

Project/Performance Site Location(s)

Project/Performance Site Primary Location I am submitting an application as an individual, and not on behalf of a company, state, local or tribal government, academia, or other type of organization.

Organization Name:

DUNS Number:

* Street1:

Street2:

* City: County:

* State:

Province:

* Country:

* ZIP / Postal Code: * Project/ Performance Site Congressional District:

Project/Performance Site Location 1 I am submitting an application as an individual, and not on behalf of a company, state, local or tribal government, academia, or other type of organization.

Organization Name:

DUNS Number:

* Street1:

Street2:

* City: County:

* State:

Province:

* Country:

* ZIP / Postal Code: * Project/ Performance Site Congressional District:

Application for Federal Assistance SF-424

Version 02

* 1. Type of Submission:		* 2. Type of Application:		* If Revision, select appropriate letter(s):	
<input type="checkbox"/> Preapplication		<input checked="" type="checkbox"/> New		<input type="text"/>	
<input checked="" type="checkbox"/> Application		<input type="checkbox"/> Continuation		* Other (Specify)	
<input type="checkbox"/> Changed/Corrected Application		<input type="checkbox"/> Revision		<input type="text"/>	
* 3. Date Received:		4. Applicant Identifier:			
<input type="text" value="12/14/2009"/>		<input type="text"/>			
5a. Federal Entity Identifier:			* 5b. Federal Award Identifier:		
<input type="text"/>			<input type="text"/>		
State Use Only:					
6. Date Received by State:		7. State Application Identifier:			
<input type="text"/>		<input type="text"/>			
8. APPLICANT INFORMATION:					
* a. Legal Name: <input type="text" value="New Hampshire Office of Energy and Planning"/>					
* b. Employer/Taxpayer Identification Number (EIN/TIN):			* c. Organizational DUNS:		
<input type="text" value="02-60000618"/>			<input type="text" value="033099933"/>		
d. Address:					
* Street1:	<input type="text" value="4 Chenell Drive"/>				
Street2:	<input type="text" value="Second Floor"/>				
* City:	<input type="text" value="Concord"/>				
County:	<input type="text"/>				
* State:	<input type="text" value="NH: New Hampshire"/>				
Province:	<input type="text"/>				
* Country:	<input type="text" value="USA: UNITED STATES"/>				
* Zip / Postal Code:	<input type="text" value="03301-8501"/>				
e. Organizational Unit:					
Department Name:			Division Name:		
<input type="text" value="Office of Energy and Planning"/>			<input type="text"/>		
f. Name and contact information of person to be contacted on matters involving this application:					
Prefix:	<input type="text"/>	* First Name:	<input type="text" value="Meghan"/>		
Middle Name:	<input type="text"/>				
* Last Name:	<input type="text" value="McPherson"/>				
Suffix:	<input type="text"/>				
Title:	<input type="text" value="Grants Manager"/>				
Organizational Affiliation:					
<input type="text"/>					
* Telephone Number:	<input type="text" value="603-271-1098"/>	Fax Number:	<input type="text" value="603-271-2615"/>		
* Email:	<input type="text" value="meghan.mcpherson@nh.gov"/>				

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9. Type of Applicant 1: Select Applicant Type:

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

11. Catalog of Federal Domestic Assistance Number:

CFDA Title:

*** 12. Funding Opportunity Number:**

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

*** 15. Descriptive Title of Applicant's Project:**

Attach supporting documents as specified in agency instructions.

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16. Congressional Districts Of:

* a. Applicant

02

* b. Program/Project

NH-ALL

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

17. Proposed Project:

* a. Start Date:

05/15/2010

* b. End Date:

05/15/2013

18. Estimated Funding (\$):

* a. Federal	20,000,000.00
* b. Applicant	0.00
* c. State	0.00
* d. Local	0.00
* e. Other	0.00
* f. Program Income	0.00
* g. TOTAL	20,000,000.00

* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?

 a. This application was made available to the State under the Executive Order 12372 Process for review on b. Program is subject to E.O. 12372 but has not been selected by the State for review. c. Program is not covered by E.O. 12372.

* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)

 Yes No

Explanation

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)

 ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:

* First Name:

Joanne

Middle Name:

* Last Name:

Morin

Suffix:

* Title:

Director

* Telephone Number:

603-271-2155

Fax Number:

603-271-2615

* Email:

joanne.morin@nh.gov

* Signature of Authorized Representative:

Meghan McPherson

* Date Signed:

12/14/2009

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*** Applicant Federal Debt Delinquency Explanation**

The following field should contain an explanation if the Applicant organization is delinquent on any Federal Debt. Maximum number of characters that can be entered is 4,000. Try and avoid extra spaces and carriage returns to maximize the availability of space.

[Empty text input area for Applicant Federal Debt Delinquency Explanation]

INTRODUCTION

Policies and programs alone cannot reduce greenhouse gases, transform energy markets, or put people back to work. Those gains will come only when tangible and viable actions to increase energy efficiency and renewable generation are integrated into the daily lives and economy of every American community. To that end, the diverse stakeholders who make up the New Hampshire Energy Efficiency and Sustainable Energy Board have developed the **Beacon Communities Project**. On behalf of those partners, the NH Office of Energy and Planning seeks funding from the Retrofit Ramp-up Program to launch the initiative and achieve immediate results in greenhouse gas reductions, energy costs, and clean energy jobs.

With the most decentralized government structure in the nation, the power for transformative change in New Hampshire is vested at the local level. Building on a rich tradition of civic engagement, the Beacon Communities Project will **empower selected communities to achieve transformative reductions** in fossil fuel use and greenhouse gases through energy efficiency and renewable energy, and then **serve as mentors to neighboring communities to do the same**. This will be accomplished through **geographically targeting technical assistance and financing tools of utilities, nonprofit organizations, funders, public agencies, and private contractors** to sharply decrease fossil fuel use in thousands of homes, businesses, and public buildings. A grant from the EECBG Retrofit Ramp-up Program will provide critical start-up funding for three pilot communities, produce immediate measurable results, and establish a platform to sustain the program well beyond the initial investment.

This program is **part of an integrated approach to a clean energy economy in New Hampshire**. It is designed to meet several goals of the state's Climate Action Plan and will be overseen by a Advisory Council of energy leaders from the public and private sectors. It builds on **New Hampshire's strengths of public-private partnerships, innovation, and practical action at the local level**.

Section I: PROJECT APPROACH (Criterion #3)

I A. Goals, Tasks/Methods, Deliverables, Milestones

Project Goal

The Beacon Communities Project will significantly reduce fossil fuel emissions and total energy use in three diverse New Hampshire Communities and put the systems, incentives and supports in place that will enable other communities to make the same gains.

Project Objectives

1. **Provide communities with effective tools and strategies for marketing to and engaging property owners** in making the changes needed to yield improved energy efficiencies in their buildings.
2. **Identify and create sustainable financial products and resources** that will make retrofitting a viable option both now and in the future for property owners.
3. **Provide three communities with easy access to the technical expertise** they need to attain maximum reductions in the fossil fuel emissions and total energy use of residential, commercial and municipal buildings.
4. **Stimulate local economies and create jobs.**

Methods and Tasks/ Project Plan

To achieve these goals we will work at both the state and local levels. **At the state level**, we will establish and grow a Pooled Assets Revolving Loan Fund and link a wide variety of other funding sources to local communities. At the same time, our Advisory Council, made up of the major energy-efficiency leaders in the state, will work closely together to advise staff and shape public policy.

EECBG funds will be awarded to the State Office of Energy and Planning (OEP). The OEP will contract with the NH Community Development Finance Authority (NH CDFA) to oversee administration of the program and funds. NH CDFA will establish a **Beacon Community Field Office in each community**. The Field Offices will work with the local municipalities, property owners, financial institutions, and building contractors. Field staff will: support local marketing efforts; reach out to community leaders, financial institutions, and property owners; assist property owners in identifying the financial mechanisms that best fit their needs; provide technical energy-efficiency expertise; oversee compliance and quality control; coordinate efforts across community groups; and link the work and needs of the local communities with the work being done in other communities and at the statewide level.

The field office staff will include a community manager/outreach person, loan officers, loan processors, and energy technical assistance providers. Staff will focus on: marketing and outreach, providing property owners with information on financing options, on-the-ground compliance and reporting, and local program management.

A project manager at NH CDFA's main office in Concord will support the field offices. OEP and NH CDFA will each handle aspects of reporting to DOE and compliance with program requirements. NH CDFA will collect reporting data (program activities, program expenditures, energy savings, jobs created, and related data) from the field offices, will handle the accounting for the program and administrative funds in the main office and field offices, and will send reporting data and payment requests to OEP. OEP will compile the reporting submission with NH CDFA's data and any additional requirements.

Deliverables, Milestones and Timetable

May-December 2010
<p>GOAL: Administration Hired and Offices Up and Running in three Months</p> <p>First Three Months After Award:</p> <ul style="list-style-type: none"> ➤ Receive approval ➤ Finalize contract with NH CDFA- OEP/NH CDFA ➤ Receive Governor and Executive Council approval ➤ Hire compliance staff- OEP ➤ Hire Program Director- NH CDFA ➤ Establish formal Advisory Council to oversee project ➤ Open field offices and hire regional staff <p>Four to Six Months After Award:</p> <ul style="list-style-type: none"> ➤ Hire remaining field office staff

GOAL: Engage Community and Begin Implementation

- Develop customized marketing/outreach program for each community
- Conduct meetings with community channels
- Conduct meetings with residents/businesses/nonprofits in community
- Establish Plymouth Energy Reduction Council
- Finalize Pooled Asset Revolving Loan Fund
 - Enter into agreements with financial institution partners
 - Conduct hearing at Public Utilities Commission for utility financing
 - Establish State Revolving Loan Fund
- Choose financing mechanism for each community:
 - Expand on-bill financing product from electric utilities
 - Pass PACE article in City Council- Berlin/Nashua (pending legislation)
- Develop Inventorying and Monitoring Software
- Educate/Train Auditors/Contractors on Qualification Requirements
- Establish List of Qualified Auditors/Contractors
- Finance and oversee implementation of first retrofit projects
- Obligate 10% of the funds

January-June 2011

GOAL: Expand Implementation of Program:

- Launch Inventory Software Website
- Pass PACE article at Spring Town Meeting- Plymouth (pending legislation)
- Establish Energy Savings Contest within communities
- Obligate 50% of the funds

GOAL: Conduct a 9 Month Assessment of the Program

- Assess Default Loan Loss Reserve
- Assess State Revolving Loan Fund
- Develop new solutions to address problem areas identified in assessment

GOAL: Develop Mentorship Program between Beacon Communities

- Pull in partners to assist in mentorship program, such as Northern Forest Center
- Establish communication channels

GOAL: Explore the Development of a Securitized Fund

- Engage NH Charitable Foundation, Community Loan Fund to develop fund which will allow private investment into a fund which invests in NH energy efficiency/renewable energy infrastructure

July-December 2011

GOAL: Obligate 100% of Funds by 18 Months

January-June 2012

GOAL: Conduct a 2 year Assessment of the Program

- Assess Loan Loss Reserve
- Assess State Revolving Loan Fund
- Assess financial risk of energy efficiency improvements
- Assess financial institutions willingness to finance additional portion of energy efficiency projects
- Develop new solutions to address problem areas identified in assessment

July-December 2012

GOAL: Enact Beacon Phase II:

- Solicit and decide on next round of three (3) Beacon Communities
- Hire staff at Phase II Beacon Communities Field Offices
- Educate/Train Auditors/Contractors on Qualification Requirements
- Establish List of Qualified Auditors/Contractors
- Develop Mentorship Program between Beacon Phase I and Phase II communities

January-June 2013

GOAL: Expand Private Market Financing

- Verify financial risk reduction through financing mechanism for lending institutions.
- Engage financial institutions to take on more of the financing, using the implemented financing mechanism, without an increase in financial risk. This is done through verification of risk reduction.

Quarterly Spend Plan

Spending for the first quarter of year 1 will primarily be all program and administrative costs as we hire new staff, find office space and get the program running. We anticipate that there may be small loans or grants made in the second and third quarters of year 1 and that by the fourth quarter of year 1 we will be fully up and running. Each of the quarters of years 2 and 3 anticipate somewhat level loan/grant activity with program and admin costs running flat during those periods.

I B. Overcoming Barriers (Project Approach Criterion # 3 cont.)

There are **three major barriers** to transforming the market and achieving broad-scale energy reductions. The Beacon Communities Project is designed to **effectively respond** to each barrier.

1. Upfront Costs. Energy retrofits often require a significant initial outlay of money. Property owners often lack the finances to cover these costs. Project Response: Our regional staff will help property owners access the funding sources that best meet their needs including: utility rebates, State Energy Program-funded programs, Weatherization Assistance Program, Neighborhood Stabilization Program, Community Development Block Grants, and targeted EECBG ramp-up funds. We will work with utility companies and banks and use existing state funds and EECBG grant funds to create and grow a Pooled Assets Revolving Loan Fund.

2. Lender Concerns regarding Loan Default Rates. Utilities and private lenders are concerned that property owners will not experience projected savings and for that or other reasons will default on their loans. Project Response: The Loan Loss Reserve Account will provide the “insurance” lenders need to act. In addition, the Pooled Assets Loan Fund will serve as a mechanism for sharing lender risk. Introduction of PACE mechanisms will further reduce the risk of institutions providing capital for PACE finance.

3. Property Owners' Fear that Retrofit Costs Will Outweigh Cost Savings. Project Response: One of our core operating principles is that we must be able to demonstrate that the **owner will save money from “Day One.”** Rigorous financial analysis and standards will ensure that loans will be entirely repaid through energy savings, and as energy prices escalate, property owners will experience even greater

savings than if they had not acted. Careful monitoring and reporting of savings and communication using personal networks within each community will establish retrofits as reliable and familiar ways to reduce energy costs.

I C. Management Strategy *(Project Approach Criterion # 3)*

Funding Structure

Retrofits will be funded in significant part through cost-sharing programs such as the Appliance Rebate Program, utility rebate programs, Forward Capacity Market, SEP-funded programs, and other sources listed in section III below. We will provide property owners with access to a variety of financing mechanisms.

Pooled Asset Loan Funds – We will establish Pooled Asset Fund consisting of three components: a State Revolving Loan Fund created with **\$15.2 million** of the EECBG funding; Utility Investment Funding; and investments from private banks. Property Owners may borrow up to 60% of retrofit costs from the Pooled Asset Fund. The fund will replenish itself as property owners re-pay their loans.

Loan Loss Reserve Account – This account will be used to cover defaults on loans made by the Pooled Asset Loan Fund. We recognize that private lenders are concerned that the default rate on retrofit loans may be higher than on other equity loans.

On-Bill Financing – **All of NH's electric utilities have on-bill financing (SmartStart) programs** in place and the two utilities servicing the Beacon Communities region **have committed to expand** the programs' scope and capacity to respond to the increase in demand we expect to occur as a result of the intensive Beacon Communities project.

Private Lenders – Private Lenders will loan funds directly to property owners. New Hampshire banks have been willing to finance energy efficiency improvements and to begin factoring energy savings into their underwriting practices. As lender confidence increases over time, we expect willingness to loan to increase.

Property Owner- Upfront Investment - Property owner's upfront investment will cover the smallest portion of the cost of retrofits. These will vary by property owner type. The Beacon Communities Partnership will help all participating property owners take advantage of applicable residential and commercial tax credits, in addition to the various sources of support that reduce property owners' share in the first instance.

Property Assessed Clean Energy (PACE) - **PACE legislation is currently pending in the NH legislature (LSR 2202)**. It comprehensively adopts the best practices described in the White House "Policy Framework for PACE Financing Programs" (Oct. 18, 2009) and enjoys bipartisan sponsorship. The legislation will authorize municipal energy efficiency and clean energy districts where assessments on property tax or municipal service bills can be used to finance the property owner's share of the cost of energy measures that pay for themselves and meet other criteria. The legislation contemplates the need for New Hampshire's comparatively small municipalities to use cooperative arrangements to administer PACE programs. The Beacon Communities Project and the three communities will, upon enactment of the PACE legislation, jump-start its implementation using such cooperative arrangements.

While our objective is to loan EECBG grant funds to property owners, it is paramount that we meet the obligation deadlines as well. It is ambitious to loan this amount of money to homeowners, business owners, non-profit organizations that own their buildings, and municipalities in 18 months. If need be, at the nine month review, we will offer grants to property owners to encourage their participation in the Beacon Communities Project or negotiate another arrangement, if acceptable to DOE, to place funds that were not obligated in a financial vehicle to cover the reasonable pipeline of borrowers that will complete their expenditures within two or three months of the final expenditure deadline (36 months from the date of award).

Outreach/Marketing Strategy

Experience in other parts of the country has demonstrated that funding alone does not lead to a widespread demand for energy-efficiency retrofitting. The Beacon Communities Project will focus significant resources on marketing and outreach. **We believe the key to success lies in marketing and outreach and the relationships and knowledge developed at the community level.** We will partner with community leaders and provide them with access to the marketing expertise, templates and tools that best fit their needs. By locating our Field Offices in the communities and providing staff devoted to marketing and outreach, we will be able to build on the capacity of the communities themselves.

Adapt and Replicate the PAREI Approach– The **Plymouth Area Renewable Energy Initiative (PAREI)** was developed in one of our three Beacon Communities and provides a powerful and proven model of community organization that begins with outreach and education and culminates in significant retrofit outcomes. This intensive community-based program of neighbor-to-neighbor outreach, education, technical assistance and installation support has produced **135 residential renewable energy installations** and countless energy efficiency improvements, recently expanding to include an in-depth weatherization effort. PAREI has built capacity within the community, securing Building Performance Institute building analyst certification for its neighborhood-based auditors, establishing an office with paid staff, and building a strong, high-impact energy efficiency and sustainable energy network throughout the community's neighborhoods and institutions.

The Beacon Community Partnership and PAREI will work with the many formal and informal, statewide and local organizations and communications networks to build from their outreach, education and program activities **retrofit programs for Berlin and Nashua that are as powerful as PAREI has been.**

Smart Grid Automated Metering Infrastructure- The NH Electric Cooperative (NHEC) is undertaking Smart Grid project which will include the deployment, over the next 3 years, of automated metering infrastructure (AMI) and supporting telecommunications infrastructure throughout its service area. This includes the installation of nearly 3,000 smart meters for NHEC members in the Town of Plymouth. The investment for the portion of the project in Plymouth alone is estimated to be in excess of \$650,000. The project is funded in part through a Smart Grid Investment Grant from DOE.

Reach Out Via the Utilities – Two utility companies will design and implement strategies to reach out to their customers. New Hampshire Electric Cooperative has its headquarters, and is a major community institution, in Plymouth. Information that utility companies target to their customers – addressing the link between energy use and costs – can direct attention to or reinforce outreach through community-based channels, providing credibility and important information about on-bill financing opportunities. Both utilities will also provide marketing and implementation support through account representatives.

Neighborhood and Community Mentoring - In Year 1, the Beacon Communities Project will create a mentorship program to establish communication channels between the three Beacon Communities, starting with the development of a PAREI of marketing strategy in Berlin and Nashua. This channel will allow the Beacon Communities to share their successes and challenges, and work towards assisting each other with solutions. In Year 3, a mentorship program will be established between Beacon Phase I and Phase II communities.

Generate High Visibility – Beacon Community field offices and statewide program management will facilitate regular media coverage of the successes of the Beacon communities. Advertising and free media will use channels that yield appropriate local visibility to property owners rather than high cost, less targeted media. We will also take full advantage of social media channels such as Twitter and Facebook to reach and interact with a broad range of constituents. In addition, the Northern Forest Center will make its interactive New Hampshire Renewable Energy Map available to each Beacon Community.

Implementation/Delivery Plan

Delivery of Retrofits – Audits and Contracting

The Beacon Communities Project takes a decentralized approach to the actual delivery of retrofits. The role of our staff will be to provide technical assistance and expertise in energy-efficient retrofits to local leaders and contractors; to link property owners and communities to qualified contractors; and, to foster the development of a larger pool of skilled auditors and contractors. Specifically, auditors who are certified as building analysts by the Building Performance Institute will perform the audits. The NH CDFA, with assistance from utility and other members of the Advisory Council, will **pre-qualify auditors and contractors**. Property owners will hire contractors directly or in some cases arrange for implementation through existing programs such as the Weatherization Assistance Program (WAP), Neighborhood Stabilization Program, or electricity utility efficiency programs. Quality assurance methods used for the Weatherization Assistance Program will be followed in residences and commissioning will be included in all other retrofit projects.

Monitoring/Verification Plan

The NH CDFA, with assistance from the Advisory Council, will pre-qualify contractors to monitor and verify the work completed. Monitoring and verification procedures will be consistent with the International Performance Measurement and Verification Protocol and will be sufficient to qualify savings for the ISO-New England Forward Capacity Market. In Plymouth, the major Smart Metering Program being undertaken by NH Electric Cooperative (NHEC) will provide enhanced monitoring, verification, and owner communication opportunities. Monitoring and verification efforts will also be utilized to support the word-of-mouth marketing campaign, ensuring that residents will tell others how much energy they are saving and making for energy-saving competition in the communities.

Feedback and Continuous Improvement

The composition of the Beacon Communities Advisory Council will ensure that we have representatives with direct knowledge of all aspects of the project: planning and oversight, funding mechanisms, outreach and marketing, on- the-ground technical assistance for individual projects, and energy use tracking. The Advisory Council will work with NH CDFA to monitor program implementation; identify and resolve problems; review energy impact data; and make needed adjustments over time.

I D. Addressing Compliance Issues *(Project Approach Criterion # 3 cont.)*

The NH Office of Energy and Planning (OEP) will be responsible for ensuring compliance. We will model our compliance work on the Weatherization Assistance Program, which is overseen by OEP and administered in regional offices. To this end OEP will hire a full-time Program Manager/Compliance Officer, and use a portion of existing and new staff as follows: 5%FTE Director, 10%FTE Supervisor/Policy Analyst, 25% FTE Accountant and 5%FTE Grants Manager. This work will require extensive travel to the field offices to physically verify the processes. Reporting requirements will, of course, also be in compliance with NH Office of Economic Stimulus and DOE requirements. This includes monthly reporting of 1512 to office of economic stimulus and quarterly progress reports to the DOE.

Section II: PARTNERSHIP STRUCTURE AND CAPABILITIES (Criterion #4)

II A. Involvement from a Broad Range of Entities/Organizations

(Partnership Structure & Capabilities Criterion # 4)

The Beacon Communities Project has **strong support from every corner of the state, including the Governor's Office, the New Hampshire Charitable Foundation, State Energy Office, Energy Efficiency and Sustainable Energy Board, and electric utilities.**

II B. Roles, Responsibilities and Qualifications of Partners *(Partnership Structure & Capabilities Criterion # 4)*

Key Partner Roles and Responsibilities

New Hampshire Office of Energy and Planning (NH OEP) - In its role as the state energy office, OEP has successfully implemented numerous federal programs including the Weatherization Assistance Program, Low-Income Home Energy Assistance Program, and State Energy Program. OEP has an exemplary track record in overseeing federal programs and has received accolades for its progressive and expeditious efforts in obligating American Recover and Reinvestment Act funding. The Office strives to create progressive programs that will engage the market, as shown in its successful award of two waivers under the State Energy Appliance Rebate Program. The recent addition of Joanne Morin as director further exemplifies the office's commitment towards addressing climate change. ***Role & Responsibilities:*** The NH OEP will be the grant recipient, and bear overall responsibility for project compliance and reporting to the US DOE. The NH OEP will contract with the NH Community Development Finance Authority (NH CDFA) to implement the project. The OEP will work with the **Advisory Council to oversee the overall development and implementation** of the Beacons Project. ***Key Personnel:*** Joanne Morin, Director; Eric Steltzer, Energy Policy Analyst.

NH Community Development Finance Authority (NH CDFA) has been supporting affordable housing and economic development activities that benefit low and moderate-income citizens in New Hampshire since 1983. It is a quasi-public, non-profit organization with a staff of 17 located in Concord, NH. NH CDFA administers more than \$14 million annually in federal and state grants, loans, and tax credits to municipalities and nonprofits in New Hampshire; it administered an additional \$22 million in federal grants in 2009 and administers \$5 million in loan funds. NH CDFA has considerable experience

administering federal programs with demanding reporting and compliance requirements. Programs currently under administration are:

- Federally Funded:
 - Community Development Block Grant Program (HUD - \$9.2 million annually),
 - Community Development Block Grant Program - Recovery (HUD – ARRA - \$2.4 million),
 - Neighborhood Stabilization Program (HUD - \$19.6 million over 4 years). The program is funded by HUD to redevelop foreclosed property in neighborhoods hardest hit by the foreclosure crisis.,
 - Energy Reduction Fund (DOE, ARRA funded - \$3.5 million revolving loan fund)
- State Funded:
 - Community Development Investment Tax Credit Program (State of NH - \$5 million annually),
 - Municipal Energy Reduction Fund (State of NH Public Utility Commission - \$1.5 million – revolving loan fund), and
- Funded from Retained Earnings:
 - NH CDFA Loans and Discretionary Grants - our internal loan programs targeting community development and job creation.

NH CDFA has consistently complied with all Davis-Bacon, environmental (NEPA), historic preservation and other reporting requirements. Additionally, NH CDFA is the recipient of two ARRA-funded awards – CDBG-R and State Energy Program (Energy Reduction Fund) -- that both require monthly reporting, jobs reporting, and administration of Buy American requirements, in addition to the standard NH CDBG requirements just discussed. NH CDFA is considered a Low Risk Auditee as a result of its annual OMB A-133 Single Audit.

Role & Responsibilities: The NHCDFA will: **develop and oversee a program and delivery system** in the three initial communities (Nashua, Plymouth, and Berlin), both with an eye to making it work there and to make it replicable across the state; **administer and oversee the Pooled Asset Loan Fund and the Loan Loss Reserve Account**; staff and oversee the local field offices; and work with the Beacon Communities Advisory Council to address long-term sustainability, including the possible creation of a statewide **entity to oversee energy efficiency in the state.** **Key Personnel:** Kathy Bogle Shields, Executive Director; Alice Veenstra, Chief Community Development Officer; Ted Kuchinski, Chief Financial Officer.

The Jordan Institute is the leading organization in the planning, financing and implementation of energy efficiency and sustainable energy retrofits in New Hampshire buildings. Jordan provides "one-stop" energy retrofit services to school districts, municipalities, commercial and non-profit building owners, multifamily housing owners, and institutions and to organizations that serve building owners in these sectors. Jordan also undertakes extensive outreach, education, and training activities. Since 2007, the Jordan Institute has completed energy use benchmarking with Portfolio Manager for 118 New Hampshire school buildings, approximately 90 municipal buildings, and smaller numbers of commercial and institutional buildings. Jordan has completed audits of more than 100 New Hampshire municipal, school and commercial buildings and is providing project oversight or commissioning services for several major retrofit and new construction projects. The Jordan Institute played a leading role in developing the PACE legislation that is now pending in the New Hampshire legislature. **Role & Responsibilities:** Serve on the Beacon Communities Advisory Council, Provide technical assistance to NH CDFA staff regarding the technical (energy) aspects of running the program, and Provide audits and commissioning to buildings in the communities. **Key Personnel:** D. Dickinson Henry, Jr., Executive Director; Stephen H. Burrington, Chief Strategic Officer.

New Hampshire Charitable Foundation (NHCF) - Established in 1962, The New Hampshire Charitable Foundation is one of the country's largest community foundations, with nearly 1,500 funds established by donors for individualized charitable purposes and grants to nonprofit organizations and scholarship funds to students totaling \$30 million each year. Role & Responsibilities: The New Hampshire Charitable Foundation makes approximately \$2 million in grants annually to support nonprofits working in energy policy, climate change, and related sustainability efforts. The Foundation has supported the development of the Beacon Communities Project through both grants and significant staff time. It is anticipated that **additional Foundation grants** will be made to advance the Beacon Communities Project in the three selected communities. In addition, the Foundation is considering viable pathways for making mission-related investments from its endowed assets to advance important work in the communities it serves. It is likely that the Beacon Communities revolving loan fund could fit the criteria for such investments. **NHCF will serve on the Beacon Communities Advisory Council.** Key Personnel: Richard Ober, vice president for civic leadership and communications, chairperson of the New Hampshire Energy Efficiency and Sustainable Energy Board (ESEE).

New Hampshire Community Loan Fund – The Loan Fund is one of the first statewide Community Development Financial Institutions in the country and the recipient of many awards including the National Community Capital Association *Excellence in Financial Performance Award in 2000* and the and the U.S. Department of Housing and Urban Development (HUD), *A Best Practices Award* (for the Home of Your Own Program) in 2000. The loan fund has made 1,400 loans totaling more than \$100 million and leveraging more than \$384 million dollars to build housing, create jobs and support essential services such as child care and community facilities. Role & Responsibilities: **Serve on the Beacon Communities Advisory Council** and assist in leveraging financial resources. Key Personnel: Rick Minard, Vice President for Policy and Programs.

Public Service of New Hampshire (PSNH) - PSNH is the Granite State's largest electric utility, providing service to more than 475,000 homes and businesses. Role & Responsibilities: **Serve on the Beacon Communities Advisory Council;** expand the SmartStart on-bill financing program; participate in intensive Beacon Community marketing efforts to expand CORE energy efficiency incentive programs; provide in-kind services, seek opportunities to make clean distributed generation investments; and contribute to the pooled statewide revolving fund. Key Personnel: Terrance J. Large, Director of Business Planning and Customer Support Services.

New Hampshire Electric Cooperative – NHEC is a member-owned and controlled electric distributor serving approximately 80,000 members in 115 towns and cities. NHEC is dedicated to strengthening the local economy, increasing efficiencies, lowering costs and improving service for the benefit of its consumers through advanced demand side management, grid optimization, and increased interoperability among existing and emerging technologies. NHEC is installing a \$35 Million Advanced Metering Infrastructure (AMI) system and has been awarded a \$15 Million matching grant from DOE and a \$5 Million grant for an AMI research project. Role & Responsibilities: **Serve on the Beacon Communities Advisory Council,** implement Smart Grid program in Plymouth, assist in the expansion of on-bill financing. Key Personnel: William Ray Gosney Jr., Executive Vice President.

The Communities of Berlin, Plymouth and Nashua, NH -- The phase one Beacon Communities are described in detail in Section IV: Project Impact.

Business Agreements and Integration and Management of Partnerships

EECBG funds will be awarded to the State Office of Energy and Planning (OEP). The OEP will contract with the NH CDFA to oversee administration of the program and funds. The NH CDFA will work closely with the statewide Beacon Communities Advisory Council to develop and implement the Beacon Communities Project. The NH CDFA will sub-contract with partner organizations to provide specific services such as building science technology, inventorying/monitoring and outreach/education. Note: the NH OEP will not contract with the NH CDFA or release EECBG funds to the NH CDFA until the sub-contracts are in place.

II C. Ability of the Project Team to Complete the Work Successfully *(Partnership Structure & Capabilities Criterion # 4)*

One of New Hampshire’s great strengths is our ability to work together effectively to get things done. Some recent successes, not yet mentioned in this proposal: the creation of a **visionary and coordinated energy and climate strategy** that includes one of the nation's **top-rated state Climate Action Plans**; adoption of the **IECC 2009 Building Codes**; creation of **Local Energy Committees** in more than 100 the state’s municipalities; and the existence of **two key stakeholder tables** – the statutorily established Energy Efficiency and Sustainable Energy Board and the Energy and Climate Collaborative. In addition, NH is home to innovative grassroots initiatives including the **NH Carbon Challenge** and **Stay Warm NH**.

Section III: LEVERAGING AND SUSTAINABILITY

Criterion 1

III A. Project’s Ability to Leverage EECBG Grant Dollars *(Leveraging and Sustainability Criterion # 1)*

In the first three years of the project we expect that the requested \$20 million in EECBG funding will directly leverage a total of **\$ 33.73 million** – a ratio of **1.68 for the first three years of the program**. Over the course of six years, the EECBG grant dollars will make it possible for us to complete \$113 million of retrofit work in the three Beacon Communities. In year 3-6, we will receive an additional \$59.47 million in investment, to create a **total leverage of funds** for this program of **4.67**.

Leverage Amount ¹	Statewide Dollars Being Directed to Energy Efficiency
\$12.28 mill.	Property Owner Contributions - Property owner contributions will be a blend of financed and upfront investment. These combined contributions will be a significant portion of the money leveraged (varying significantly across owner types but possibly as high as 60%). The program will include assistance necessary to ensure full utilization of both residential and commercial federal tax credits. Financing will be provided through a shared portfolio of resources including utility on-bill financing programs and SEP-and Regional Greenhouse Gas Initiative-funded loan programs for businesses, nonprofits and municipalities (amounts covered below). The value listed here indicates the portion of funding that will be upfront investment by the property owner including the portion funded through bank financing.
\$ 5 mill.	Regional Greenhouse Gas Initiative Funds (RGGI) - The State of New Hampshire uses all

¹ The amounts in this column represent the portion of the statewide dollars we estimate will be invested in the three Beacon Communities over the first three years of the program.

	<p>revenues from the auction of allowances under the regional cap-and-trade system to support energy efficiency, conservation and demand response programs that reduce greenhouse gas emissions. Through its Public Utilities Commission, the state awarded over \$17.6 million in 2009. Significant portions of this funding have gone to organizations that will be critical resources to the Beacon Communities. These include: \$400,000 to Clean Air-Cool Planet; \$1.5 million to CDFR to establish a revolving loan fund to finance energy improvements in municipal buildings; \$99,250 to the Plymouth Area Renewable Energy Initiative (PAREI), in one of our Beacon Communities, to expand its successful renewable energy program to include weatherization; \$500,000 to TRC, Inc. for a program to continue benchmarking the energy performance of New Hampshire schools; \$1.3 million to the Retail Merchants Association to help businesses significantly reduce the use of fuel oil and other energy sources; \$174K to the Department of Resource Economics to offer auditing services to business community; \$43K to North Country Resource Conservation and Development Council to further develop program for district heating; \$2 million to the Business Finance Authority to develop a revolving loan fund for businesses; and \$813,402 to the NH Carbon Challenge to develop a residential energy website as a central source of sound information on energy efficiency programs, sustainable energy technologies, and available resources. In addition, the state awarded \$7.6 million to support the NH electric utilities' on-bill financing expansion to the residential and commercial sectors. The state will make additional awards of RGGI funding in 2010, and the Beacon Communities Partnership and/or the three communities participating in this proposal will be able to design proposals to complement EECBG Retrofit Ramp-up funding.</p>
\$ 5 mill.	Public Service of New Hampshire (PSNH) - Investments in energy efficiency through CORE efficiency programs (systems benefit charge and other sources) and through projects to defer distribution system upgrades (ratepayer funds) through efficiency and to invest in sustainable distributed generation under SB 451 of 2008, together with in-kind technical and program support.
\$ 3 mill.	New Hampshire Electric Cooperative - Same programs and sources as above, plus investments through recently funded \$35 million Smart Meter program in Plymouth.
\$ 2 mill.	Neighborhood Stabilization Program and Community Development Block Grants - NH CDFR has funded \$7.8 million in Neighborhood Stabilization Program projects in Berlin and Nashua with, particularly in Berlin, significant energy efficiency components. NH CDFR has also funded CDBG projects in Berlin that have energy efficiency components.
\$ 1.5 mill.	Qualified Energy Conservation Bonds - A total of \$13.6 million in bonding authority has been allocated to government entities in New Hampshire. The State government has a direct allocation of \$3.5 million, of which \$1.5 million will be dedicated to the three Beacon Communities.
\$ 1.2 mill.	Energy Efficiency and Conservation Block Grant Funds - Government entities in New Hampshire received received \$17.3 million in EECBG funds. \$1.2 million will be integrated into the overall Beacon Communities effort, including potential technical assistance resources provided to the communities through a \$2 million statewide municipal technical assistance program , portions of county formula EECBG allocations, and Nashua's \$830,000 formula allocation, most of which will be devoted to efficiency retrofits to municipal buildings and planning of community energy efficiency strategies.
\$ 1 mill.	Weatherization Assistance Program - OEP has allocated a total of \$9.4 million to Southern New Hampshire Services Inc. and Tri-County Community Action Program, Inc.

	\$1 million of this funding will be allocated to residential retrofit work in the three Beacon communities in 2009-2012, including potential new weatherization projects in affordable multifamily housing properties in those communities.
\$ 1 mill.	State Energy Program funds - OEP has funded or will be funding the administration of several programs that will operate statewide but will be aggressively marketed in the Beacon Communities, including a \$3.5 million commercial and nonprofit business energy efficiency grant and loan program being administered by three Beacon Community Partners (CDFA, the Community Loan Fund and Jordan Institute); a \$922,000 Business Energy Efficiency Program administered by the state Department of Resources and Economic Development (also funded in part with RGGI revenues); a \$1.5 million First Time Homebuyer's Energy Efficiency Program ; and a \$300,000 Municipal Energy Planning Program ; \$2 million fuel blind and income blind weatherization program available to all residents; and \$500,000 Rebate Program for residential wood fired boiler systems .
\$ 1 mill.	Renewable Portfolio Standard Funds - The PUC administers a rebate program using alternative compliance payments made under the state renewable portfolio standard to provide rebates for residential solar photovoltaic systems and wind energy systems < 5 kW and will soon introduce a rebate program for systems ≤ 100 kW. Additionally a new rebate program will be created to offer rebates on residential and commercial solar thermal systems. The programs will be heavily marketed in the three Beacon Communities to complement the energy efficiency retrofits program.
\$.5 mill.	ISO-New England Forward Capacity Market - Participation in this operational, first-in-the-nation market system will be handled on behalf of the partnership by PSNH.
\$.25 mill.	Appliance Rebate Program - \$1.2 million has been awarded to the State of New Hampshire to administer an Appliance Rebate Program. The approved program will focus on the replacement of residential heating systems, including solar thermal systems. The program will be aggressively marketed within the three Beacon Communities.
\$33.73 mill.	TOTAL

III B. Project's Ability to Create Meaningful and Sustainable Market Transformation *(Leveraging and Sustainability Criterion # 1 cont.)*

The Beacon Communities Project is specifically designed to transform energy markets in ways that make energy efficiency and renewable energy the options of first choice. While we will use a variety of financial mechanisms to make it possible for property owners to finance energy retrofits, the most powerful step we will take to truly transform the market will be to stimulate private financial markets and local demand for financing simultaneously. We will do this by creating the Pooled Assets Fund and Loan Loss Reserve Account to cover a portion of the overall improvement and the lower the risk to banks. At the same time we will expand the existing on-bill financing programs operated by PSNH and the New Hampshire Electric Cooperative and introduce property-assessed clean energy (PACE) financing programs as mechanisms for linking financing to property rather than individual customers. In 3-5 years, banks will see investments in energy efficiency as having a lower risk, and as a result will be willing to participate at increasingly high levels in on-bill and PACE financing programs. At the same time, property owners will have seen cash-flow positive efficiency investments and financing tied to property become commonplace in their communities and will increasingly regard efficiency improvements as a primary way of meeting energy needs.

The Beacon Communities Project is designed to be self-sustaining by the start of Year 4. In the first three years of the project, the requested \$20 million in EECBG funding will directly leverage a total of **\$33.73 million**. The bulk of the EECBG funds will be invested in the Revolving Loan Fund. Consequently, they will continue to be available to property owners in Year 4 and beyond. We also expect to grow both the Pooled Assets Fund and the Loan Loss Reserve Account during the first three years. Some of the mechanisms we are exploring for this include: interest and origination fees on loans; development by the NH Charitable Foundation and Community Loan Fund of a Securitized Fund which will provide a vehicle for private investment in energy efficiency/renewable energy infrastructure, building on the substantial use of such mechanisms by the foundation and Community Loan Fund; sale of energy efficiency credits in proposed national markets and use of the unique NH CDFA model of business tax credits.

Section IV: PROJECT IMPACT (Criterion #2)

IV A. Benefits of Economies of Scale and Critical Mass *(Project Impact Criterion # 2)*

In addition to the earlier discussion of market transformation, funding mechanisms, and safeguards for lenders, the design of the Beacon Communities Project creates economies of scale in several other ways: 1. We will “go deep” and target specific regions/neighborhoods within communities and thereby make it possible for **contractors to do more work at lower costs**; 2. the leveraging power of the Ramp-up funds and the integration of numerous existing programs funded of administered by Advisory Council members will enable us to **maximize our use of funds, decrease duplication, and increase our effectiveness**; and, 3. Our **work with multiple “building aggregators”²** in each community, which make it possible to retrofit hundreds of properties with less time and expense.

IV B. Quantitative Impact *(Project Impact Criterion # 2 cont.)*

Expected Quantitative Impact of Proposed Project

Within six years we expect to **retrofit 4,267 buildings totaling 12,846,298 sq feet of space** in three communities. Assuming system-wide GHG averages from EPA’s Portfolio manager this will result in a **30% reduction in each building of both costs and greenhouse gases**. We expect the average commercial establishment to decrease its greenhouse gases by 30 metric tons per year of CO₂e per 16,150 sq feet of commercial space. Residential properties will reduce their tonnage by about 3 tons of CO₂e per year. These numbers are based on the research done by the University of New Hampshire’s Carbon Solutions New England for the State’s Climate Action Plan. By the end of the six-year project we will have achieved a total of 80,000 metric ton reduction of CO₂e. In actuality these reductions may be much bigger as much of NH’s local electricity is generated by coal and the model numbers were based on an ISO NE system wide average. Based on the assumption that we will create one job for every \$92,000 spent, we estimate that the project will **create or retain over 1,100 jobs and spend over \$100,000,000 dollars in the New Hampshire economy** over six years. More specific impact data can be found in the attached Project Impact Table.

Outcomes for Target Community of Beneficiaries

We have selected **three diverse communities** as the phase one Beacon Communities. They include **Plymouth**, an academic community with broad-based support for energy efficiency; **Berlin**, an energy-minded, but economically distressed community in need of assistance; and, **Nashua**, a larger city with a

² i.e., resident-owner mobile home communities, condominium associations, and owners of building portfolios

great deal of commercial and industrial buildings. **The diversity of these communities provides us with terrific opportunities to develop models for a wide variety of smaller cities and rural communities throughout the country.**

The three Phase One Beacon Communities were selected through a competitive process and selected from among 28 applicant communities. Each of the chosen communities **identified clear needs and demonstrated a “readiness to act”** as characterized by such factors as: a high level of support from community leaders; ability to provide/access additional resources; a track record of successful completion of energy reduction projects; identification of specific projects and/or geographic areas; and, the presence of condominium, associations, neighborhood associations, cooperative housing associations and other groups that would be of assistance in accelerating investment decision-making in private property in the community.

The Beacon Communities Project includes neighborhoods that may be unique among all those proposed for DOE funding: two resident-owned manufactured-housing cooperatives (North Woods in Berlin and Whip-O-Will in Plymouth). In New Hampshire, for 25 years residents of these parks have been joining together to buy the parks and manage them as cooperatives known as Resident-Owned Communities (ROCs). The relatively high density of the ROCs makes innovative approaches to energy efficiency implementation possible and has the potential to deliver enormous gains nationally, particularly to low-to-moderate-income Americans. Fully 2 million of the approximately 3 million households living in the nation’s 50,000 manufactured home communities have incomes below 80 percent of the area median income. Many more have incomes between 80 and 100 percent of area median.

In contrast to investor-owned parks, where homeowners own their homes but rent the underlying land from the park owner, **ROCs have been demonstrated to reverse depreciating home values, stabilize lot rents over time and make ongoing investment by homeowners worthwhile by delivering the benefits of homeownership.** In New Hampshire, 93 ROCs with over 5,000 homeowners have been financed with over \$150 million of private capital over the past 25 years, without a single loan loss.

Pioneered by the NH Community Loan Fund, the model has been **recognized nationally for its ability to help low-income families become homeowners in stable communities and thus build assets over time.** The Community Loan Fund—a US Treasury-certified community development financial institution—continues to help residents of investor-owned parks purchase their parks. **The success of the model is being disseminated nationally** by ROC USA, a non-profit organization working with partners across the nation to organize and finance resident-ownership. Successful energy projects in New Hampshire’s ROCs will be models that ROC USA can help replicate nationally.

PLYMOUTH

Community Profile and Readiness to Act Quickly

Plymouth is a town of approximately 6,000 residents located at the foothills of the White Mountains in central New Hampshire. It is home to *Spear Memorial Hospital* (a 100,000 square foot critical access hospital) and *Plymouth State University* (6,500 students). Also located in Plymouth are the headquarters of the *New Hampshire Electric Cooperative* (the second-largest electric distribution utility in New Hampshire, serving nearly 84,000 customers in 115 towns), the *Common Man Inn and Spa* (flagship of a 17-restaurant chain throughout New Hampshire), and the *White Mountain Gateway Economic Development Corporation* and *Grafton County Economic Development Council*, both significant

incubators of regional economic development initiatives. Plymouth also includes the Whip-O-Will Community, one of the ROCs discussed above.

Plymouth is the birthplace of the **Plymouth Area Renewable Energy Initiative (PAREI)**. In addition to the accomplishments described in section I.C of this proposal, PAREI's early work was recognized by the **US Department of Energy** with the **2005 Gauntlet Award**. In July 2009, the **New Hampshire Public Utilities Commission** awarded PAREI a \$100,000 grant to support PAREI's community-minded, hands-on approach to reducing and producing energy. PAREI has attracted substantial media coverage for its sustainable energy efforts in the community.

Plymouth State University (PSU) houses the **Center for the Environment** and the **Center for Rural Partnerships**. PSU is a regional leader in environmental research and education and is nationally recognized for its sustainable construction projects. In October 2009, PSU's **Office of Environmental Sustainability** opened **EcoHouse**, a living laboratory to promote **green renovation** and to serve as a demonstration model for **retrofitting an average single-family home for sustainable design**.

The **Town of Plymouth Energy Committee (PEC)** was established with the approval of the voters at the 2007 Plymouth Town Meeting. Over the last 3 years, the PEC has petitioned and won Town Meeting approval of a **high-performance building initiative for new municipal construction** and has also led efforts to complete **energy audits for existing town buildings**. The PEC is working with the Plymouth Planning Board on the addition of an **Energy Chapter to the Town of Plymouth Master Plan**. Under legislation enacted by the New Hampshire Legislature in September, the Plymouth Board of Selectmen will ask the voters at the 2010 Town Meeting to transform the Energy Committee into a **Municipal Energy Commission**, with enumerated powers including establishment of a **dedicated Town Energy Fund** for use in energy conservation and sustainability initiatives.

Potential for Critical Impact

In the past decade, Plymouth has become a model for institutional and citizen-based energy efficiency and sustainability efforts. Perhaps more than any other community in the state, Plymouth is on the cusp of true energy transformation. Plymouth will provide us with the "early successes" needed to demonstrate to other communities that transformational change is truly possible and with expertise that will be used to plan marketing and implementation work in Berlin and Nashua.

Proposed EECG Projects

Building on its past successes, Plymouth now proposes to forge an historic, community-wide coalition of government, business, non-profit and citizens groups to achieve substantial reductions in energy consumption by **retrofitting and refurbishing all of Plymouth's municipal, institutional, commercial and residential building stock** over the next 10 years.

The Town of Plymouth proposes to **involve the entire community** – residential homeowners, landlords and tenants, commercial property owners, area businesses, municipal boards and departments, community non-profits, banks and other lenders, and area churches and other institutions – in a sustained effort to achieve **significant community-wide reductions in energy usage through building retrofitting and redesign**. Leaders from the Plymouth Energy Committee, Plymouth State University, PAREI, the New Hampshire Electric Cooperative, the Plymouth Chamber of Commerce, the White Mountain Gateway Economic Development Council, and the Grafton County Economic Development Center will work cooperatively to establish the **Plymouth Energy Reduction Council (PERC)**. PERC will

coordinate the institutions and organizations in the common, community-wide energy-reduction effort, which will include making financing available through cooperating area lenders.

PAREI will use its neighbor-to-neighbor model to significantly increase the number of building energy audits, building weatherizations and sustainable energy projects across the Plymouth community. Specifically PAREI over six years will: retrofit over 1400 homes with cooperation from the local utilities; retrofit and complete solar energy installations on 10 Plymouth-area non-profits agencies; provide on-site consulting to homeowners looking to build new homes or renovations; install 100 kW of solar photovoltaic (PV) arrays on homes; install 100 Solar Water Heating Systems; and, beef up its “Energy Exchanges”, “Solar Information Sessions” and pool of “Energy Advisors” to generate demand for the above effort.

The **Plymouth Energy Committee** will work with the Plymouth Board of Selectmen in completing **energy audits of all municipal buildings**, reviewing the costs and cost-savings to be realized from energy-efficient and working with its community partners on the Energy Reduction Council to carry out improvements that will produce cost-savings to taxpayers.

The **Plymouth Village Water & Sewer District** is the water and wastewater utility serving ratepayers within the Plymouth district. As demonstration projects that will be highly visible to the public and will provide cost-savings to all ratepayers in Plymouth, the PVWSD will conduct two projects: **(1) a thorough weatherization, plus the addition of PV arrays, to the District’s headquarters building in north Plymouth;** **(2) begin a \$6.1 million upgrade to the Waste Water Treatment Plant.** The PVWSD proposes to engage NHEC and other energy experts to make the WWTP upgrade a model for improving efficiency at the many similarly-sized facilities in the Northeast, adding alternative energy, and reducing costs for local ratepayers.

BERLIN

Community Profile and Readiness to Act Quickly

Berlin is a city of 10,000 located in the rural northern part of the state. Built very densely around its downtown core, Berlin is an excellent example of smart growth. Berlin is also a community poised for a major transformation. Historically, the economy in Berlin and throughout the region has centered on the timber industry. However, the closing of the pulp mill in 2006 led to a dramatic decline in the city’s population and economy. Since then, the community has begun to redefine itself and to create a new economic base. Energy efficiency is central to its vision for the future. Berlin: was recently selected as one of the communities participating in the NH Municipal Energy Assistance Program; has a wide variety of matching funds pending or already in hand (including Neighborhood Stabilization Program (NSP) and CDBG funding; has four hydroelectric facilities and a permitted wind project ; has two proposals for wood energy projects on the horizon; is developing a potential district heating project (with RGGI funding); and recently completed a Master Plan that includes preliminary work with Clean Air-Cool Planet. Berlin has one ROC and works closely with the town’s Main Street Program and with the weatherization assistance program staff at Tri County community Action Program.

Potential for Critical Impact

Berlin is the largest municipality in the northern region of New Hampshire. It is also a community with great economic need. The Beacon Project will play an important role in revitalizing Berlin’s economy. As the economic hub of the region, we anticipate that this will impact not just the town itself, but the broader region.

Proposed EECG Projects

The Berlin Beacon Communities project will include the *entire community* with a particular focus on the downtown area and the North Woods Resident Owned Community.

Downtown Berlin is the heart of the community. It is a densely populated area with a mix of residential and commercial buildings, including many of the community's least energy-efficient buildings.

The North Woods Resident Owned Community (ROC) is an active and important neighborhood in Berlin. The ROC is comprised of 44 homes and has a Board of Directors elected by their resident-members. The relatively high density of this community makes innovative approaches to energy efficiency possible. NH WAP subgrantees have significant experience in the weatherization of manufactured housing. In addition to the support from the Community Loan Fund and the EECBG, the ROC is eligible for Waxman-Markey funds. The Waxman-Markey climate bill includes a "cash for clunkers" rebate of \$7,500 to replace older homes with new Energy Star manufactured homes. Finding cost-effective energy efficiency techniques for manufactured housing has the potential to deliver enormous gains nationally, particularly to low-to-moderate-income Americans.

NASHUA

Community Profile and Readiness to Act Quickly

Nashua is the second largest city in the state, with approximately 87,000 residents. The rich industrial heritage has left the city with many buildings which are in desperate need of retrofits to make them energy efficient and to be useful by today's standards. Many of the multi-family housing structures that housed mill workers in the past have current energy costs that are exorbitant.

The city brings strong municipal leadership on energy efficiency and sustainable energy. The City's goal is to reduce greenhouse gas emissions, increase energy efficiency, decrease air pollution, and reduce energy expenditures. The City of Nashua has committed a significant part of its \$834,900 in EECBG funds to a **comprehensive audit and retrofit program for all municipal buildings and facilities**, and has hired a consultant (the Jordan Institute, a Beacon Community partner) to benchmark, audit, plan retrofits and identify funding and financing sources. The City's EECBG strategy development work under the grant also includes **development of an energy management program and development of a community-wide strategy and recommendations regarding establishment of a PACE program. Comprehensive energy efficiency upgrades to City Hall are being planned.**

The City, by ordinance, has also created a **public-private Green Team** that has created preliminary community-based outreach and education programs for neighborhoods and businesses. The Green Team works closely with the Mayor. It has monitored the growth of PAREI and looks forward to working with PAREI in Nashua through the Beacon Communities Project. **Local banks** will provide financial backing as part of this major undertaking.

The City is a **recent recipient of Neighborhood Stabilization Program (NSP) funds**, and is currently initiating the program. It will make significant energy efficiency improvements to foreclosed properties within the Beacon Community urban focus area (see below). The City's NSP program will utilize the latest advancements in technology for energy efficiency.

Potential for Critical Impact

In contrast to Berlin and Plymouth, Nashua is a large urban community which helps us reach our goal of using the Beacon Project to create models that will work throughout the state and country. It's also

important to note that Nashua will partner with the **Nashua Housing Authority**, an agency which provides housing to low and moderate income residents, located primarily within the urban focus area. The partnership will allow Nashua to **leverage funding from HUD for energy efficiency** and have a major impact on a vulnerable population by reducing energy costs and improving quality of life.

Proposed EECG Projects

To achieve deep market penetration, Nashua will focus on three target areas: **The urban focus area** is approximately 7 square miles including the city's downtown area, the historic district, and the Mill Yard, the heart of the City's industrial heritage. The buildings in this area are a mix of residential, commercial, and industrial buildings. Of the 10,117 buildings, 34 percent were built prior to 1920. The majority of buildings in the area are single family homes, some small, some large, but many in need of energy upgrades. In addition, there are many two-family and multi-family units. The downtown area contains census tracts characterized by the **lowest median household income, the highest percentage of elderly, and highest percentage with a high school diploma or less.**

The suburban focus area is approximately 6 square miles. This area of the city contains mostly single family homes, primarily built between 1960 and 1980. In addition, this area contains **modular/mobile home communities** totaling over 700 units, and the socioeconomic characteristics of these residents, many of whom are elderly or on fixed incomes, limit their ability to allocate money for home improvements.

The third focus area encompasses commercial and industrial properties throughout the city. The retrofitting of these buildings would clearly provide a more competitive edge for the city and State. The city has 1,140 commercial buildings with over 15.5 million square feet of space, and 208 industrial building totaling over 10.5 million square feet of space. Through the Beacon Communities Project, 288 commercial and industrial buildings, representing 5.3 million square feet of space, will be retrofitted.

IV C. Ability to Be Replicated *(Project Impact Criterion # 2 cont.)*

Our program can show the way to small rural communities and small and mid-sized cities outside major metropolitan areas throughout the nation. It will link outreach, service delivery, financing and other methods most often being tried in cities and in areas served primarily by gas and electric utilities to the needs and opportunities of smaller communities and regions throughout the Northeast where most buildings are heated by fuel oil (and to a lesser extent, propane). This initial phase of the Beacon Communities Project reflects a commitment of the statewide partners to replicate initial successes in other New Hampshire communities. **The replication effort in fact starts now, with our focus on transferring proven methods of success from Plymouth to Berlin and Nashua.** (Replication of PAREI's approach is already being initiated in some communities in the state's Seacoast region.) OEP and The Jordan Institute will incorporate replication efforts in their programs.

The Northern Forest Center will begin the cross-pollination effort. The Center works with and provides information to community leaders and economic development practitioners **across the region.** Energy efficiency and renewables are a key recommendation area of the *Northern Forest Sustainable Economy Initiative* (SEI), a four-state economic development strategy completed in 2008 with the unanimous support of a sixty-member steering committee appointed by the governors of New Hampshire, Maine, Vermont, and New York. Successful energy projects in New Hampshire's ROCs will be models which **Resident Owned Communities USA can help replicate nationally.**

Relevance to Program Announcement Objectives and the American Recovery Act

As described above, the Beacon Communities Project directly advances the Retrofit Ramp-up Objectives: It will fundamentally and permanently transform NH energy markets in a way that make energy efficiency and renewable energy the options of first choice and, it is designed to be self-sustaining beyond the grant period.

In addition, it clearly promotes the goals of the American Recovery Act. Specifically, the Beacon Communities Project will:

Create Local Jobs – As described earlier, we will use a number of financing mechanisms to significantly increase the dollars available to property owners to contract for energy-efficient retrofits. The increase in the number of energy-retrofit projects will directly result in more jobs in each of the Beacon Communities. Our implementation model relies on the use of multiple local auditors and contractors.

Result in Major Energy Savings. The Beacon Communities Project addresses each of the major market barriers facing energy efficiency improvements and in so doing, will result in a transformation of the market. Consequently, we will save massive amounts of energy. In addition, complementary district heating, combined heat and power and renewable energy projects will significantly reduce our reliance on # 2 oil for heating homes (currently upwards of 60% of the building stock).

Reduce NH's Worst-In-The-Nation Energy Cost Burden on Low and Moderate Income Households.

New Hampshire ranks an abysmal 49th out of 51 in the country for average total home energy burden for households below 50% of poverty level. We rank 48th in the average dollar amount by which actual home energy bills exceed affordable home energy bills for households below 185% of poverty level.³ The Beacon Communities Project will play an important role in reducing the burden of energy costs for our low and middle income residents.

Create an Economic Boon for The Three Beacon Communities. By focusing our efforts on three communities (all of which are economic hubs for their regions) we will create concentrated areas of new jobs and energy-efficient buildings. Over time this will result in an influx of new businesses and residents as they seek out these progressive, cost-effective communities.

Finally, it is significant to note that **New Hampshire ranks among the top states in putting ARRA funds to work** to create jobs and drive economic activity. The state also leads the **10-state Regional Greenhouse Gas Initiative** putting those funds to work. In its first year, the program brought in revenues of approximately \$20 million and obligated approximately \$18 million through a competitive RFP process, in which over 80 proposals were submitted. In addition, the State has created the NH Office of Economic Stimulus (OES) to expedite the expenditures of ARRA funding. The OES will play an important role in overseeing compliance with federal reporting requirements.

³ "On the Brink: 2008 The Home Energy Affordability Gap April 2009" – Fisher, Sheehan and Colton Public Finance and General Economics, Belmont, MA



New Hampshire Recovery Act-Retrofit Ramp-up Davis Bacon Assurance

As a recipient of federal funding, the State of New Hampshire has extensive experience complying with the Davis-Bacon Act. We hereby provide assurance to the Department of Energy that funds awarded to the NH Office of Energy and Planning from DE-FOA-0000148 will be used in such a manner that all laborers on projects funded directly or indirectly with such funds shall be paid at rates equal to or greater than the applicable prevailing wage.

Staff at the NH Office of Economic Stimulus (<http://www.nh.gov/recovery/>) and NH Office of Energy and Planning, as well as the subawardee already identified (Community Development Finance Authority) was briefed on the requirements of the Recovery Act and Davis-Bacon. Training in Davis Bacon and other contracting requirements is offered monthly by the State Department of Transportation. NHOEP staff are being trained and will ensure that subawardees are offered the training as well.

When issuing requests for proposals and bids to be funded with Recovery Act funds, the State of New Hampshire and its agencies will include wage compliance language to ensure that all successful subcontractors and awardees will fully comply with the requirement of the Davis-Bacon Act and other Recovery Act provisions. Support and technical assistance will be provided where necessary to ensure such compliance. Compliance monitoring and review of projects have been built into our program plans and budgets to ensure compliance by all subawardees and funding recipients.

Joanne Morin

Director

NH Office of Energy and Planning

Project Impact Table For Topic 1 (TO BE FILLED OUT AND ATTACHED TO APPLICATION); DOES NOT COUNT IN NARRATIVE PAGE LIMIT

Project Impact Metrics	During Project Period			Post project period, years 4 to 6			Total
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	
Number of buildings retrofitted	400	800	835	750	750	742	4,267
Total square footage of buildings retrofitted	1,204,342	2,408,685	2,483,956	2,258,142	2,258,142	2,233,031	12,846,298
Average utilities savings (e.g. cost and fuel savings) achieved per unit retrofitted	30%	30%	30%	30%	30%	30%	12,846,298
Jobs created or retained	115	231	238	216	216	214	1,230
Average emissions reductions (MMT CO ₂) per unit. This equals 30%	0.00380	0.00761	0.01141	0.01522	0.01502	0.02283	0.078892
EECBG Funds Expended	\$ 3,000,000	\$ 6,000,000	\$ 6,260,519	\$ 19,898,217	\$ 19,898,217	\$ 19,676,949	\$ 15,260,519
Leveraged Funds and In-Kind Resources Expended	\$ 7,617,383	\$ 15,224,765	\$ 15,627,520	\$ 19,898,217	\$ 19,898,217	\$ 19,676,949	\$ 97,938,051
(APPLICANT CAN ADD QUANTITATIVE METRIC)	\$ 10,617,383	\$ 21,224,765	\$ 21,888,039	\$ 19,898,217	\$ 19,898,217	\$ 19,676,949	\$ 113,198,570

Average overall Project cost per building \$ 26,531
 DOE assumption that one job is created for every \$92,000 expended \$ 92,000

Assumptions: Data from The NH Climate Change Action Plan Modeling by UNH CSNE

Residential Reductions in Metric Tons CO ₂ e per household per year.	Metric Tons CO ₂ e/household
Avoided Emissions	
non-electric	1.8807347
electric	1.1008554
total	2.98159

The model is based on personal energy consumption metric with 2.63 individuals per household.

Commercial Reductions in Metric Tons CO₂e per 16,150 sq. ft. of commercial space per yr.

Avoided Emissions	Metric Tons CO ₂ e/unit
non-electric	15.067929
electric	14.4700848
total	29.5380138

16,150 Average sqft per commercial building, New England [sqft]
 Calculated from Energy Information Administration, Commercial Buildings Energy Consumption Surveys, 1992, 1995, 1999, and 2003

Using DOE's estimates we are creating a job for every \$92,000 spent.

U.S. DEPARTMENT OF ENERGY
GOLDEN FIELD OFFICE



ENVIRONMENTAL CHECKLIST
(To Be Completed by Potential Recipient)

The Department of Energy (DOE) is required by the National Environmental Policy Act (NEPA) of 1969 as amended (42 U.S.C. 4332(2), 40 CFR parts 1500-1508) and DOE implementing regulations (10 CFR 1021) to consider the environmental effects resulting from federal actions, including providing financial assistance. Please provide the following information to facilitate DOE's environmental review. DOE needs to evaluate the requested information as part of your award negotiation.

Instructions and Handbook: Terms that appear in blue have more detailed information available to assist you in completing the form. Save the form to your local directory. Leave your internet browser open and open the form in Word from the local directory. Click on the blue term and it will automatically open the handbook at the appropriate place. Click on the back button to return to your form. Or, you may click [here](#) to open the handbook.

PART I: General Information

Project Title: Beacon Community Project

Solicitation Number: DE-FOA-0000148

1. Please describe the intended use of DOE funding in your proposed project. For example, would the funding be applied to the entire project or only support a phase of the project? Describe the activity as specifically as possible, i.e. planning, feasibility study, design, data analysis, education or outreach activities, construction, capital purchase and/or equipment installation or modification.

The DOE funding would be used to establish a state revolving loan fund to help stimulate market transformation in the investment of deep energy efficiency improvements in three selected communities. The state revolving loan fund would fund retrofitting existing structures to be more energy efficient. This would include auditing, construction and commission of the buildings, as well as the administrative support needed to implement the programs.

2. Does any part of your project require review and/or permitting by any other federal, state, regional, local, environmental, or regulatory agency? Yes No
If yes, please provide a list of required reviews and permits in the appropriate item number in Part II.

Building Permit work will be required at the local level.

3. Has any review (e.g., NEPA documentation, permits, agency consultations) been completed? Yes No
If yes, is a finding or report available and how can a copy be obtained?

4. Is the proposed project part of a larger scope of work? Yes No If yes, please describe.

Do you anticipate requesting additional federal funding for subsequent phases of this project? Yes No
If yes, please describe.

5. Does the scope of your project **only** involve one or more of the following:
 Information gathering such as literature surveys, inventories, audits,
 Data analysis including computer modeling,
 Document preparation such as design, feasibility studies, analytical energy supply and demand studies, or
 Information dissemination, including document mailings, publication, distribution, training, conferences, and informational programs.

If the scope of your project is **limited** to the block(s) checked above, please skip to Part III, otherwise, continue to Part II.

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Table B. Would your project use, disturb, or produce any chemicals or biological substances? (i.e., pesticides, industrial process, fuels, lubricants, bacteria) If not, skip to Section C.

Please indicate if any of the materials or processes listed below applies.

Item No.	Description	Yes/No	Quantity	Permit required? Type?	Specific type, use, or condition
1	Polychlorinated Biphenyls (PCBs)	No			
2	Import, Manufacture, or Processing of Toxic Substances	No			
3	Chemical Storage, Use, and Disposal	No			
4	Pesticide Use	No			
5	Hazardous, Toxic, or Criteria Pollutant Air Emissions	No			
6	Liquid Effluent	No			
7	Underground Extraction/Injection (hazardous substances)	No			
8	Hazardous Waste	No			
9	Underground Storage Tanks	No			
10	Biological Materials. Indicate if genetically altered materials are involved.	No			

Table C. Would your project require or produce any radiological materials? If not, skip to Part III.

Please indicate if any of the materials listed below applies.

Item No.	Description	Yes/No	Quantity	Permit required? Type?	Specific nature of use
1	Radioactive Mixed Waste	No			
2	Radioactive Waste	No			
3	Radiation Exposures	No			

Part III: Contact Information

Please provide the name of the preparer of this form and a contact person who can answer questions or provide additional information.

Preparer Eric Steltzer Telephone Number 603-271-1759 E-mail Address Eric.steltzer@nh.gov

Contact Eric Steltzer Telephone Number 603-271-1759 E-mail Address Eric.steltzer@nh.gov

Budget Information - Non Construction Programs

Section A - Budget Summary		Estimated Unobligated Funds			New or Revised Budget		Total
Grant Program Function or Activity (a)	Catalog of Federal Domestic Assistance Number (b)	Federal (c)	Non-Federal (d)	Federal (e)	Non-Federal (f)	(g)	
1. Retrofit Ramp Up	81.128	390.04MM		\$20,000,000	\$93,198,570	\$113,198,570	
2.							
3.						\$0	
4.						\$0	
5. Totals		\$0	\$0	\$20,000,000	\$93,198,570	\$113,198,570	
Section B - Budget Categories							
6. Object Class Categories	Grant Program, Function or Activity				Total (5)		
	Retrofit Ramp Up-Program	Retrofit Ramp Up-Admin	(3)	(4)			
a. Personnel	\$1,723,123	\$315,950			\$2,039,073		
b. Fringe Benefits	\$734,686	\$142,490			\$877,176		
c. Travel	\$37,620	\$39,029			\$76,649		
d. Equipment	\$0	\$0			\$0		
e. Supplies	\$57,182	\$6,955			\$64,137		
f. Contractual	\$0	\$212,610			\$212,610		
g. Construction	\$0	\$0			\$0		
h. Other	\$15,571,200	\$183,160			\$15,754,360		
i. Total Direct Charges (sum of 6a-6h)	\$18,123,811	\$900,194	\$0		\$19,024,005		
j. Indirect Charges	\$0	\$410,220			\$410,220		
k. Totals (sum of 6i-6j)	\$18,123,811	\$1,310,414	\$0		\$19,434,225		
7. Program Income					\$0		

Section C - Non-Federal Resources						
(a) Grant Program	(b) Applicant	(c) State	(d) Other Sources	(e) Totals		
8. Retrofit Ramp Up						\$0
9.						\$0
10.						\$0
11.						\$0
12. Total (sum of lines 8 - 11)	\$0	\$0				\$0
Section D - Forecasted Cash Needs						
	Total for 1st Year	1st Quarter	2nd Quarter	3rd Quarter	4th quarter	
13. Federal	\$4,476,235	\$390,000	\$890,000	\$1,347,824	\$1,848,411	
14. Non-Federal	\$0					
15. Total (sum of lines 13 and 14)	\$4,476,235	\$390,000	\$890,000	\$1,347,824	\$1,848,411	
Section E - Budget Estimates of Federal Funds Needed for Balance of the Project						
(a) Grant Program	Future Funding Periods (Years)					
	(b) First	(c) Second	(d) Third	(e) Fourth		
16. Retrofit Ramp Up	\$7,317,672	\$7,640,318				
17.						
18.						
19.						
20. Total (sum of lines 16-19)	\$7,317,672	\$7,640,318				\$0
Section F - Other Budget Information						
21. Direct Charges	22. Indirect Charges CDFA has an fixed indirect rate of 10.9% on all costs except program flowthrough					
23. Remarks						

Instructions for the SF-424A

Public Reporting Burden for this collection of information is estimated to average 3.0 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Please do not return your completed form to the Office of Management and Budget; send it to the address provided by the sponsoring agency.

General Instructions

This form is designed so that application can be made for funds from one or more grant programs. In preparing the budget, adhere to any existing Federal grantor agency guidelines which prescribe how and whether budgeted amounts should be separately shown for different functions or activities within the program. For some programs, grantor agencies may require budgets to be separately shown by function or activity. For other programs, grantor agencies may require a breakdown by function or activity. Sections A, B, C, and D should include budget estimates for the whole project except when applying for assistance which requires Federal authorization in annual or other funding period increments. In the later case, Sections A, B, C, and D should provide the budget for the first budget period (usually a year) and Section E should present the need for Federal assistance in the subsequent budget periods. All applications should contain a breakdown by the object class categories shown in Lines a-k of Section B.

Section A. Budget Summary Lines 1-4 Columns (a) and (b)

For applications pertaining to a **single** Federal grant program (Federal Domestic Assistance Catalog number) and **not requiring** a functional or activity breakdown, enter on Line 1 under Column (a) the catalog program title and the catalog number in Column (b).

For applications pertaining to a **single** program requiring budget amounts by multiple functions or activities, enter the name of each activity or function on each line in Column (a), and enter the catalog number in Column (b). For applications pertaining to multiple programs where none of the programs require a breakdown by function or activity, enter the catalog program title on each line in **Column (a)** and the respective catalog number on each line in Column (b). For applications pertaining to **multiple** programs where one or more programs require a breakdown by function or activity, prepare a separate sheet for each program requiring the breakdown. Additional sheets should be used when one form does not provide adequate space for all breakdown of data required. However, when more than one sheet is used, the first page should provide the summary totals by programs.

Lines 1-4, Columns (c) through (g)

For new applications, leave Columns (c) and (d) blank. For each line entry in Columns (a) and (b), enter in Columns (e), (f), and (g) the appropriate amounts of funds needed to support the project for the first funding period (usually a year).

For continuing grant program applications, submit these forms before the end of each funding period as required by the grantor agency. Enter in Columns (c) and (d) the estimated amounts of funds which will remain unobligated at the end of the grant funding period only if the Federal grantor agency instructions provide for this. Otherwise, leave these columns blank. Enter in columns (e) and (f) the amounts of funds needed for the upcoming period. The amount(s) in Column (g) should be the sum of amounts in Columns (e) and (f).

For supplemental grants and changes to existing grants, do not use Columns (c) and (d). Enter in Column (e) the amount of the increase or decrease of Federal funds and enter in Column (f) the amount of the increase or decrease of non-Federal funds. In Column (g) enter the new total budgeted amount (Federal and non-Federal) which includes the total previous authorized budgeted amounts plus or minus, as appropriate, the amounts shown in Columns (e) and (f). The amount(s) in Column (g) should not equal the sum of amounts in Columns (e) and (f).

Line 5—Show the totals for all columns used.

Section B. Budget Categories

In the column headings (a) through (4), enter the titles of the same programs, functions, and activities shown on Lines 1-4, Column (a), Section A. When additional sheets are prepared for Section A, provide similar column headings on each sheet. For each program, function or activity, fill in the total requirements for funds (both Federal and non-Federal) by object class categories.

Lines 6a-i—Show the totals of Lines 6a to 6h in each column.

Line 6j—Show the amount of indirect cost.

Line 6k—Enter the total of amounts on Lines 6i and 6j. For all applications for new grants and continuation grants the total amount in column (5), Line 6k, should be the same as the total amount shown in Section A, Column (g), Line 5. For supplemental grants and changes to grants, the total amount of the increase or decrease as shown in Columns (1)-(4), Line 6k should be the same as the sum of the amounts in Section A, Columns (e) and (f) on Line 5.

Line 7—Enter the estimated amount of income, if any, expected to be generated from this project. Do not add or subtract this amount from the total project amount. Show under the program narrative statement the nature and source of income. The estimated amount of program income may be considered by the federal grantor agency in determining the total amount of the grant.

Section C. Non-Federal Resources

Lines 8-11—Enter amounts of non-Federal resources that will be used on the grant. If in-kind contributions are included, provide a brief explanation on a separate sheet.

Column (a)—Enter the program titles identical to Column (a), Section A. A breakdown by function or activity is not necessary.

Column (b)—Enter the contribution to be made by the applicant.

Column (c)—Enter the amount of the State's cash and in-kind contribution if the applicant is not a State or State agency. Applicants which are a State or State agencies should leave this column blank.

Column (d)—Enter the amount of cash and in-kind contributions to be made from all other sources.

Column (e)—Enter totals of Columns (b), (c), and (d).

Line 12—Enter the total for each of Columns (b)-(e). The amount in Column (e) should be equal to the amount on Line 5, Column (f) Section A.

Section D. Forecasted Cash Needs

Line 13—Enter the amount of cash needed by quarter from the grantor agency during the first year.

Line 14—Enter the amount of cash from all other sources needed by quarter during the first year.

Line 15—Enter the totals of amounts on Lines 13 and 14.

Section E. Budget Estimates of Federal Funds Needed for Balance of the Project

Lines 16-19—Enter in Column (a) the same grant program titles shown in Column

(a), Section A. A breakdown by function or activity is not necessary. For new applications and continuation grant applications, enter in the proper columns amounts of Federal funds which will be needed to complete the program or project over the succeeding funding periods (usually in years). This section need not be completed for revisions (amendments, changes, or supplements) to funds for the current year of existing grants.

If more than four lines are needed to list the program titles, submit additional schedules as necessary.

Line 20—Enter the total for each of the Columns (b)-(e). When additional schedules are prepared for this Section, annotate accordingly and show the overall totals on this line.

Section F. Other Budget Information

Line 21—Use this space to explain amounts for individual direct object-class cost categories that may appear to be out of the ordinary or to explain the details as required by the Federal grantor agency.

Line 22—Enter the type of indirect rate (provisional, predetermined, final or fixed) that will be in effect during the funding period, the estimated amount of the base to which the rate is applied, and the total indirect expense.

Line 23—Provide any other explanations or comments deemed necessary.

New Hampshire Beacon Community Proposal
NHCDFA Budget Justification

PROGRAM COSTS				
	Year 1	Year 2	Year 3	Total
a. Personnel	552,000	574,080	597,043	1,723,123
b. Fringe Benefits	225,342	244,249	265,095	734,686
c. Travel	12,540	12,540	12,540	37,620
d. Equipment	0	0	0	0
e. Supplies	18,500	19,055	19,627	57,182
f. Contractual	0	0	0	0
g. Construction	0	0	0	0
h1. Other Direct Costs	122,500	92,700	95,481	310,681
h2. Loan/Grant Capital	\$3,000,000	\$6,000,000	\$6,260,519	15,260,519
i. Total Direct Charges	3,930,882	6,942,624	7,250,305	18,123,811

ADMINISTRATION COSTS				
	Year 1	Year 2	Year 3	Total
a. Personnel	110,808	100,560	104,582	315,950
b. Fringe Benefits	47,076	45,803	49,611	142,490
c. Travel	13,125	12,909	12,995	39,029
d. Equipment	0	0	0	0
e. Supplies	2,250	2,318	2,387	6,955
f. Contractual	129,000	41,700	41,910	212,610
g. Construction	0	0	0	0
h. Other Direct Costs	98,000	42,248	42,912	183,160
i. Total Direct Charges	400,259	245,538	254,397	900,194
j. Indirect Charges				
j1. CDFA Program	101,466	102,746	107,887	312,099
j2. CDFA Admin	43,628	26,764	27,729	98,121
k. Totals	545,353	375,048	390,013	1,310,414

TOTAL PROGRAM				
	Year 1	Year 2	Year 3	Total
a. Personnel	662,808	674,640	701,625	2,039,073
b. Fringe Benefits	272,418	290,052	314,706	877,176
c. Travel	25,665	25,449	25,535	76,649
d. Equipment	0	0	0	0
e. Supplies	20,750	21,373	22,014	64,137
f. Contractual	129,000	41,700	41,910	212,610
g. Construction	0	0	0	0
h1. Other Direct Costs	220,500	134,948	138,393	493,841
h2. Loan/Grant Capital	\$3,000,000	\$6,000,000	\$6,260,519	15,260,519
i. Total Direct Charges	4,331,141	7,188,162	7,504,702	19,024,005
j. Indirect Charges				
j1. CDFA Program	101,466	102,746	107,887	312,099
j2. CDFA Admin	43,628	26,764	27,729	98,121
k. Totals	4,476,235	7,317,672	7,640,318	19,434,225

Task #	Position Title	Budget Period 1			Budget Period 2			Budget Period 3			Grand Total	
		Time (Hours)	Annual Salary	Total Budget	Time (Hours)	Annual Salary	Total Budget	Time (Hours)	Annual Salary	Total Budget		
PROGRAM STAFF SALARIES - CDFA												
Task 3 - Community Level Project Management and Operations	Project Manager (1)	2,080	\$65,000	\$65,000	2,080	\$67,600	\$67,600	2,080	\$70,304	\$70,304	\$202,904	Projected Salary based on current
Task 3 - Community Level Project Management and Operations	Community Manager & Outreach (3)	6,240	\$55,000	\$165,000	6,240	\$71,600	\$171,600	6,240	\$59,488	\$178,464	\$515,064	Projected Salary based on current
Task 3 - Community Level Project Management and Operations	Loan Officer (2)	4,160	\$55,000	\$110,000	4,160	\$57,200	\$114,400	4,160	\$59,488	\$118,976	\$343,376	Projected Salary based on current
Task 3 - Community Level Project Management and Operations	Technical Assistance Providers (3 @ 80%)	4,992	\$55,000	\$132,000	4,992	\$137,280	\$137,280	4,992	\$59,488	\$142,771	\$412,051	Projected Salary based on current
Task 3 - Community Level Project Management and Operations	Loan Processor (2)	4,160	\$40,000	\$80,000	4,160	\$41,600	\$83,200	4,160	\$43,264	\$86,528	\$249,728	Projected Salary based on current
Total Program Salaries		21,632	\$552,000	\$552,000	21,632	\$574,080	\$574,080	21,632	\$597,043	\$597,043	\$1,723,123	

ADMINISTRATIVE STAFF SALARIES												
CDFA												
Task 1 - Overall Project Oversight	CDFA Chief Cmty Dev Officer	200	\$90,000	\$8,654	60	\$93,600	\$2,700	60	\$97,344	\$2,808	\$14,162	Actual salary of existing staff
Task 1 - Overall Project Oversight	CDFA Chief Financial Officer	200	\$90,000	\$8,654	60	\$93,600	\$2,700	60	\$97,344	\$2,808	\$14,162	Actual salary of existing staff
Task 1 - Overall Project Oversight	Executive Assistant (.5)	1,040	\$40,000	\$20,800	1,040	\$20,800	\$20,800	1,040	\$43,264	\$21,632	\$62,432	Projected Salary based on current
Task 2 - Project Financial Management & Program Reporting	CDFA Financial Analyst	100	\$52,000	\$2,500	20	\$54,080	\$520	20	\$56,243	\$541	\$3,561	Actual salary of existing staff
Task 2 - Project Financial Management & Program Reporting	CDFA Reporting Specialist	520	\$48,000	\$12,000	520	\$49,920	\$12,480	520	\$51,917	\$12,979	\$37,459	Actual salary of existing staff
Task 2 - Project Financial Management & Program Reporting	Staff Accountant (.5)	1,040	\$52,000	\$26,000	1,040	\$54,080	\$27,040	1,040	\$56,243	\$28,122	\$81,162	Projected Salary based on current
Task 3 - Community Level Project Management and Operations	Technical Assistance Providers (3 @ 20%)	1,248	\$55,000	\$33,000	1,248	\$57,200	\$34,320	1,248	\$59,488	\$35,693	\$103,013	Projected Salary based on current
Total Program Salaries		110,808	\$110,808	\$110,808	110,808	\$100,560	\$100,560	110,808	\$104,582	\$104,582	\$315,960	

t NH CDFA salary structure
t NH CDFA salary structure

t NH CDFA salary structure

t NH CDFA salary structure
t NH CDFA salary structure

PROGRAM STAFF BENEFITS - CDFA

	Budget Period 1			Budget Period 2			Budget Period 3			Grand Total
	Number of FTE's	Average Cost per FTE per Year	Total Annual Cost	Number of FTE's	Average Cost per FTE per Year	Total Annual Cost	Number of FTE's	Average Cost per FTE per Year	Total Annual Cost	
Benefits & Payroll Taxes										
FICA	10.4	7.65%	\$42,228	10.4	7.65%	\$43,917	10.4	7.65%	\$45,674	\$131,819
Health Insurance	10.4	\$11,506	\$119,660	10.4	\$12,886	\$134,019	10.4	\$14,433	\$150,101	\$403,780
Dental Insurance	10.4	\$1,026	\$10,670	10.4	\$1,108	\$11,524	10.4	\$1,197	\$12,446	\$34,640
Retirement Benefits		7.50%	\$41,400		7.50%	\$43,056		7.50%	\$44,778	\$129,234
Life & ADD Insurance		1.50%	\$8,280		1.50%	\$8,611		1.50%	\$8,956	\$25,847
Unemployment Taxes	10.4	\$256	\$2,662	10.4	\$256	\$2,662	10.4	\$256	\$2,662	\$7,987
Workers Compensation		0.08%	\$442		0.08%	\$459		0.08%	\$478	\$1,378
			<u>\$225,342</u>			<u>\$244,249</u>			<u>\$265,095</u>	<u>\$734,686</u>

Current Social Security/Medicare
Average of Current Insurance Rate
Average of Current Insurance Rate
Current CDFA Retirement Benefit
Current CDFA Rates
Current CDFA Cost
Current CDFA Cost

ADMINISTRATIVE STAFF BENEFITS

CDFA

FICA	2.1	7.65%	\$8,477	1.9	7.65%	\$7,693	1.9	7.65%	\$8,001	\$24,170
Health Insurance	2.1	\$11,506	\$24,051	1.9	\$12,886	\$24,707	1.9	\$14,433	\$27,672	\$76,431
Dental Insurance	2.1	\$1,026	\$2,145	1.9	\$1,108	\$2,125	1.9	\$1,197	\$2,294	\$6,564
Retirement Benefits		7.50%	\$8,311		7.50%	\$7,542		7.50%	\$7,844	\$23,696
Life & ADD Insurance		1.50%	\$1,662		1.50%	\$1,508		1.50%	\$1,569	\$4,739
Unemployment Taxes	2.1	\$1,120	\$2,341	1.9	\$1,120	\$2,147	1.9	\$1,120	\$2,147	\$6,636
Workers Compensation		0.08%	\$89		0.08%	\$80		0.08%	\$84	\$253
			<u>\$47,076</u>			<u>\$45,803</u>			<u>\$49,611</u>	<u>\$142,489</u>

Current Social Security/Medicare
Average of Current Insurance Rate
Average of Current Insurance Rate
Current CDFA Retirement Benefit
Current CDFA Rates
Current CDFA Cost
Current CDFA Cost

e Rate
tes w/ 12% Inflation
tes w/8% Inflation
its

e Rate
tes w/ 12% Inflation
tes w/8% Inflation
its

PROGRAM STAFF TRAVEL - CDFA

	Budget Period 1			Budget Period 2			Budget Period 3			Grand Total
	Number of Trips	Miles per Trip	Mileage Reimbursement Rate	Number of Trips	Miles per Trip	Mileage Reimbursement Rate	Number of Trips	Miles per Trip	Mileage Reimbursement Rate	
Program Staff Trips between Home Office and Field Office										
Concord - Berlin	20	230	\$0.55	20	230	\$0.55	20	230	\$0.55	\$7,590 Rates are based on current OMB
Concord - Plymouth	20	90	\$0.55	20	90	\$0.55	20	90	\$0.55	\$2,970 Rates are based on current OMB
Concord - Nashua	20	70	\$0.55	20	70	\$0.55	20	70	\$0.55	\$2,310 Rates are based on current OMB
Subtotal - Home/Field Office Trips			\$4,290			\$4,290			\$4,290	\$12,870
In-City Trips by Program Staff	500	30	\$0.55	500	30	\$0.55	500	30	\$0.55	\$24,750 Rates are based on current OMB
Grand Total - Travel			<u>\$12,540</u>			<u>\$12,540</u>			<u>\$12,540</u>	<u>\$37,620</u>

ADMINISTRATIVE STAFF TRAVEL

CDFA

Administrative Staff Trips between CDFA Office and Field Office										
Concord - Berlin	50	230	\$0.55	50	230	\$0.55	50	230	\$0.55	\$18,975 Rates are based on current OMB
Concord - Plymouth	50	90	\$0.55	50	90	\$0.55	50	90	\$0.55	\$7,425 Rates are based on current OMB
Concord - Nashua	50	70	\$0.55	50	70	\$0.55	50	70	\$0.55	\$5,775 Rates are based on current OMB
Administrative State Travel			\$10,725			\$10,725			\$10,725	\$32,175
DOE Project Review - 2 Staff			\$300			\$600			\$360	\$1,290 Rates are based on current OMB
Air			\$229			\$1,374			\$1,458	\$4,247 Rates are based on current OMB
Hotel - 3 Nights			\$71			\$426			\$452	\$1,317 Rates are based on current OMB
Meals - 3 Days						\$2,400			\$2,270	\$6,854
Grand Total - Travel			\$13,125			\$12,909			\$12,995	\$39,029

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NH CDFA will not be purchasing any equipment under this program

PROGRAM SUPPLIES

	Budget Period 1	Budget Period 2	Budget Period 3	Grand Total
	Total Budget	Total Budget	Total Budget	
Expendables				
Office Supplies	\$15,000	\$15,450	\$15,914	\$46,364
Postage	\$2,000	\$2,060	\$2,122	\$6,182
Copier	\$1,500	\$1,545	\$1,591	\$4,636
	<u>\$18,500</u>	<u>\$19,055</u>	<u>\$19,627</u>	<u>\$57,182</u>

ADMINISTRATION SUPPLIES

CDFA

Expendables			
Office Supplies	\$1,000	\$1,030	\$1,061
Postage	\$1,000	\$1,030	\$1,061
Copier	\$250	\$258	\$265
	<u>\$2,250</u>	<u>\$2,318</u>	<u>\$2,387</u>
			<u>\$3,091</u>
			<u>\$3,091</u>
			<u>\$773</u>
			<u>\$6,955</u>

PROGRAM COSTS - CDFA

	Budget Period 1		Budget Period 2		Budget Period 3		Grand Total
	Unit	Total Budget	Unit	Total Budget	Unit	Total Budget	
	Cost per Unit		Cost per Unit		Cost per Unit		
Occupancy - Nashua							
Rent & Utilities	2,000	\$30,000		\$30,900		\$31,827	\$92,727 Size & Unit Cost based on historical averages with input
Furnishings		\$2,000		\$0		\$0	\$2,000 Based on historical costs of fitting up an office
Insurance		\$200		\$206		\$212	\$618 Allocation of historical property/liability costs
Phone/Fax/Internet		\$4,800		\$4,944		\$5,092	\$14,836 Based on historical telecommunication costs
Occupancy - Berlin							
Rent & Utilities	1,500	\$22,500		\$23,175		\$23,870	\$69,545 Size & Unit Cost based on historical averages with input
Furnishings		\$2,000		\$0		\$0	\$2,000 Based on historical costs of fitting up an office
Insurance		\$200		\$206		\$212	\$618 Allocation of historical property/liability costs
Phone/Fax/Internet		\$4,800		\$4,944		\$5,092	\$14,836 Based on historical telecommunication costs
Occupancy - Plymouth							
Rent & Utilities	1,500	\$22,500		\$23,175		\$23,870	\$69,545 Size & Unit Cost based on historical averages with input
Furnishings		\$2,000		\$0		\$0	\$2,000 Based on historical costs of fitting up an office
Insurance		\$200		\$206		\$212	\$618 Allocation of historical property/liability costs
Phone/Fax/Internet		\$4,800		\$4,944		\$5,092	\$14,836 Based on historical telecommunication costs
Total - Occupancy		\$96,000		\$92,700		\$95,481	\$284,181
Non-Capital Equipment							
PC's/Laptops	10	\$2,000.00		\$0		\$0	\$20,000 Based on recent PC/laptop purchases
Copiers/Fax/Scanner	3	\$500.00		\$0		\$0	\$1,500 List price of small copiers -1 for each field office
Telephones	10	\$500.00		\$0		\$0	\$5,000 List price for telephones and switches
Total - Non Capital Equipment		\$26,500		\$0		\$0	\$26,500
Grand Total - Other Direct Costs		122,500		92,700		95,481	310,681

**ADMINISTRATIVE COSTS
CDFA**

Occupancy - Home Office							
Rent & Utilities		\$21,000		\$21,630		\$22,279	\$64,909 Current cost allocation of CDFA home office
Furnishings		\$2,000		\$0		\$0	\$2,000 Based on historical costs of fitting up an office
Phone/Fax/Internet		\$600		\$618		\$634	\$1,852 Additional costs of home office equipment
PC's	2	\$2,000.00		\$0		\$0	\$4,000 Based on recent PC purchases
Telephones	2	\$200.00		\$400		\$0	\$400 Additional telephone sets on CDFA switch
Grant Management System		\$20,000		\$5,000		\$5,000	\$30,000 Set up and allocation of monthly fees for grant manager
Marketing & Advertising		\$30,000		\$10,000		\$10,000	\$50,000 Marketing and promotion of program including printed :
Training & Information Events		\$20,000		\$5,000		\$5,000	\$30,000 Estimated costs of training and informational sessions t
Total - Administrative Costs		\$98,000		\$42,248		\$42,912	\$183,160

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ment system
materials
to promote interest in the program