



COMMUNITY DEVELOPMENT FINANCE AUTHORITY

COMMUNITY DEVELOPMENT BLOCK GRANT
APPLICATION WRITING WORKSHOP

AGENDA

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

NH State CDBG Program Application Process

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

Accountability
Adaptability
Collaboration
Equity
Focus
Respect

CDFA State Fiscal Year 2024 Impacts

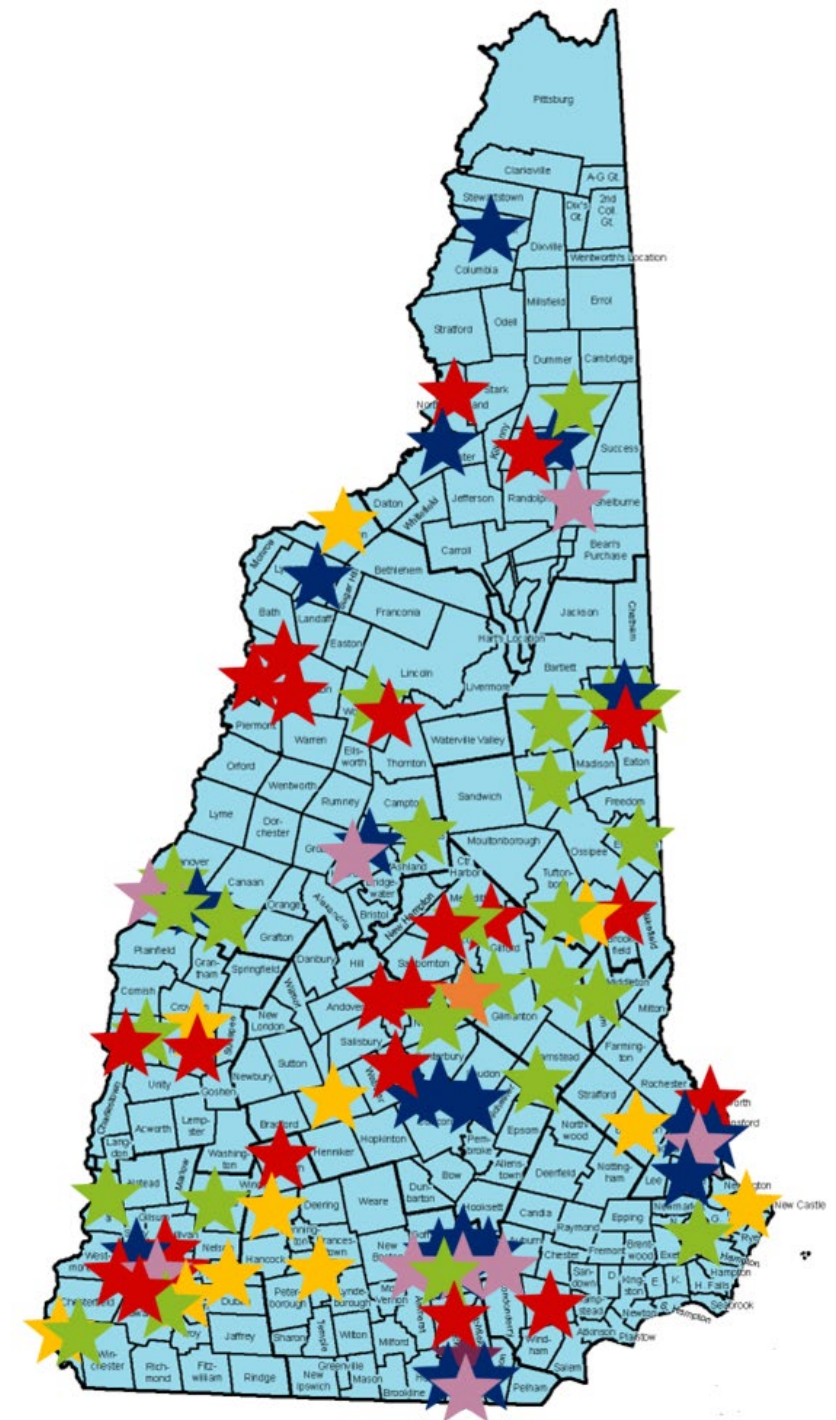
\$25.6 million infused into New Hampshire communities

117 community-based initiatives supported

152 business donors engaged

Initiatives supported by CDFA reported the following impacts:

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



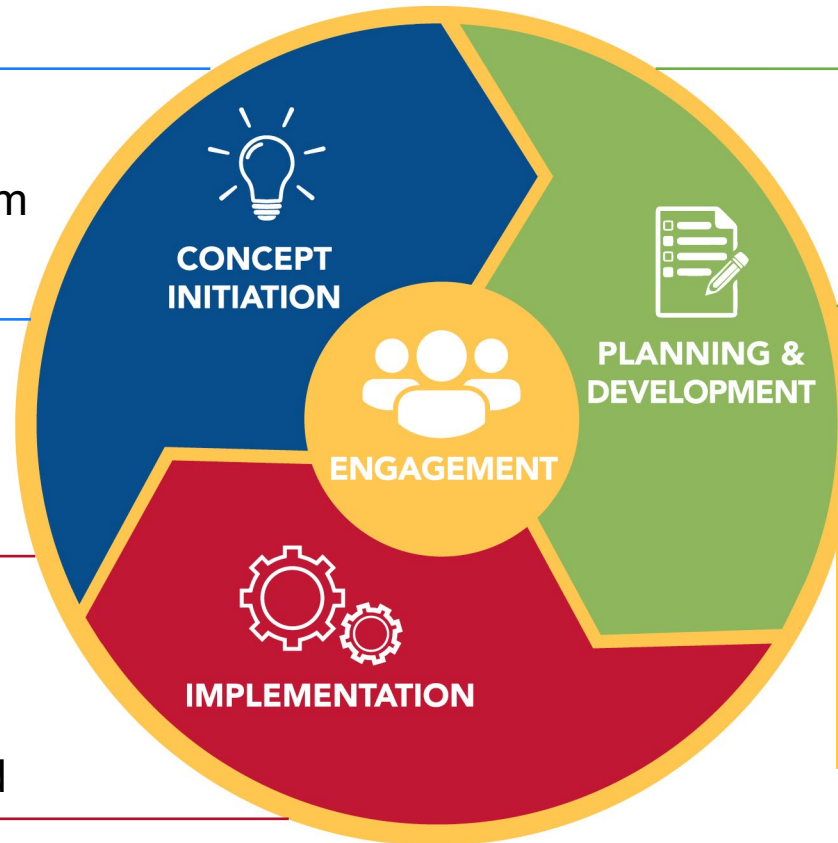
CDFA RESOURCES



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

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) OBJECTIVES

Develop viable communities

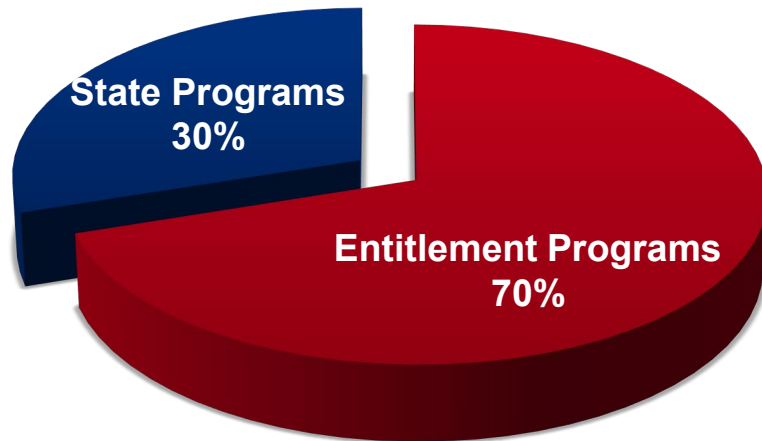
Provide decent housing and
a suitable living environment

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

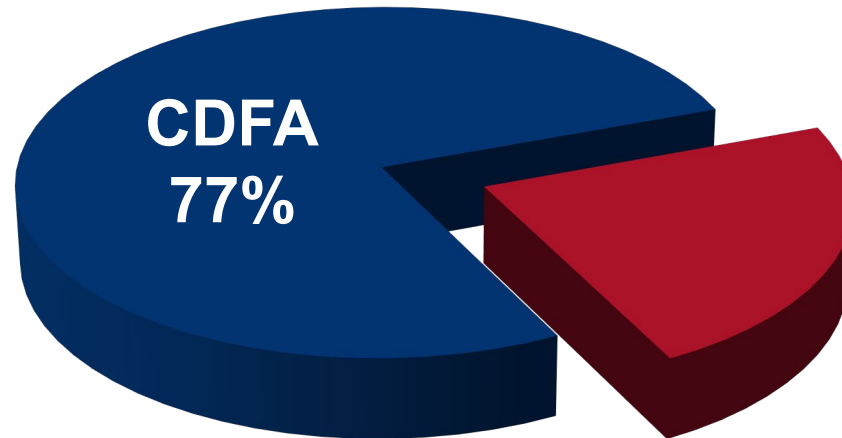


CDBG FUNDING BREAKDOWN

National

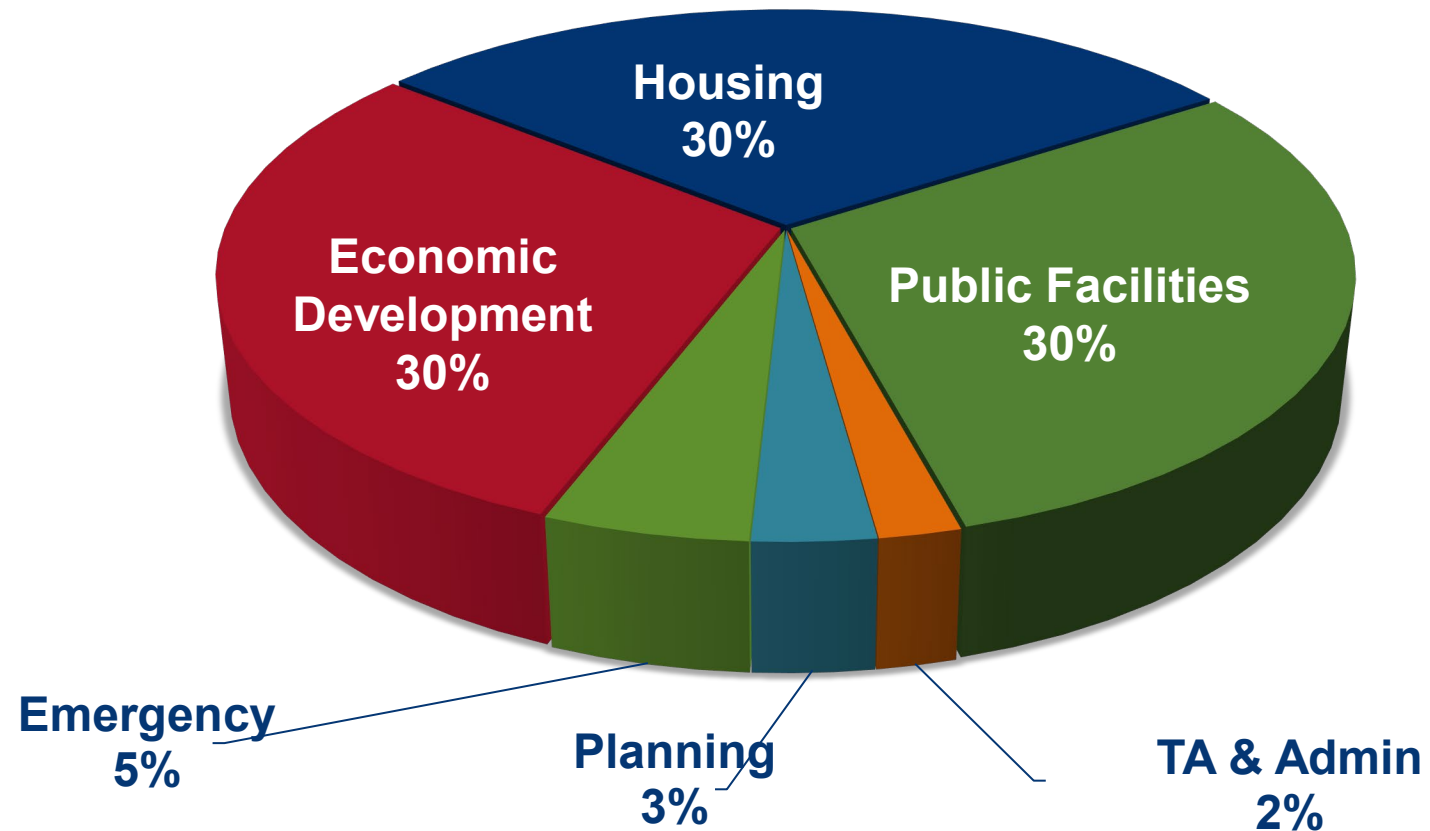


New Hampshire



**Entitlement
Communities
23%**

NH STATE CDBG ALLOCATION DIVISION



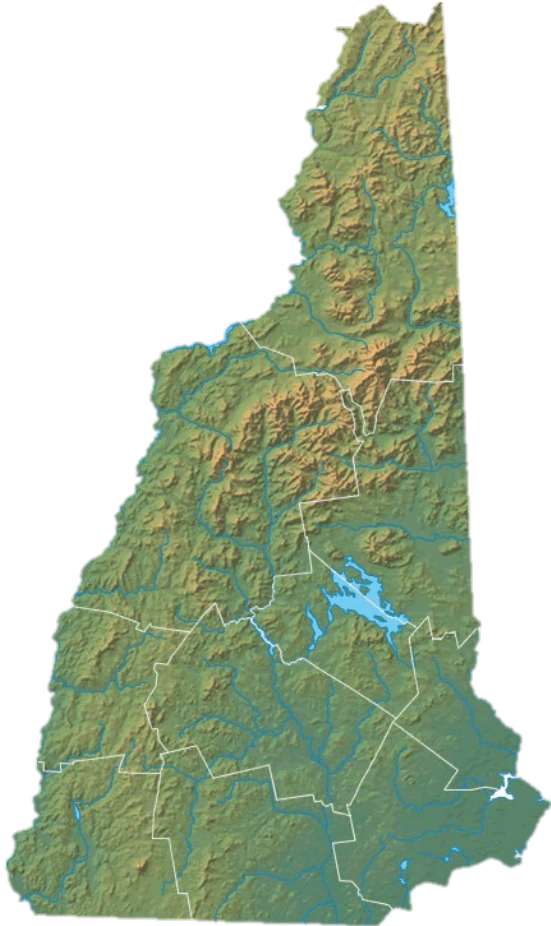
FLOW OF CDBG FUNDING





CDBG ELIGIBILITY

CDBG ELIGIBLE APPLICANTS



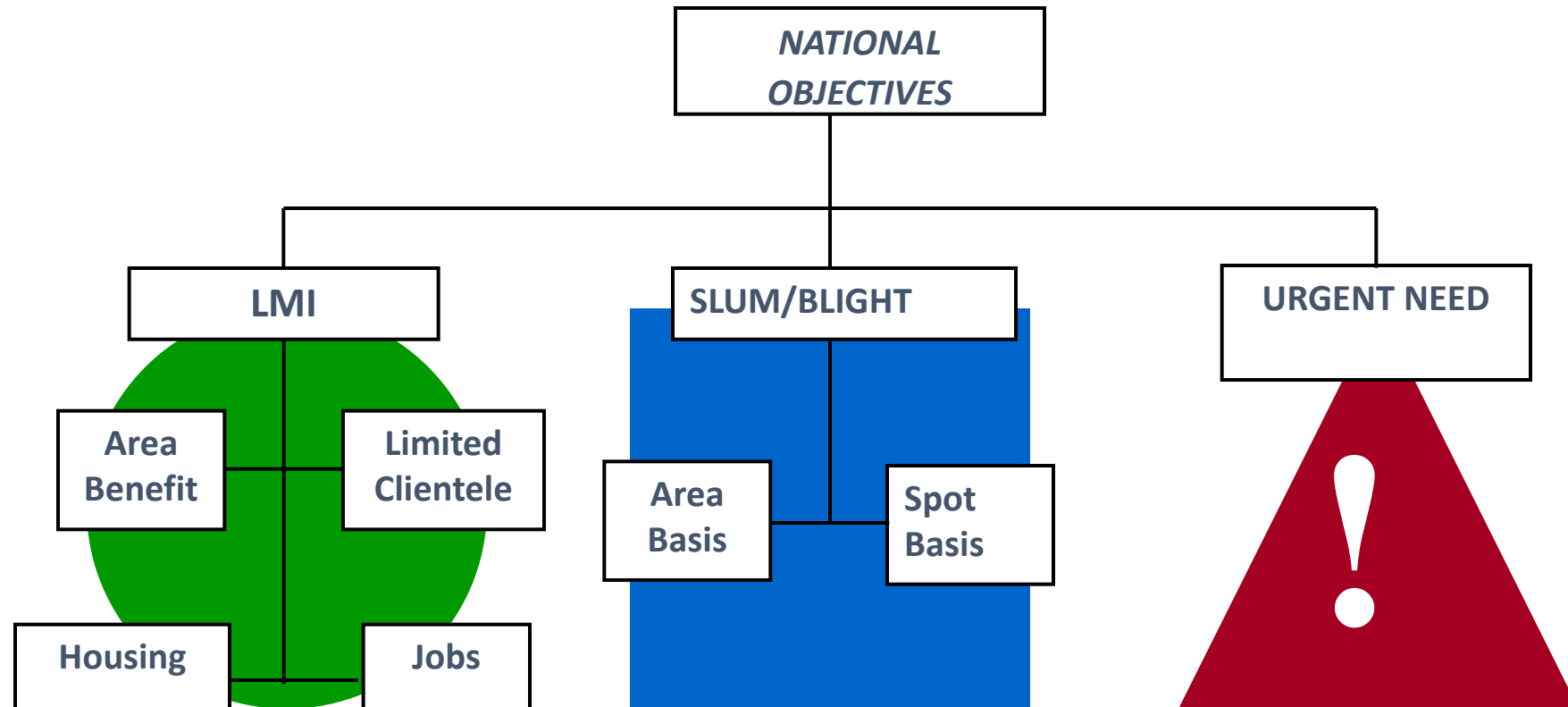
Eligible

- All NH counties
- NH cities and towns

Ineligible (HUD Entitlement Communities)

- Manchester
- Nashua
- Portsmouth
- Rochester
- Dover

CDBG NATIONAL OBJECTIVES



LMI NATIONAL OBJECTIVE- AREA BENEFIT

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:				
<p>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 <u>strict confidence</u>, and used only to verify that we are meeting the requirements of the grant program.</p> <p>Please complete both portions of the form – Part I and Part II</p>				
PART I		INCOME AND HOUSEHOLD DATA		
<p>Please choose the row that represents your family size and <u>circle</u> 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 <u>current</u> family income. This data is <u>required</u> by the CDBG program.</p>				
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		
<p>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.</p> <p>Please circle the appropriate racial, ethnic, familial status, age, and handicapped category that applies to <u>you</u>. 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 <u>voluntary</u> basis. If you do not wish to provide the information, you may refuse to do so.</p>				
CIRCLE ALL IN EACH CATEGORY THAT APPLY				
RACE		ETHNICITY		
White		AND Hispanic or Latino		
Black or African American		NOT Hispanic or Latino		
Asian				
American Indian or Alaska Native				
Native Hawaiian or Other Pacific Islander				
American Indian or Alaska Native & White		HOUSEHOLD		
Asian & White		Elderly (62 + years)		
Black or African American & White		Handicapped		
American Indian or Alaska Native & Black or African American		Female Head of Household		
		Not Applicable		
Effective 1/6/14 and subject to change without notice - HSPF - 2014				

LMI NATIONAL OBJECTIVE- LIMITED CLIENTELE

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

Ways to qualify:

- HUD Presumed Group
- Income Determination- 51% of clientele are LMI
- 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

LMI NATIONAL OBJECTIVE- HOUSING

Only can be used when applying for
CDBG Housing Program

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



LMI NATIONAL OBJECTIVE- JOB CREATION/RETENTION



Only can be used when applying for CDBG Economic Development Program

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

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

ELIGIBLE CDBG ACTIVITIES & PROGRAMS

PLANNING GRANT PROGRAM

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

**WATER AND SEWER
INFRASTRUCTURE STUDY**

PREPARED FOR

**BROOKVIEW COOPERATIVE
NORTHUMBERLAND, NEW HAMPSHIRE**

FINAL

DECEMBER 2022

Prepared by:

CSA ENVIRONMENTAL CONSULTANTS, LLC

In association with

MICHAEL A. TRAINQUE, PE, PLLC

HOUSING PROGRAM

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 PROGRAM

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

Eligible activities may include:

- Water and sewer infrastructure
- Physical improvements to public facilities where social services are provided
- Physical improvements to public property



ECONOMIC DEVELOPMENT PROGRAM

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.**

monadnock

FOOD CO-OP

HOURS
7am - 9pm
SUNDAY
9am - 9pm

CAUTION
DO NOT
ENTER



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

CDBG PROGRAM APPLICATION PROCESS

CDBG FUNDING OPPORTUNITIES

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
Microenterprise	\$750,000	\$750,000	March
Emergency	\$350,00- 500,000	\$350,00- 500,000	Rolling
Traditional/Transformation Planning	425,000/\$100,000	None	Rolling

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

CDBG HOUSING & PUBLIC FACILITIES PROGRAM DEADLINES

Round 1: Applications due the last Monday in July
July 28, 2025 by 4:00 PM

Round 2: Applications due the last Monday in January
January 26, 2026 by 4:00 PM

CDBG APPLICATION TEAM

Applicant: Eligible municipality or county

Sub-Applicant: Eligible entity carrying out the project

CDBG Grant Writer: Often hired by the municipality to write and submit the grant application and complete all CDBG threshold requirements

CDBG Grant Administrator: Hired by the municipality AFTER grant is awarded to assist with CDBG compliance (required by CDFA)

GRANT PROCESS OVERVIEW





CDBG APPLICATION THRESHOLDS

MUNICIPAL APPLICATION THRESHOLDS

- ✓ Evidence of the **authority** the municipality received from its governing board
- ✓ Evidence of the **Public Notice**
- ✓ Evidence of the **Public Hearing**
- ✓ Evidence the **Housing & Community Development Plan** was adopted
- ✓ Evidence the **Residential Anti-Displacement and Relocation Assistance Plan** was adopted
- ✓ Evidence of authorization the governing body to its **Authorized Official** to apply for CDBG

GENERAL APPLICATION THRESHOLDS

- ✓ Complete Application – *Unique Entity Identifier now required instead of DUNS #*
- ✓ All documentation confirms to federal, state and program rules and regulations
- ✓ Project meets readiness criteria
- ✓ Applicant / sub applicant capacity assessment
- ✓ Applicant / sub applicant financial review
- ✓ Complete compliance plan
- ✓ Energy policy

CDBG APPLICATION-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.

National Objective and Eligible Activity	<ul style="list-style-type: none">- National Objective: Low to Moderate Income Persons- Eligible Activity: IDIS 01 Acquisition of Real Properties
Grantee Requirements	<ul style="list-style-type: none">- 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	<ul style="list-style-type: none">- Responsible Entity: <u>Salem</u>- 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	<ul style="list-style-type: none">- 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	<ul style="list-style-type: none">- Possible RFQ for Environmental Engineer)

CDBG National Objective & Eligible Activity

CDBG Environmental Review

Financial Management

Federal Procurement

Federal Labor Standards

CDBG Acquisition/Relocation

Reporting and Recordkeeping

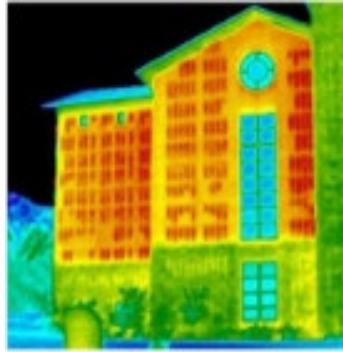
Monitoring & Closeout

CDFA ENERGY PROGRAMS & ENERGY POLICY

CDFA CLEAN ENERGY PROGRAMS

Clean Energy Financing

Energy Technical Assistance



CDFA ENERGY POLICY 2025

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 on a case-by-case basis

ENERGY POLICY Continued

Alterations or New Construction	
Requirements	<i>Level II Energy Audit or Energy Design Charrette</i> if project impacts any energy-related building system Timeframe: <i>Application threshold</i>
	Documented consultation with appropriate utilities for incentives Timeframe: <i>Application threshold</i>
	Implementation must meet Current NH State Energy Code
Recommendations (may improve scoring or likelihood of full award)	Project incorporates 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)
	<i>Commissioning</i> of any new energy system
	<i>Building Electrification</i>
	Installation of Solar Photovoltaics

ENERGY POLICY Continued

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



Powered by:

EVERSOURCE



UTILITY	PROGRAM CONTACT	EMAIL	PHONE
Eversource	Jessi Duston	jessi.duston@eversource.com	(603) 634-3146
Liberty - Natural Gas	-	LibertyNH@RISEinc.com	(603) 595-2304
Liberty - Electric	-	NHSaves@FranklinEnergy.com	(603) 637-4346
Liberty - Municipal	Melissa Samenfeld	Melissa.samenfeld@libertyutilities.com	(603) 216-3634
NH Electric Co-op	Eric Sandberg	sandberge@nhec.com	(603) 536-8307
Unitil - Nat. Gas/Electric	Joe Lajewski	lajewskij@unitil.com	(603) 379-3849

NEXT STEPS

- 1) Review the CDFA Energy Policy
- 2) Contact your utility
- 3) Contact Scott Maslansky with questions
- 4) Provide a plan to meet policy requirements in your application



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



CDBG APPLICATION EVALUATION AND SCORING

CDBG APPLICATION EVALUATION CRITERIA

- ✓ Is the Applicant (and Sub applicant, if applicable) eligible?
- ✓ Does project meet a CDBG National Objective?
- ✓ Is the project an Eligible CDBG Activity?
- ✓ Does the Applicant and Sub applicant 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?

APPLICATION SCORING CRITERIA: CORE DATA INDEX

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.

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

APPLICATION 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

APPLICATION 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

APPLICATION 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

APPLICATION 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)

APPLICATION SCORING CRITERIA: EMERGENCY

Project must be able to demonstrate that stated emergency occurred within the past **18 months**

Must also meet minimum application threshold requirements for the applicable CDBG program (Housing, Public Facilities, Economic Development)

Applications that meet these requirements will be reviewed and scored based upon the scoring criteria outlined the project's applicable CDBG Program

APPLICATION REVIEW TIMELINE: HOUSING & PUBLIC FACILITIES PROGRAM


Applications Due: Monday, July 28, 2025, by 4:00 PM

August – September: Application Review and Scoring

- Threshold Review
- Application Evaluation
- Site Visits
- Final Scoring

**November 2025: Recommendations made to Community
Development Advisory Committee (CDAC)**

APPLY ONLINE THROUGH CDFA'S GRANT MANAGEMENT SYSTEM (GMS)



[SCHEDULE A MEETING](#)[APPLY / GRANTS MANAGEMENT](#)[MAKE A PLEDGE](#)[MAIN WEBSITE](#)

[HOME](#)[PROGRAMS](#)[WORKING WITH CDFA](#)

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.nhcdfragrants.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.nhcdfragrants.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).

- 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



SCHEDULE A
MEETING

APPLY /
GRANTS
MANAGEMENT

MAKE A
PLEDGE

RESOURCE
WEB SITE

HOME

WHO WE ARE



HOW WE HELP



INVESTING IN NH COMMUNITIES



COVID-19 RESOURCES

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.

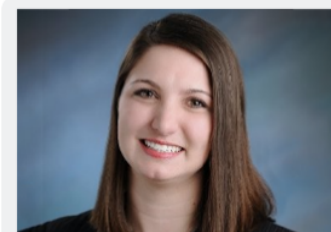
Microenterprise Grants

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

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