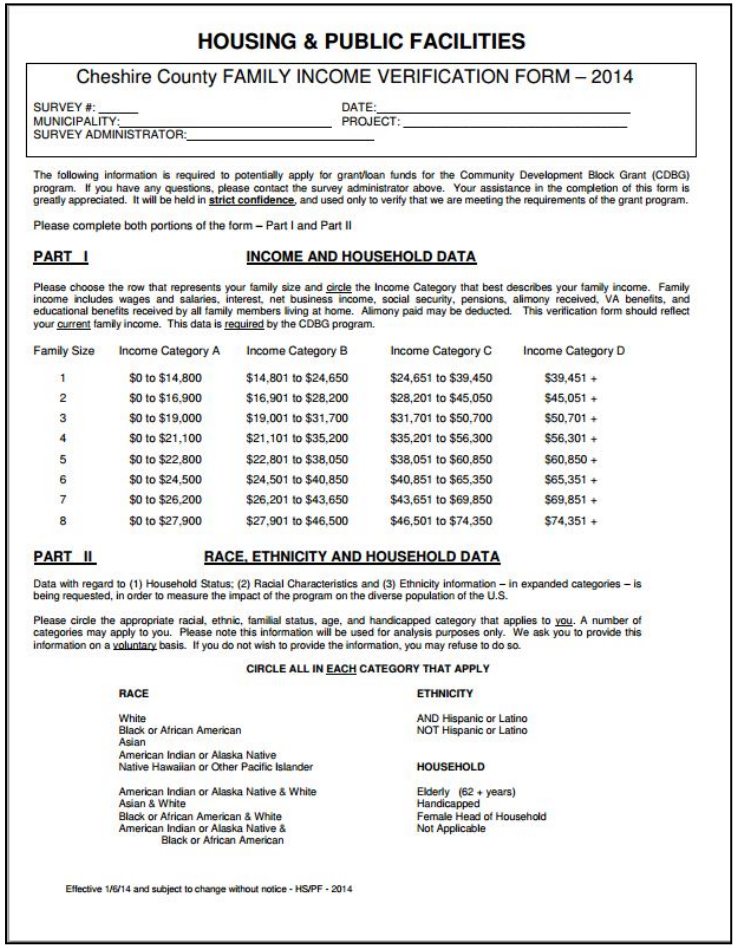
AREA BENEFIT

"Area" defined a number of ways

Activity benefits all residents of an area, where at least 51% are LMI

Area must be primarily residential and activity must meet needs of LMI persons

Determine eligibility with HUD data, Census data, or valid income survey



HOUSING & PUBLIC FACILITIES

Cheshire County FAMILY INCOME VERIFICATION FORM – 2014

SURVEY #: _____ DATE: _____
MUNICIPALITY: _____ PROJECT: _____
SURVEY ADMINISTRATOR: _____

The following information is required to potentially apply for grant/loan funds for the Community Development Block Grant (CDBG) program. If you have any questions, please contact the survey administrator above. Your assistance in the completion of this form is greatly appreciated. It will be held in **strict confidence**, and used only to verify that we are meeting the requirements of the grant program.

Please complete both portions of the form – Part I and Part II

PART I **INCOME AND HOUSEHOLD DATA**

Please choose the row that represents your family size and circle the Income Category that best describes your family income. Family income includes wages and salaries, interest, net business income, social security, pensions, alimony received, VA benefits, and educational benefits received by all family members living at home. Alimony paid may be deducted. This verification form should reflect your current family income. This data is required by the CDBG program.

Family Size	Income Category A	Income Category B	Income Category C	Income Category D
1	$0 to $14,800	$14,801 to $24,650	$24,651 to $39,450	$39,451 +
2	$0 to $16,900	$16,901 to $28,200	$28,201 to $45,050	$45,051 +
3	$0 to $19,000	$19,001 to $31,700	$31,701 to $50,700	$50,701 +
4	$0 to $21,100	$21,101 to $35,200	$35,201 to $56,300	$56,301 +
5	$0 to $22,800	$22,801 to $38,050	$38,051 to $60,850	$60,850 +
6	$0 to $24,500	$24,501 to $40,850	$40,851 to $65,350	$65,351 +
7	$0 to $26,200	$26,201 to $43,650	$43,651 to $69,850	$69,851 +
8	$0 to $27,900	$27,901 to $46,500	$46,501 to $74,350	$74,351 +

PART II **RACE, ETHNICITY AND HOUSEHOLD DATA**

Data with regard to (1) Household Status; (2) Racial Characteristics and (3) Ethnicity information – in expanded categories – is being requested, in order to measure the impact of the program on the diverse population of the U.S.

Please circle the appropriate racial, ethnic, familial status, age, and handicapped category that applies to you. A number of categories may apply to you. Please note this information will be used for analysis purposes only. We ask you to provide this information on a voluntary basis. If you do not wish to provide the information, you may refuse to do so.

CIRCLE ALL IN EACH CATEGORY THAT APPLY

RACE

White
Black or African American
Asian
American Indian or Alaska Native
Native Hawaiian or Other Pacific Islander

American Indian or Alaska Native & White
Asian & White
Black or African American & White
American Indian or Alaska Native & Black or African American

ETHNICITY

AND Hispanic or Latino
NOT Hispanic or Latino

HOUSEHOLD

Elderly (62 + years)
Handicapped
Female Head of Household
Not Applicable

Effective 1/6/14 and subject to change without notice - HS/PF - 2014

LIMITED CLIENTELE

Use of limited clientele requires project or activity is exclusively benefiting designated limited clientele

Determine eligibility by qualifying via:

- HUD Presumed Groups
- Income determination

Income eligibility requirements limit activity to exclusively low- and moderate-income

Or Be of such Nature and location

HUD Presumed Groups include:

- Abused Children
- Elderly Persons
- Battered Spouses
- Homeless Persons
- Severely Disabled Adults
- Illiterate Adults
- Persons with AIDS
- Migrant Farm Workers

HOUSING

Rehabilitation of **permanent** residential structures to be occupied by low- and moderate-income households

Rents must be affordable

Construction of new housing is not typically eligible

JOB CREATION OR RETENTION

Using CDBG to help **create or retain jobs held or made available to** low- and moderate-income persons

May only be used on CDBG economic development projects

Counts **all jobs** created or retained as a result of economic development project

At least 60% of jobs created or retained must be LMI

ELIGIBLE ACTIVITIES

PLANNING GRANTS

Determine whether a proposed project is viable and bring it to "shovel readiness."

Eligible activities may include:

- Income surveys
- Preliminary (and advanced) architectural and engineering design
- Cost estimates
- Market analysis
- Energy Audits and recommendations

Transformational Planning Grants- New program being piloted in 2023 focusing on advancing community-level strategies and planning work being done related to housing

HOUSING

Provide or improve permanent residential structures to be occupied by low- and moderate-income households.

Eligible activities may include:

- Acquisition/rehabilitation
- Elderly / ADA access
- New construction in a designated area ONLY through a CBDO

Conditions include:

- Long-term affordability
  - (Now 10-year min)
- Rent restrictions
- Housing Quality Standards
- Per-unit costs

PUBLIC FACILITIES

Support community development projects that primarily benefit low- and moderate-income persons or households.

Eligible activities may include:

- Water and Sewer (where there is a violation or threat to health and public welfare)
- Public Facilities (where public services are provided)
- Public Property

ECONOMIC DEVELOPMENT

Expand economic opportunities for low- and moderate-income individuals.

Eligible activities may include:

- Purchase of equipment (for-profit only)
- Working capital
- Acquisition, construction or rehab of commercial buildings
- Acquisition of land
- Employee training
- Public facility improvements
- Capacity building
- Technical assistance to microbusinesses

All projects MUST result in job creation and/or job retention for low- and moderate-income residents.

INELIGIBLE ACTIVITIES

General expense of conducting government

Construction of government buildings

Political activities

New housing construction (unless through a federally recognized CBDO and in a municipally designated area).

Expense of operating and maintaining public facilities

Purchases of personal property

THRESHOLDS

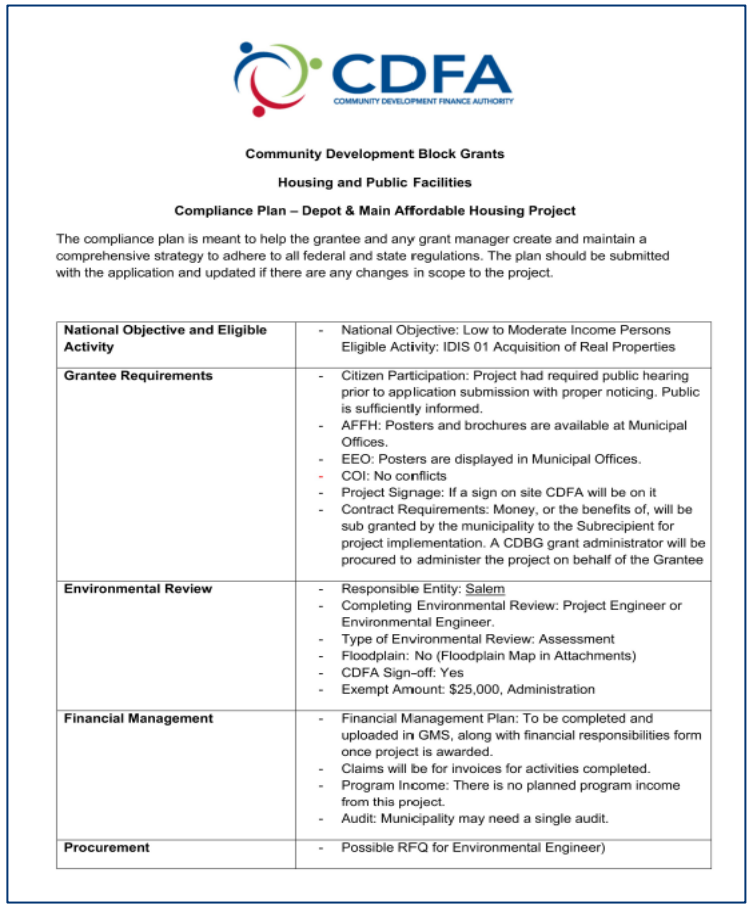
MUNICIPAL THRESHOLDS

- ✓ Public Notice
- ✓ Public Hearing
- ✓ Housing & Community Development Plan
- ✓ Residential Anti-displacement and Relocation Assistance Plan

APPLICATION THRESHOLDS

- ✓ Complete application – *Unique Entity Identifier now required instead of DUNS #*
- ✓ Conformance to federal, state and program rules and regulations
- ✓ Readiness criteria
- ✓ Grantee capacity assessment
- ✓ Grantee / sub recipient financial review
- ✓ Compliance plan
- ✓ Energy policy

COMPLIANCE PLAN



CDFA
COMMUNITY DEVELOPMENT FINANCE AUTHORITY

Community Development Block Grants

Housing and Public Facilities

Compliance Plan – Depot & Main Affordable Housing Project

The compliance plan is meant to help the grantee and any grant manager create and maintain a comprehensive strategy to adhere to all federal and state regulations. The plan should be submitted with the application and updated if there are any changes in scope to the project.

National Objective and Eligible Activity	- National Objective: Low to Moderate Income Persons Eligible Activity: IDIS 01 Acquisition of Real Properties
Grantee Requirements	- Citizen Participation: Project had required public hearing prior to application submission with proper noticing. Public is sufficiently informed. - AFFH: Posters and brochures are available at Municipal Offices. - EEO: Posters are displayed in Municipal Offices. - COI: No conflicts - Project Signage: If a sign on site CDFA will be on it - Contract Requirements: Money, or the benefits of, will be sub granted by the municipality to the Subrecipient for project implementation. A CDBG grant administrator will be procured to administer the project on behalf of the Grantee
Environmental Review	- Responsible Entity: Salem - Completing Environmental Review: Project Engineer or Environmental Engineer. - Type of Environmental Review: Assessment - Floodplain: No (Floodplain Map in Attachments) - CDFA Sign-off: Yes - Exempt Amount: $25,000, Administration
Financial Management	- Financial Management Plan: To be completed and uploaded in GMS, along with financial responsibilities form once project is awarded. - Claims will be for invoices for activities completed. - Program Income: There is no planned program income from this project. - Audit: Municipality may need a single audit.
Procurement	- Possible RFQ for Environmental Engineer)

National Objective & Eligible Activity

Environmental Review

Financial Management

Procurement

Labor Standards

Acquisition/Relocation

Reporting and Recordkeeping

Monitoring & Closeout

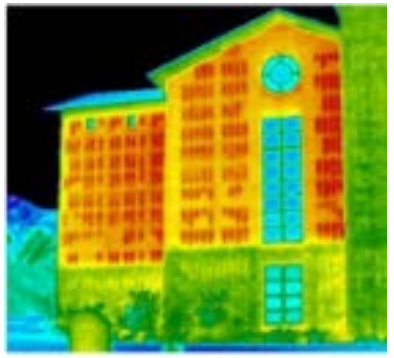
CDFA ENERGY PROGRAMS & ENERGY POLICY

CDFA CLEAN ENERGY PROGRAMS

Energy Audit Grants

Clean Energy Financing

***Plus* Technical Assistance**



COMMUNITY FACILITIES ENERGY ASSESSMENT & TA PROGRAM GRANTS

Covers 75% of costs of:

- Energy Assessment/ Energy Charrette
- Engineering Analysis
- Capital Needs Assessment
- Other Community Facilities Studies

Supports eligible non-profits & municipalities

Up to $6,000

CDFA ENERGY POLICY 2023

Intent: Projects evaluate energy opportunities:

1) Operating and maintenance costs;
2) Occupant comfort and health;
3) Facility durability.

Application Threshold: Provide plan for meeting energy requirements.

Project Types: Alterations, New Construction

Exceptions: Will be considered via Waiver Request Form

ENERGY POLICY Continued

Alterations or New Construction	
Requirements	*Level II Energy Audit* or *Energy Design Charrette* if project impacts any energy-related building system **Application Threshold:** Provide plan for meeting requirement
	Documented consultation with appropriate utilities for incentives **Application Threshold:** Provide plan for meeting requirement
	Implementation must meet Current NH State Energy Code
Recommendations (may improve scoring or likelihood of full award)	Project incorporates reasonable recommendations from *Energy Audit* that exceed current NH State Energy Code
	High performance construction (LEED, Energy Star, Passive House, or Net Zero)
	Commissioning of any new energy system
	Building Electrification
	Installation of Solar Photovoltaics

ENERGY POLICY Continued

Water/Wastewater Projects	
Requirements	Energy Audit **Application Threshold:** Provide plan for meeting requirement
	Consultation with appropriate utilities for implementation incentives **Application Threshold:** Provide plan for meeting requirement

NHsaves
Your Source for Energy Efficiency

Powered by: EVERSOURCE Liberty Utilities New Hampshire Electric Co-op Unitil

Utility	Good First Contact	E-mail Address	Phone
Eversource	Mark Toussaint	mark.toussaint@eversource.com	603-634-2301
Liberty	Bob Reals	Bob.Reals@libertyutilities.com	603-216-3634
NHEC	Joe Lajewski	lajewski@nhec.com	603-536-8663
Unitil	Joe Van Gombos	vangombosj@unitil.com	603-294-5023

NEXT STEPS

1) Review the CDFA Energy Policy
2) Contact your utility
3) Apply for a CDFA Energy Assessment Grant
4) If needed, submit a Waiver Request Form
5) Contact Scott Maslansky with questions

INFLATION REDUCTION ACT OPPORTUNITIES

1) Renewable Energy – Non-profits will be able to directly receive the 30% ‘Tax Credit’ (i.e. 30% credit toward solar installation) – possibly 40%-50% if certain Low-income thresholds!
2) Other resources may be available

Contact us early in your project development

Scott Maslansky
Director of Clean Energy Finance
Community Development Finance Authority
(603)717-9123
smaslansky@nhcdfa.org
www.nhcdfa.org

EVALUATION AND SCORING

EVALUATION CRITERIA

✓ Does project meet a CDBG National Objective?

✓ Is the project an Eligible Activity?

✓ Does the Applicant and sub applicant have the capacity to carry out grant?

✓Are there enough committed resources to complete the project?

✓ Are all specific program area requirements met?

COMMUNITY NEEDS
COMMUNITY PROGRESS INDICATORS

Community Indicator	*Geography*	*Topic*
BASIC HUMAN NEEDS		
Food Stamp Program (SNAP) enrollment	Municipality	Poverty
Free- and reduced-price school meal program enrollment	Municipality	Poverty
Percent of household median income needed for rent	County	Housing Affordability
Access to primary care physicians	County	Access to Health Care
Percent of population uninsured	County	Access to Health Care
Median age	Municipality	Population Composition
Percent of population over age 65	Municipality	Population Composition
ACCESS to OPPORTUNITY		
Taxable property value per capita	Municipality	Municipal Fiscal Capacity
Weekly wage of jobs	County	Local Economy
Change in annual average employment	County	Local Economy
Median household income above/at/below state median	Municipality	Income
Income tax returns with >$100,000 in reported AGI	Municipality	Income
COMMUNITY SUSTAINABILITY & VIBRANCY		
Percent municipal population growth, 2010 to 2018	Municipality	Population Change

2022 SAMPLE

CDFA COMMUNITY PROGRESS INDICATORS - 2022

	CATEGORY:		*Basic Human Needs*							*Access to Opportunity*					*Community Sustainability & Vibrancy*
	INDICATOR:		SNAP enrollment	Free/reduced-price school meal program	Rental housing cost burden	Access to primary care physicians	Uninsured population	Median age	Percent of population age 65+ relative to state avg.	Taxable property value per capita	Weekly wage of jobs	Change in annual average employment	Household income above/below state median	Tax returns above $100K AGI	Municipal population growth
	GEOGRAPHY:		Muni	Muni	County	County	County	Muni	Muni	Muni	County	County	Muni	Muni	Muni
Municipality	County	*April 1, 2020 Population	% enrolled in SNAP	% of students receiving FRPL	% of household income needed for rent (30% of income = 100% in figures below)	PCPs per 1,000 people	% of pop. without health insurance	Median Age	% above/ below state average	% of State Median	Weekly Wage ($ per person)	Percentage change from 2019-2020	Statistically Significant Above/Below/ Indistinguishable From State Media	% of Tax returns >$100K AGI	% pop. change
Alton	Belknap	5,894	3.4%	21.7%	120%	0.66	6.65%	46.2	3.4	257%	949.83	-8.26%	0	24%	12.3%
Barnstead	Belknap	4,915	3.8%	25.9%	120%	0.66	6.65%	39.9	-2.9	98%	949.83	-8.26%	0	17%	7.0%
Belmont	Belknap	7,314	6.9%	28.0%	120%	0.66	6.65%	42.1	0.0	82%	949.83	-8.26%	0	15%	-0.6%
Center Harbor	Belknap	1,040	2.2%	12.8%	120%	0.66	6.65%	49.9	7.3	383%	949.83	-8.26%	0	31%	-5.1%
Gilford	Belknap	7,699	3.1%	15.2%	120%	0.66	6.65%	47.9	5.6	208%	949.83	-8.26%	0	26%	8.0%

SCORING CRITERIA: HOUSING

Application Scoring	Maximum Score
Community Needs, as measured by the Community Progress Index	**40**
Project Specific Needs	**100**
Need & Impact	*40*
Long Term Benefit	*20*
Direct Benefit	*20*
Cost Per Beneficiary	*20*
Area Housing Needs	**20**
Cost Burden in Community	*20*
Capacity	**40**
Readiness for Implementation	*20*
Leverage/Match	*10*
Energy Use	*10*
Maximum TOTAL Score	**200**

SCORING CRITERIA: PUBLIC FACILITIES

Application Scoring	Maximum Score
Community Needs, as measured by the Community Progress Index	**70**
Community Benefit	**50**
Needs Assessment and Impact	40
Long-term Benefit	10
Community Support	**40**
Priority Project	20
Multiple-impact Project	10
Location and site	5
Community buy in	5
Capacity	**30**
Readiness for Implementation	20
Leverage/matching funds	5
Energy use	5
Bonus: Community connections	**10**
Maximum TOTAL Score	**200**

SCORING CRITERIA: ECONOMIC DEVELOPMENT

Capability of subrecipient to deploy/administer business loans

Public Benefit

- Core Data Index
- Other economic factors
- Employee Benefits

Business Benefit (in one of three categories)

- Business loans
- Public Infrastructure to support ED projects
- Nonprofit ED projects

SCORING CRITERIA: PLANNING

Core Data Index (6 points)

Potential low- and moderate-income beneficiaries (2 points)

Strong connection to regional or municipal plan (2 points)

Long-term benefit (2 points)

Committed funds (2 points)

Previous CDBG grants (2 points)

Innovation (2 points)

Implementation (2 points)

Addressing high priority needs (2 points)

Need for study and implementation project (3 points)

SCORING CRITERIA: EMERGENCY

Projects must be able to demonstrate that stated emergency occurred within the past 18 months in addition to meeting minimum threshold requirements as outlined within the applicable program category.

Projects that meet those requirements will be reviewed and scored based upon the scoring criteria outlined the project's applicable program category above.

SCORING TIMELINE: HOUSING & PUBLIC FACILITIES

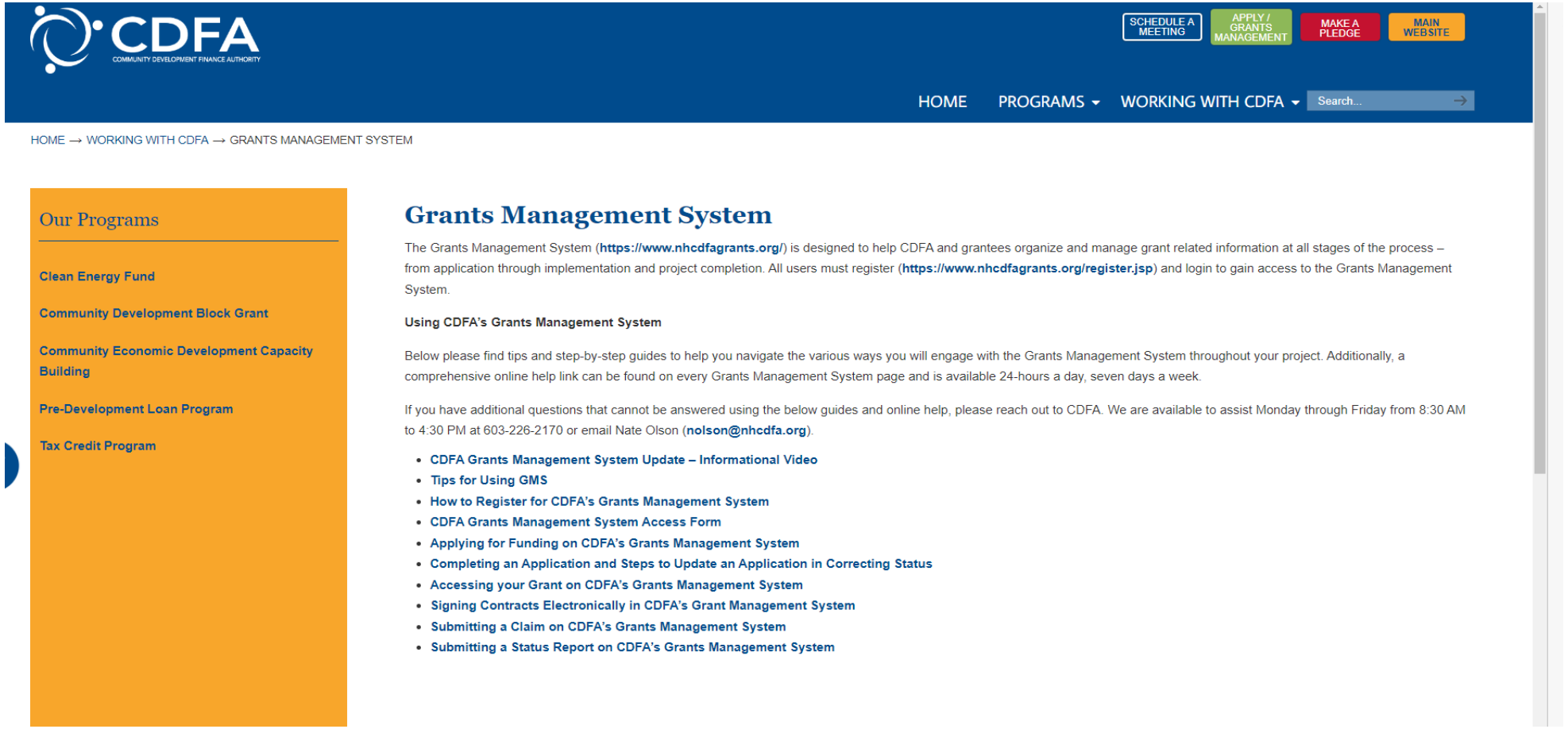
Monday, January 29, 2024: Applications submitted by 4:00 PM

February-March: Application Review and Scoring

- Thresholds
- Evaluation & Pre-Score
- Site Visits
- Final Scoring

April 2024: Recommendations to Community Development Advisory Committee

APPLY ONLINE WITH GMS



Mollie Kaylor, Director of Housing & Community Development
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Community Development Finance Authority
www.nhcdfa.org