



# **COMMUNITY DEVELOPMENT FINANCE AUTHORITY**

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CDBG APPLICATION WRITING WORKSHOP

# AGENDA

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**Welcome and Introductions**

**Community Development Finance Authority (CDFA) Overview**

**Community Development Block Grant (CDBG) Program Overview**

**Community Development Block Grant Eligibility**

- Eligible Applicants
- National Objective
- Eligible Activities

**CDBG NH State Program Application Process**

**Questions**

# OVERVIEW OF CDFA

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## MISSION

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



## VISION

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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

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Integrity  
Collaboration  
Adaptability  
Respect  
Focus  
Prosperity

# RESOURCES

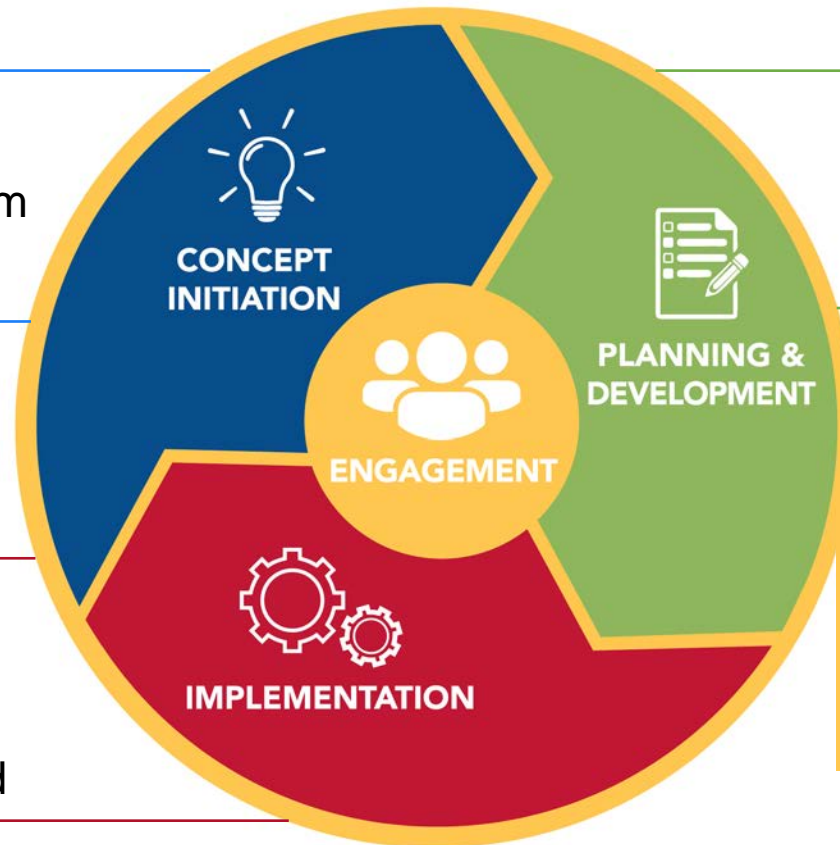
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# CDFA's ECOSYSTEM

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

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



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

## ENGAGEMENT

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



# CDBG PROGRAM OVERVIEW

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# CDBG PROGRAM OBJECTIVE

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Develop viable communities

Provide decent housing and a suitable living environment

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

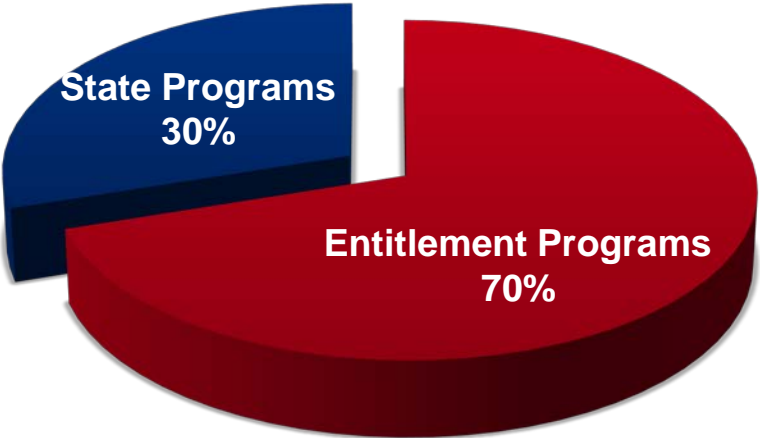




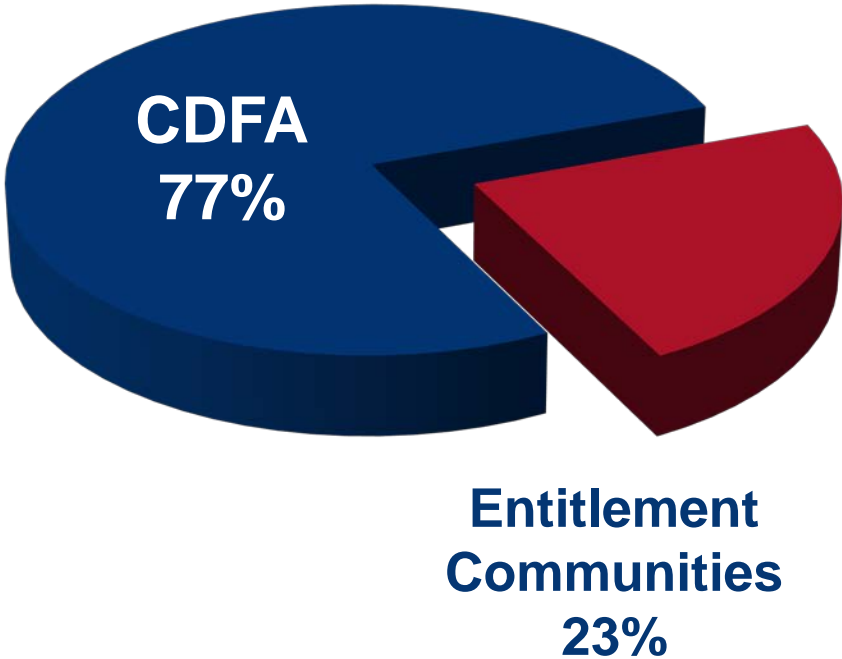
# FUNDING BREAKDOWN

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**National**

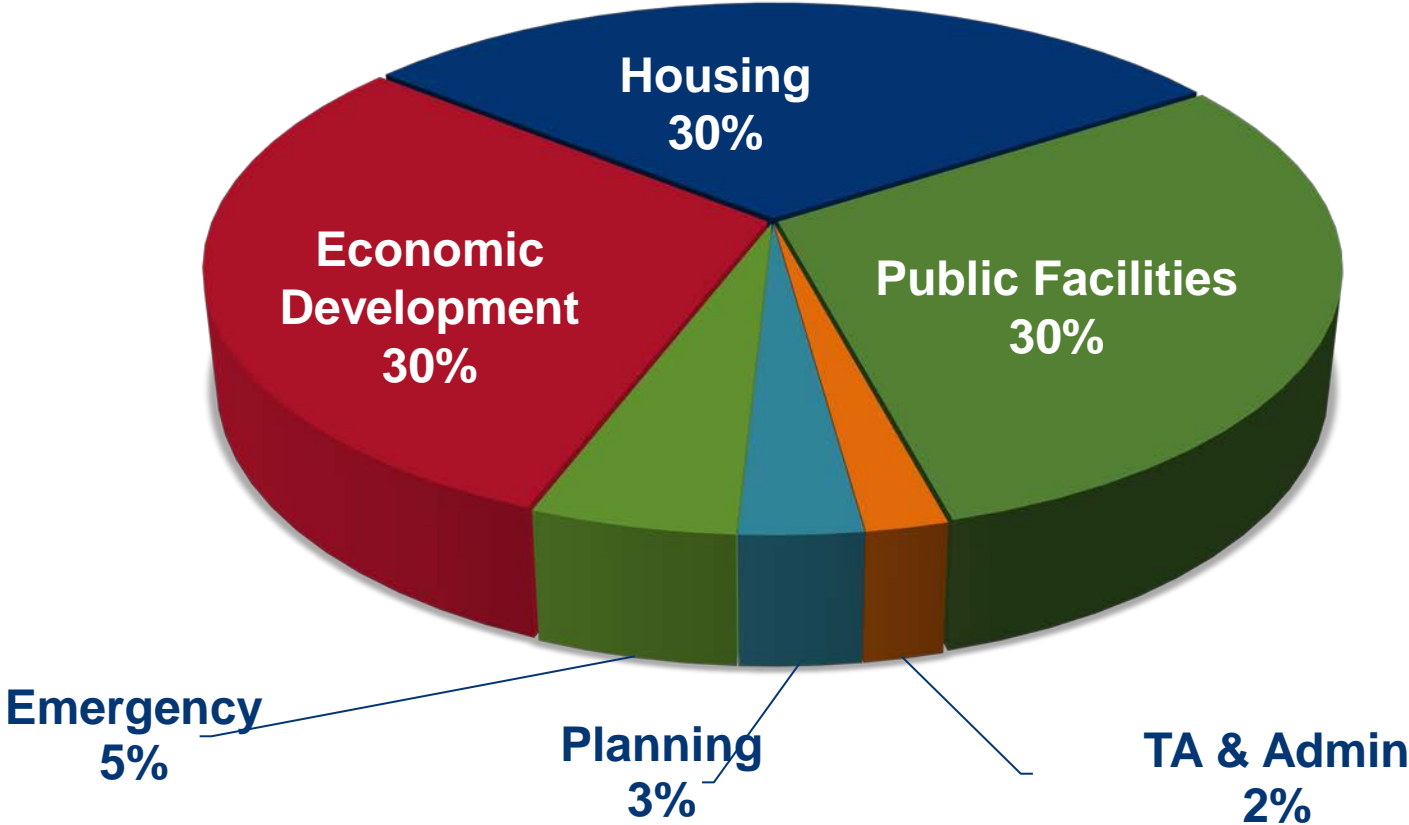


**New Hampshire**



# NH STATE ALLOCATION DIVISION

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# FLOW OF FUNDING

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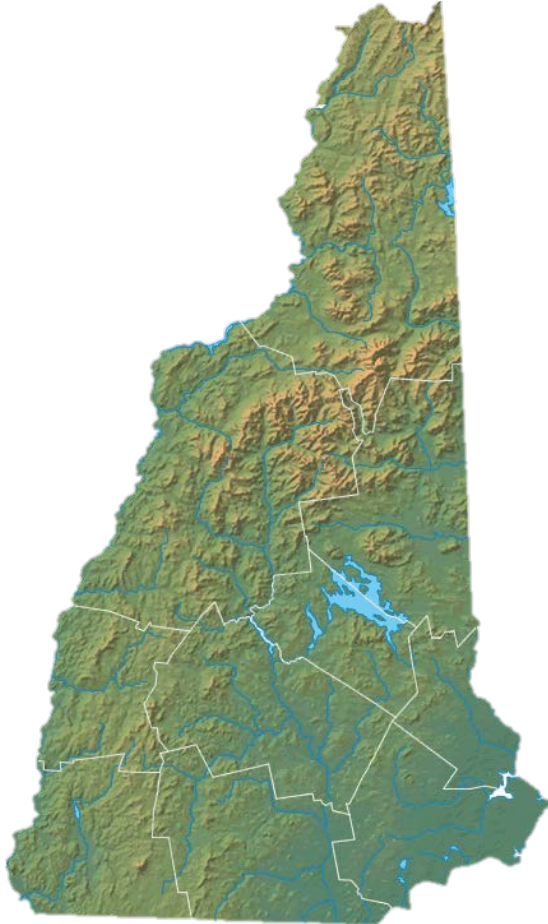


# CDBG PROGRAM ELIGIBILITY

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# ELIGIBLE APPLICANTS

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## Eligible

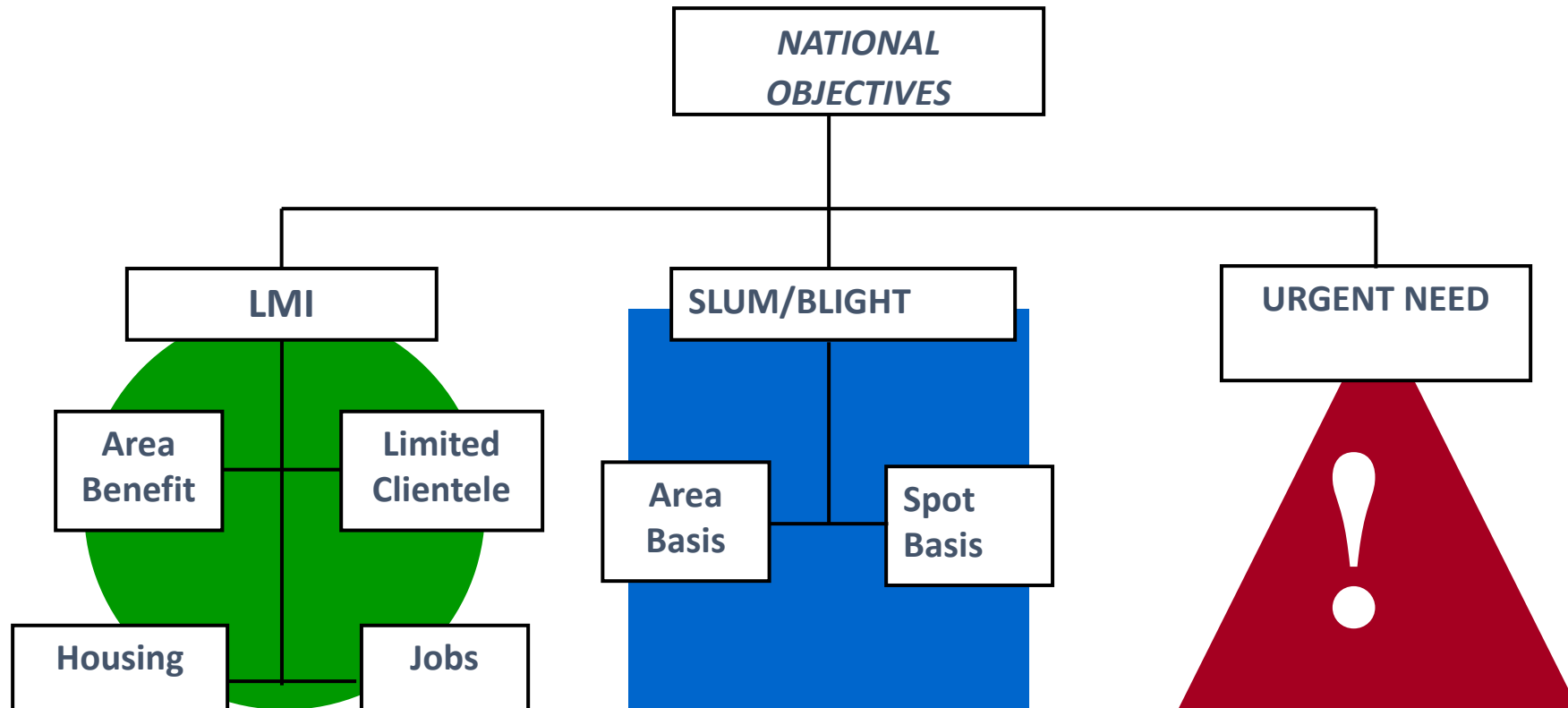
- All NH counties
- NH cities and towns

## Ineligible (entitlement communities)

- Manchester
- Nashua
- Portsmouth
- Rochester
- Dover

# NATIONAL OBJECTIVES

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# AREA BENEFIT

“Area” defined in a number of ways

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

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

Eligibility must be determined with HUD data, US 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**

<p><b>RACE</b></p> <p>White  Black or African American  Asian  American Indian or Alaska Native  Native Hawaiian or Other Pacific Islander</p> <p>American Indian or Alaska Native &amp; White  Asian &amp; White  Black or African American &amp; White  American Indian or Alaska Native &amp; Black or African American</p>	<p><b>ETHNICITY</b></p> <p>AND Hispanic or Latino  NOT Hispanic or Latino</p> <p><b>HOUSEHOLD</b></p> <p>Elderly (62 + years)  Handicapped  Female Head of Household  Not Applicable</p>
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Effective 1/6/14 and subject to change without notice - HS/PF - 2014

# LIMITED CLIENTELE

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Project or activity must exclusively benefit a specific population or “clientele”

Eligibility determined by clientele qualifying as:

- HUD Presumed Group
- Income determination- 51% of clientele are persons whose family income does not exceed HUD Income Limits
- Nature and location- Type and location of activity means that it may be reasonably concluded that the clientele will be LMI

HUD Presumed Groups include:

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



# HOUSING

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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

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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 CDBG funded project

At least 60% of jobs created or retained must be held by or made available to LMI individuals

# **ELIGIBLE ACTIVITIES**

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# PLANNING

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*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

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***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

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***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 Services (Facilities)
- Public Property



# ECONOMIC DEVELOPMENT

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*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

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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



# **CDBG APPLICATION PROCESS**

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# CDBG FUNDING OPPORTUNITIES

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Program	Max Award Amount	Applicant Funding Limit	Application Deadline
Housing	\$500,000 or \$750,000*	\$500,000 or \$750,000*	Two Rounds Per Year- July and January
Public Facilities	\$500,000	\$500,000	Two Round Per Year- July and January
Economic Development	\$500,000	\$500,000	Rolling
Emergency	\$350,00- 500,000	\$350,00- 500,000	Rolling
Traditional Planning	\$25,000	None	Rolling
Transformation Planning	\$100,000	None	Rolling

*\*\$750,000 max award amount for Permanent Supportive Housing Projects only*

# HOUSING & PUBLIC FACILITIES PROGRAM DEADLINES

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**Round 1:** Applications due the last Monday in July

**July 29, 2024 by 4:00 PM**

**Round 2:** Applications due the last Monday in January

**January 27, 2025 by 4:00 PM**

# WRITING & ADMINISTERING YOUR GRANT

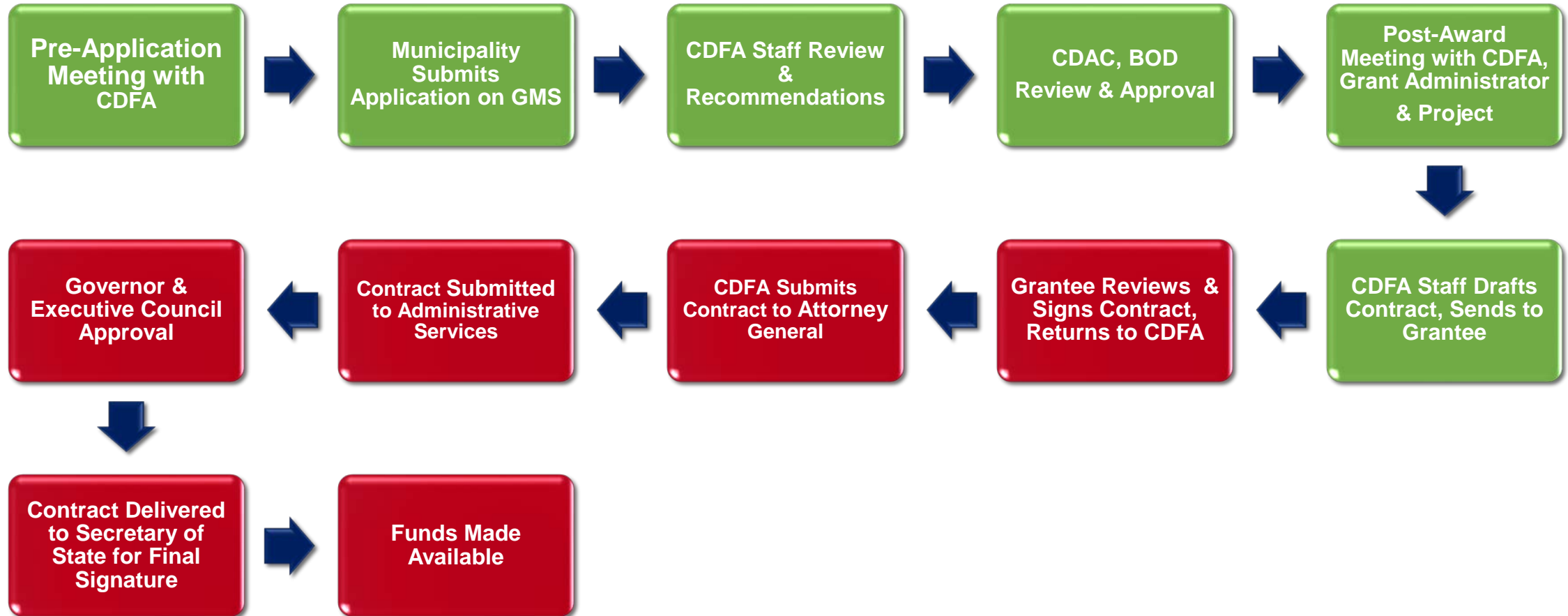
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**CDBG Grant Writer:** Hired to help write and submit the grant application, complete all threshold requirements

**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





# THRESHOLDS

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# MUNICIPAL THRESHOLDS

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

# APPLICATION THRESHOLDS

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- ✓ 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



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.

<b>National Objective and Eligible Activity</b>	<ul style="list-style-type: none"> <li>- National Objective: Low to Moderate Income Persons</li> <li>- Eligible Activity: IDIS 01 Acquisition of Real Properties</li> </ul>
<b>Grantee Requirements</b>	<ul style="list-style-type: none"> <li>- Citizen Participation: Project had required public hearing prior to application submission with proper noticing. Public is sufficiently informed.</li> <li>- AFFH: Posters and brochures are available at Municipal Offices.</li> <li>- EEO: Posters are displayed in Municipal Offices.</li> <li>- COI: No conflicts</li> <li>- Project Signage: If a sign on site CDFA will be on it</li> <li>- 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</li> </ul>
<b>Environmental Review</b>	<ul style="list-style-type: none"> <li>- Responsible Entity: <u>Salem</u></li> <li>- Completing Environmental Review: Project Engineer or Environmental Engineer.</li> <li>- Type of Environmental Review: Assessment</li> <li>- Floodplain: No (Floodplain Map in Attachments)</li> <li>- CDFA Sign-off: Yes</li> <li>- Exempt Amount: \$25,000, Administration</li> </ul>
<b>Financial Management</b>	<ul style="list-style-type: none"> <li>- Financial Management Plan: To be completed and uploaded in GMS, along with financial responsibilities form once project is awarded.</li> <li>- Claims will be for invoices for activities completed.</li> <li>- Program Income: There is no planned program income from this project.</li> <li>- Audit: Municipality may need a single audit.</li> </ul>
<b>Procurement</b>	<ul style="list-style-type: none"> <li>- Possible RFQ for Environmental Engineer)</li> </ul>

National Objective & Eligible Activity

Environmental Review

Financial Management

Procurement

Labor Standards

Acquisition/Relocation

Reporting and Recordkeeping

Monitoring & Closeout

# **CDFA ENERGY PROGRAMS & ENERGY POLICY**

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# CDFA CLEAN ENERGY PROGRAMS

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**Energy Audit Grants**

**Clean Energy Financing**

***Plus* Technical Assistance**



# COMMUNITY FACILITIES ENERGY ASSESSMENT & TA PROGRAM GRANTS

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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

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**Intent:** Projects evaluate energy opportunities:

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

**Timeline:** Application Threshold Requirement

**Project Types:** Alterations, New Construction

**Exceptions:** Will be considered via Waiver Request Form

# ENERGY POLICY Continued

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

# ENERGY POLICY Continued

Water/Wastewater Projects	
Requirements	<b>Energy Audit</b> Timeframe: Application threshold
	<b>Consultation with appropriate utilities for implementation incentives</b> Timeframe: Application threshold

Powered by:

**EVERSOURCE**

 **Liberty Utilities**

 **New Hampshire Electric Co-op**

 **Unitil**

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



# NEXT STEPS

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- 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

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- 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) Energy Efficiency benefit
- 3) Other resources



# Contact us early in your project development

**Scott Maslansky**

**Director of Clean Energy Finance**

**Community Development Finance Authority**

**(603)717-9123**

**[smaslansky@nhcdfa.org](mailto:smaslansky@nhcdfa.org)**

**[www.nhcdfa.org](http://www.nhcdfa.org)**



# EVALUATION AND SCORING

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# EVALUATION CRITERIA

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- ✓ Is the Applicant (and Subapplicant, if applicable) eligible?
- ✓ Does project meet a CDBG National Objective?
- ✓ Is the project an Eligible Activity?
- ✓ Does the Applicant and Subapplicant have the capacity to successfully carry out grant?
- ✓ Are there enough committed funding resources to complete the project?
- ✓ Are all specific program area requirements met?

# SCORING CRITERIA: CORE DATA INDEX

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The Core Data Index is a relative measure of poverty and other socioeconomic challenges.

This data set replaced CDBG “Set Factors” that were based in data from the 2010 Census.

<b>1-Belknap County</b>	<b>44</b>
Alton	<b>37</b>
Barnstead	<b>39</b>
Belmont	<b>46</b>
Center Harbor	<b>39</b>
Gilford	<b>34</b>
Gilmanton	<b>36</b>
Laconia	<b>52</b>
Meredith	<b>51</b>
New Hampton	<b>42</b>
Sanbornton	<b>44</b>
Tilton	<b>48</b>

# SCORING CRITERIA: HOUSING

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

# SCORING CRITERIA: PUBLIC FACILITIES

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



# SCORING CRITERIA: ECONOMIC DEVELOPMENT

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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

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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

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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

# APPLICATION REVIEW TIMELINE: HOUSING & PUBLIC FACILITIES

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**Applications Due: Monday, July 29, 2024, by 4:00 PM**

## **August-October: Application Review and Scoring**

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

**November 2024: Recommendations made to Community  
Development Advisory Committee (CDAC)**

# APPLY ONLINE WITH GMS

The screenshot shows the CDFA website's Grants Management System page. The header is dark blue with the CDFA logo on the left and navigation buttons on the right: 'SCHEDULE A MEETING', 'APPLY / GRANTS MANAGEMENT', 'MAKE A PLEDGE', and 'MAIN WEBSITE'. Below the header is a navigation bar with 'HOME', 'PROGRAMS', 'WORKING WITH CDFA', and a search box. The main content area has a left sidebar with 'Our Programs' and a list of programs: 'Clean Energy Fund', 'Community Development Block Grant', 'Community Economic Development Capacity Building', 'Pre-Development Loan Program', and 'Tax Credit Program'. The main content area features the 'Grants Management System' heading, a paragraph describing the system, a section titled 'Using CDFA's Grants Management System' with a paragraph of text, and a list of links for additional help.

**CDFA**  
COMMUNITY DEVELOPMENT FINANCE AUTHORITY

SCHEDULE A MEETING APPLY / GRANTS MANAGEMENT MAKE A PLEDGE MAIN WEBSITE

HOME PROGRAMS WORKING WITH CDFA Search...

HOME → WORKING WITH CDFA → GRANTS MANAGEMENT SYSTEM

## Our Programs

- Clean Energy Fund
- Community Development Block Grant
- Community Economic Development Capacity Building
- Pre-Development Loan Program
- Tax Credit Program

## Grants Management System

The Grants Management System (<https://www.nhcdfagrants.org/>) is designed to help CDFA and grantees organize and manage grant related information at all stages of the process – from application through implementation and project completion. All users must register (<https://www.nhcdfagrants.org/register.jsp>) and login to gain access to the Grants Management System.

### Using CDFA's Grants Management System

Below please find tips and step-by-step guides to help you navigate the various ways you will engage with the Grants Management System throughout your project. Additionally, a comprehensive online help link can be found on every Grants Management System page and is available 24-hours a day, seven days a week.

If you have additional questions that cannot be answered using the below guides and online help, please reach out to CDFA. We are available to assist Monday through Friday from 8:30 AM to 4:30 PM at 603-226-2170 or email Nate Olson ([nolson@nhcdfa.org](mailto:nolson@nhcdfa.org)).

- [CDFA Grants Management System Update – Informational Video](#)
- [Tips for Using GMS](#)
- [How to Register for CDFA's Grants Management System](#)
- [CDFA Grants Management System Access Form](#)
- [Applying for Funding on CDFA's Grants Management System](#)
- [Completing an Application and Steps to Update an Application in Correcting Status](#)
- [Accessing your Grant on CDFA's Grants Management System](#)
- [Signing Contracts Electronically in CDFA's Grant Management System](#)
- [Submitting a Claim on CDFA's Grants Management System](#)
- [Submitting a Status Report on CDFA's Grants Management System](#)



# INVESTING IN NEW HAMPSHIRE COMMUNITIES

RESOURCES AVAILABLE

HOW TO INVEST

## Application

[Program Overview & Objectives](#)[Eligibility](#)[Guidelines](#)[How to Apply](#)[Evaluation](#)[Key Dates](#)[Requirements](#)[Workshop Materials](#)[Circulars](#)[2021 Income Surveys](#)[Special Allocations](#)

## Implementation

[Grant Administration](#)[Accessing Funds](#)[Reporting Requirements](#)[Completing Your Grant](#)

## Community Development Block Grant (CDBG)

CDFA administers the State of New Hampshire's annual federal allocation of Community Development Block Grant funds for eligible municipalities. The primary objective of the program is the development of viable communities by improving economic opportunities and meeting community revitalization needs, particularly for persons of low and moderate income.

CDFA directly awards Community Development Block Grant resources to New Hampshire's cities, towns, and counties, which often sub-grant the money to a nonprofit agency or other entity conducting the work. Funding for the Community Development Block Grant program is provided to New Hampshire through the U.S. Department of Housing and Urban Development.

New Hampshire's CDBG program focuses on funding projects in the following areas:

### Public Facilities Grants

Help finance water and sewer system improvements, transitional and homeless shelters, municipal infrastructure, handicapped access, and neighborhood or community centers that provide public services to low- and moderate-income people.

### Housing Grants

Support affordable housing and housing rehabilitation efforts that benefit low- and moderate-income homeowners and tenants.

### Economic Development Grants and Loans

Create jobs in your community that provide good wages, benefits, and training programs. Funds can also be used for acquisition of land and buildings, construction of commercial buildings, purchase of machinery and equipment, employee training, and public facilities improvements.

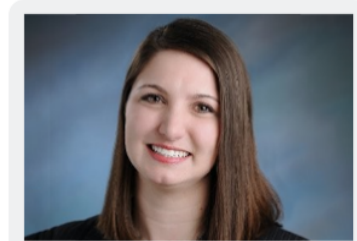
### Microenterprise Grants

The Microenterprise Program helps foster economic development by supporting organizations that provide a full range of entrepreneurial training and technical assistance services to low- and moderate-income micro-business owners and start-ups (those with fewer than five employees).

### Planning Grants

Up to \$25,000 to support planning and feasibility related activities to determine whether a proposed project is viable. Municipalities can apply for funding to conduct activities like income surveys, preliminary architectural and engineering design, cost estimates and market analysis.

Additional information on the eligible activities and how to apply for funds can be accessed in the [Application Section](#).



**Mollie Kaylor**  
Director of Housing & Community Development  
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**Mollie Kaylor, Director of Housing & Community Development**  
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**Community Development Finance Authority**  
[www.nhcdfa.org](http://www.nhcdfa.org)