



CITY OF CONCORD
New Hampshire's Main Street™
41 Green Street, Concord NH 03301
(603) 225-8570

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Community Development Advisory Committee
Meeting Minutes
City Hall - Large Second Floor Conference Room
41 Green Street, Concord NH 03301
November 20, 2024

Committee Members in Attendance:

Chair Jeff Bart; Councilor Jeff Foote; Councilor Judith Kurtz; Michael Gfroerer; Travis Craig; and Janet Sprague

Absent:

Mayor Byron Champlin; Councilor Paula McLaughlin; Councilor Stacy Brown; Kalamoh Donzo

Staff:

Tim Thompson, AICP, Assistant Director of Community Development; Stephanie McKim, Administrative Coordinator

Public:

Alexandria Panagiotakos, Chief Operating Officer – Concord Area Trust for Community Housing (CATCH)

Mr. Bart called the meeting to order at 12:03 p.m.

Adoption of August 28, 2024 Minutes (Public & Non-Public)

Councilor Foote moved the approval of both the May 22, 2024 public & non-public minutes. Councilor Kurtz seconded the motion. The motion passed by a unanimous voice vote.

Community Development Block Grants

Mr. Thompson summarized the process for the January 2025 funding round for the Housing and Public Facilities programs of the Community Development Block Grant program. A Request for Proposals (RFP) was issued soliciting grant proposals at the beginning of October 2024. The program received two responses.

NH Capital Region Habitat for Humanity had submitted a proposal to purchase a two-family duplex in the City, perform renovations, and re-sell each of the two units for below market prices to households with an income no greater than 60% of the related AMI, but withdrew their proposal prior to the meeting after further review by the Community Development Finance Authority (CDFA).

Mr. Thompson stated that it was unclear if Habitat’s project would be fundable through CDFA and CDBG given the difficulty of long-term affordability in a for sale project with similar projects Habitat typically

1 handles. Additionally, it would have only provided two new units of affordable housing, therefore it would
2 not score competitively.

3
4 *Concord Area Trust for Community Housing (CATCH) - (\$750,000): Proposal to redevelop their existing parcel
5 at 30 East Side Drive with a new structure and increase the affordable housing units from the existing 14 units
6 to between 20 and 24 new affordable housing units to support independent living and housing opportunities,
7 including services for adults with learning and developmental disabilities.*

8
9 Alexandria Panagiotakos, Chief Operating Officer – CATCH Neighborhood Housing presented the proposed
10 grant to the committee.

11
12 Mr. Thompson stated due to the assisted living component this project could potentially be eligible for up
13 to \$750,000 of CDBG funding, due to the supportive housing component of the project serving adults with
14 learning and developmental disabilities, compared to the typical maximum of \$500,000 available for a
15 Housing Program grant. CDBG Consultant Donna Lane will work with CATCH as CDBG progresses through
16 the process if the committee decides to move forward. Alex Panagiotakos from CATCH is available to
17 present to the committee.

18
19 Mr. Thompson suggested that CDAC recommend to the City Council authorizing the City Manager to apply
20 for up to \$750,000 in Housing Program CDBG grant funds. He stated that the recommendation will be
21 presented to the City Council at the December 2024 City Council meeting, with a public hearing in January
22 2025.

23
24 Councilor Foote asked where the grant funding is from.

25
26 Mr. Thompson responded that the Community Development Block Grant (CDBG) program is funded by a
27 block grant from the United States Housing Urban & Development Department (HUD) to the State of New
28 Hampshire. The program was created in 1974. In turn, the NH Community Development Finance
29 Authority (NHCDFA) is the agency responsible for administering these funds on behalf of the State. In
30 accordance with the federal legislation which established the program in 1974, municipalities are either
31 classified as an “Entitlement Community” (which automatically receive CDBG funds annually) or “Non-
32 Entitlement Community” (which must compete for project specific funds). Concord is a Non-Entitlement
33 Community.

34
35 The City prepares and submits Community Development Block Grant applications to the NH and submits
36 them to the NHCDFA. For Non-Entitlement Communities, the NHCDFA opens two application rounds
37 annually for housing and public facilities projects, typically in January and July. Non-Entitlement
38 communities are eligible for up to \$500,000 in the housing and public facility categories, respectively, on an
39 annual basis (for a potential total of \$1 million). While CDBG has a capped of \$500,000 for housing and
40 public facilities but as previously mentioned due to the supportive housing included in this proposal, this
41 would elevate to an eligibility of up to \$750,000.

42
43 The other types of grants, economic development and planning grants occur on a rolling basis. He noted that
44 CDAC has discussed two planning grants recently, for the Community Justice Center (which recently was
45 approved by CDFA) and did get funded by HUD and for Families in Transition for their properties in
46 Bicentennial Square to study if they can increase their unit count for affordable housing (scheduled for
47 Council public hearing in December).

48
49 For Non-Entitlement communities, CDBG applications are scored on a competitive basis by the NHCDFA.
50 Applications are also reviewed and approved by the NHCDFA’s Community Development Advisory

1 Committee. Those recommended for funding must be approved by the Governor and Executive Council.
2 Once awarded, the City sub-grants the CDBG funds to the organization with which it has partnered to
3 support the project for which the funds were received.
4
5 Councilor Foote requested a flow chart or Gantt chart that lays out the process of grant funding.
6
7 Mr. Thompson offered to share the CDFA manual with the committee that includes the process flow charts.
8
9 Mr. Bart asked if Ms. Panagiotakos from CATCH would like to add any additional information.
10
11 Ms. Panagiotakos added that CATCH is still in the early planning stages and does not have anything final yet
12 due to the need to determine the overall mix of funding sources. She stated that the building is located on
13 East Side Drive and was once an Army barrack in the 1940's. The proposal calls for an increase to the
14 footprint size of the building so that CATCH can add additional affordable housing units.
15
16 CATCH is working with Community Bridges. Community Bridges has been seeking housing for adults with
17 learning and developmental disabilities and would work with CATCH in a partnership or agreement to
18 provide some sort of supportive housing for their individuals.
19 CATCH believes the proposed project could be able to take the current 14 units and turn it into 20 to 24
20 units, all of which would be rented to those that fall under the 80% Area Median Income (AMI) as required
21 by CDBG.
22
23 Ms. Panagiotakos stated that the current building has 4 occupants and as the units have vacated, CATCH
24 has not re-rented those units. There would be very little relocation issues (if any).
25
26 Mr. Bart asked Ms. Panagiotakos to elaborate on the participation of Community Bridges and how it would
27 be structured.
28
29 Ms. Panagiotakos stated that the details regarding how Community Bridges' clients receives their housing
30 vouchers, and that those individuals would not expend more than 30% of income available for housing.
31 The specific details of the partnership with Community Bridges is still being ironed out as it may be
32 dependent on the funding sources and funding requirements, however CATCH would be the property
33 owner and maintain the property.
34
35 Councilor Kurtz inquired if the project moves forward and the agreement with Community Bridges at some
36 point ceases, would CATCH be able to bill the units to folks that are not receiving Community Bridges
37 support who would otherwise qualify?
38
39 Ms. Panagiotakos CATCH can support individuals that need affordable housing but when it comes to care,
40 that would have to be a third party. If third party is not available to provide services to CATCH, the
41 property would simply be an affordable housing project without the supportive housing component.
42
43 Mr. Thompson stated he is recommending that the motion to the committee is to make funding up to
44 \$750,000 because if it is not found eligible for the additional supportive housing funding, then \$500,000
45 would be the grant amount.
46
47 Ms. Panagiotakos stated that regardless of outcome, CATCH will need to redevelop the property and the
48 plan to work with supportive housing option is their first choice.
49
50 Councilor Foote stated that it appears that the proposal does not contain any private funding at all.

1
2 Ms. Panagiotakos states that it is not included at this time until CATCH knows the extent of grant funding
3 stack would look like, it would be difficult to know the amount of private funding would be required until
4 grant funding has been exhausted.

5
6 Councilor Kurtz inquired about the land acquisition cost listed in proposal since CATCH already owns the
7 property?

8
9 Ms. Panagiotakos states CATCH owns the property but a partnership may be required based on funding to
10 pay down original loan note to move the land into the partnership.

11
12 Councilor Foote asked if this property pays property tax.

13
14 Ms. Panagiotakos confirmed all CATCH property pays property tax with the exception of their
15 organization's office space.

16
17 Mr. Thompson states that there may be a potential issue regarding whether this building has historical
18 value of the building or not. This will be a component that will be in an evaluation. Additional there is a
19 relocation issue of the remaining tenants.

20
21 Ms. Panagiotakos states that there are four units currently occupied and these tenants will have an option
22 to relocate to another unit under CATCH when their lease is up for renewal.

23
24 Councilor Kurtz moved to recommend the City Council authorize the City Manager to apply for the CDBG
25 housing grant in the amount of up to \$750,000. Councilor Foote seconded the motion. The motion passed
26 unanimously.

27
28 Mr. Thompson summarized the latest status reports from Consultant Donna Lane for open CDBG grants:

- 29
30 • Concord Center to End Homelessness - is buying 6 S. State Street and renovating into 8 one-bedroom
31 apartments. Property acquisition is scheduled for November 15, 2024 (they have secured additional
32 funding commitments they needed for the rehabilitation). Construction to begin December 15, 2014
33 with completion expected August 2025. CDBG funds of \$475,000 to be applied to the purchase price
34 of \$610,000. CDBG \$500,000 Total Project Cost \$2.5mil+/-.
- 35
36 • Penacook Boys & Girls Club - Construction complete and the building is in use. They are ramping up
37 and are half full. School age is full with a waiting list, 45 enrolled members. The infant room will be
38 full with 8 and a waiting list. Toddler 2 - 8 members. CDBG funds of \$725,000 were applied toward
39 construction. CDBG \$750,000 Total Project Cost \$5mil+/-.
- 40
41 • Community Justice Center – New Hampshire Legal Assistance (NHLA), 603 Legal Aid (603LA), and
42 Disability Rights Center-New Hampshire (DRC-NH) are NH's three civil legal services nonprofit law
43 firms serving low-income households, people with disabilities, and older adults. These three
44 statewide agencies are considering headquartering in a single location, a new community hub for
45 civil legal services called the Community Justice Center, in Concord to better coordinate and
46 complement services. The CDBG Planning Study funds would finance an arch/engineering study to
47 look at various potential properties and determine renovation costs. In addition, the study will
48 examine the potential for a new building and the construction costs of that option. CDBG funds
49 \$25,000. CDFA has approved this.
- 50

1
2 **Non-Public Session**

3 Councilor Kurtz moved to go into non-public session under *RSA 91-A:3, II(c) matters which, if discussed in*
4 *public, would likely affect adversely the reputation of any person, other than a member of this board, unless*
5 *such person requests an open meeting. This exemption shall extend to include any application for assistance*
6 *or tax abatement or waiver of a fee, fine or other levy, if based on inability to pay or poverty of the applicant.*
7 Councilor Foote seconded the motion. A roll call vote was held and the vote was unanimous in support of
8 the motion. The non-public session began at 12:27 p.m.

9
10 Councilor Kurtz moved to come out of non-public session. Councilor Foote seconded the motion. A roll call
11 vote was held and the vote was unanimous in support of the motion. The non-public session ended at 12:50
12 p.m.

13
14 Upon conclusion of the non-public session, Councilor Foote moved to seal the minutes of the non-public
15 session. Councilor Kurtz seconded the motion. A roll call vote was held and the vote was unanimous in
16 support of the motion.

17
18 **Revolving Loan Fund Status Report**

19
20 Mr. Thompson presented the summary of loans and financial statistics for the Revolving Loan Fund:

21		
22	Loans in Portfolio:	13
23		
24	Pending Disbursement:	<i>Jackson Street Deferred Loan conditionally approved by CDAC on</i>
25		<i>August 28, 2024 – up to \$20,000</i>
26		
27	Delinquent:	<i>Bennett, Deanna - No further collection action on account per CDAC</i>
28		
29	Suspended:	<i>Spaulding, Joyce - CDAC suspended payments in 2008</i>
30		
31	Write Off:	<i>None</i>
32		
33	Deferred:	<i>Boardman, Constance – 37 Alice Drive, #61 - \$6,000.00 (2017)</i>
34		<i>Campbell, Christine – 141 North State Street - \$20,602.00 (2017)</i>
35		<i>Milioto, Derek – 19 Thorndike Street - \$38,605.44 (2019)</i>
36		<i>Onimus, Robert – 21 Hope Avenue - \$3,760.00 (2020)</i>
37		<i>Carbone, Tabitha – 9 Bog Road - \$18,700 (2023)</i>
38		<i>Coloumbe, Lisa & William – 17 Canterbury Road - \$7,000.00 (2024)</i>
39		
40	Outstanding Balance (All Loans):	\$1,132,054.69 (principal only)
41	Funds Available to Lend:	Approximately \$601, 159.81

42
43 **Other Business**

1 Mr. Gfroerer moved that staff determine the appropriate means to establish that future Revolving Loan
2 Fund deferred loans default to having interest at a rate to be determined by the committee instead of
3 defaulting to 0% interest unless waived by the committee. Councilor Kurtz seconded motion. The motion
4 passed unanimously.

5
6 **Adjournment**

7 Councilor Kurtz moved to adjourn. Mr. Gfroerer seconded the motion. The motion passed unanimously.

8
9 The meeting adjourned at 12:56 p.m.

10
11 *Respectfully submitted,*

12
13
14 *Stephanie McKim, Administrative Coordinator of Community Development*