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 2026 Impacts

$20 million infused into New Hampshire communities

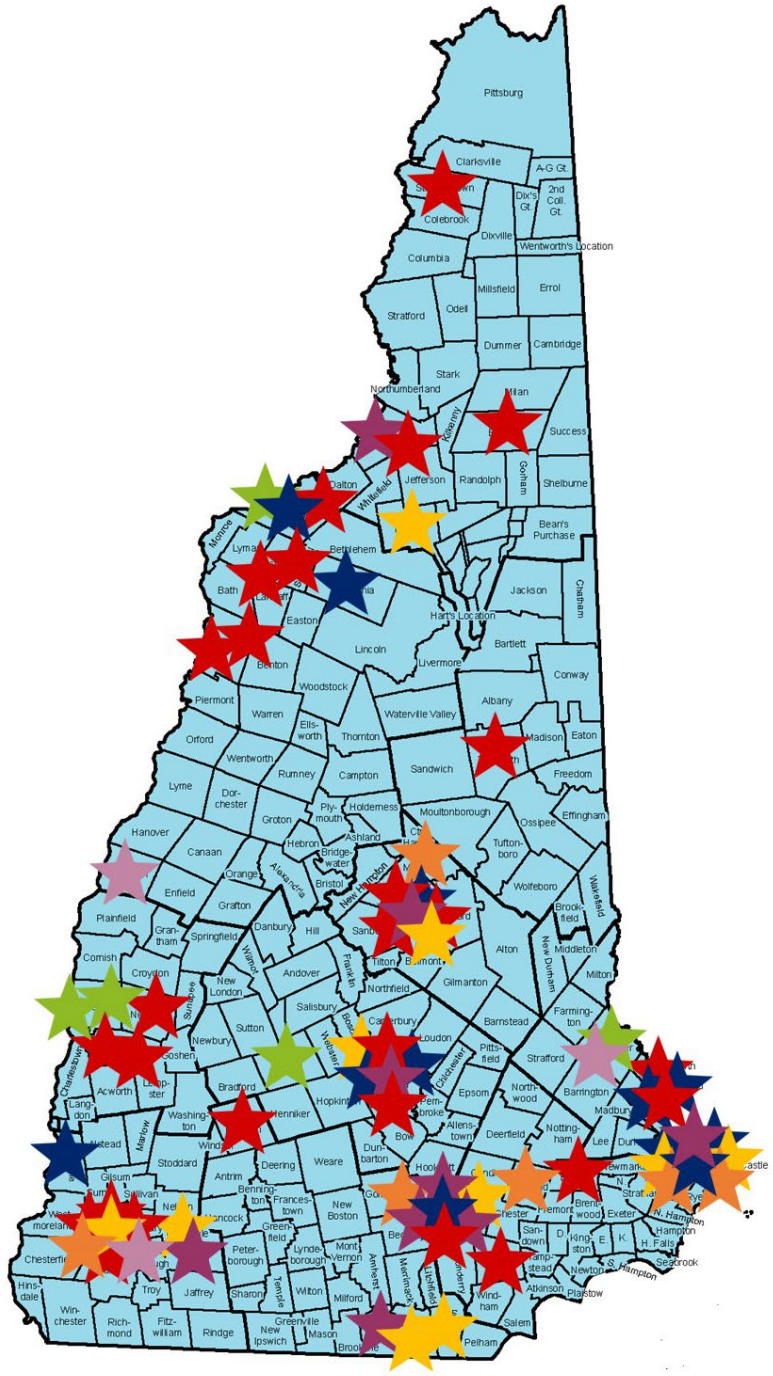
95 community-based initiatives supported

156 business donors engaged

Initiatives supported by CDFA reported the following impacts:

- Assisted **176,125 people**
- Rehabbed, preserved or created **230 housing units**
- Supported **315 micro businesses and created or retained 157 jobs**
- Developed or rehabbed **162,714 square feet**

- Tax Credit Program
- Community Development Block Grant Program
- Clean Energy Fund
- Capacity Building Program
- Ideas to Innovation
- Grant Writing Assistance
- Family Child Care Zoning Pilot Program



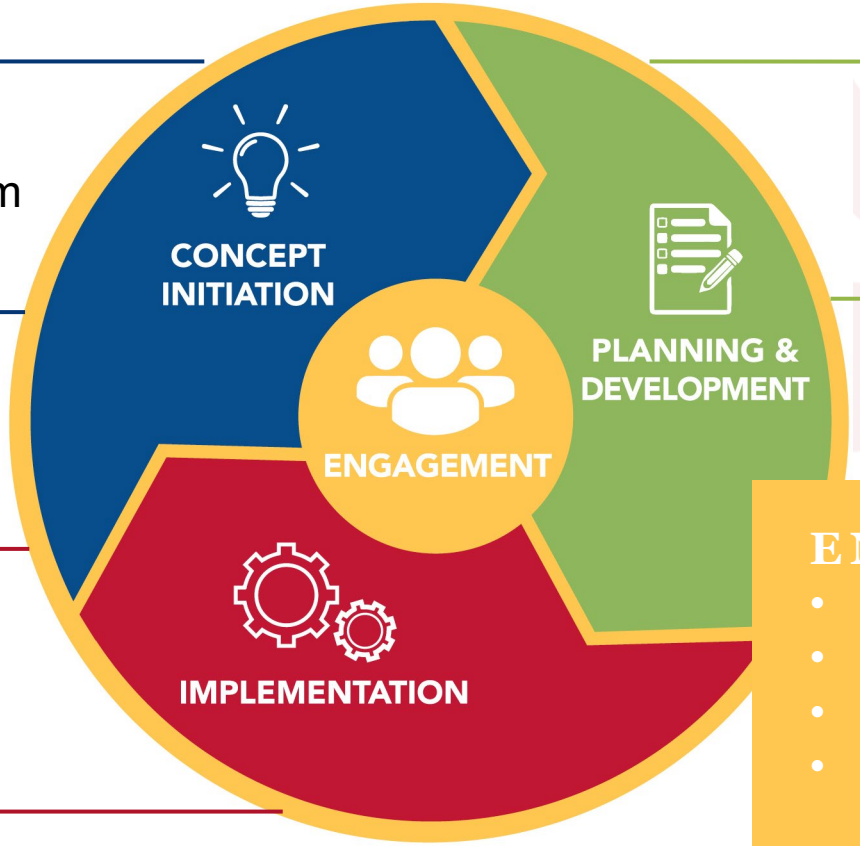
CDFA RESOURCES



CDFA's ECOSYSTEM

- Pre-Application Support
- Ideas 2 Innovation (i2i) Program
- 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



COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) OBJECTIVES

Develop viable communities

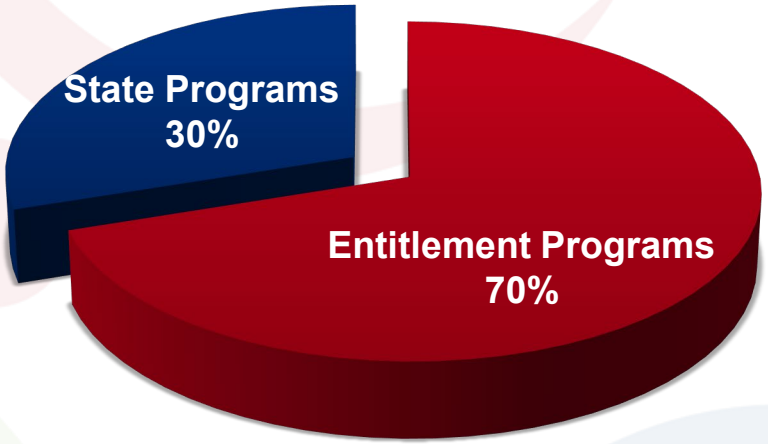
Provide decent housing and a suitable living environment

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

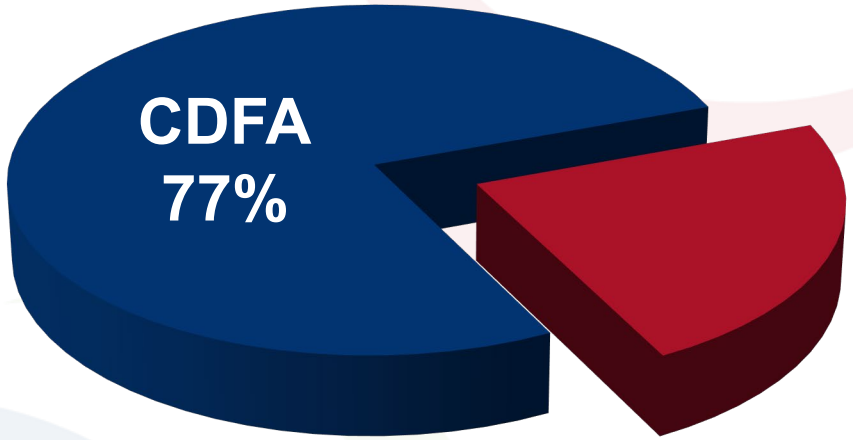


CDBG FUNDING BREAKDOWN

National

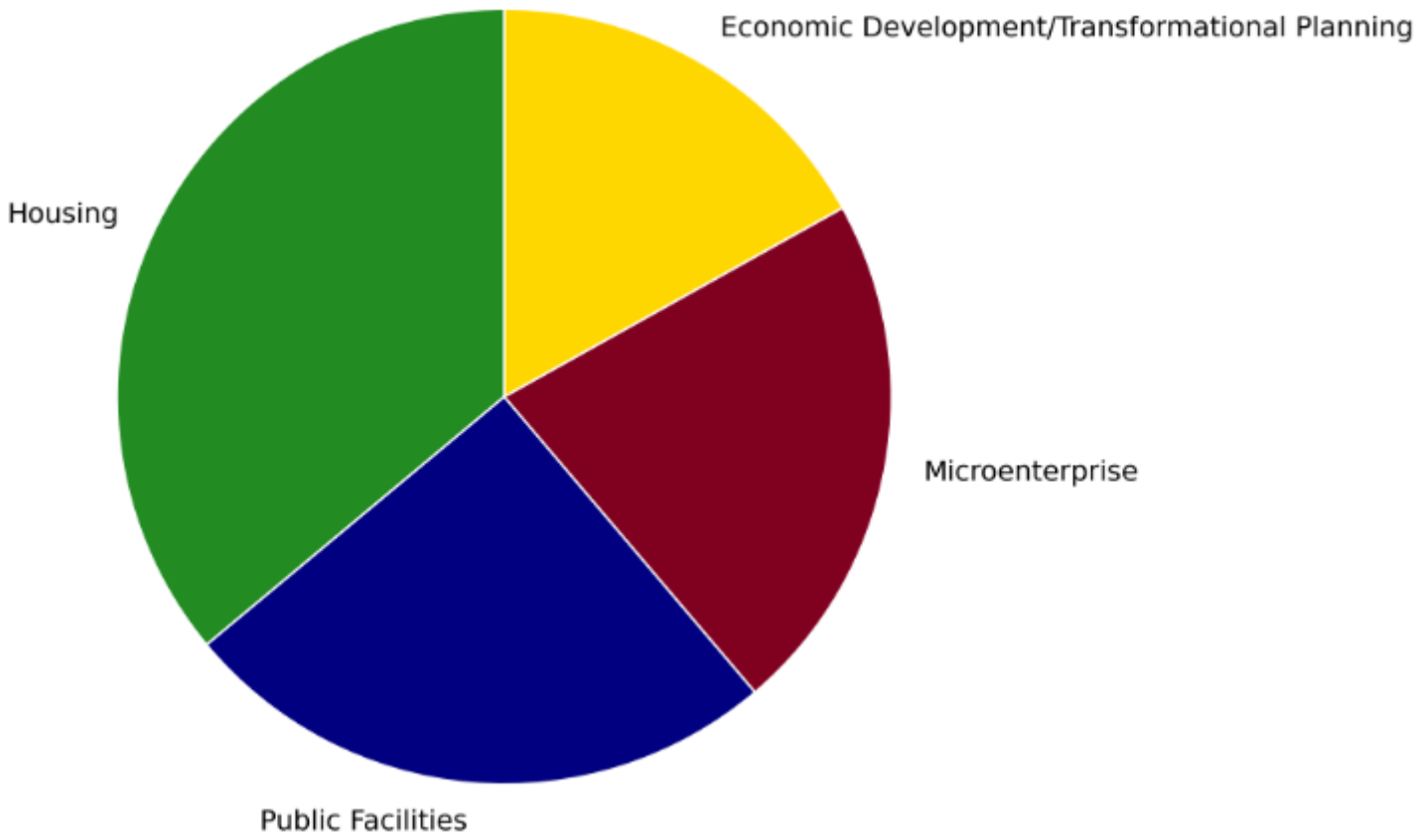


New Hampshire



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

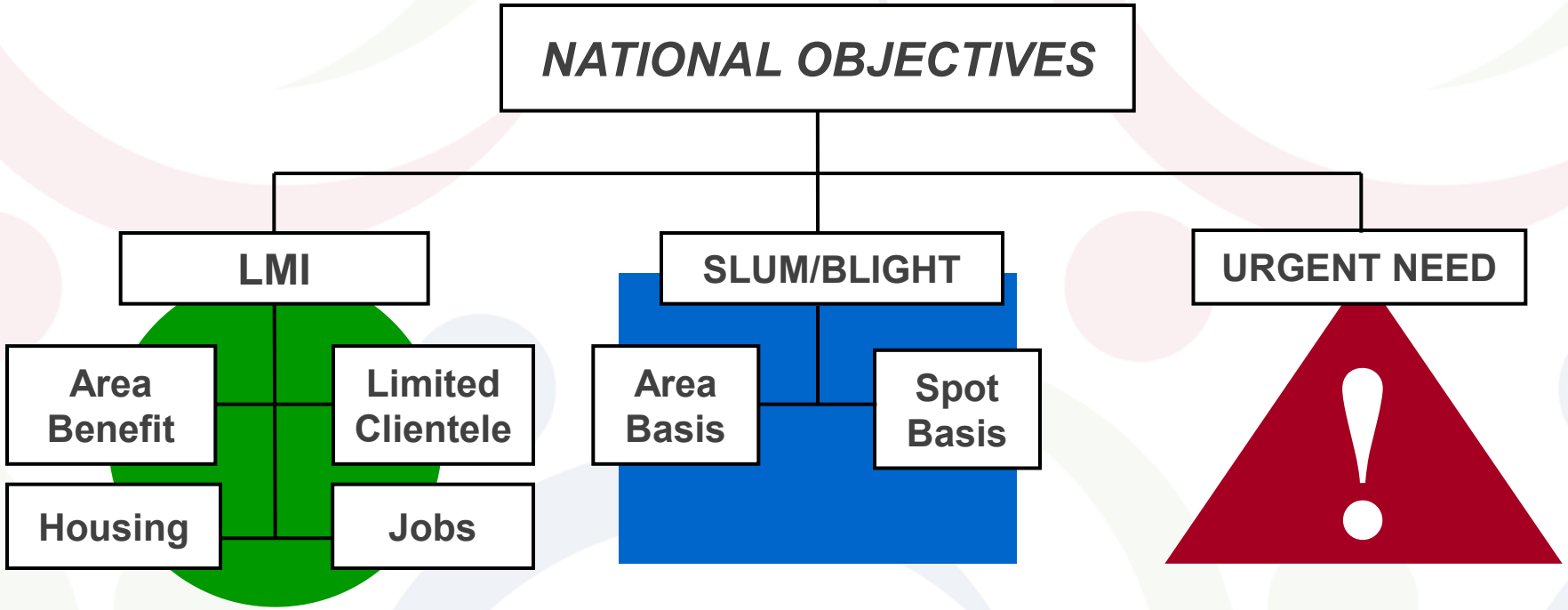
CDBG ELIGIBLE PROJECTS

Two Key Questions

Does the project meet a **CDBG National Objective**?

Does the project include a **CDBG Eligible Activity?**

CDBG NATIONAL OBJECTIVES

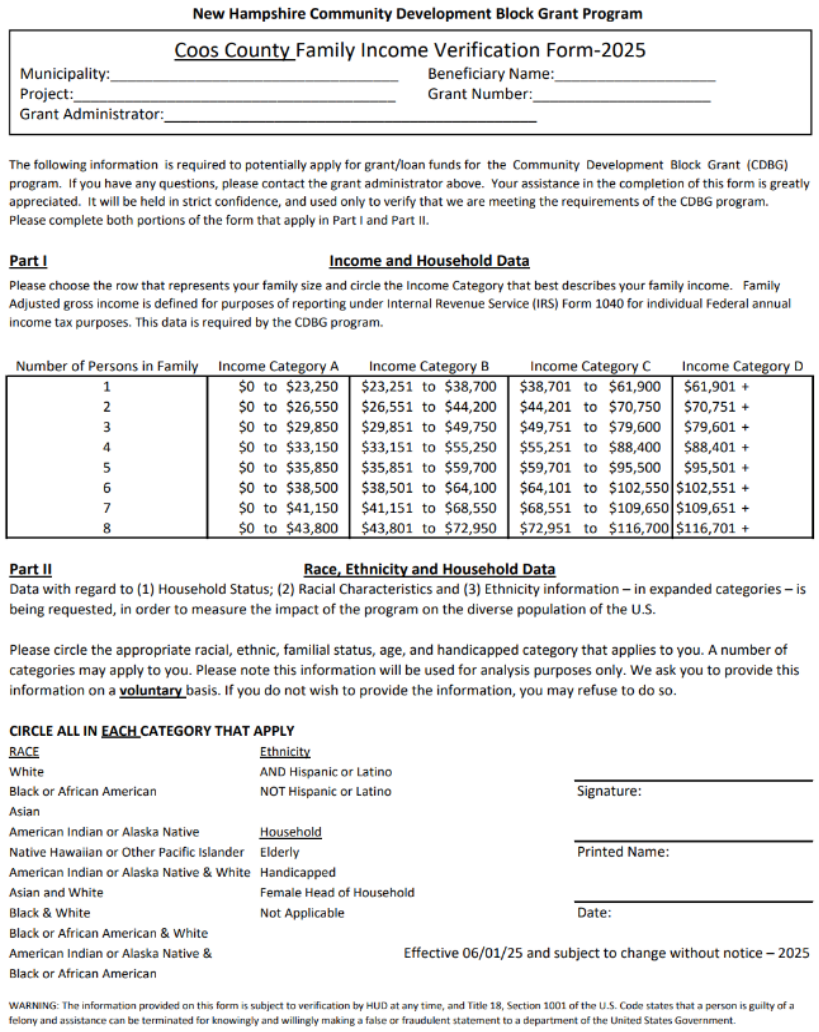


LMI NATIONAL OBJECTIVE- AREA BENEFIT

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 of all residents



New Hampshire Community Development Block Grant Program

Coos County Family Income Verification Form-2025

Municipality:_____ Beneficiary Name:_____
Project:_____ Grant Number:_____
Grant 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 grant 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 CDBG program. Please complete both portions of the form that apply in 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 Adjusted gross income is defined for purposes of reporting under Internal Revenue Service (IRS) Form 1040 for individual Federal annual income tax purposes. This data is required by the CDBG program.

Number of Persons in Family	Income Category A	Income Category B	Income Category C	Income Category D
1	$0 to $23,250	$23,251 to $38,700	$38,701 to $61,900	$61,901 +
2	$0 to $26,550	$26,551 to $44,200	$44,201 to $70,750	$70,751 +
3	$0 to $29,850	$29,851 to $49,750	$49,751 to $79,600	$79,601 +
4	$0 to $33,150	$33,151 to $55,250	$55,251 to $88,400	$88,401 +
5	$0 to $35,850	$35,851 to $59,700	$59,701 to $95,500	$95,501 +
6	$0 to $38,500	$38,501 to $64,100	$64,101 to $102,550	$102,551 +
7	$0 to $41,150	$41,151 to $68,550	$68,551 to $109,650	$109,651 +
8	$0 to $43,800	$43,801 to $72,950	$72,951 to $116,700	$116,701 +

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 and White
Black & 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
Handicapped
Female Head of Household
Not Applicable

Signature:_____
Printed Name:_____
Date:_____

Effective 06/01/25 and subject to change without notice – 2025

WARNING: The information provided on this form is subject to verification by HUD at any time, and Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony and assistance can be terminated for knowingly and willingly making a false or fraudulent statement to a department of the United States Government.

LMI NATIONAL OBJECTIVE- LIMITED CLIENTELE

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

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

CDBG 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 – Pilot program focusing on advancing community-level strategies and planning work

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

CDBG 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




BROWN · SCHOOL
RESERVED PARKING FOR TENANTS ONLY



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



Little Antlers
LEARNING CENTER

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

CDBG MICROENTERPRISE PROGRAM

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

Funding for eligible technical assistance providers to provide support to microenterprise businesses



Microenterprise:
A business that has 5 or fewer employees, one or more who owns the business and is LMI.

ACTIVITIES INELIGBLE FOR CDBG

- 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	Application Deadline
Housing	$750,000 or $1,000,000*	Two Rounds Per Year- July and January
Public Facilities	$750,000	Two Round Per Year- July and January
Economic Development	$500,000	Rolling
Microenterprise	$1,000,000	March*
Planning	$25,000	Rolling

**$1M 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 27, 2026 by 4:00 PM

Round 2: Applications due the last Monday in January

January 25, 2027 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

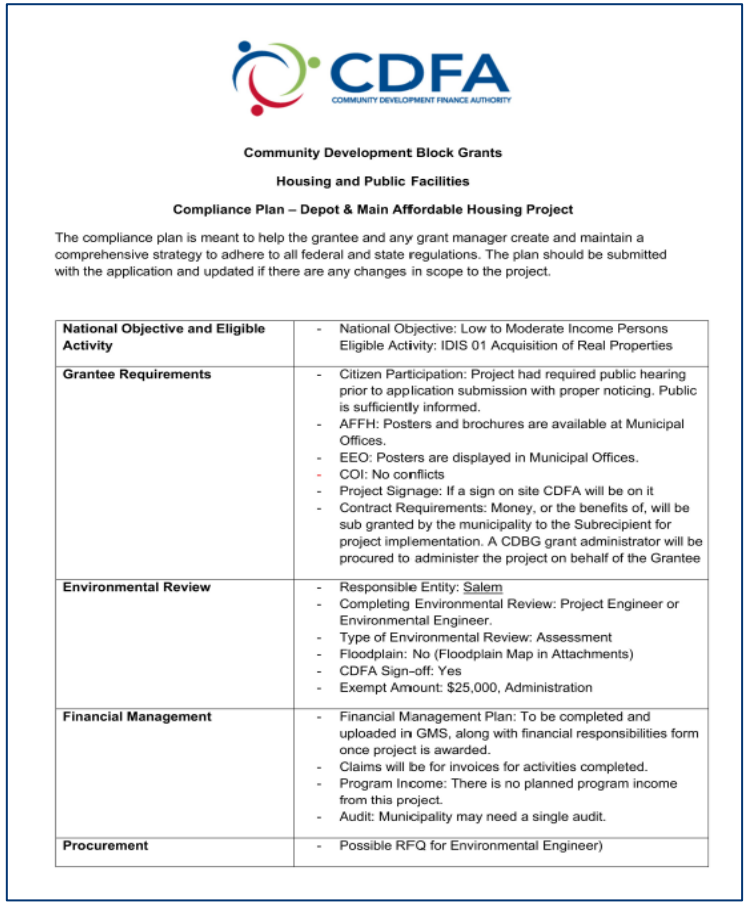
MUNICIPAL APPLICATION THRESHOLDS

- ✓ 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



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)

- 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 ENERGY POLICY

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	*Level II Energy Audit* or *Energy Design Charrette* if project impacts any energy-related building system **Timeframe:** *Application threshold*
	Documented consultation with appropriate utilities for incentives **Timeframe:** *Application threshold*
	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** Timeframe: Application threshold
	Consultation with appropriate utilities for implementation incentives Timeframe: Application threshold

NHsaves
Your Source for Energy Efficiency

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

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.

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*
LMI Direct Benefit	*20*
Cost Per Beneficiary	*20*
Area Housing Needs	**20**
Cost Burden in Community	*20*
Capacity	**40**
Readiness for Implementation	*20*
Leverage / matching funds	*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*	**40**
Community Benefit	**50**
Needs Assessment & Impact	*40*
Long-Term Benefit	*10*
Community Support	**60**
Priority Project	*30*
Location & Site	*10*
LMI Direct Benefit	*20*
Capacity	**40**
Readiness for Implementation	*20*
Leverage / matching funds	*10*
Energy use	*10*
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 REVIEW TIMELINE:
HOUSING & PUBLIC FACILITIES PROGRAM

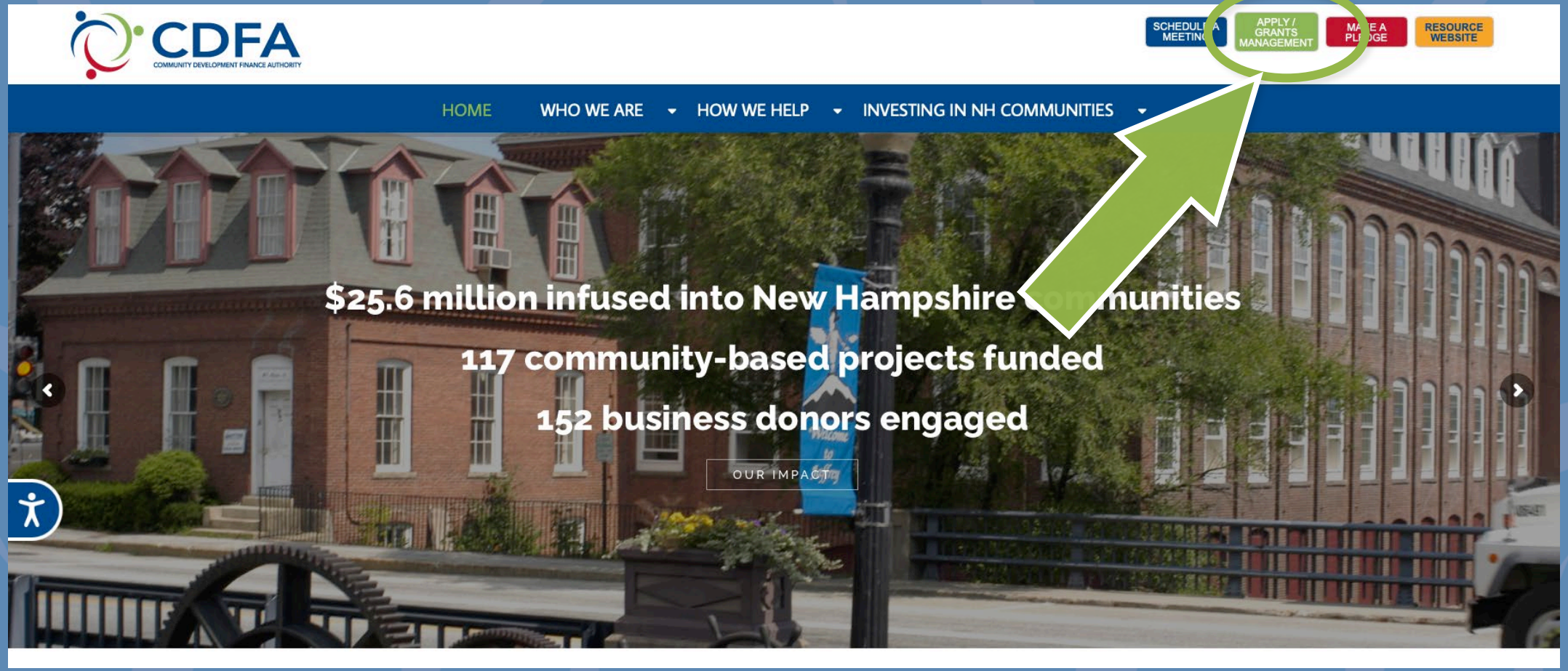
Applications Due: Monday, January 25, 2027 by 4:00 PM

January – March: Application Review and Scoring

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

April 2027: Recommendations made to Community Development Advisory Committee (CDAC)

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



Application

Program Overview & Objectives
Eligibility
Guidelines
How to Apply
Evaluation
Key Dates
Requirements
Workshop Materials
Circulars
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:



Mollie Kaylor
Director of Housing & Community Development
603-717-9112
mkaylor@nhcdfa.org

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

CONTACT

Mollie Kaylor, Director of Housing & Community Development
mkaylor@nhcdfa.org

Community Development Finance Authority
www.nhcdfa.org