



# **2024 ANNUAL REPORT**

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Council On Housing Stability  
**Strategic Plan 2021-2024**

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November 1, 2024

His Excellency, Governor Christopher T. Sununu  
State House  
107 North Main Street  
Concord, New Hampshire 03301

Representative Sherman Packard, Speaker  
New Hampshire House of Representatives  
107 North Main Street, Room 311  
Concord, NH 03301

Senator Jeb Bradley, President  
New Hampshire State Senate  
107 North Main Street, Room 302  
Concord, NH 03301

Paul C. Smith, House Clerk  
State House, Room 317  
107 North Main Street  
Concord, NH 03301

Tammy L. Wright, Senate Clerk  
107 N Main Street  
Concord, NH 03301

Michael York, State Librarian  
20 Park Street  
Concord, NH 03301

In accordance with the State of New Hampshire RSA 4-H:4, we are submitting the final Annual Report for the Council on Housing Stability (Council). This submission includes the Annual Report, a narrative capturing the year's accomplishments, and the Year-in-Review document highlighting the Council's work against each strategic plan's objectives.

Over the past three years, Council members have met regularly to collaborate and share challenges and successes relative to housing stability. Outside those meetings, workgroups such as the Housing and Homelessness Workgroup and the Regional Leadership and Coordination Workgroup convened to advance specific strategic initiatives further. This final report highlights the tireless dedication of New Hampshire's Council on Housing Stability and the countless participants across the state who dedicated hours upon hours beyond their typical workday to advance this strategic plan forward, ensuring that homelessness is rare, brief, and one-time. As the final year of this strategic plan closes, we reflect upon our accomplishments and look forward to continued collaboration and success. The Council welcomes the opportunity to meet with you to review this report and discuss this critical work further.



Taylor Caswell  
Commissioner  
Department of Business  
and Economic Affairs



Patricia Tilley  
Associate Commissioner  
Department of Health  
and Human Services



Katherine Easterly Martey  
Executive Director  
Community Development  
Finance Authority

## Members of the Council on Housing Stability

MEMBER	REPRESENTING	DESIGNEE
Miles Whitner	Two individuals, one being a parent and one being a young adult, who has current and/or recent lived experience with housing instability	
Kadyja Harris	Two individuals, one being a parent and one being a young adult, who has current and/or recent lived experience with housing instability	
Patricia Tilley	Commissioner - Department of Health and Human Services or designee	Melissa Hatfield
Robert Quinn	Commissioner - Department of Safety	Sean Toomey
Frank Edelblut	Commissioner - Department of Education	Christina Dotson
Andre Briere	Commissioner - Department of Transportation	
Taylor Caswell	Commissioner - Department of Business & Economic Affairs	Andrew Dorsett
Drew Holmes	Commissioner - Department of Corrections or designee	
George Copadis	Commissioner - Department of Employment Security	Rich Lavers
Warren Perry	Commissioner - Department of Military Affairs and Veteran Services	
Rob Dapice	NH Housing & Finance Authority	
Katy Easterly Martey	Community Development Finance Authority	
Melissa Hatfield	Bureau Chief of Bureau of Housing Supports	
Katja Fox	Director of the Division for Behavioral Health Services or designee	
Robert Rodler	Director of the Division of Children, Youth, and Families	
Matthew McCall	One representative of each of NH's Continuum of Care for Housing, designated by each continuum	
LaTonya Muccioli	One representative of each of NH's Continuum of Care for Housing, designated by each continuum (Nashua)	
Patte Ardizzoni	One representative of each of NH's Continuum of Care for Housing, designated by each continuum	
Robert Mack	Representative of the New Hampshire Local Welfare Administrators' Association	
<b>VACANT</b>	A representative of a local educational agency appointed by the governor.	
Chris Schleyer	A landlord appointed by the governor	
Joshua Reap	A real estate developer, appointed by the governor.	
Maria Devlin	Two representatives of local providers of housing services, appointed by the governor	
<b>VACANT</b>	Two representatives of local providers of housing services, appointed by the governor	
Elissa Margolin	A representative of Housing Action New Hampshire, appointed by the association	
Anne Duncan Cooley	A representative of a county economic development council, appointed by the council.	
<b>VACANT</b>	A representative of a regional planning council appointed by the council	
Maggie Pritchard	A representative of the Community Behavioral Health Association, appointed by the association	
Dominique Rust	A representative of the faith-based community appointed by the governor.	
Amanda Grady Sexton	One member from the New Hampshire Coalition Against Domestic and Sexual Violence nominated by the Coalition.	

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## Members of the Council on Housing Stability

MEMBER	REPRESENTING	DESIGNEE
Sue Fulton	Two representatives of the philanthropic community with expertise in housing instability, appointed by the governor	
Ben Amsden	Two representatives of the philanthropic community with expertise in housing instability, appointed by the governor	
George Hansel	A representative of the business community with an interest in affordable housing, appointed by the governor.	
Rep. William Infantine	Three legislators, one appointed by the Governor, one by the Senate President and one by the Speaker of the House	
Senator James Gray	Three legislators, one appointed by the Governor, one by the Senate President and one by the Speaker of the House	
Rep. Tom Dolan	Three legislators, one appointed by the Governor, one by the Senate President and one by the Speaker of the House	
Mayor: Jay Ruais	Three mayors, or their designees, representing different regions of New Hampshire, appointed by the New Hampshire Municipal Association.	
Mayor Paul Callaghan	Three mayors, or their designees, representing different regions of New Hampshire, appointed by the New Hampshire Municipal Association.	
Mayor Andrew Hosmer	Three mayors, or their designees, representing different regions of New Hampshire, appointed by the New Hampshire Municipal Association.	
Eric Adams	A representative from a law enforcement agency, appointed by the New Hampshire Chiefs of Police Association.	
<b>VACANT</b>	Representative from NAMI NH, appointed by the alliance	

## Overview of Strategic Plan

The New Hampshire Council on Housing Stability, led by the New Hampshire Departments of Health and Human Services, Business and Economic Affairs, and the Community Development Finance Authority, was established by Governor Christopher T. Sununu under Executive Order 2020-22 on November 18, 2020, and codified into law in 2023. The Council includes stakeholders from across the state, including State leadership, mayors, providers, and people with lived experience. The USICH also recognizes New Hampshire's Council on Housing Stability as the **New Hampshire body driving** a coordinated statewide effort to end homelessness.

Under this order, the Council developed New Hampshire's first three-year strategic plan to promote housing stability and tackle homelessness for Granite State residents.

In creating this plan, the Council developed the following vision statements to inform the work:

- Housing ends homelessness and creates stability for children, adults, families, businesses, and communities
- Greater access to affordable housing will assist New Hampshire businesses and strengthen the state's economy
- Individuals and families experiencing homelessness and housing instability often have other conditions impacting their circumstances
- Housing stability is one of the Social Determinants of Health and is essential for all children, adults, and families to thrive in New Hampshire
- Investing in housing is a better solution for individuals, families, and communities, creating improved health, social, educational, and economic outcomes
- Needed services and support should be delivered in each community based on the unique assets, resources, strengths, challenges, and needs unique to each area of the state.

The Council developed a Three-year Strategic Plan to address homelessness, with objectives and associated actions. This report encompasses the work completed over the past three years, highlighting the past year's achievement.

When developing the plan, the Council followed a set of guiding principles to ensure the integrity of the planning and implementation process—all objectives and actions were person-centered, data-driven, equity-aware, and led with lived experience. The objectives and actions also aimed to align with other relevant statewide plans, including the New Hampshire Ten-Year Mental Health Plan.

### The Three-Year Strategic Plan Objectives include:

1. Promote increased housing stability at the state and local levels by improving crisis response, services infrastructure, and policies that support individuals and families to maintain housing in their community.
2. Remove regulatory barriers to affordable housing to expand New Hampshire's housing market for all persons with special emphasis on affordable, accessible options and using innovative approaches.
3. Increase production of publicly-financed affordable housing with supportive services.

The Council has successfully advanced the objectives outlined in Exhibit A, *The 2024 Year in Review: 2021 - 2024 Strategic Plan Accomplishments and Looking Ahead*. Below are highlighted key accomplishments from the Council's work in 2024.

**REMOVING REGULATORY BARRIERS TO PROMOTE HOUSING SUCCESSSES:**

- 2024 New Hampshire House Bill 1400 – Relative to residential parking spaces, landlord-tenant law, unauthorized occupant evictions, and zoning procedures concerning residential housing.
- 2024 New Hampshire House Bill 1361 - Relative to municipal land use regulation for manufactured housing and subdivisions.
- 2024 New Hampshire Senate Bill 406 - Making an appropriation to the Department of Health and Human Services to increase rates for shelter programs.
- 2024 New Hampshire House Bill 1359 - Relative to appeals of certain zoning decisions by abutters.
- 2024 New Hampshire House Bill 1202 - Relative to the issuance of permits for the alteration of driveways.
- 2024 New Hampshire House Bill 1065 - Relative to fire sprinkler requirements in residential buildings.
- 2024 New Hampshire House Bill 283 - Relative to rental application fees charged to prospective tenants.
- Streamlined Permitting Processes for Small-scale Developments and Other Affordable, Innovative Housing Types.
- Alternative Housing Solutions

**INCREASING HOUSING STABILITY THROUGH SUCCESSFUL COLLABORATIONS:**

- Affordable Housing Incentive Program: Creating Sustainable Housing Opportunities through Multi-Sector Collaboration
- New Hampshire’s Community Housing Navigator Program
- New Hampshire Homeless and Housing Stabilization Training & Resource Library
- Fair Housing Advisory Council
- Veteran Homelessness Initiative
- Youth Success Project
- Granite Leaders Program

**FACILITATING THE INTEGRATION AND COORDINATION OF A HOUSING STABILITY GOVERNANCE STRUCTURE:**

- New Hampshire’s CHS Adopts 19 Strategies to Address Encampments/Best Practices

**ADVANCING HOUSING PRODUCTION THROUGHOUT THE STATE:**

- Housing Opportunity Planning Grants
- Affordable Housing Trust Fund, Low-Income Housing Tax Credit, and Other Funded Projects – New Hampshire Housing
- Community-based Investments – Community Development Finance Authority

**STRATEGIC PLANNING: 2025 - 2028**

## Removing Regulatory Barriers

### 2024 New Hampshire House Bill 1400 – Relative to residential parking spaces, landlord-tenant law, unauthorized occupant evictions, and zoning procedures concerning residential housing.

- Planning boards must consider alternative parking solutions for residential uses if the applicant can't meet on-site parking requirements. The planning board must approve the alternative parking solution if the applicant can demonstrate that their solution will meet parking demand after a third-party review if requested by the planning board.
- A new mandate that municipalities cannot require more than 1.5 residential parking spaces per unit for studio and 1-bedroom units under 1000 square feet that meet the requirements for workforce housing under RSA 674:58, IV;
- Municipalities shall not require more than 1.5 residential parking spaces per unit for multifamily developments of 10 units or more;
- Expands RSA 79-E (community revitalization tax relief incentive) to include office-to-residential conversions;
- This law enables non-charter towns' local legislative bodies to delegate authority to enact zoning changes outside of town meetings to the governing body (board of selectmen).

### 2024 New Hampshire House Bill 1361 – Relative to municipal land use regulation for manufactured housing and subdivisions.

- Expands RSA 674:32 to require municipalities that adopt land use control measures to provide reasonable and realistic opportunities for the expansion of existing manufactured housing parks existing as of July 1, 2024.
- Provides new opportunities for developing manufactured housing, the most affordable form of homeownership.

### 2024 New Hampshire Senate Bill 406 – Making an appropriation to the Department of Health and Human Services to increase rates for shelter programs.

- Makes an appropriation to the Department of Health and Human Services to increase rates for shelter programs.

### 2024 New Hampshire House Bill 1359 – Relative to appeals of certain zoning decisions by abutters.

- Removes the power of "any aggrieved party" in a municipality from having the power to appeal a local zoning board decision.
- Expands the definition of abutter from properties directly across the street or stream to lines drawn perpendicular from all pairs of corner boundaries along the street or stream of the applicant to pairs of projected points on any property boundary across the street or stream that intersect these perpendicular lines.
- Considers any property that lies along the street or stream between each pair of projected points, or is within 50 feet of any projected point an abutter.

### 2024 New Hampshire House Bill 1202 – Relative to the issuance of permits for the alteration of driveways exiting onto public ways and relative to the definition of disability or special needs under the child care scholarship program.

- Mandates NHDOT issue residential driveway permits not classified as major within 60 days or permit by default

### 2024 New Hampshire House Bill 1065 - Relative to fire sprinkler requirements in residential buildings.

- This amendment removes sprinkler requirements for conversions up to 4 units as long as they meet other egress requirements in 803.2.2 of the 2021 State Building Code.

### 2024 New Hampshire House Bill 283 - Relative to rental application fees charged to prospective tenants.

- Good Cause Eviction
- Supported by Housing Action NH and NH Legal Assistance, HB 1115 was defeated, and subsequent efforts to reattach the proposal to other bills.

### Streamlined Permitting Processes for Small-scale Developments and Other Affordable, Innovative Housing Types



COTTAGE COURT

The City of Keene engaged a consultant to conduct a Housing Needs Analysis and identify critical issues and opportunities. This study determined that the demand for smaller-format housing, particularly among people aged 55 and older, many of whom live alone, is escalating.

In May 2024, the City of Keene adopted the Cottage Court Overlay Ordinance to meet this increased demand. Cottage Court housing is a residential infill that enables developers to add housing stock to vacant properties or existing neighborhoods. This development style allows individuals to downsize to smaller, more affordable homes and remain in their community. While cottage courts have existed in the U.S. for over 100 years, many zoning codes no longer accommodate them.

### Alternative Housing Solutions

The Regional Leadership and Coordination workgroup continued to monitor legislative progress, supporting their overall work to reduce regulatory barriers to affordable housing in 2024.

Driven by a housing crisis compounded by minimal affordable housing, low rental vacancy rates, and the stark contrast between a living wage and minimum wage, the workgroup explored alternative housing solutions in 2024 to bridge the gap between the housing that the State currently has and the housing that the State needs.

New Hampshire's current solutions include multifamily housing, employee-assisted housing, vacated dorms, vacant commercial property, and hotels. The workgroup's initial analysis of the housing landscape identified alternative housing solutions falling into one of the following five categories:

- **Manufactured Homes:** A residence built in a factory to HUD standards and then moved to a permanent location.
- **Interim Housing Communities:** Temporary housing developments that support individuals experiencing homelessness.
- **Off-site Construction:** Building structures, including modular homes, multi-family units, and components designed and manufactured off-site before being assembled in a permanent location.
- **Digital Fabrication:** This option efficiently and quickly builds housing structures out of materials such as concrete and wood using large-scale 3D printers.
- **Tiny homes/Cottages:** These are permanent residences on foundations typically under 500 feet in square footage.



The Workgroup's 2024 accomplishments also included researching housing development training options and support for developers of properties under 20 units. Initial conversations within the group identified the following similar initiatives in other states:

- [The Vermont Homes for All Toolkit](#)
- [Build South Bend, Indiana: Pre-Approved Building Plan Sets](#)

These discussions culminated in a meeting with Community Planning and Policy Managers from the Vermont Department of Housing & Community Development. This engagement generated a solid understanding of the challenges and benefits of small development training for New Hampshire's communities.

As the workgroup's assessment of the current landscape continues, the Regional Leadership and Coordination workgroup will lean on professional associations such as the Associated General Contractors of New Hampshire, the NH Home Builders Association, and the Associated Builders & Contractors of New Hampshire/Vermont to inform their research. The group plans to continue exploring existing training and support options, defining what support New Hampshire's small-scale developers need most, evaluating regulatory barriers, compiling unique attributes that define NH's housing landscape, and highlighting appropriate housing solutions. The Workgroup hopes this work culminates in a recommendation informing the Council's upcoming strategic plan.

## Increasing Housing Stability Through Successful Collaborations



### Affordable Housing Incentive Program: Creating Sustainable Housing Opportunities through Multi-Sector Collaboration

AHIP brings together landlords and social service providers to increase affordability within existing housing and eliminate barriers to accessing and sustaining housing for low-income households, as well as individuals experiencing homelessness or housing insecurity.

Between January 1 - June 30th, 2024, the Affordable Housing Incentive Program (AHIP) has expanded the availability of deeply affordable, low-barrier housing in Rockingham, Strafford, Belknap, and Merrimack Counties. Partnering with 46 private landlords, AHIP added 69 new rental units, helping 113 individuals transition from homelessness to permanent, sustainable housing. These units created new capacity in the state's emergency shelter system, freeing up 32 shelter beds and easing the strain on essential services. The program also helped move six unsheltered individuals from unsafe living conditions directly into stable housing and diverted an additional 75 individuals from precarious housing situations (e.g., couch surfing), reducing the risk of homelessness for both the individuals and the households they were sharing space with. These efforts represent a significant step in addressing housing instability and homelessness across the state and help alleviate the burden on emergency shelter providers.

Recognizing that maintaining housing requires different skills than in shelter settings, AHIP's success is built on strong community partnerships. Between January 1 and June 30, 2024, nineteen partner agencies delivered individualized housing stability support during the critical first year of tenancy, ensuring tenants had the resources to succeed long-term. However, many service providers are underfunded and struggle to offer ongoing support beyond the initial transition from shelters or transitional housing. This gap leaves vulnerable populations—especially those with complex needs like mental health challenges, disabilities, or histories of chronic homelessness—at greater risk of returning to homelessness. AHIP's collaborative model enhances the capacity of partner agencies to provide crucial support during the first year of tenancy, ensuring that tenants can maintain stable housing and achieve lasting success.

### ENSURING EQUITABLE ACCESS TO HOUSING FOR DIVERSE COMMUNITIES:

AHIP serves diverse communities, prioritizing equitable access to affordable housing across various demographic groups. The program's beneficiaries include survivors of domestic violence, youth transitioning from foster care, LGBTQ2+ individuals, seniors, people with disabilities, women and girls, veterans, immigrants, refugees, individuals in recovery, those with serious mental illness or substance use disorders, and individuals transitioning out of incarceration.

Notably, nearly half of AHIP's tenants are children under eighteen, demonstrating the program's broader role in fostering family stability and creating connections to community support systems. Additionally, more than 75% of the heads of households served by AHIP in 2024 reported having one or more disabilities. This underscores the critical

role AHIP plays in supporting tenants with disabilities, who often face compounded barriers to securing and maintaining stable housing. By offering accessible and affordable housing options and connecting tenants to supportive services, AHIP ensures that individuals with disabilities can live independently and securely within their communities.

Recognizing that individuals with marginalized identities often find themselves trapped in a cycle of housing insecurity, AHIP actively works to understand and respond to the needs of some of the most marginalized members of New Hampshire's communities and ensure equitable access to housing opportunities.

### A TENANT SUCCESS STORY: STABILITY THROUGH AHIP

*The following story highlights the tangible impact AHIP has had on one tenant in 2024:*

A disabled mother, her partner, and their two children faced eviction and lost their housing assistance after a family member, who had been the mother's caregiver, jeopardized their housing situation. The family sought shelter on the Seacoast for 12 months. Although the partner secured a job that could cover rent, they remained in the shelter for an additional six months due to repeated landlord rejections, citing their prior eviction history and low credit scores.

Once referred to AHIP, the program quickly helped the family secure housing with a partner landlord within 30 days. This rapid transition allowed the children to remain in their current school system, minimizing disruption to their education. Throughout their first year of tenancy, the same case manager who had supported the family during their time in the shelter continued to provide ongoing assistance.

By covering the cost of the security deposit, AHIP enabled the family to build an emergency fund and work with their case manager to create a budget. Starting from a foundation of financial stability significantly improved the family's ability to handle unexpected expenses or periods of income loss, greatly enhancing their chances of achieving long-term housing stability.

### AHIP OCCUPANCY ASSISTANCE:

In addition to helping 113 individuals transition from homelessness to permanent housing, AHIP provided critical one-time emergency assistance to 52 low-income households (comprising 98 individuals) to help them access or maintain stable housing. This support addressed key barriers many low-income tenants face, including high upfront costs like security deposits and emergency or unexpected expenses that could cause households to fall behind on rent or utility payments.

Enhancing Access to Affordable Housing: Security deposits present a significant financial burden for many low-income households. While federal programs such as the Housing Choice Voucher Program (HCV) cap tenants' rent payments at 30% of their income, these programs do not cover security deposits, three to four times higher than a tenant's portion of the rent. With the end of pandemic-era relief funds, many voucher holders in New Hampshire have struggled to secure housing due to these substantial upfront costs. AHIP's assistance is crucial in filling this gap and ensuring that households can move into stable housing without facing overwhelming financial barriers.

Between January 1 – June 30, 2024, AHIP provided \$22,956 in security deposit assistance to twenty-three households through its occupancy assistance program. This support not only helped these tenants secure housing but also reduced the financial strain associated with moving, allowing them to focus on long-term stability. A detailed breakdown of the assistance is as follows:

- Rockingham and Strafford Counties: Two households received \$4,261 in security deposit assistance and \$1,488 toward their first month's rent.

- Merrimack County: Twenty-one households received \$18,695 in security deposit assistance and \$13,728 toward their first month's rent.

By addressing these upfront financial barriers, AHIP's occupancy assistance helped ensure that low-income families and individuals could access stable housing, setting them toward sustained housing security and greater financial independence.

### HOUSING STABILIZATION THROUGH OCCUPANCY ASSISTANCE

AHIP's Occupancy Assistance also played a critical role in stabilizing 29 households in their existing housing by providing one-time payments for rent or utility arrears. These payments were essential in preventing evictions caused by temporary financial hardship while also connecting households to supportive service providers for ongoing assistance. This holistic approach ensures immediate housing security and fosters long-term stability through relationships with local service agencies. Many of the households supported by this assistance indicated that eviction would have made it nearly impossible to secure affordable housing elsewhere, underscoring the importance of this intervention in maintaining housing stability for vulnerable populations.

A breakdown of this support is as follows:

- Belknap County: Nine households received \$19,339 in rental assistance and \$3,079 in utility assistance.
- Rockingham and Strafford Counties: One household received \$1,286 in rental assistance.
- Merrimack County: Nineteen households received \$32,152 in rental assistance and \$5,993 in utility assistance.

By preventing evictions and connecting tenants with supportive services, AHIP's Occupancy Assistance helps ensure that vulnerable families can not only retain their housing but also work toward lasting financial and housing stability.

### New Hampshire's Community Housing Navigator Program



INVEST NH's Community Housing Navigator Program offered NH's local municipalities a one-time opportunity to increase capacity and utilize staff to bolster the local housing supply through community engagement and regulatory change.

The Community Housing Navigators were tasked with advancing housing through comprehensive and inclusive planning focused on balancing a shared understanding and consensus for new home development while maintaining the local town's character and supporting the local economy.

Renee Theall, Housing Navigator/Associate Planner for the Upper Valley Lake Sunapee Regional Planning Commission (UVLSRPC), has been working with Newbury, New London, and Wilmet, NH, to identify challenges unique to each town and collaborate with community and staff members to develop solutions. Being in the town and through creative, versatile events, she has connected with different voices and incorporated varied perspectives into the planning process.

Each town brings unique challenges, such as limited buildable land, water and sewer system needs, complex zoning regulations, and a reduced workforce due to housing constraints. By adding capacity to town staff and attending statewide trainings and conferences, Renee provided resources and connections to further creative solutions.

By addressing these challenges, the program has documented increased connections with town staff, boards, and residents, updated local building regulations, enhanced ADU regulations, and initiated regulatory audits to identify the greatest opportunities.

As the Housing Navigator program has officially closed, housing planning continues at the RPC if funds allow. Renee will continue outreach opportunities with towns that are interested in learning more about possible solutions via support from HOP projects, in-town listening sessions, and the Home Creators Expo.

### New Hampshire Homeless and Housing Stabilization Training & Resource Library



In 2023, JSI collaborated with the New Hampshire Coalition to End Homelessness and the New Hampshire Community Development Finance Authority to develop a training and resource library

as part of an initiative identified within the New Hampshire Council on Housing Stability’s strategic plan.

The library aims to compile and offer national and local resources for homeless service providers interested in best practices for homeless and housing support in the Granite State.

Phase one of the two-phased approach aimed to create an accessible and inclusive library of foundational resources. The New Hampshire Homeless and Housing Stabilization Training and Resources Library showcases over 150 resources collected to date, including training and other relevant materials. The library is intended to be a growing and expanding bank of resources over time.

Through the development and distribution of the training library’s promotional toolkit, the team hopes to maintain consistent messaging and make it simple for everyone to learn about the evolving resource. The toolkit provides users with background information about where the training library came from, how to use the toolkit, customizable presentations, social media posts, and a widget for one’s website.

### Fair Housing Advisory Council

The Fair Housing Advisory Council was formed in August 2022 in response to the New Hampshire Legal Assistant 2020 report, Analysis of Impediments to Fair Housing Choice in New Hampshire, which identified and analyzed barriers to equal access to housing. One of the report’s primary recommendations was for New Hampshire to establish a fair housing advisory panel to review the state’s progress on addressing the impediments to fair housing identified in the report.

New Hampshire Housing and Community Development Finance Authority (CDFA) jointly established the Fair Housing Advisory Council of eight individuals. The group has since grown to include members of additional social groups, including community and faith leaders, activists, and organizations working with underserved and socially and economically disadvantaged communities. The Fair Housing Advisory Council members bring a wealth of knowledge and connections to the community. These connections enable them to share insights into patterns of housing discrimination and inequity impacting the communities they represent and serve. Fair Housing Advisory Council members also provide vital feedback to NH Housing and CDFA regarding program design and communications, helping those agencies to break down barriers and serve all Granite Staters more effectively. New Hampshire Housing and Community Development Finance Authority provide support and resources needed for the Fair Housing Advisory Council’s success and helps coordinate meetings and guest speakers.

**THE FAIR HOUSING ADVISORY COUNCIL MEMBERS ARE:**

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Ali Sekou – New Hampshire Housing

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Rob Dapice – New Hampshire Housing

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Christine Lavallee – New Hampshire Housing

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Katy Easterly Martey – Community Development Finance Authority

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Mollie Kaylor – Community Development Finance Authority

---

Kirsten Barton – Community Development Finance Authority

---

Angie Martinez-Rubio – Realtor

---

Clement Kigugu – Overcomers

---

Hershey Hirschkop – Fair Tide

---

Anzura Gakwaya – NeighborWorks Southern New Hampshire

---

Marcia Bagley – Granite State Independent Living

---

Grace Kindeke – American Friends Service Committee

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Deborah Opramolla – Association on Disabilities

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Tanisha Jackson – Black Lives Matters and Strafford County Child and Families Services

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Latonya Wallace – New Hampshire Community Loan Fund

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Jillian Leigh – Renaissance, Hampton Falls

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Jennifer Chisolm – New Hampshire Coalition to End Homelessness

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The Fair Housing Advisory Council has formed three subcommittees: Tenant, Landlord, and Perspective Homeownership Committee. Each committee explores ways to address the systematic issues facing communities and develops activities or initiatives rooted in the eight recommendations of the Analysis of Impediments to Fair Housing Choice in New Hampshire and the priorities to guide its work.

THE FAIR HOUSING PANEL PRIORITIES 2023 & 2024

Eleven Recommendation of NH Analysis of Impediments 2020	Themes of Fair Housing Council Discussion	Learning and Engagement Activities to Date
1. Create a Fair Housing and Equity Panel to Review Progress on Impediments	1. Tenant’s rights/trainings	Landlord Association – exchange around cultural competency, learned about the Association purpose
2. Increase Institutional Cultural Competency and Pass it On	2. Cultural Competency/Education	Outcome: interest in more training
3. Equity Audits	3. Dissemination (meeting the community where they are at)	Housing Action NH – Current housing policy priorities (8)
4. Focus on Incorporating Diversity at all Organizational Levels and Support the Creation of Leadership Opportunities	4. Root cause/Systemic issues – involve/educate the people with power	NH Legal Assistance (NHLA) – Tenant rights training and tenant focused policy priorities (1), Fair Housing Law training
5. Create a Five-Year Equity Education and Training Plan	5. Multiple barriers: transportation, language, disabilities	Outcome: NHLA could do additional trainings
6. Create Strategies to Increase Beneficiary Trust and Confidence in Program Administration	6. Funding of actions to implement recommendations	Tenant experience and tenant organizing: Upper Valley
7. Create New Working Groups and Coalitions	7. Impact state policy – create a new advocacy agency to focus on fair housing	Outcome: learned about the passion of tenants to improve conditions and policy
8. Archive All Analysis of Impediments Documents	8. Increase affordable housing stock	
9. Continue to Work and Messaging on Land Use Controls and Affordable Housing	9. Coalition building	
10. Renew Efforts to Prohibit Source-of-Income Discrimination	10. Power sharing – diversify NHHFA/ CDFA board members	
11. Continue to Collaborate on and Enhance Fair Housing Training and Informational Programs		

The Subcommittees are in their early stage, but each is working on sharing current and relevant research, advocacy solutions, and the impact on communities based on race, ethnicity, disability, income levels, etc. These are some of the focus areas they identified.

- Community Engagement, Education & Awareness
- Policy Advocacy
- Research & Outreach to Identify Barriers

New Hampshire Housing and CDFA have created an independent, informed, engaged member-led Fair Housing Advisory Council. They have helped bring experts to educate the body on housing legislation, tenants’ rights, landlord challenges, and experiences of various communities and populations. One positive development since the council’s establishment was creation of the Manager of Community Engagement & Inclusion position at NH Housing. Ali Sekou holds this position. Ali helps facilitate and coordinate the FHAC meetings. His primary role involves listening to and engaging the community to promote homeownership and housing opportunities among socially and economically disadvantaged communities through education and networking. He is focused on outreach efforts to New Hampshire’s underserved communities, local organizations, and stakeholders and building trusted relationships and partnerships to overcome housing challenges.

The Council continues working on building community partnerships and collaborations with organizations representing various communities across the state to better understand their housing needs and experiences with housing access and discrimination.



### Veteran Homelessness Initiative

The Ending Veteran Homelessness in NH Project, orchestrated through the Veteran Steering Committee and Case Conferencing team, is a team approach to create a system that engages Veterans within 24 hours of being entered into Coordinated Entry. The initiative facilitates efficient access to permanent housing within 90 days for New Hampshire’s Veterans, offering a sustainable system for providers who encounter a Veteran experiencing homelessness or at risk of homelessness, ensuring providers know how to connect Veterans with the appropriate resources.

The annual summit convened leaders and subject matter experts from the community of practice (Federal, State, regional, municipal, service and support organizations, non-profits, providers, landlords, developers, and policymakers) to raise awareness, develop advocacy, shape conditions, and identify approaches for operationalizing sustainable solutions to house Veterans quickly.

Key outputs from the summit included the development of actionable recommendations on approaches and solutions to address the toughest barriers to housing stability, including affordable and available housing, mental health and substance use disorder, criminal history, and the implications of an increasingly aged Veteran demographic.

The approaches and solutions identified were shared with the NH Council on Housing Stability and will be integrated into the Council’s 2025 - 2028 Strategic Plan, including the promotion of incentives for landlords who support ending Veteran homelessness; supporting non-traditional and transformational housing options; increasing collaboration among landlords and providers, Veteran service organizations, and welfare offices; Raising awareness using a public health crisis approach; and increasing the frequency and earlier collaboration across the communities of practice and raising awareness on reducing stigma for homeless Veterans.

Most notably, the project team set a challenge to permanently house 50 veterans in 5 months. Between Memorial Day and Veterans Day, more than 70 veterans were permanently housed. This effort helped identify housing opportunities and create capacity in transitional housing and emergency shelters.

### Youth Success Project



The Youth Success Project (YSP) is a youth-led organization dedicated to amplifying the voices and experiences of young people in New Hampshire who have experienced unaccompanied homelessness before age 25. YSP is founded on the belief that youth deserve a seat at the table when decisions impacting their lives and communities are made. The organization believes systems work better when informed by lived experience.

In May 2024, YSP hosted a reception for its art book, [Brushes of Resilience: The Art of New Hampshire’s Homeless Youth](#). The book, available for free viewing or purchase on its website, sheds light on the challenges young people face while navigating housing instability in the state.

YSP also created and delivered training on Adulthood and Authentic Youth Engagement. These sessions have been presented to McKinney-Vento Liaisons in K-12 schools across New Hampshire and at the NH Juvenile Court Diversion Network Summit.



In collaboration with the Balance of State Continuum of Care (BoS CoC) and its Youth Subcommittee, YSP is working with adult service providers on several initiatives to support better youth and young adults (YYA) experiencing homelessness. This includes establishing and supporting Single Points of Contact (SPOCs) for students experiencing homelessness in higher education, facilitating focus groups to gather firsthand insights on youth homelessness, and raising awareness of YYA homelessness, focusing on rural regions of the state.

In early 2024, YSP completed its first Strategic Plan and has since been working on ensuring the organization's long-term sustainability. Key efforts include expanding their youth leadership program, growing general membership, participating in the Good Work nonprofit incubator program, and selling CDFA tax credits.

### The Granite Leaders Program

NHCEH's Granite Leaders program provides free, compensated leadership and advocacy education for NH residents who have experienced homelessness and want to use their experiences and voices to help



make positive change in the state. NHCEH facilitated the five-day program over two weeks at the beginning of June. The six graduates of the Class of 2024 represented Laconia, Manchester, and the Seacoast. While enrolled in the program, participants learned about public speaking, the importance of messaging, New Hampshire's legislative process, and Board/coalition work. They also participated in a tour of the State House and had the opportunity to meet with the Governor.

This year's class raises the total number of Granite Leader Alumni to fifty-two. As part of its mission to elevate the voices of people who have experienced homelessness, NHCEH supports two of the alumni in their work on the NH Council for Housing Stability and its Criminal Record Impact Workgroup. In addition to sharing their experiences and perspectives on the Council, Granite Leaders also have participated in the Mayor of Laconia's Housing Taskforce, provided Peer support/Management with Hope House in Laconia, worked at Waypoint in a peer support role and become involved with the Youth Success Project and DCYF's Youth Action Board.

## Facilitating the Integration and Coordination of a Housing Stability Governance Structure

### New Hampshire's Council on Housing Stability Adopts 19 Strategies to Address Encampments/ Best Practices

Since its publication in 2022, New Hampshire's Council on Housing Stability has been guided by the [U.S. Interagency Council on Homelessness' \(USICH\) Seven Principles for Addressing Encampments](#).

Using *All In: The Federal Strategic Plan to Prevent and End Homelessness* as its framework, USICH has since collaborated with community partners, individuals with lived experience, and other key stakeholders to expand the principles and guidance that was previously established, resulting in the release of USICH's 19 Strategies for Communities to Address Encampments Humanely and Effectively. This new iteration includes the following strategies:

1. Engage Encampment Residents in Efforts to Develop Solutions
2. Address Unique Needs of People With Chronic and Acute Health Conditions
3. Establish a Cross-Agency, Multi-Sector Response
4. Empower Outreach Teams and Health Providers to Lead the Effort
5. Prioritize Closure Based on Health and Safety Factors
6. Engage Neighboring Residents and Businesses
7. Collect and Share Qualitative and Quantitative Data
8. Track Shelter and Housing Availability
9. Track the Status of People Housed and Yet to Be Housed
10. Address Basic Needs and Provide Health Care
11. Conduct Comprehensive, Coordinated, and Ongoing Housing-Focused Outreach
12. Provide Storage
13. Ensure Access to Housing and Services
14. Ensure Interim Strategies Promote Dignity, Respect, and Pathways to Permanent Housing
15. Develop Pathways to Permanent Housing and Support
16. Ensure Encampments Are Closed Humanely
17. Expand Affordable Housing
18. Interrupt Pipelines Into Homelessness
19. Build and Strengthen Safety Nets

On June 26, 2024, the Council unanimously voted to adopt [USICH's 19 Strategies for Communities to Address Encampments Humanely and Effectively](#). One day later, the Supreme Court ruled in favor of Grant's Pass in the case of *City of Grants Pass, OR, v Johnson*, allowing communities to fine, ticket, and arrest the unhoused even when no other shelter options exist.

Guided by these nineteen principles, the Council on Housing Stability seeks housing stability for all New Hampshire citizens. Furthermore, these best practices will give our local communities the critical tools to educate leaders and develop appropriate housing solutions in the wake of the Supreme Court's decision on June 27, 2024.

## Advancing Housing Production Throughout The State

### Housing Opportunity Planning Grants

**InvestNH Housing Opportunity Planning (HOP) Grants** encourage municipalities to engage consultants to work on one or more of the three phases of regulatory change. These grantees were available to municipalities across NH. The program launched in August 2022; the first round ended July 31, 2024. During the first round of the HOP grant program, fifty-five New Hampshire communities completed a HOP grant project. These communities ranged in size from 508 people (the Town of Waterville Valley) to 91,322 people (the City of Nashua), with an average population size of 8,600.

1. 25 grantees updated portion(s) of their master plan related to housing
2. 26 grantees conducted an audit of their regulations to identify barriers to housing
3. 27 grantees amended their land use regulations (including zoning, site plan regulations, and subdivision regulations)

These are early results, as many communities are just getting started or are still working on their respective initiatives.

### Affordable Housing Trust Fund, Low-Income Housing Tax Credit and Other Funded Projects – New Hampshire Housing

#### MULTIFAMILY HOUSING

New Hampshire Housing combines various funding sources to support developing and preserving affordable multifamily housing. Key funding programs include the HOME Investment Partnerships Program, Housing Trust Fund, and the state's Affordable Housing Fund, supplemented this year by InvestNH funds. The primary financing mechanism for affordable housing in New Hampshire is the federal Low-Income Housing Tax Credit (LIHTC) program, available in both 4% and 9% formats. Developers compete for these credits, which, along with tax-exempt bond financing, generate equity for their projects.

All NH Housing-funded projects are subject to long-term affordability requirements, ensuring the sustainability of affordable housing and the effective use of public funds. In FY2024, NH Housing financed 1,536 general occupancy units, 307 age-restricted units, and 123 supportive housing units, contributing significantly to the state's affordable housing stock.

#### HOMEOWNERSHIP

New Hampshire Housing's Homeownership programs primarily support first-time homebuyers by providing access to government and privately insured mortgage loans, cash assistance for down payments and closing costs, competitive interest rates, and homebuyer education. In FY24, these programs helped over 1,100 households purchase homes. However, rising interest rates and increasing home prices, with a 7.8% median sales price hike from \$499,000 to \$538,000 between June 2023 and June 2024, have made achieving homeownership more challenging.

The relaunch of the Mortgage Revenue Bond (MRB) Program in 2022, embraced by the lending community, now accounts for 80% of New Hampshire Housing's business. The MRB Program offers favorable rates and down payment assistance. In FY24, the organization provided \$4.6 million in down payment assistance. Targeted initiatives, such as the \$10,000 down payment program and the **1stGenHomeNH** program, further expanded outreach to underserved and first-generation homebuyers, assisting 52 new homeowners in FY24.

## HOMEOWNER ASSISTANCE FUND

Launched in March 2022, the [New Hampshire Homeowner Assistance Fund](#) (NH HAF) provided over \$40.5 million in relief to 6,563 households statewide. Eligible homeowners received up to \$40,000 in grants for past-due mortgage payments, utilities, property taxes, and association fees. Approximately 96% of recipients had incomes below 100% of the area median income (AMI), with 68% earning less than 50% of the AMI. Funded by the NH Governor’s Office for Emergency Relief and Recovery, NH HAF was a temporary COVID-19 relief program, which expended its funds by June 28, 2024.

## ASSISTED HOUSING

NH Housing serves as the Public Housing Authority (PHA), administering the federal Housing Choice Voucher (HCV) program for areas of the state not served by a local PHA. This program helps low-income households afford rent by covering a portion of rent and utilities, with New Hampshire Housing paying the balance directly to landlords.

Due to limited vouchers, applicants face a six to eight-year wait time. For those ready to purchase a home, the Voucher Assisted Mortgage Option (VAMO) has enabled over 300 participants to buy homes since 2001, with 130 current homeowners in the program.

As a Moving to Work (MTW) agency, New Hampshire Housing develops innovative strategies to maximize federal funding, support self-sufficiency, and increase housing options for low-income families. Two new programs, CASH (Creating Assets Through Habits) and STEPS (Striving Towards Economic and Personal Success), launched in 2024, offering education and financial assistance to voucher recipients. The Family Self-Sufficiency (FSS) program provides coaching for HCV participants, helping them build assets and increase income. In FY24, the FSS program enrolled 46 households, graduated nine participants, and distributed over \$116,000 in escrow funds for employment-related expenses.

New Hampshire Housing received 67 new HUD vouchers in FY24, including Foster Youth to Independence, Veterans Affairs Supportive Housing (VASH), Incremental Housing Choice, and Stability Housing Vouchers. These targeted vouchers support specific vulnerable populations, such as homeless veterans and at-risk youth.

## LEAD HAZARD ABATEMENT

Granite State homes, among the oldest in the U.S., often contain lead-based paint used before 1978, leading to lead poisoning in hundreds of New Hampshire children each year. New Hampshire Housing provides federal and state-funded lead hazard remediation and Healthy Homes intervention grants to single-family and multifamily property owners. This program focuses on pre-1978 homes and apartments housing young children or pregnant women, prioritizing units where children have elevated blood lead levels. In FY24, the program remediated 77 units, conducted 343 blood screenings, trained 362 contractors in lead-safe practices, and held 19 community outreach events.

## Community-based Investments – Community Development Finance Authority

Throughout the last fiscal year, the Community Development Finance Authority (CDFA) made 117 investments in community-based projects, infusing more than \$25.6 million into community development, economic development, and clean energy projects throughout New Hampshire.

In State Fiscal Year 2024, CDFA’s investment resulted in 85,927 people served; 257 housing units rehabbed, preserved, or created; 215 small businesses supported; and 729,120 square feet developed or rehabilitated. In addition, business donors remained committed to investing in New Hampshire communities to make an impact across the state with 152 unique businesses.

**CASE STUDY: Making Affordable Housing a Reality in North Conway with The Bluebird Project**

The development of affordable housing is central to the Community Development Finance Authority (CDFA)'s efforts to improve the livability and sustainability of communities statewide. Its work with The Bluebird Project, LLC in North Conway brought three affordable housing units and one unit that meets 80% AMI (area median income) criteria to a region facing extreme housing challenges.

"The Mount Washington Valley has seen a significant increase in the cost of living and cost of housing in the last 5-10 years," explains Eliza Grant, Bluebird Project principal and owner. "Single family home assessments in 2023 increased by 125% since the last revaluation [page 10], meaning a formerly \$200,000 starter home in Conway now costs \$450,000."

In addition, the apartment vacancy rate in the region is less than 1 percent, making it difficult for residents to find and secure affordable and reliable housing.

The Bluebird Project, LLC is an entrepreneurial effort of Conway residents Grant and Kit Hickey. They purchased and renovated an existing building in Conway Village for affordable housing in 2022-2023, the Frunzi House, and identified a similar opportunity in the former vacation cottage rental units at The Spruce Moose Lodge and Cottages on Seavey Street in North Conway.

To purchase and convert these units into year-round, livable spaces, The Bluebird Project turned to the Town of Conway to apply for Community Development Block Grant (CDBG) funding. After a thorough review process, CDBG funding of \$495,000 was awarded to the Town of Conway on behalf of The Bluebird Project in 2022.

**Future-Focused Housing**

The CDBG funds made it possible for The Bluebird Project to purchase the four cottage units – the Spruce Moose Lodge will continue operations – and renovate three of them according to HUD Housing Quality Standards. These affordable housing units are slated to be accessible to low- and moderate-income residents for at least ten years.

The fourth unit required more time to rehabilitate and make available for rent, but the three affordable housing units were ready for occupancy in late 2022.

"The Bluebird Project is happy to support affordable housing in the Mount Washington Valley alongside CDFa and the CDBG program, which provides critically needed affordable housing. These grants help the community by housing teachers, local non-profit workers and other community members who otherwise may need to leave our community to seek housing elsewhere due to cost," Grant says. "We are thankful for the housing that has been provided to our community through this program."

Combining the innovation of an entrepreneurial team with local and federal resources made this project an affordable housing success for the Mount Washington Valley. CDFa values the strong partnerships and dedication to community that made this outcome possible.

For more information about The Bluebird Project, visit [facebook.com/thebluebirdprojectnh](https://facebook.com/thebluebirdprojectnh).

**CASE STUDY: Bringing Affordable Housing to Berlin: the Brown School Project**

True to its mission of building capacity in New Hampshire communities, the Community Development Finance Authority (CDFA) invested in an affordable housing project in Berlin that brought 20 new apartment units to the City in 2024.

With a population of approximately 9,500 and a poverty rate of 14.6% (according to the U.S. Census), along with rents that have markedly increased over the past decade, the City of Berlin requires more housing that is accessible to low- and moderate-income residents. In 2022, as part of its efforts to expand opportunities for housing development, the City identified the vacant Brown School at the corner of Norway and Main Streets for rehabilitation and conversion into housing. The elementary school had closed several years earlier as part of a city-wide downsizing effort.

TKB Properties, LLC, a subsidiary of New England Family Housing, developed the former Bartlett School into apartments in 2013 and was ultimately selected for the Brown School project. To jumpstart the initiative, the City of Berlin applied for Community Development Block Grant (CDBG) funding through CDFAs. Recognizing the immediate and long-term value this project would provide, the project was awarded \$500,000 to the City of Berlin on behalf of TKB Properties, LLC. The development began in earnest after receiving the necessary approvals.

“The impact of these resources is really the catalyst for making this project happen,” says Kevin Lacasse, CEO of New England Family Housing. “After Covid, construction expenses escalated to the point where this project would not have been feasible otherwise. However, due to these resources, we have now delivered 20 much-needed apartments to the community.”

**New Opportunities Abound**

TKB Properties, LLC completed its renovation of the former Brown School in 2024. Of the 20 one- and two-bedroom rental housing units created, 75 percent – 15 units – are designated as affordable housing. The remaining five are market rate apartments. Several units in the development are also ADA-compliant.

“The Brown School project, funded in part with CDBG funds through CDFAs, is key during a time where the community is facing a shortage of available rentals,” explains Pamela Laflamme, Director of Strategic Initiatives and Assistant City Manager, City of Berlin. “These are safe, high quality and affordable for our residents. CDFAs has been an important partner in assisting local developers and the City to make projects work here in Berlin.”

Along with the affordable housing benefit the project delivers, it provides the City of Berlin with tax revenue that will support other municipal needs.

This winning strategy of preservation and rehabilitation breathed new life into an unused city property – while providing individuals and families the opportunity to secure housing they can afford. CDFAs is committed to investing in projects like these that tangibly improve New Hampshire communities.

## Strategic Planning: 2025 - 2028

As the U.S. Interagency Council on Homelessness (USICH) for the State of New Hampshire, the Council on Housing Stability (NH CHS) has identified a consultant to develop its 2025-2028 strategic plan and explore how best to structure and sustain the Council on Housing Stability's work moving forward, including aligning the 2025 - 2028 Strategic Plan with the *USICH's Federal Strategic Plan to Prevent and End Homelessness, All In*.

Reflecting upon our accomplishments over the past three years, our hope is the next strategic plan will identify what significant issues remain, establish a solid foundation to sustain our efforts indefinitely, and successfully advance the objectives and tasks of the new strategic plan over the next three years. The Council plans to officially introduce the new strategic plan in early 2025.