

Appendices

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Appendix 1: Evaluation Plan Matrix

OUTCOMES	INDICATORS	DATA GATHERING METHOD(S)	SOURCE(S)	TIMEFRAME
<p>Long-term outcomes:</p> <ul style="list-style-type: none"> Continued economic growth in New Hampshire by reducing barriers to home ownership for low to moderate-income individuals and families. Continued economic growth in New Hampshire by providing employers with a qualified work force of low and moderate-income individuals. Creation of wealth for low and moderate-income individuals and families. 	<ul style="list-style-type: none"> Increased homeownership rates among low and moderate-income individuals and families (place). Increased employment opportunities in tight labor markets (jobs). Improved economic condition (wealth). 	<ul style="list-style-type: none"> Home ownership rates in NH Demographic shift in age of the workforce Employment rate Economic growth in NH 	<ul style="list-style-type: none"> State of NH New Hampshire Housing Finance Authority NH Workforce Housing Council New Hampshire Community Development Finance Authority 	2-3 years
<p>Intermediate outcomes:</p> <ul style="list-style-type: none"> Low and moderate-income individuals and families are provided affordable housing opportunities Work force housing as a barrier to employment is negated EAH program model grows 	<ul style="list-style-type: none"> Increasing employee home ownership and workforce stability Increase in recruiting new employees The number of EAH program in the state 	<ul style="list-style-type: none"> Employer administration of EAH program Employer monitoring of new hires Increased requests to participate in the program 	<ul style="list-style-type: none"> Employer Non-profit housing partner New Hampshire Community Development Finance Authority 	1-2 year
<p>Short-term outcomes 1:</p> <ul style="list-style-type: none"> Employees see the EAH program as a benefit to employment 	<ul style="list-style-type: none"> Reducing turnover among employees Reducing employee commute times to improve morale, and decrease tardiness and absenteeism 	<ul style="list-style-type: none"> Employee survey and evaluation 	<ul style="list-style-type: none"> Employer Non-profit housing partner 	6 months- 1 year
<p>Short-term outcomes 2:</p> <ul style="list-style-type: none"> Employer endorses the value of the EAH program as an employee benefit 	<ul style="list-style-type: none"> Continued participation in the program 	<ul style="list-style-type: none"> Employer survey and evaluation 	<ul style="list-style-type: none"> Employer Non-profit housing partner 	6 months -1 year
<p>Short-term outcomes 3:</p> <ul style="list-style-type: none"> Continued partnership between public and private sector in providing EAH 	<ul style="list-style-type: none"> CDIP tax credits continue to be allocated for EAH 	<ul style="list-style-type: none"> Continued funding 	<ul style="list-style-type: none"> New Hampshire Community Development Finance Authority 	1 year
<p>Short-term outcomes 4:</p> <ul style="list-style-type: none"> Increased participation in EAH programs 	<ul style="list-style-type: none"> Number of institution purchasing CDIP tax credits 	<ul style="list-style-type: none"> Increased requests to participate in the program 	<ul style="list-style-type: none"> Tax credit investors 	1 years

Appendix 2: Questionnaire 1

Employer-Assisted Housing
Employee Questionnaire

Laconia Savings Bank is looking into an opportunity to partner with a non-profit to create a new Employer-Assisted Housing program. Employer-Assisted Housing is a benefit that many progressive companies provide to assist their employees in purchasing their first home. In order to understand the need we are asking you to take a few minutes to complete this questionnaire about your current housing situation. By completing this questionnaire we will better understand our employee's desire to participate in such a program and be able to create a more useful Employer-Assisted Housing program. Your responses are appreciated.

1. Do you currently own the home that you live in? Yes No
(If yes, we understand that many of these questions may not apply directly to you.)

If no, have you owned a home in the last three years? Yes No N/A

If no, do you... rent? live with family? Other? _____ N/A
2. How many adults live in your household? ____ How many children live in your household? ____
3. What is your total gross household income? (Includes all adults living in the house, check one)

___Below \$37,000	___\$37,000 to \$60,000
___\$60,000 to \$75,000	___Over \$75,000
4. If you currently do not own a home, would you consider the future purchase of a home as one of your personal goals? Yes No N/A
If yes, what do you feel is the biggest barrier to homeownership that you face?
(Please explain)
5. If you were seeking employment with LSB today, would the cost of housing impact your decision?
Strongly agree Agree No opinion Disagree Strongly disagree

If unsure of your response, please explain why.

6. How would you value a benefit, such as an Employer-Assisted Housing program that provided down payment assistance to first-time home buyer employees after one year of service?

(Circle one)

Very high

high

no opinion

Low

No value

7. How would you rate your credit situation? (Circle one)

I have... bad credit fair credit good credit excellent credit don't know no credit

8. If home buyer education was required to qualify for an Employer-Assisted Housing program that offered down payment assistance what would your willingness be to participate?

Likely

Not sure

Unlikely

If unsure of your response, please explain why.

9. Would you be interested in learning more about Employer-Assisted Housing as a benefit?

Yes

No

Appendix 3: Questionnaire 2

The following questionnaire was used to assess needs and areas of concern for first-time home buyers. It also was useful in helping to determine their awareness of Employer-Assisted Housing programs.

Employer-Assisted Housing First-Time Home Buyer-Questionnaire

Employer: _____

Please take a minute to answer the following questions. Your responses are appreciated

1. What do you feel is the biggest barrier to home ownership that you face?

2. What is your income range? (Check one)

Below \$35,600	\$35,600 to \$59,960
\$59,960 to \$71,200	Over \$71,200

3. How would you rate your credit situation? (Circle one)

I have...	bad credit	fair credit	good credit	excellent credit
-----------	------------	-------------	-------------	------------------

4. Do you currently... live with parents? rent? other? _____
 If you rent, how much do you pay each month? _____

5. Does your employer offer an Employer-Assisted Housing (EAH) program, such as down payment or rental assistance? Yes No
 If yes, please explain:

6. When choosing an employer does the cost of housing impact your decision?
 Strongly agree Agree No opinion Disagree Strongly disagree

7. Relative to your income how do you feel about the affordability of housing?
 Very high High No opinion Affordable Very affordable

8. Have you ever turned down a job because of the cost of housing? Yes No
 If yes, please explain:

9. Would an employee benefit such as an Employer-Assisted Housing (EAH) program impact your decision on where you live and work?
 Strongly agree Agree No opinion Disagree Strongly disagree

10. How close do you live to your employer? (Approximate in miles and drive time.)
 Miles: Drive time:

Appendix 4: Questionnaire 3

This questionnaire was used to understand the willingness of employers to engage in creating an Employer-Assisted Housing program.

Employer-Assisted Housing Employer Questionnaire

PLEASE TAKE A FEW MINUTES TO ANSWER THE FOLLOWING QUESTIONS TO ASSESS YOUR WILLINGNESS TO PARTICIPATE IN AN EMPLOYER-ASSISTED HOUSING PROGRAM.

1. Do you know what an Employer-Assisted Housing (EAH) program is?

Yes No

2. Are there indications that one or more aspects of housing are an issue for your employees?

Yes No

If yes, please explain which aspects:

3. Does your company currently offer any type of an Employer-Assisted Housing (EAH) program?

Yes No

If yes, please explain:

4. If you currently do not offer an Employer-Assisted Housing (EAH) program would you be willing to offer one as a benefit to your employees?

Strongly agree Agree No opinion Disagree Strongly disagree

5. If you currently do not offer an Employer-Assisted Housing (EAH) program would you be willing to offer one as a benefit if the assistance was targeted to...

Down payment Foreclosure prevention Rental help
Financial counseling Other: _____ Not interested

6. If you received matching money for offering and EAH program would you be more inclined to offer one?

Yes No

7. Would you like to learn more about starting an EAH program?

Yes No

If yes, please provide who to contact

Name:

Company name:

Contact number:

Email address:

Appendix 5: List of Home Ownership Counseling Agencies in New Hampshire

AHEAD Inc.
161 Main Street

Littleton, NH 03561
Tel: (603) 444-1377
www.homesahead.com

CATCH Neighborhood Housing
79 South State Street
Concord, NH 03301-3521
Tel: (603) 225-8835
www.catchhousing.org

Cheshire Housing Trust
39 Central Street, Suite 202
Keene, NH 03431
Tel: (603) 357-7603

Consumer Credit Counseling Services
of New Hampshire and Vermont
P.O. Box 818
Concord, NH 03302
Tel: (603) 224-6593
www.cccsnh-vt.org

Granite State Independent Living
21 Chenell Drive
Concord, NH 03301
Tel: (603) 224-1130
www.gsil.org

Laconia Area Community Land Trust
658 Union Avenue
Laconia, NH 03247
Tel: (603) 524-0747
www.lacit.org

NeighborWorks® Greater Manchester
20 Merrimack Street
Manchester, NH 03101
Tel: (603) 626-4663
www.nwgm.org
Neighborhood Housing Services of Greater
Nashua
63 Temple Street
Nashua, NH 03060
Tel: (603) 882-2077
www.nashuanhs.org

New Hampshire Housing
32 Constitution Drive
Bedford, NH 03110
Tel: (603) 472-8623
www.nhhfa.org

The Housing Partnership
1555 Islington Street
Portsmouth, NH 03801
Tel: (603) 766-3120
www.housingpartnership.org

The Way Home
214 Spruce Street
Manchester, NH 03103
Tel: (603) 627-3491

Tri-County Community Action Program
30 Exchange Street
Berlin, NH 03570
Tel: (603) 968-3292
www.tccap.org

Appendix 6: New Hampshire Community Development Finance Authority
Community Development Investment
Program Application for State Tax Credits



14 Dixon Avenue, Suite 102
Concord, NH 03301
Tel: 603.226.2170
Fax: 603.226.2816
www.nhcdfa.org

Community Development Investment Program Application for State Tax Credits

Type your response on this form or contact us for an electronic version.

1. Project Overview Section

Name of Project:

Location of Project:
(Municipality (ies), County, Statewide)

Project Begin Date:

Project Completion Date:

Name of Nonprofit Sponsor Organization:

Address:

Phone:

Fax:

Email:

CEO/Executive Director:

Contact for this proposal, title (if different):

Contact address (if different):

Phone:

Fax:

Email:

Organization Web address:

What is the total project cost? _____

Requested approval for tax credit funding: \$_____ (Gross tax credits)

Requested approval for net proceeds to project: \$_____ (80% of gross tax credits)

Please take into account the CDFA fee: CDFA charges a fee that is based on 20% of the value of a cash donation. To derive the gross amount for your project, must divide the amount you need by 80%. For example, if your project needs a net of \$100,000, divide \$100,000 by 80%, which equals a gross amount of \$125,000). If this project relies on donation of real estate, the CDFA fee is 15%.

Year 1 (SFY '08)	Year 2 (SFY '09)
July 1, 2007 – June 30, 2008	July 1, 2008 – June 30, 2009
\$ _____	\$ _____

(CDFA can not guarantee tax credits awards in year requested)

Declaration of Purpose:

This application supports which CDFA mission? (Check **one**):

☐ Community Development

☐ Economic Development

☐ Housing

2. Executive Summary Information

Please respond to the following questions in the **space provided**. More detailed information on the project is required further in the application.

Project Purpose

In 100 words or less, describe your project, the need addressed, what the project will do, and how you will measure success. Please be as specific as possible regarding measurable outcomes. For example: # of housing units and # of jobs created, # of clients to be served, etc.

3. Narratives and Supporting Information

In separate and distinct sections, please address the following questions and provide supporting information where requested. **Please make your responses brief and to the point, limiting narrative responses to no more than seven (7) double spaced pages for the below questions, excluding attachments. Please use a font no smaller than 11 points.**

3.1 Project Development

How did your organization develop this proposal and determine the goals and objectives? Who participated? How does the project relate to your organization's mission statement? How did your board participate in the project's development? As attachments to this section, please provide any planning or feasibility studies performed for this project.

3.2 Project Description, Goals, and Objectives

Detail what will be accomplished with the funding. Why is CDFA support necessary? Who and how many will benefit? How will this project benefit low to moderate-income individuals? What will be the measurable outcomes? (Note: CDFA may require that an independent reviewer conduct an economic impact study for this project).

3.3 Project Sources and Uses

Provide a Project Sources and Uses table which indicates *committed and pending* sources of funding. Committed funds need to be documented with supporting letters. Show clearly how CDFA funds will be used in the project. Please note that CDFA reserves the right to invest funds as a grant, a loan, equity, or a combination thereof. [Download sample and blank form from CDFA website.](#)

3.4 Project Development Budget

For projects that involve property acquisition, renovation, or construction, applicants must provide a Project Development Budget to cover the renovation or construction period. [Download sample and blank form from CDFA website.](#)

3.5 Proforma Operating Budget for 3 Years

CDFA is particularly interested in the ongoing financial sustainability of the project. To demonstrate sustainability, please provide Proforma Operating Budgets in standard Income Statement format. Projections should cover the three (3) years following project completion. Please provide narrative explanations and notes of any significant assumptions used to develop the proforma operating budgets. [Download sample and blank form from CDFA website. \(real-estate / non real-estate\)](#)

CDFA may require additional financial information based on project review.

4. Tax Credit Fundraising Plan

Describe your plans for identifying and soliciting the tax credit donors for your project.

- 4.1 Who will lead your fundraising efforts?
- 4.2 How will your board participate in your fundraising efforts?
- 4.3 How will you identify potential donors?
- 4.4 Provide letters from interested or committed donors.

5. Property Description

If this project involves the construction or renovation of real estate, provide detailed information on the property, including:

- 5.1 General building description (if existing)
- 5.2 Location map and census tract
- 5.3 Property photographs or renderings
- 5.4 Existing ownership structure (list all mortgages currently on the property)
- 5.5 Municipal property tax sheet (if existing)
- 5.6 Recent property appraisal, if applicable
- 5.7 Status of zoning and planning approvals
- 5.8 Asset Management Plan (projection of necessary future capital improvements: heating systems, roofs, siding, etc.)

6. Organizational Description and Management Capacity

Describe your organization: its mission and purpose, current community development activities, and significant recent milestones or accomplishments. Include the role of volunteer participation if appropriate. Please provide the following:

- 6.1 List Board of Directors
- 6.2 Articles of Incorporation, By-Laws, and IRS tax determination letter
- 6.3 Geographic area served
- 6.4 Year founded _____
- 6.5 Resumes of key staff members
- 6.6 Number of paid staff: _____ (Please specify full and part-time).
- 6.7 Financial statements: most recent audit report and current financial statements
- 6.8 Current organizational operating budget

7. Community Support

Indicate the support that is available for this project. Attachments for this section should include letters of support from interested community partners, and community leaders.

SIGNATURES:

I warrant that the information presented within this application is, to the best of my knowledge, true and accurate.

CEO/Executive Director: _____ **Date:** _____

Printed Name: _____

I acknowledge that this application is being submitted with the full knowledge and approval of this organization's Board of Directors.

Chairperson: _____ **Date:** _____

Printed Name: _____

APPLICATION SUBMITTAL

The CDFA Board of Directors will only take action on applications that have been deemed complete. Applicants should contact CDFA staff well before application development for preliminary feedback and direction. You may access applications and sample documents at the CDFA web site: www.nhcdfa.org.

One (1) original and two (2) copies of the completed application must be submitted to CDFA in three-ring binders, organized so that the separate elements requested by CDFA are clearly distinguishable. Clearly identify your application by project and organization name on both the cover and spine of binder. Please submit an electronic copy of your completed narrative section to [Chris Conlogue \(cconlogue@nhcdfa.org\)](mailto:cconlogue@nhcdfa.org).

The deadline for applications is **October 19th at 4:00 p.m.** Applications must be delivered to CDFA by this date and time. No fax or email transmissions of applications will be accepted in lieu of an original hard copy. CDFA will not accept applications that arrive after that date. Please submit the completed application to:

Executive Director
Community Development Finance Authority
14 Dixon Avenue, Suite 102
Concord, NH 03301

Employer-Assisted Housing

A solution to the work force housing
issue in New Hampshire

Andrew Cadorette, 2008

What is Employer-Assisted Housing?

“Employer-Assisted Housing is a term used to describe a variety of housing benefits employers can offer to help their workforce afford homes.”

**Homebuyer
Assistance**

**Rental
Assistance**

**Homebuyer
Education**

**New
Construction**

**Renovation
Assistance**

(Homes for Working Families, 2007)

Why Employer-Assisted Housing?

Recruitment: Sets your company apart

Return: Can strengthen your financial statements

Retention: Motivates employees to stay

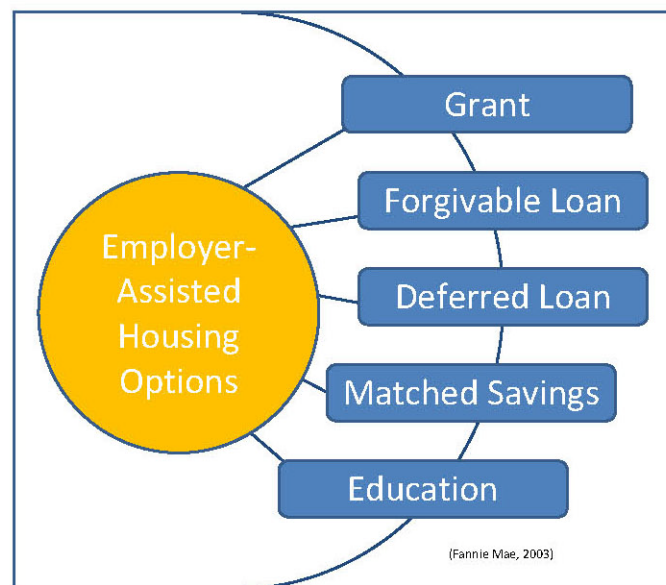
Relationships: Stronger customer relationships with highly motivated employees

Reduce: Commute time and employee absenteeism

Revitalization: Can encourage employees to purchase homes in specific neighborhoods

Recognition: Enhances company's reputation

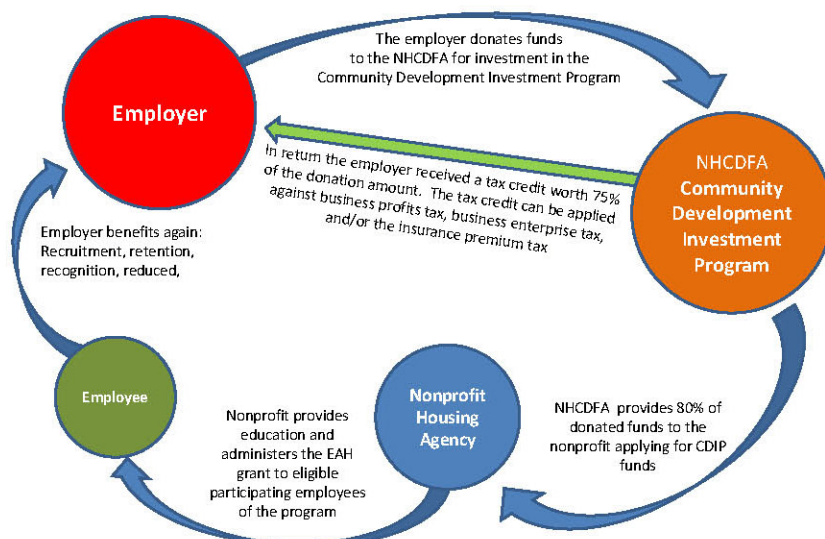
Right thing to do: Helps employees achieve the American dream of home ownership



Employer-Assisted Housing

- Down payment and closing cost assistance grant
- Five year forgivable
- Available after one-year of service
- Targeted at 80% or below of HUD median income (< \$61,500.00).
- Requires first-time home buyer education
- Funded through the Community Development Investment Program (CDIP)

Employer-Assisted Housing



Role of NHCDFDA

- The New Hampshire Community Development Finance Authority (NHCDFDA) supports affordable housing and economic development activities that benefit low and moderate income citizens in New Hampshire.

www.nhcdfa.org

Community Development Investment Program (CDIP)



Community Development Finance Authority
CDFA Tax Credit Benefits
Application to NH Business Profits Tax

	NH Tax		Federal Tax		SUMMARY of Tax Benefits				
	With Contribution	Without Contribution	With Contribution	Without Contribution	Taxes With Contribution	Taxes Without Contribution	Tax Savings with Contribution	Tax Savings as % of Contribution	Cash Flow: Contribution less Tax Savings
Corporate Income Before Contribution	1,000,000	1,000,000	1,000,000	1,000,000					
Contribution to CDFA	1. (100,000)	0	3. (100,000)	0					
Pre-tax Corporate Income	900,000	1,000,000	900,000	1,000,000					
NH Business Profits Tax @ 8.5%	x 8.5% 76,500	x 8.5% 85,000							
CDFA Tax Credit @ 75%	2. (75,000)	0							
NH Business Profits Tax	1,500	85,000	(1,500)	(85,000)	1,500	85,000	83,500	83.50%	
Federal Taxable Income			898,500	915,000					
Federal Income Tax			x 34% 305,490	x 34% 311,100	305,490	311,100	5,610	5.61%	
TOTAL TAXES					306,990	396,100	89,110	89.11%	(10,890)

DISCLOSURE NOTES:

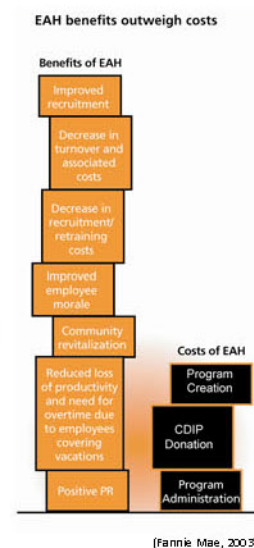
- Except for sole proprietorships, the full amount of a contribution to CDFA is allowed as a charitable deduction against NH Business Profits Tax.
- A five (5) year carryforward of the CDFA tax credit is allowed if all of the credit is not used in the year of the contribution.
- The federal corporate limit for charitable contributions deduction may apply, resulting in a carryover deduction.
- Contributors should consult with their own tax advisor to determine how the tax rules illustrated above will apply in their own particular case.

Role of Nonprofit Housing Agency

- Provides quality HUD approved first-time home buyer education
- Provides one-on-one counseling services
- Applies for CDIP funding for EAH
- Administers CDIP funds and the EAH grant

Role of Employer

- Assist in designing an EAH program targeted at the needs of employees
- Fund any down payment assistance grants
- Provide marketing and outreach to employees about the program
- Help measure outcomes



The Project Goals

What is the total project cost? \$50,000.00

How many will benefit? Based on grants of \$5000.00, eight people would be assisted. $(\$50000.00 \times 80\% = \$40,000.00 / \$5000.00 = 8 \text{ people})$.

This project will benefit low to moderate-income individuals by:

- Creating opportunities for home ownership.
- Create wealth, stability and a safe environment.
- Increase opportunities for workforce housing within the state.

What will be the measurable outcomes?

- Eight low to moderate-income employees purchase a home.
- Provide HUD approved home buyer education classes to employees
- Provide one-on-one financial fitness and home ownership counseling
- Create an Employer-Assisted Housing program model that can be expanded to assist more low and moderate income employees.

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