



New Hampshire Housing

Bringing You Home

Dean J. Christon
Executive Director
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June 1, 2010

Jack Ruderman
Director, Sustainable Energy Division
Public Utilities Commission
21 South Fruit Street, Suite 10
Concord, NH 03301

Re: Proposal for Greenhouse Gas Emissions Reduction Fund

Dear Mr. Ruderman:

New Hampshire Housing Finance Authority (NHHFA) is pleased to submit a proposal for Category III of New Hampshire Public Utilities Commission RFP for Greenhouse Gas Emissions Reduction Fund. NHHFA's proposed Greener Homes Program targets deep energy efficiency retrofits in affordable housing properties through a comprehensive program targeting the state's inventory of "at risk" affordable multi-family housing.

The Greener Homes Program brings together a significant collaboration of funders as well as the community of non profit and for profit owners and property managers in an effort to achieve not only significant energy savings, but to assure the stability of the affordable housing inventory and the provision of direct benefits to lower income residents of the state.

The funding collaborative manifested in the Greener Homes Program, includes New Hampshire Housing, the Department of Energy's Weatherization Program operated by the NH Office of Energy and Planning, the network of Community Action agencies implementing the Weatherization Program, and, finally, the proposed funding through the Public Utilities Commission's Greenhouse Gas Emissions Reduction Fund. As proposed, each major funder will contribute one-third of the direct project dollars to the overall collaborative, a remarkable leveraging opportunity for each funder and a significant opportunity for the state to secure the energy future of a significant portion of the affordable housing inventory.

By addressing older multi-family housing nearing the end of their respective affordability restrictions, the Greener Homes Program has the opportunity to preserve access to high quality rental housing for a minimum of twenty years, while simultaneously achieving energy efficiency and the reduction of related greenhouse gas emissions.

The application is being supported by the non profit affordable housing community, as well as major funders and investors, as evidenced by the support letters contained in Appendix A. The participation and support of those entities is manifested in the establishment of a Greener Homes Advisory

New Hampshire Housing Finance Authority

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Jack Ruderman

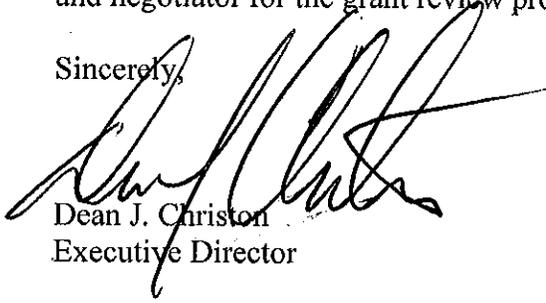
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Committee, providing for transparency and participation, and a direct way to solicit input and advice with respect to program priorities, targeting and procedures.

We are pleased to submit this funding application for your consideration. Please feel free to contact me if I can be of any assistance whatsoever. Chris Miller of my staff will be the lead contact person and negotiator for the grant review process.

Sincerely,

A handwritten signature in black ink, appearing to read "Dean J. Christon". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Dean J. Christon
Executive Director



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1.0 INTRODUCTION (TITLE PAGE)

1.1 Program Type & Title

New Hampshire Housing Finance Authority (NHHFA) is applying under Category III: Programs that will improve energy efficiency and reduce GHG emissions in the affordable housing sector. In this document, the proposed program will be called the “Greener Homes Program”.

1.2 Program Summary

The Greener Homes Program sponsored by NHHFA directly addresses seven of the twelve criteria enumerated in PUC 2604.01(c) by identifying through rigorous energy audits those multi-family properties in New Hampshire that consume excessive energy, then specifying and monitoring project-specific energy retrofits. Baseline data gathered in the audit process will be used to verify and quantify the resulting reductions in energy consumption, operating costs, and greenhouse gas emissions. An advisory committee (see Appendix C) representing a broad coalition of multi-family stakeholders will inform and advise NHHFA on program participation criteria and project selection.

The Greener Homes Program will target “at risk” affordable housing (publicly finance affordable housing at, or nearing, the end of their compliance periods). A key companion benefit of the improvements funded through the Greener Homes Program will be the achievement of extension of affordability restrictions for an additional 20 years.

1.3 Identification of Applicant Organization

New Hampshire Housing Finance Authority (NHHFA) is a public benefit corporation and instrumentality of the state established by the state legislature (RSA 204-C). NHHFA operates a broad range of programs designed to assist low and moderate income persons and families to obtain decent, safe, and affordable housing. NHHFA is located at 32 Constitution Drive in Bedford, NH 03110. The Taxpayer identification Number (TIN) for NHHFA is 02-6046088.

1.4 Length of Program

NHHFA anticipates the program to run for approximately 24 months with one round of project selection and funding per year. The minimum this program would run would be 20 months and the maximum would be 30 months.

1.5 Total Costs

NHHFA anticipates the annual program cost to be \$4,875,000 for a two-year total of \$9,750,000.

1.6 GHGERF Funding Requested

Of the total Program Cost, NHHFA is requesting \$3,000,000 from the State’s Greenhouse Gas Emissions Reduction Fund (GHGERF) for the proposed two year Program. Every three dollars from GHGERF leverages six additional dollars from the other Green Homes Program funding sources; NHHFA’s capital subsidy resources and the NH Office of Energy and Planning’s Weatherization funding.



2.0 PROPOSED WORK SCOPE AND SCHEDULE

2.1 NHHFA's Greener Homes Program Plan and Goals

NHHFA's Greener Homes Program (GHP) will achieve significant energy savings and GHG emission reductions for affordable multi-family housing projects. The GHP will foster the retrofit of energy efficient equipment and weatherization improvements through the use of energy audits performed by a qualified third-party energy consultant to establish a baseline and provide cost-effective recommendations for equipment and building envelope upgrades. The comprehensive audit will be followed by a detailed energy analysis using a Weatherization Assistance Program (WAP)-approved modeling software (i.e., TREAT). The required building energy modeling will allow for more accurate and comprehensive savings associated with the proposed work scopes. The annual target of this Program will be to perform comprehensive energy efficiency upgrades to approximately 875 low-income apartment units.

Program Design and Pilot

NHHFA has been the lead agency in developing the Greener Homes initiative. NHHFA has established the foundation for the broad collaboration supporting the GHP, including establishing a coalition of supportive owners and developers of at risk affordable housing, committed to improving the energy performance of their housing inventories and extending the benefits to lower income residents for a minimum of 20 years. NHHFA has also developed the funding collaborative concept to include NHHFA administered HOME funds, OEP administered Weatherization Program funds and the hoped for partnership with the PUC through the Greenhouse Gas Emissions Reduction Fund.

RFP and Program Implementer Selection

NHHFA will establish a partnership with a Program Implementer in order to provide the capacity linkage to a firm with extensive experience in the management of statewide energy and emissions reduction programs. Complying with internal policies with respect to the procurement of professional services, NHHFA will quickly move to identify a Program Implementer to work with NHHFA in the management of the Greener Homes Program

Program Management and Oversight

NHHFA will have primary responsibility for the successful completion of the Greener Homes Program and be directly responsible for the efforts of the Program Implementer. NHHFA will directly coordinate the Advisory Committee, and coordinate with collaborative funders. Additionally, NHHFA will be directly responsible for the selection of participating projects, the approval of funding, execution of funding commitments and the execution of regulatory restrictions assuring the commitments to extended affordability benefits accruing to lower income households benefiting from the program.

Marketing and Outreach

The Program Implementer will develop outreach and education materials to inform the state's affordable housing ownership and management community about the Greener Homes Program initiative. Furthermore, the Program Implementer will solicit energy consulting firms to partner with the GHP as energy Auditors and select or reject these firms based on their qualifications.



Program Development

The Program Implementer will play a key role assisting NHHFA with the development of the Greener Homes Program by performing the following tasks:

- Develop an Energy Audit template that meets the requirements of the GHP by addressing topics including but not limited to TREAT modeling requirements, GHP eligible measures, contractor requirements, and reporting requirements
- Develop outreach and education materials for Energy Auditors to address weatherization requirements by adapting existing materials and/or creating new materials including but not limited to program fact sheets and training session presentations outlining GHP specific requirements
- Determine technical review and quality assurance inspection protocols that ensure projects comply with the GHP's rules and guidelines including but not limited to expected timeframes, revision and scope of work criteria, rejection and disapproval standards, and tracking and reporting requirements
- Develop a detailed business process map identifying each step in the Program.

Programmatic Support

During the 24 month administration of the program, the Program Implementer will coordinate program functions with NHHFA staff by participating in meetings, phone conferences, or any other form of communication. Similarly, the Program Implementer will support energy auditors and multi-family customers by providing customer service features associated with program updates, energy audits and plan review, and general hand-holding through meetings, phone calls, conferences, and electronic mail.

Partner Training

The Program Implementer will educate participating energy auditors by outlining the guidelines of the Greener Homes Program and energy audit requirements by hosting half-day training sessions.

Energy Audit and Work Scope Review

The Program Implementer will conduct thorough reviews of energy audits and work scopes to ensure compliance with program guidelines.

Quality Assurance Inspections

The Program Implementer will be responsible for quality assurance inspections to verify all data and conditions are consistent with those described in the audit.

2.1.1 Program Schedule

The Gantt chart below outlines the proposed implementation schedule for the Greener Homes Program.



		Greener Homes Program Schedule																									
Entity	Task	Pre Award	Year 1												Year 2												
			2010						2011						2012												
			2010	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
HFA	Greener Homes Pilot Program																										
NHPUC	Notice of Award																										
HFA, NHPUC	Contract and Kickoff with NHPUC																										
HFA	Release Program Implementer RFP																										
HFA	Select Program Implementer																										
HFA, PI	Finalize Program Design																										
HFA, PI	Program Launch																										
HFA, PI	Outreach and Marketing																										
HFA, PI	Program Operational Support																										
PI	Auditor Recruitment																										
PI	Auditor Assessment and Selection																										
PI, EA	Auditor Training																										
HFA, PI	Select Eligible Projects																										
EA	Audit Facilities																										
PI	Review and Approve Audits and Work Scope																										
PI	Pre Inspection to Verify Conditions																										
HFA	Finalize Financing																										
C	Implement Upgrades																										
PI	Post Inspection																										

PI - Program Implementer; EA - Energy Auditors; C - Contractors

2.1.2 Staff member(s), program partners and/or subcontractors

Please see Section 5.2 for details on NHHFA staff members and roles.

2.2 Key partners or allies

The Greener Homes Program is founded on a highly collaborative model with the following key partners integral to the overall program operation and outcome:

Community Action Agency Network

Given the Office of Energy and Planning’s commitment of \$3 million in Weatherization Program funds (see appendix D), the network of Community Action agencies will be a key player in the delivery of leveraged funds. CAP offices will target eligible projects in concert with NHHFA and GHGERF funds.

Program Implementer

Through a competitive selection process, NHHFA will identify a qualified energy firm to manage the delivery of funds, overseeing audits and energy improvements and managing the delivery of program performance metrics. The Program Implementer will be a key manager of resources under this program. The Program Implementer will be an energy consulting firm with extensive experience in the management of statewide energy programs and with demonstrated commitment to providing the capacity necessary to deliver program results in a timely and consistent manner.

2.3 Estimated Hours per Task

Please see Section 5.2 for details on NHHFA staff members and roles.





3.0 PROGRAM BENEFITS

3.1 Projected Energy Savings

The Greener Homes Program will target a minimum of 15% savings for every building in the program and anticipates that many will achieve energy savings well in excess of 20%. For example, a large majority of the existing housing developments targeted by Greener Homes have older centralized, oil-fired heating systems providing heat and hot water for multiple units which offer significant opportunity for savings. Large electrical savings will be generated from efficient lighting retrofits in common areas and in apartment units, as well as improvements to ventilation and air conditioning systems and improved appliances. Based on experience from New York's Multi-family Performance Program (MPP), the following table illustrates the projected energy savings for the Greener Homes Program.

Greener Homes Program Energy Savings Projections		
Program Item	Projection	Notes
1 Total Incentives for the Program	\$9,000,000	NHHFA funds, RGGI grant, OEP funds
2 Program Owner Cofunding	\$450,000	5% cofunding in the program
3 Total Program Fund	\$9,450,000	
4 Projected Third Party Administrator Budget	\$720,468	Estimated at 8% of total Program funding
5 Total Funding Available for Retrofits	\$8,729,532	
6 Average retrofit cost per apt unit	\$5,000	Based on MPP, including Auditor fees
7 Projected number of apartment units	1,746	Avg cost divided by available funds for retrofits
8 Projected number of buildings retrofitted	44	Based on avg of 40 units per building (per Chris Miller)
9 Average kWh Savings per Apt.	2,000	Based on MPP
10 Average MMBtu Savings per Apt.	21	Based on MPP
11 Average Service Life of Measures (yrs)	15	Conservative assumption based on NHHFA experience
12 Projected Annual kWh GHP Savings	3,491,813	Number of units times average kWh savings
13 Projected Annual MMBtu GHP Savings	36,664	Number of units times average MMBtu savings
14 Projected Lifetime kWh GHP Savings	52,377,190	Annual kWh savings times average service life
15 Projected Lifetime MMBtu GHP Savings	549,960	Annual MMBtu savings times average service life

3.2 Program Cost-Effectiveness

With \$9.75M in proposed total funding, the Greener Homes program will retrofit approximately 1,750 existing apartment units. Based on extensive asset management data, we expect that these retrofits and alternative energy systems will have a useful service life of at least 15 years. The Greener Homes Program will require that each project has final work with a Savings to Investment Ratio (SIR) value of 1.0 or greater. SIR is typically used to determine cost effectiveness in Weatherization Assistance Program (WAP) projects.



3.3.1 Promote Market Transformation

The Greener Homes Program proposes to provide two avenues for **Market Transformation** as independent efforts to affect broad change in the area of energy consumption and energy rehabilitation. These are:

Controlling Energy Costs and Creating Safe Homes for Families

An effort by the New Hampshire Lead Poisoning Collaborative, funded in part by the Endowment for Health and the New Hampshire Charitable Fund, facilitated by Jennifer Wierwill Norton, will endeavor to integrate energy efficiency, weatherization, health, safety and lead hazard reduction given the opportunity to impact some of the state's most vulnerable low income housing units. The effort by the Collaborative will seek to create educational opportunities with funders, contractors along with property owners and managers, aimed at seeking heightened coordination of the objectives of home energy improvements and the objectives of facilitating healthy homes, from the standpoint of indoor air quality, lead abatement, radon reduction, etc.

The Collaborative's effort would include development and dissemination of a healthy homes checklist for GHP partners (auditors, contractors). Energy auditors and others involved in energy renovations would be provided with training and tools to ensure that they are identifying environmental health hazards and working safely in homes. The overall objective is to develop more holistic approaches to assessing and making improvements to the residential environment for lower income residents.

Energy Reduction Through Resident Education

An integrated outreach system of education, energy consumption feedback, peer-to-peer interactions, energy champion trainings, and incentives for energy reduction in affordable housing properties, provides NHHFA and its partners an opportunity to achieve significant market transformation. Such an innovative approach would not only engage residents in deeper, sustained energy reductions but also provide the opportunity to serve as a replicable model for other communities and sectors across NH and the Northeast. The Greener Homes Program could provide the testing ground for effective energy reduction behavior change programming. Perhaps the most significant outcome of such a coordinated outreach plan would be the "market transformation" that could ensue from engaging an unexpected champion for a new energy future: the tens of thousands of low income and work force housing residents in New Hampshire. Through the Greener Homes Program, NHHFA would initiate an effort undertaken by Clean Air Cool Planet to expand upon their previous efforts in this area, and focus on the portfolio of affordable housing owned and operated by non profit and for profit owners within NHHFA's funded portfolio of housing.

3.3.2 Innovative Technologies

NHHFA has several examples of projects where innovative approaches and technologies have been included in low income housing. In 2008, Child & Family Services of New Hampshire in Manchester became the first multi-family structure in the nation to achieve a LEED Platinum certification under the LEED for Homes program. The NHHFA financed Gile Hill project in Hanover, NH was recently accorded a LEED Gold certification. Gatewood Manor, a 100-unit affordable senior project in Nashua, now generates an estimated one-third of its annual electric demand from a PV installation.



3.3.3 Economic Development

The direct economic benefits to New Hampshire's economy from the Greener Homes program are easy to quantify. Approximately 90% of the total Greener Homes program budget of \$9.75M will be paid directly to energy consultants, engineers and building contractors via bid competition for professional services. A maximum of 10% of annual program funding will be retained by NHHFA as an administration fee to cover direct staff incurred in operating the program. The Greener Homes program will help to stabilize the entire stock of affordable multi-family housing in New Hampshire, preserving a critical resource for low-income households.

Full implementation of the proposed \$9.75M GHP will create the fulltime equivalent of 104.5 jobs in the recovering economy, a number derived by using the methodology described by the White House Council of Economic Advisors for estimating job creation under the American Recovery and Reinvestment Act of 2009.

3.3.4 Reduced Energy Costs

We project a 15% energy cost saving on for every GH unit completed. Based on the projected savings as shown in Section 3.1, the proposed Program would result in an estimated energy cost savings of \$594,000 in electricity and \$587,000 in fuel savings annually (based on an average cost of \$0.17/kWh and \$16.00/MMBtu). Assuming an average service life of 15 years, lifetime savings of \$8.9M in electricity and \$8.8M in fuel savings are projected.

3.4 Measure and Verify Program Performance

The Greener Homes Program will include regular oversight of all projects to verify that savings estimates are accurate, work scopes are realistic, and installations are completed per design. Please see Section 4.0 for more details on the Program's detailed approach to M&V.

3.5 Promote Collaboration

Perhaps one of the strongest features of the Greener Homes Program is the broad collaboration of energy programs, owners and managers, and project funders that have come together to achieve a program of potentially very broad impact.

The program allows three major funders – NHHFA, NH OEP, and NH PUC - to collaborate and thereby leverage both funding and, importantly, goals and objectives. The collaboration will enable both the saving of significant energy while reducing emissions, but will also make significant inroads into the preservation and enhancement of "at risk" affordable housing. The collaboration will ensure that such housing will be available, efficient and affordable, for at least the next 20 years.

The Program also provided the necessary meeting ground for funders and the owners and managers of the potentially eligible housing. The Advisory Committee envisioned in this application will ensure ongoing collaboration and cooperation. The parties collaborating in this Program share their collective interest in ensuring the sustainability of New Hampshire's affordable housing stock by maximizing energy efficiency, thereby minimizing operating costs and preserving affordability for low-income households. At the same time, all parties are serving to accomplish the goals of emissions reductions and the preservation of environmental quality.



4.0 MEASUREMENT AND VERIFICATION

This section describes how the Program Performance will be measured and verified against the goals and benefits of the Greener Homes Program.

All buildings to be retrofitted with Greener Homes funding must begin with a comprehensive energy audit, to be conducted to Program-established requirements which will include building simulation modeling with a WAP-approved software (i.e., TREAT).

Critical measurement and verification elements of the Greener Homes Program include:

1. Energy benchmarking of all properties to establish baseline conditions
2. Stated requirements for all energy audits completed under the Program, based on requirements of HFA's Design and Construction Standards, WAP guidelines, and industry standards (ASHRAE, ENERGY STAR)
3. Building simulation modeling with a NH WAP-approved tool. Calibration to utility billing data will be required so that models accurately reflect building conditions.
4. Review and approval of all work scopes prior to funding. Review will focus on verification of adherence to Program requirements, validity of modeling assumptions used in developing savings estimates, and reasonable assumptions related to construction costs.
5. Site inspections of all projects at least twice, timed depending on critical construction dates (e.g., verifying insulation before wall or ceiling cavities are closed). Inspections will include the measurement of energy performance through the use of blower-door testing to quantify air infiltration reduction and infrared scans to verify the performance of the thermal envelope.
6. Access to utility consumption data for at least three years post construction to monitor actual savings from Program-funded improvements. One year post-construction benchmarks will be completed either by NHHFA, the hired Program Implementer, or the building owner. NHHFA currently maintains good operating data for its entire portfolio which will allow for more reliable tracking of pre- and post-construction electric and fuel consumption data.

NHHFA is committed to achieving significant energy savings through the Greener Homes Program and is fully aware that meticulous measurement and verification throughout the project development process is critical to achieving the projected savings levels. NHHFA will put strong emphasis on the measurement and verification qualifications of the Program Implementer that is selected to assist in the final design and management of the Program.

NHHFA and the selected Program Implementer will monitor the number of units in the Program monthly and adjust the work pace as necessary to meet, or exceed, the target of 1,750 units in two years.



5.0 BUDGET EXPLANATION

This section provides the GHGERF Budget Worksheet as included in the RFP on the following page as well as a discussion of the indirect rates and personnel.

5.1 Proposed program budget

Please see GHGERF 2010 RFP Budget Worksheets on the following page.

The attached budgets are based on several key assumptions:

- NHHFA, NH OEP and GHGERF will split the cost of the Greener Homes program equally.
- Contracted Labor/Services line is for energy consultants and audits.
- Other Current Expenses line is for legal and recording fees.
- Cost of Goods Installed comprises all necessary construction contracts and includes materials and labor.

5.2 Details on Key Personnel

All NHH staff administering the GHP is under the supervision of Chris Miller, Managing Director of NHH's Management & Development Division. Mr. Miller was instrumental in crafting the original program and refining procedures during the pilot phase, and in organizing the funding collaborative and the coalition of multi-family stakeholders (see attached letters) now lined up in support of the GHP. Mr. Miller is authorized in his capacity as an NHH corporate officer and division director to negotiate grants and contracts, and as such is the designated negotiator for the proposed GGGERF grant.

Ted Wilkinson, program manager for multi-family underwriting, will be NHHFA's lead staff person in the management of the GHP. Informed by four decades of experience in housing construction, he will visit GHP construction sites randomly track construction progress and costs, and approve all GHP construction requisitions.

Susan Tomasetti, NHH asset manager for all Low Income Housing Tax Credit projects in the state, is in regular communication with the nonprofit sponsors and the owners of affordable housing projects, and coordinated the 20 energy audits now underway for the GHP pilot program. She will confer closely with the individual NHH asset managers already assigned to projects applying for participation in the GHP.

Direct NHH staff time to implement the GHP:

- Chris Miller: 5 hours/week, 250 hours/year @ \$90/hr
- Ted Wilkinson: 15 hrs/week, 750 hours/year @ \$70/hr
- Sue Tomasetti: 15 hrs/week, 750 hours/year @ 60/hr
- Other M&D staff: 20 hrs/wk, 1,000 hours/year @60/hr

REQUESTED AMOUNTS FOR PROGRAM													
Program Title:	Greener Homes Program												
	New Hampshire State Housing Finance Agency												
	Applicant Name:												
USE OF FUNDS EXPENSES	Year 1				Year 2				Total Year				
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Total Year
Salaries & Wages	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$120,000
Benefits/Fringe	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$30,000
Contracted Labor & Services	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$360,000
Rent & Utilities	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Advertising & Marketing	\$9,650	\$9,650	\$9,650	\$9,650	\$9,650	\$9,650	\$9,650	\$9,650	\$9,650	\$9,650	\$9,650	\$9,650	\$38,600
Travel & Mileage Reimbursement	\$1,138	\$1,138	\$1,138	\$1,138	\$1,138	\$1,138	\$1,138	\$1,138	\$1,138	\$1,138	\$1,138	\$1,138	\$4,550
Tools, Supplies, Subscriptions	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Current Expenses (such as office expense, insurance, maintenance, repairs, taxes, legal, etc.)	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$60,000
Cost of Goods Installed	\$1,065,463	\$1,065,463	\$1,065,463	\$1,065,463	\$1,065,463	\$1,065,463	\$1,065,463	\$1,065,463	\$1,065,463	\$1,065,463	\$1,065,463	\$1,065,463	\$4,261,850
General Overhead & Profit*	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
TOTAL EXPENSES	\$1,218,750	\$1,218,750	\$1,218,750	\$1,218,750	\$1,218,750	\$1,218,750	\$1,218,750	\$1,218,750	\$1,218,750	\$1,218,750	\$1,218,750	\$1,218,750	\$4,875,000
Capital Invested in Building Improvements	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Funds used for Loan Fund capital	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Loan Fund credit enhancement (such as interest rate buy-down)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
TOTAL USE OF FUNDS	\$1,218,750	\$1,218,750	\$1,218,750	\$1,218,750	\$1,218,750	\$1,218,750	\$1,218,750	\$1,218,750	\$1,218,750	\$1,218,750	\$1,218,750	\$1,218,750	\$4,875,000
SOURCES OF FUNDS													
Applicant Cash Contribution	\$375,000	\$375,000	\$375,000	\$375,000	\$375,000	\$375,000	\$375,000	\$375,000	\$375,000	\$375,000	\$375,000	\$375,000	\$1,500,000
Applicant In-kind Contribution	\$37,500	\$37,500	\$37,500	\$37,500	\$37,500	\$37,500	\$37,500	\$37,500	\$37,500	\$37,500	\$37,500	\$37,500	\$150,000
Program Participant Contribution	\$56,250	\$56,250	\$56,250	\$56,250	\$56,250	\$56,250	\$56,250	\$56,250	\$56,250	\$56,250	\$56,250	\$56,250	\$225,000
Loans & Other Financing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Forward Capacity Market Payments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Grants – OEP WAP set-aside	\$375,000	\$375,000	\$375,000	\$375,000	\$375,000	\$375,000	\$375,000	\$375,000	\$375,000	\$375,000	\$375,000	\$375,000	\$1,500,000
GHGER Fund (this proposal)	\$375,000	\$375,000	\$375,000	\$375,000	\$375,000	\$375,000	\$375,000	\$375,000	\$375,000	\$375,000	\$375,000	\$375,000	\$1,500,000
TOTAL SOURCES OF FUNDS	\$1,218,750	\$1,218,750	\$1,218,750	\$1,218,750	\$1,218,750	\$1,218,750	\$1,218,750	\$1,218,750	\$1,218,750	\$1,218,750	\$1,218,750	\$1,218,750	\$4,875,000
GHGER Funds as a % of TOTAL													
	31%												

Note: for General Overhead & Profit, please indicate to what extent any amounts are proposed to be contingent on program performance.



5.3 Indirect cost rates, or general overhead and profit

NHHFA proposes to include the required staff time as an in-kind contribution to the Greener Homes Program. As shown on the detailed budget worksheet, the Salaries and Wages line item of \$240,000 plus the Benefits/Fringe line item of \$60,000 total to \$300,000 which matches the value included in the Sources of Funds section for Applicant In-kind Contribution.

NHHFA's staff rates are approved by the U.S. Department of Housing and Urban Development. However, because NHHFA will not be charging any labor expenses to the GHGERF budget, we are not including specific backup for our internal rates.

As stated in several sections of this proposal, NHHFA plans to contract with an energy efficiency consulting firm for Greener Homes Program implementation services. As part of the Request for Proposal document released for these services, NHHFA will require all respondents to include the detailed backup for their labor rates per the NH PUC RFP.

5.4 Other potential funding sources

NHHFA provides approximately \$25M annually, including both equity and debt capital, for the construction of affordable multi-family housing in New Hampshire. NHHFA's development staff has many decades of combined professional experience underwriting proposed projects and then monitoring the development process from design and construction to property management. All contracts for the services of architects, engineers, and building contractors are competitively bid, assuring the best prices for their services. All project plans and specifications undergo a rigorous review by our staff construction analysts, who are very well-versed in the relevant building codes, including the IBC and the NH Energy Code. The Greener Homes program is intended to supplement what we already do, bringing additional resources to bear in the renovation of existing multi-family housing and allowing innovative design in new construction.

The additional NHHFA staff time devoted to Greener Homes will be at least partially covered by the administration fee carried on the line designated "General Overhead and Profit". With other funding sources, e.g. federal HOME funds, NHHFA is allowed to retain 10% of the annual allotment as an administration fee for operating the program. Other federal funding sources including the Low Income Housing Tax Credit program allow construction contractors to take up to 14% of their total contract sum as combined General Conditions, Overhead, and Profit, but with the Greener Homes program we propose to retain only 8% of hard construction costs and nothing from soft costs.

The "Other Current Expenses" line in our Greener Homes budget is for legal expenses associated with the proposed work, including title research and insurance, construction document review, and recording fees for the extended affordability agreements. The cost of the many construction contracts will be determined by a competitive bidding process, and the plans and specifications underlying each contract will be informed by energy audits and based on the installation of energy components that produce predictable and quantifiable energy savings and emissions reduction. Any indirect rates or general overhead and profit allowed under the construction contracts are not proposed to be contingent on program performance (if that were the case, no contractor would submit a reasonable bid). But program performance will of course be closely scrutinized by NHHFA as the Greener Homes program proceeds.



6.0 APPLICANT QUALIFICATIONS

6.1 Applicant's prior experience in all areas relevant to the project

NHHFA is the lead housing agency for the State of New Hampshire and a funder of a wide variety of multi-family across the state. NHHFA has direct financed portfolio of nearly 400 projects, and has nearly \$100 million in multi-family tax exempt bond financed properties in place. NHHFA annually allocates nearly \$25-40 million in competitive funding resources. Annually NHHFA funds 200-300 new units, from an applicant pool of 16-24 projects.

NHHFA maintains an active asset management function providing oversight and compliance monitoring for properties in its portfolio. Significantly, given the size of that portfolio, NHHFA currently has only two small properties on its troubled assets list. In total, NHHFA oversees a portfolio of over 14,000 units.

NHHFA is well regarded for its thorough approach to construction quality oversight, maintaining an active construction inspection process ensuring compliance with the Authority's Design and Construction Standards. NHHFA's standards exceed the state energy code and projects are further incented to achieve significantly higher energy standards. NHHFA's recent production activity included the first in the nation LEED Platinum multi-family project and includes other LEED Silver and Gold outcomes as well.

With respect to understanding "at risk" housing and the pressures on the aging portfolio, NHHFA has conducted periodic analyses of the status of the portfolio, and has excellent data on the relative threat of loss of housing within the portfolio. NHHFA has an ongoing preservation initiative which targets housing at risk of expiring use restrictions and has a thorough understanding of the underwriting challenges inherent in recapitalizing such properties. NHHFA is uniquely situated to respond to the PUC's Category III, addressing at risk affordable housing.

NHHFA maintains direct communications with the ownership and management community of nearly 16,000 units across the state. Access to that network is key to the ability to facilitate outreach and to facilitate market transformation.

6.1.1 Name and title of key personnel

Please see Section 2.1.2 for a listing of HFA personnel and Appendix B for resumes.

6.2 List of known subcontractors

NHHFA will procure the services of an experienced program implementer with the demonstrated capacity to manage a complex statewide program. The firm has yet to be determined.

6.3 Criminal Convictions

NHHFA does not have any criminal convictions in the last five years.



New Hampshire
Public Utilities Commission
Greenhouse Gas Emissions Reduction Fund

APPENDIX A LETTERS OF SUPPORT





May 25, 2010

Christopher Miller
Director
Management and Development Division
NH Housing Finance Authority
PO Box 5087
Manchester, NH 03108

RE: Application for RGGI funding

Dear Chris:

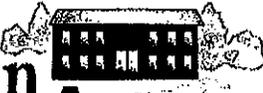
I am writing to express AHEAD's overwhelming support for your agency's application for funding in the new round of the RGGI program. Small affordable rental housing property portfolios such as ours have been struggling for some time with high operating costs, to which energy usage is a huge contributor. Yet because the vast majority of recent energy conservation programs have focused on either single-family homes or larger rental properties, we have not been able to secure the desperately needed energy improvement funds which would provide both thermal and financial benefit to our low- and very-low-income family, senior and/or disabled residents.

Please let us know if there is anything else we can do in support of this application. As always, we look forward to continuing to collaborate with your agency and the other participants to strengthen the affordable rental housing resource in the North Country and throughout the state.

Sincerely,

David H Wood
Executive Director





Berlin Housing Authority



10 Serenity Circle • Berlin, New Hampshire 03570-7010
May 28, 2010

603-752-4240
Fax 603-752-4214

Chris Miller Director of Management
And Development
NH Housing Finance Authority
POB 5087
Manchester NH 03108

Dear Mr. Miller:

The Berlin, Northumberland and Lancaster Housing Authorities are pleased to support New Hampshire Housing Finance Authority's Greener Homes Proposal to the Public Utility Commission as part of the Greenhouse Gas Emissions Reduction Fund. The proposal by NHHFA offers a targeted delivery mechanism to improve energy performance in "at risk" affordable multi family housing and achieve extended benefits for lower income residents of New Hampshire.

Evaluation and remediation of energy requirements continue to compound through reduced utility purchase and usage. The value of this project goes far beyond the actual dollar amount in terms of future savings and thoughtful resource placement.

NHHFA is an outstanding example of an accurate delivery mechanism that is high functioning and competent. The concept of an Advisory Committee demonstrates a commitment to transparency and collaboration, both well known ethics in this organization. Our agencies feel confident that all requirements would be carried out in the most professional manner possible with NHHFA

In short, we are pleased to provide our support for the Greener Homes Program being submitted for your consideration by the New Hampshire Housing Finance Authority. We believe strongly that it offers the greatest opportunity for making statewide impact on energy and emissions reductions, while addressing essential long-term affordability issues.

Sincerely,



Mary-Jo Landry
Executive Director





June 1, 2010

Jack Ruderman, Director
Sustainable Energy Division
Public Utilities Commission
21 Fruit Street
Concord, New Hampshire 03301

Dear Mr. Ruderman:

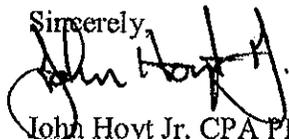
We are pleased to support New Hampshire Housing Finance Authority's Greener Homes Proposal to the Public Utility Commission as part of the Greenhouse Gas Emissions Reduction Fund. The proposal by NHHFA offers enormous potential to improve energy performance in "at risk" affordable multi family housing and achieve extended benefits for lower income residents of New Hampshire.

As a non profit owner and developer of affordable housing, we see the proposed Greener Homes Program, as an opportunity to address energy efficiency within our portfolio and thereby protect the affordability of the housing for our residents. We anticipate that all housing that would benefit from this program, would provide permanent, restricted rental housing for low and very income residents.

NHHFA's efforts to establish a collaboration of funding sources and property owners offers the opportunity for many relevant partners to play a role in the process of identifying program priorities and provide key input into the process. The concept of an Advisory Committee demonstrates a commitment to transparency and collaboration.

In short, we are pleased to provide our support for the Greener Homes Program being submitted for your consideration by the New Hampshire Housing Finance Authority. We believe strongly that it offers the greatest opportunity for making statewide impact on energy and emissions reductions, while addressing critical affordability issues within the state's inventory of affordable multi family housing.

Sincerely,



John Hoyt Jr. CPA PHM
Executive Director

Recipient



Laconia Area Community Land Trust, Inc.

658 Union Avenue

Laconia, NH 03246

Tel: (603) 524-0747 Fax: (603) 527-2514

www.lacls.org

May 26, 2010

Jack Ruderman, Director
Sustainable Energy Division
Public Utilities Commission
21 Fruit Street
Concord, New Hampshire 03301

Dear Mr. Ruderman:

We are pleased to support New Hampshire Housing Finance Authority's Greener Homes Proposal to the Public Utility Commission as part of the Greenhouse Gas Emissions Reduction Fund. The proposal by NHHFA offers enormous potential to improve energy performance in "at risk" affordable multi family housing and achieve extended benefits for lower income residents of New Hampshire.

As a non profit owner and developer of affordable housing, we see the proposed Greener Homes Program, as an opportunity to address energy efficiency within our portfolio and thereby protect the affordability of the housing for our residents. We anticipate that all housing that would benefit from this program, would provide permanent, restricted rental housing for low and very income residents.

NHHFA's efforts to establish a collaboration of funding sources and property owners offers the opportunity for many relevant partners to play a role in the process of identifying program priorities and provide key input into the process. The concept of an Advisory Committee demonstrates a commitment to transparency and collaboration.

In short, we are pleased to provide our support for the Greener Homes Program being submitted for your consideration by the New Hampshire Housing Finance Authority. We believe strongly that it offers the greatest opportunity for making statewide impact on energy and emissions reductions, while addressing critical affordability issues within the state's inventory of affordable multi family housing.

Sincerely,

A handwritten signature in cursive script that reads 'Nancy McCurry'.

Nancy McCurry
Deputy Director





NeighborWorks Greater Manchester... Neighborhood development... affordable housing... energy efficiency... green buildings... community development... job training... financial counseling... home ownership... community improvement... neighborhood revitalization... economic development... social services... health care... education... transportation... public safety... environmental protection... cultural enrichment... community engagement... leadership development... volunteerism... civic participation... social justice... human rights... peace building... disaster relief... emergency response... crisis intervention... mental health services... substance abuse treatment... domestic violence support... elder care... child care... youth services... family support... domestic violence support... elder care... child care... youth services... family support...

May 25, 2010

Mr. Dean Christon
Executive Director
New Hampshire Housing
32 Constitutional Blvd.
Bedford, NH 03110

RE: RGGI and the NHHFA Greener Homes Program

Dear Mr. Christon:

NeighborWorks Greater Manchester is pleased to support New Hampshire Housing in its application to the PUC for RGGI funds to support a program entitled the Greener Homes Program, targeting energy improvements and greenhouse gas emission reductions in low income residential housing. I can't emphasize the importance of this funding to organizations such as ours. We maintain a portfolio of aging housing stock that serves low income families. Of the 266 affordable rental units in NWGM's portfolio, nearly 90% is comprised of older housing stock which is costly to operate. This program will enable us to thoroughly evaluate the efficiency of our properties and determine the best remedies for improvement.

Additionally, the partnerships established through this program will bring together owners, investors, managers and other funders. I am pleased that non-profit owners of multi-family housing that is nearing the end of its affordability compliance period will be at the table.

NeighborWorks Greater Manchester stands ready to assist you with carrying out the objective of improving the energy efficiency and reducing the greenhouse gas emission in low income residential housing in New Hampshire.

Sincerely,

Robert Tourigny
Executive Director

NeighborWorks®
Greater Manchester
20 Merrimack Street
Manchester, NH 03101
T: 603.626.4663
F: 603.623.8011
www.nwgm.org

BOARD OF TRUSTEES

- R. Scott Bacon
- Barry Brensinger
- Dean Christon
- Robert Dastin
- Sylvio Dupuis
- David Goodwin
- Fred B. Kfoury, Jr.
- Claire Monier





Southwestern Community Services

Over 40 years of people helping people in Cheshire and Sullivan counties

May 25, 2010
 Mr. Chris Miller
 New Hampshire Housing Finance Authority
 P.O. Box 5087
 Manchester, NH. 03108-5087

RE: Application for RGGI Funds for the Greener Homes Program

Dear Chris:

Please regard this letter as Southwestern Community Services support for your RGGI Application.

This Program, through the leadership of NHHFA, will provide for a Partnership that will have a profound impact on the targeted affordable housing units in a number of major areas.

As one of the six New Hampshire Community Action Programs, we support the use of Weatherization funds for this program as they will be leveraged with other resources to provide a much better opportunity to use a much more comprehensive approach to making these older units more energy efficient.

As a result, the low in-come households that rent these units will be greatly impacted by reduced heating costs, increased energy savings, and a healthier environment for a better quality of life. It will also meet the RGGI goal of reducing greenhouse gas emissions.

As important, is the fact that it will preserve these units for an additional 20 years, as part of New Hampshire's affordable housing inventory which is crucial for the low-income folks that we serve.

Too often, the funds available to us do not allow us to complete all necessary weatherization activities that would make the targeted housing units totally energy efficient. The Partnership and the leveraging of funds that is anticipated by the Greener Homes Program will go a long way towards solving this problem.

Sincerely,


 William A. Marcello, CEO
 Southwestern Community Services, Inc.





1325 G Street, NW, Suite 800
Washington, DC 20005

Tel (202) 220-2300
Fax (202) 376-2600
<http://www.nw.org>

May 25, 2010

Dean Christon
Executive Director
New Hampshire Housing Finance Corp.
PO Box 5087
Manchester, NH 03108

Dear Mr. Christon,

NeighborWorks[®] America is pleased to support the efforts of its New Hampshire Network Members and other non-profit housing providers to collaborate with the New Hampshire Housing Finance Agency to develop a strong program to retrofit affordable housing, save energy, strengthen financial sustainability, and provide a healthier environment to residents.

NeighborWorks America is committed to a national agenda to foster environmentally sound practices and long term sustainability and affordability.

We believe that regional collaborations such as this are a national model for the efficient use of economic, political and social resources to solve the critical challenge of our time.

NeighborWorks has developed practical energy workshops to help local non-profit owners develop energy conservation plans and to target opportunities for effective energy investment. NeighborWorks Capital has developed low cost energy retrofit loans; NeighborWorks' experience in helping members develop energy management systems will also be useful to this effort. We hope to be able to align these services with the New Hampshire effort.

We look forward to working with New Hampshire Housing Finance Agency and its partners in this broad and creative effort.

Sincerely,

A handwritten signature in black ink that reads "T. Deyo".

Thomas Deyo, Deputy Director, National Initiatives

A handwritten signature in black ink that reads "LaRayne Hebert" followed by a stylized monogram.

LaRayne Hebert, District Director, New England District

cc: Rosemary Heard, CATCH



NORTHERN NEW ENGLAND
HOUSING INVESTMENT FUND

State of New Hampshire
Public Utilities Commission
21 South Fruit Street, Suite 10
Concord, NH 03301-2429

May 27, 2010

Re: RFP #10-001 Greenhouse Gas Emissions Reduction Fund (GHGERF)
Submitted via New Hampshire Housing Finance Authority

Dear Chairman Getz and Commissioners Below and Ignatius:

Please accept this letter in support of New Hampshire Housing Finance Authority's GHGERF proposal.

The Northern New England Housing Investment Fund is a private, nonprofit organization that promotes housing and community development by providing equity capital, technical assistance and consulting to affordable housing developers throughout Maine and New Hampshire. We primarily work by investing in affordable housing developed under the Federal Low-Income Housing Tax Credit Program, the largest affordable housing production program in New Hampshire.

In New Hampshire, the Fund has invested more than \$153 million in 55 properties with about 1,500 apartments that serve lower-income residents (those making 60% area median income or less). We have been doing this work since 1997, and these developments include both new construction and rehabilitation of existing properties. Today, new housing is being built to higher energy efficiency standards as required by NH Housing. GHGERF could further enhance energy efficiency and greenhouse gas reduction in new affordable housing production. Earlier developments did not have the current more enlightened energy efficiency standards or technologies. These earlier developments would benefit from application of simple energy conserving and greenhouse gas reducing measures such as weatherization and system upgrades.

We support NH Housing's proposal because it would provide a coordinated and collaborative effort to address energy efficiency and greenhouse gas reduction. In preparation for its proposal, NH Housing has been reaching out to the various stakeholders to encourage coordination and collaboration. NH Housing will continue this collaboration with an advisory council. This approach complies with the PUC's RFP goal of collaborative programs. Additionally, NH Housing will be employing its financial resources and resources from other groups to accomplish the task.

Our organization will be part of the advisory council. In addition, we will review our portfolio of properties and the energy data to determine which properties would most meet the GHGERF goals. Additionally, we have a long-term history of collaborating with NH Housing, developers, management companies and financing sources. We will ensure these resources and our expertise are brought to this effort.

We thank the PUC for its work on this important issue. Energy solutions and greenhouse gas reduction are important goals. These efforts provide a double benefit for affordable housing by reducing greenhouse gases and by reducing energy costs.

Sincerely,

A handwritten signature in cursive script that reads "Ignatius MacLellan".

Ignatius MacLellan
Vice President, Public Affairs

SOUTHERN NEW HAMPSHIRE SERVICES, INC.

The Community Action Agency for Hillsborough County



Mailing Address: PO Box 5040, Manchester, NH 03108
40 Pine Street, Manchester, NH 03103
Telephone: (603) 668-8010 Fax: (603) 645-6734
www.snhs.org

Executive Director
Gale F. Hennessy

**Deputy Director
Fiscal Officer**
Michael O'Shea

**Director of Program
Operations**
Deborah Gosselin

May 28, 2010

Christopher R. Miller
Managing Director, Management & Development
New Hampshire Housing
PO Box 5087
Manchester, NH 03108-5087

RE Application for Greener Homes Program for RGGI Funds

Dear Chris:

This letter is for the support for the application submitted by New Hampshire Housing regarding the Regional Green House Gas Initiative's "Greener Homes Program".

This Green Homes Program is a program that will organize multiple funding sources to address energy efficiency needs in low income multi family housing structures. This will result in lowering of the energy burden on the clients that Southern New Hampshire Services serves, producing a healthier environment, resulting in an improved quality of life, and most importantly reducing greenhouse gas emissions.

Preservation of low income housing units is a major issue as many of these units are approaching the end of their terms of serving income eligible clients. With this program the energy costs to the ownership will be reduced which will result in an extension of the classification of the units as low income housing.

As a sub grantee of the Weatherization Assistance Program (WAP) through the Office of Energy and Planning, Southern New Hampshire Services will become one of the partners and leverage this Program by using funds from WAP and gas and electric energy efficiency programs (CORE).

Southern New Hampshire Services looks forward to working with New Hampshire Housing on projects within Hillsborough County with financial and technical assistance.

Sincerely,

Gale F. Hennessy
Executive Director

Outreach Offices:

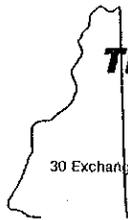
Manchester (03103)
160 Silver Street
Tel: (603) 647-4470
Fax: (603) 647-7188

Nashua (03060)
134 Allds Street
Tel: (603) 889-3440
Fax: (603) 889-0945

Greenville (03048)
Greenville Falls
56 Main Street
Tel: (603) 878-3364
Fax: (603) 889-0520

Peterborough (03458)
46 Concord Street
Tel: (603) 924-2243
Fax: (603) 924-5756

Hillsboro (03244)
4 Church Street
Tel: (603) 464-5835



TRI-COUNTY COMMUNITY ACTION PROGRAM Inc.

Serving Coos, Carroll & Grafton Counties

30 Exchange Street, Berlin, NH 03570 : (603) 752-7001 : Toll Free: 1-800-552-4617 Fax: (603) 752-7607
Website: <http://www.tccap.org> : E-mail: admin@tccap.org
Executive Director: Lawrence M. Kelly

May 28, 2010

Chris Miller
NH Housing Finance Authority
PO Box 5087
Manchester, NH 03108

RE: Application for Greener Homes Program RGGI funding

Dear Chris:

I am writing to express Tri-County Community Action Program's support for the New Hampshire Housing Finance Authority's Greener Homes Program.

The Greener Homes Program will enable us to participate in a partnership to address the energy efficiency needs of the targeted affordable housing units.

As a subgrantee of the Weatherization Program through the Governor's Office of Energy and Planning Tri-County CAP will be able use Weatherization and electric utility CORE Home Energy Assistance funds to help address the energy conservation and health & safety issues of these units.

Too often the resources available do not allow us to complete all the necessary conservation measures that would make housing units totally energy efficient. Through the Greener Homes Program we will have the opportunity to leverage other funds to achieve the provision of a comprehensive package of improvements.

As a result the low-income households that rent these units will be positively impacted by reduced heating costs, more efficient energy use and a healthier environment for a better quality of life. Consequently, greenhouse gas emissions will be reduced.

Also critically important is the fact that Greener Homes will preserve these units as part of New Hampshire's affordable housing inventory for an additional 20 years.

Tri-County CAP is eager to work with NHHFA on Greener Homes Projects in the northern half of New Hampshire. Please let me know if you have any questions about our support for this project.

Sincerely,

Lawrence M. Kelly
Executive Director

Weatherization
(603) 752-7105

Administration
(603) 752-7001

Community
Contact
(603) 752-3248

Energy Programs
(603) 752-7100

Housing Counseling
(603) 752-7001

Youth Alternatives/
Court Diversion
(603) 752-1872



R.S.V.P.
(603) 752-4103

Housing, Economic &
Community Dev.
(603) 752-5855



7 Wall Street, Concord, NH 03301
Phone: (603) 224-6669 | Fax: (603) 225-7425
www.communityloanfund.org

May 25, 2010

Dean Christon, Executive Director
NH Housing Finance Authority
PO Box 5087
Manchester, NH 03108-5087

RE: Letter of support for NH Housing's application for RGGI funding

Dear Dean:

I am writing on behalf of the NH Community Loan Fund to express our strong support for your agency's application for RGGI funding. The Community Loan Fund and NH Housing have been collaborators in a variety of ways for over 25 years and we support your current efforts to enhance the energy efficiency of housing that in many cases has received funding from both of our organizations.

The Community Loan Fund has also submitted an application to the current funding round. I view these applications, not as competing, but as mutually-supportive: improving the energy efficiency of NH's stock of affordable housing requires a broad and consistent effort across a wide range of housing types (single family/ multifamily; owned/ rented; affordable/ market rate). Our application is for single-family homes located in resident-owned cooperatives. NH Housing's, by contrast, is for multifamily rental units. It is my hope that the Office of Energy & Planning will view this as an opportunity to cover several bases at once in its efforts to extend its energy efficiency strategy to the State's affordable housing.

Sincerely,

Craig Welch
Vice-President for Housing

Cc: Juliana Eades, President
Rick Minard, Vice-President for Policy

Portsmouth Housing Authority



246 Middle Street, Portsmouth, New Hampshire 03801-5188

Joseph N. Couture, Executive Director

Ruth L. Griffin, Chair
Anita N. Freedman
John F. Leith
Carlos Castro
Thomas Heany
Charles Bradley

May 27, 2010

Jack Ruderman, Director
Sustainable Energy Division
Public Utilities Commission
21 Fruit Street
Concord, New Hampshire 03301

Dear Mr. Ruderman:

We are pleased to support New Hampshire Housing Finance Authority's Greener Homes Proposal to the Public Utility Commission as part of the Greenhouse Gas Emissions Reduction Fund. The proposal by NHHFA offers enormous potential to improve energy performance in "at risk" affordable multi family housing and achieve extended benefits for lower income residents of New Hampshire.

As a non profit owner and developer of affordable housing, we see the proposed Greener Homes Program, as an opportunity to address energy efficiency within our portfolio and thereby protect the affordability of the housing for our residents. We anticipate that all housing that would benefit from this program, would provide permanent, restricted rental housing for low and very income residents.

NHHFA's efforts to establish a collaboration of funding sources and property owners offers the opportunity for many relevant partners to play a role in the process of identifying program priorities and provide key input into the process. The concept of an Advisory Committee demonstrates a commitment to transparency and collaboration.

In short, we are pleased to provide our support for the Greener Homes Program being submitted for your consideration by the New Hampshire Housing Finance Authority. We believe strongly that it offers the greatest opportunity for making statewide impact on

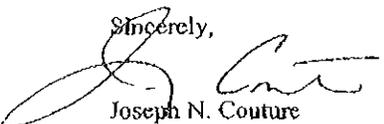
(603) 436-4310

FAX (603) 436-4937

TDD / TTY (800) 545-1833 Ext. 825

energy and emissions reductions, while addressing critical affordability issues within the state's inventory of affordable multi family housing.

Sincerely,


Joseph N. Couture
Executive Director



New Hampshire
Public Utilities Commission
Greenhouse Gas Emissions Reduction Fund

APPENDIX B RESUMES



Christopher R. Miller

25 Portsmouth Street, Concord, NH 03301 (603) 472-8623 (w) cmiller@nhhfa.org

Objective

In his capacity as Managing Director Mr. Miller is actively involved in a broad range of project finance, development and portfolio management activities. Additionally Mr. Miller is responsible for multi-family housing program development, policy formulation as well as the administration of a wide range of finance programs.

Experience

January, 1991 – Present

NEW HAMPSHIRE HOUSING FINANCE AUTHORITY, BEDFORD, NH
Managing Director, Management & Development

- Housing Development and Finance
- Portfolio Oversight and Compliance
- Program Development and Design

January, 1984 – 1991

NEW HAMPSHIRE HOUSING FINANCE AUTHORITY, BEDFORD, NH
Director, Planning & Development

- Housing Development and Finance
- Housing Research and Analysis
- Policy Development
- Program Development

June, 1981 – January, 1984

ROCKINGHAM PLANNING COMMISSION, EXETER, NH
Assistant Director

- Administrative and Supervisory Responsibility
- Community and Public Relations Responsibility
- Development Review
- Land Use Planning and Community Development

June, 1980 – June, 1981

ROCKINGHAM PLANNING COMMISSION, EXETER, NH
Community Planner

- Community and Regional Planning
- Site Plan Review

Education

1977-1980 – University of Massachusetts, Amherst, MA
Master of Regional Planning, 1980

1972-1976 – Earlham College, Richmond, IN

B.A., Environmental Studies – Geology, 1976





New Hampshire
Public Utilities Commission
Greenhouse Gas Emissions Reduction Fund

**Personal and
Professional
Affiliations**

American Planning Association
New Hampshire Association of Conservation Commissions, Board,
1984-1985
Concord, New Hampshire, Zoning Board of Adjustment, 1990 - 2006
Chairman, Building Committee, Grace Episcopal Church
Member, Concord Public Library Foundation
Member, Concord Crew Club, 2006 - 2008





Ted Wilkinson

239 Blakes Hill Road, Northwood, NH 03261 (603) 310-9209 (w) twilkinson@nhhfa.org

- Objective** To finance and build energy-efficient, affordable housing in NH
- Experience**
- Development Officer
April 2001 – present: NH Housing Finance Authority, Bedford, NH
Project development from conception through construction
Underwriting and refinancing of distressed properties
- Adjunct Professor
January 1999 – present: Southern NH University, School of CED
Teaching graduate course in Housing Development Finance
Teaching graduate course in Housing & Land Use Policy
Research and lecturing on housing-related topics
- Housing Development Director
December 1999 – April 2001, The Housing Partnership, Portsmouth, NH
New housing production in southern Maine and seacoast New Hampshire
Asset management of 300-unit affordable housing portfolio
Tenant organizing with Seacoast Living Wage Coalition
- Director of Housing Development
September 1995 – December 1999, AHEAD Inc., Littleton, NH
Acquisition/rehab of existing housing in Grafton and Coos Counties
New housing production in northern New Hampshire
Economic development with Grafton County EDC
- Education**
- Phillips Exeter Academy 1967
Harvard University 1971
Southern New Hampshire University 1999
Masters Degree in Community Economic Development
- Interests** Social and environmental justice
- References** References are available on request.



Susan Tomasetti

387 Hackett Hill Road, Hooksett 03106 (603) 310-9292 (w) stomasetti@nhhfa.org

- Objective** To ensure sound management of affordable housing in NH
- Experience**
- Low Income Housing Tax Credit (LIHTC) Compliance Manager - Asset Manager
August 2005 – present: NH Housing Finance Authority, Bedford, NH
Administer regulatory compliance of the LIHTC Program
Oversee statewide LIHTC Compliance
Perform annual management review of multi-family housing
 - Housing Choice Voucher (HCV) Supervisor
July 2002 to August 2005: NH Housing Finance Authority, Bedford, NH
Administer the HCV Program
Supervise staff
Oversee facility (Satellite office – Littleton, NH)
Educate landlords
 - Property Manager – Asset Manager – Financial Administrator
April 1997 – July 2002: AHEAD Inc.
\$16 million portfolio 250 units with 25 sites and four programs
Develop property goals and strategic plans
Ensure sound cash management and regulatory compliance
Handle relocation requirements
- Education**
- M.S., Southern New Hampshire University
 - B.S., Granite State College
 - A.B.A., Community College of Rhode Island
- Interests** Reading non fiction and music
- References** References available upon request



New Hampshire
Public Utilities Commission
Greenhouse Gas Emissions Reduction Fund

APPENDIX C ADVISORY COMMITTEE





Greener Homes Advisory Committee

- New Hampshire Housing Finance Authority, Convener
- Office of Energy and Planning
- Northern New England Housing Investment Fund
- New Hampshire Community Loan Fund
- Representative of the network of community action agencies
- Representative of a Neighborworks non profit housing organization
- Representative of a non Neighborworks non profit housing organization
- Representative of a local housing authority
- Representative of the for profit development community
- New Hampshire Lead Poisoning Collaborative
- Greener Homes Program Implementer



New Hampshire
Public Utilities Commission
Greenhouse Gas Emissions Reduction Fund

APPENDIX D COMMITMENT LETTERS





New Hampshire Housing

Bringing You Home

Dean J. Christon
Executive Director
e-mail: dchriston@nhhfa.org

June 1, 2010

Mr. Jack Ruderman
Director, Sustainable Energy Division
Public Utilities Commission
21 South Fruit Street, Suite 10
Concord, NH 03301

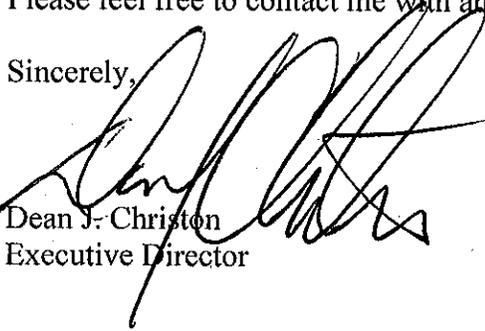
Re: HOME Program Commitment

Dear Mr. Ruderman:

New Hampshire Housing Finance Authority has identified a total of \$3 million for direct Greener Home Program expenditures as part of our annual program planning budget. The U.S. Department of Housing and Urban Development provides the Authority with an annual allocation of HOME funds for allowable purposes. We anticipate coordinating the delivery of funds in combination with recently committed Weatherization Program funds and Green House Gas Emissions Reduction Fund dollars if our application to the Public Utilities Commission is approved.

Please feel free to contact me with any questions.

Sincerely,


Dean J. Christon
Executive Director

New Hampshire Housing Finance Authority

32 Constitution Drive Bedford, NH 03110 Mailing Address: P.O. Box 5087 Manchester, NH 03108 (603) 472-8623 TDD: (603) 472-2089

Littleton Office: 41 Cottage Street Littleton, NH 03561

www.nhhfa.org



John H. Lynch
Governor

**STATE OF NEW HAMPSHIRE
OFFICE OF ENERGY AND PLANNING**

4 Chenell Drive
Concord, NH 03301-8519
Telephone: (603) 271-2155
Fax (603) 271-2615



May 27, 2010

Dean Christon, Chief Financial Officer
NHHFA
PO Box 5087
Manchester, NH 03108

Dear Mr. Christon:

Our office is pleased to support New Hampshire Housing Finance Authority's application for RGGI/GHGERF funds for its Greener Homes Program. In part, this program will install energy efficiency retrofits in existing low-income multi-family housing projects. In general, NHHFA's application serves the purpose of OEP's low-income weatherization program using several criteria:

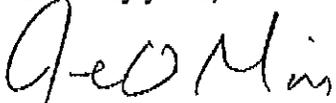
- OEP has set aside a portion of Weatherization funds for low-income multi-family housing projects.
- Many of NHHFA's target properties house young families, the elderly, and the disabled—priority populations for the program
- Because the application targets "at-risk" properties, it assures the affordability of rental housing for low and moderate income citizens by mitigating the impact of increasing energy costs and through extended commitments to affordability restrictions

OEP will allocate a set aside of Weatherization funds proportionately to each of the participating Community Action Agencies, for use with eligible multi-family properties participating in NHHFA's Greener Homes Program. These funds may be used for eligible purposes, in conjunction with RGGI funds and NHHFA program funds. The funds will be administered by the network of Community Action Agencies and will meet all applicable requirements of the Low-Income Weatherization Program. For this purpose, OEP will establish a total statewide set aside of up to \$3 million for leveraging with the RGGI and NHHFA program funds. The actual amount leveraged may be adjusted at any time contingent on the budget of each Community Action Agency, the available funds of the Weatherization Assistance Program, and the case by case analysis of each housing project as it relates to the spending and production schedule of the ARRA funded Weatherization Assistance Program.

If you have any further questions with regard to our support, please contact Nancy Gamble, Weatherization Program Manager. She can be reached at 603-271-2155 or nancy.gamble@nh.gov.

Thank you for your consideration of this excellent proposal and for your efforts on behalf of the citizens of New Hampshire.

Sincerely yours,

A handwritten signature in cursive script, appearing to read "Joanne O. Morin".

Joanne O. Morin, Director