



# COUNCIL ON HOUSING STABILITY

June 22, 2022



# Affordable Housing Incentive Program (AHIP): An initiative of Home for All

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**Granite United Way**  
[www.graniteuw.org](http://www.graniteuw.org)





# Home for All

In 2009 Home for All (HFA) was convened to harness the collective power of community stakeholders with the goal of **identifying root causes and creating collaborative solutions to addressing homelessness** in the Greater Seacoast.

- Comprised of 35+ community leaders and experts
- Serves Strafford County, Eastern Rockingham County and Kittery/Eliot, Maine



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# The Road to the Affordable Housing Incentive Program

The work of HFA is centered around two primary goals:

1. Expanding affordable and deeply affordable housing.
2. Reducing rates of homelessness, housing instability, and eviction in the region.

Utilizing workgroups, with individual and complimentary objectives, to move toward primary goals.

1. Housing Opportunities
2. Supportive Services
3. Public Awareness & Advocacy



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# Building the Affordable Housing Incentive Program

## The Need

- Bring together two key stakeholders - landlords and service providers - to help move individuals out of homeless and remain stably housed.

## The Opportunity

- Funding to help bring ideas to life and scale.
- \$75k from United Way MA Bay through Venture Fund.

## Co-Creating Solutions

- A comprehensive slate of financial incentives for landlords to keep rents affordable and encourage them to accept Housing Choice Vouchers and other rental assistance programs.



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# Pilot Objectives



1

Move 30 individuals into affordable housing.

2

Create an incentive package that gets landlords to say "yes."

3

Provide tenants wraparound services to help maintain housing and prevent eviction.



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# Pilot Findings

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Moved over **47** individuals out of homelessness and into permanent housing.

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Partnered with **8** landlords to enroll **37** units of affordable housing into the program.

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Engaged **8** agency partners to provide housing stability case management to tenants.



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# Major Takeaways

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Landlord outreach and relationship building is a central to the success of this program.

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Monitoring ongoing case management efforts to ensure client success once housed is critical.

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Refinement of landlord incentive package based on landlord feedback and utilization during the pilot.



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# Affordable Housing Incentive Program: Program Expansion

## Next Steps

- By 2024, AHIP seeks to add between 80-120 new units of affordable housing, moving over 80 individuals and families out of homelessness and into permanent housing.

## Phase I: Regional Expansion

- Expanding the scale and sustainability of AHIP, with the goal of doubling the number of enrolled units.
  - Moving 60 individuals and families out of homelessness into permanent housing, which will open more than 60 beds in shelters throughout the Greater Seacoast.

## Phase II: Multiregional Expansion

- Opportunity for AHIP to expand into communities ready to build strong housing partnerships with landlords.
  - By end of 2022, identify two communities for AHIP expansion.
  - By 2024, enroll 20-30 units in each community.



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# NEW HAMPSHIRE EMERGENCY RENTAL ASSISTANCE PROGRAM AND HOMEOWNER ASSISTANCE FUND UPDATE



June 2022

[NHHousing.org](http://NHHousing.org)

# Emergency Rental Assistance Funding



The US Department of Treasury granted funds under the Emergency Rental Assistance fund established by Title V, Subtitle A, Section 501(a) Division N of the Consolidated Appropriations Act, 2021, Pub. L. No. 116-260 (Dec. 27, 2020) for ERA1 and under the Emergency Rental Assistance provisions of the American Rescue Plan Act of 2021 (“ARPA”), H.R. 1319, Section 3201 on March 11, 2021 for ERA2.

Program	Authorized	Funds
ERA1 Award	12/27/20 (Rev. 3/26/21)	
Rockingham Co.		\$20,503,776.20
State		\$179,496,223.80
ERA2 Award	3/11/2021	
Hillsborough Co.		\$20,978,362.30
Rockingham Co.		\$15,582,869.90
Minimum to State		\$115,438,767.80
<b>Total</b>		<b>\$352,000,000.00</b>

# NHERAP ADMINISTRATION



The New Hampshire Emergency Rental Assistance Program (NHERAP) is funded through the Governor’s Office for Emergency Relief and Recovery. New Hampshire Housing administers the program. The Community Action Partnership (CAP) agencies process applications and pay vendors.

Program	Launch Date	Funds
<b>ERA 1 Award</b>		
Assistance	3/15/2021	\$150,000,000
Housing Stabilization Services	10/01/2021	\$1,773,000
<b>ERA 2 Award</b>		
Assistance	10/01/2021	\$75,000,000
Housing Stabilization Services	3/01/2022	\$408,165
Housing Stabilization Services	5/11/2022	\$1,773,000
<b>Total</b>		<b>\$228,954,165</b>

# NHERAP Program Results as of 6/12/22



Application Status	Number of Applications
Total applications received	31,511
Denied / withdrawn	1,356 / 8,019
In process	1,484
Receiving assistance	19,866

Type of Assistance	Amount of Assistance	Number of Unique Vendors
Rent	\$139,700,858	6,818
Utilities/heating costs	\$16,766,792	223
Other housing costs	\$16,373,155	1,312
<b>Total</b>	<b>\$172,840,805</b>	<b>8,353</b>

# Current Status

- \$4 million in assistance payments weekly (average)
- 700-900 households receive assistance each week
- Processing of applications starts within 4 weeks of application date.
- Payment is generally made within 6 weeks unless there is information missing to determine eligibility or payment amount.



# Current Activity: Housing Stability Services



- Services being offered include:
  - Assistance applying for NHERAP and other assistance programs
  - Connect to Continuum of Care Coordinated Entry System
  - Connect clients with NHES and BEA job search resources
  - Eviction prevention
  - Housing search
  - Financial management/budgeting
  - Fair housing and tenant's rights



# Planning for a Transition

## Timing and Logistics

- NH Housing monitors weekly expenditures and updates calculation to estimate when funds will be exhausted.
- Weekly calls with GOFERR and CAPs to validate assumptions and coordinate planning.
- CAP efforts underway to provide Housing Stability Services through 6/30/2023
- Developing a plan around the timing and communication for when CAPs stop accepting applications.



# Homeowner Assistance Fund (HAF)

- Established in the American Rescue Plan of 2021
- Administered by NH Housing under contract with GOFERR
- Available to homeowners at/below 125% of AMI who experienced a Covid-related hardship
- Must be applicant's primary home/owner-occupied
- Housing Counseling and legal services are available from AHEAD and NH Legal Assistance/603 Legal Aid at no cost to homeowners



# NH HAF PLAN BENEFITS



## Mortgage Loan Reinstatement

max. benefit  
\$20,000



## Property Charges Default Resolution

max. benefit  
\$20,000



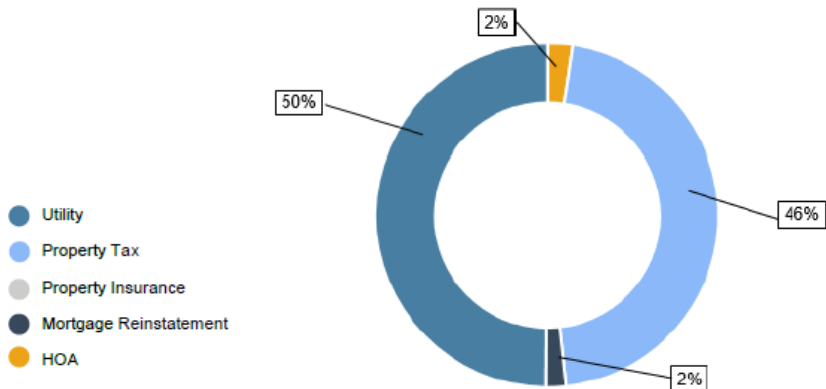
## Utility/Intern et Payment Assistance

max. benefit  
\$3,000

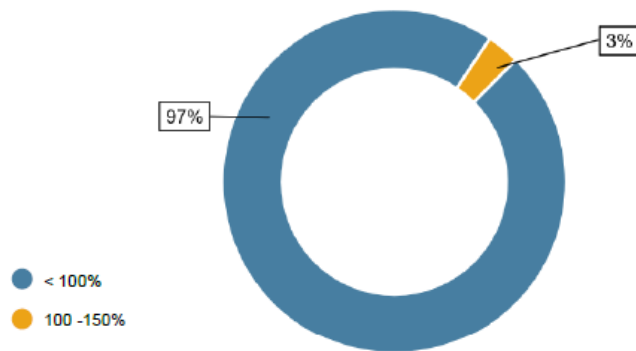
- Overall assistance is limited to \$20,000 per property
- Assistance above \$5,000 requires Note & Mortgage (forgiven after two years)
- Homeowner must seek loss mitigation through their loan servicer before receiving HAF

# HAF BENEFITS PAID TO DATE

## ASSISTANCE PAID TO DATE BY ASSISTANCE TYPE



## ASSISTANCE PAID TO DATE BY AMI



- 704 Applications received/88 approved/75 withdrawn
- \$691,509 paid in benefits
- Average claim paid \$7,858
- 600+ Households served with Housing Counseling
- \$39 million remains available



# CONTACT US


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**NEW HAMPSHIRE**  
**HOUSING**

# Adjournment

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