

MINUTES
New Hampshire State Commission on Aging
Monday, April 19, 2021 10:00 a.m.-noon
Held via Video Teleconference

Present: Polly Campion, Chair; Carol Stamatakis, Vice Chair; Roberta Berner, Clerk; Rep. James MacKay; Rep. Charles McMahon; Wendi Aultman, DHHS; Richard Lavers, NHES; Susan Buxton, Long-Term Care Ombudsman; Sunny Mulligan Shea, DOJ; Patrick Herlihy, DOT; Lynn Lippitt, NH Housing Finance Authority; Michael D. Todd, DOS; Appointed by the Governor: Kristi St. Laurent, Susan Ruka, Suzanne Demers, Daniel Marcek.

Rebecca Sky, Executive Director.

Absent: Sen. Ruth Ward, Janet Weeks, DOL, Harry Viens, John Kennedy, Susan Emerson, Kathy Baldridge, Rev. Susan Nolan, Susan Denopoulos Abrami, Ken Gordon.

Guest Presenters: Ben Frost, Managing Director, Policy & Public Affairs, NH Housing Finance Authority; Elissa Margolin, Director, Housing Action NH; Madison Lightfoot, Office of US Senator Jeanne Shaheen.

Guests: 15 members of the public (Cheryl Steinberg, Jon Eriquezzo, Elaine Paez, John Wilson, Janice McDermott, Owen Houghton, Heather Carroll, Beth Todgham, Wendy Hauk, Katie Lesnyk, Nancy Rollins, Dick Bouley, Martha McLeod, Dawn McKinney, Bev Cotton).

I. Welcome, Right to Know Checklist, Roll Call, Approval of Minutes

Polly Campion, Commission Chair, called the meeting to order at 10 a.m., provided an overview of the agenda, welcomed the Commission and guests and read "A Checklist to Ensure Meetings Are Compliant with The Right-to-Know Law During The State Of Emergency." The State of Emergency has been declared by the Governor as a result of the COVID-19 pandemic.

A requirement of such compliance is to take a roll call attendance. When each member answers, he or she also must state whether there is anyone else in the room during the meeting. Clerk Roberta Berner called the roll, also asking that the members of the public and presenters attending the teleconference identify themselves.

Chair Campion informed the Commission that she and Ken Gordon had received their letters of appointment from the Governor earlier this morning. She introduced Rep. Charles McMahon as a new member, appointed as a representative of the NH Legislature. Rep. McMahon said he was pleased to serve, recognizing the importance of the issues the Commission addresses. He is serving his 10th term in the Legislature, representing District 7-Windham. He has served on the Health, Human Services, and Elderly Affairs Committee of the House for all of his terms of service in the Legislature. He said that he was particularly interested in strengthening home and community-based services and in improving incentives for staff to take and retain positions in home care.

Chair Campion then let the Commission know that member Harry Viens' wife had passed away yesterday afternoon and she expressed her condolences.

Minutes from the March meeting were sent out to Commission members with the agenda for review prior to the April meeting.

Rep. MacKay made a motion, seconded by Richard Lavers, to approve the March minutes. By roll call vote, the following members approved the motion: Chair Polly Campion, Rep. James MacKay, Carol Stamatakis, Roberta Berner, Rep. Charles McMahon, Wendi Aultman, Richard Lavers, Susan Buxton, Patrick Herlihy, Sunny Mulligan Shea, Lynn Lippitt, Michael Todd, Suzanne Demers, Daniel Marcek, Susan Ruka, and Kristi St. Laurent. The motion to approve the March minutes was approved by 16 members.

II. Housing and Housing Issues that Impact All of Us as We Age

Chair Campion introduced the presentation, noting that housing and transportation always rise to the top of issues affecting older adults in New Hampshire.

Ben Frost, Managing Director, Policy & Public Affairs, NH Housing Finance Authority, provided an overview of the current housing climate in the state. During the pandemic, purchase prices of homes rose significantly and those in the market found that it was easy to sell a house but difficult to buy one. In addition, those who wanted to rehabilitate or build housing found it difficult because of serious supply chain issues for materials. Frost had heard that in some cases quotes from suppliers were good for only 30 minutes.

Because sales listings were way down, the lower end of the market (houses listed at below \$300,000) was substantially affected. Mortgage interest rates were the lowest they had been in 50 years, but demand greatly exceeded supply with the greatest pressure for housing at the lower end of the spectrum.

There was some increase in the proportion of buyers coming into New Hampshire from out-of-state, but school population data indicated that more out-of-staters were moving into second homes they already owned. While the state has had an increase in population from in-migration, overall, New England's population growth is the slowest in the nation. Low supply of housing coupled with high prices have made it difficult for employers to hire and retain workers.

Rental market costs continued to rise approximately four to five percent per year (20-22% over the past five years) and the vacancy rate remained low. In the state, the median rent for a two-bedroom unit was \$1,413 in 2020. Those living below New Hampshire's median income had considerable trouble finding affordable housing. Geographic differences across the state in both income and rental rates have been significant.

Frost cited three pieces of legislation in the state that had been helpful:

- The Workforce Housing Law (passed in 2008 and effective in 2010);
- The Accessory Dwelling Unit Law (passed in 2016 and requiring every municipality in the state to allow accessory dwellings);
- The creation of a Housing Appeals Board (2019).

Elissa Margolin, Director of Housing Action NH, explained that her organization is a coalition of 80 other organizations sharing concerns about affordable housing, housing policy (including policy affecting homelessness), and supportive housing. Housing Action NH has supported the Affordable

Housing Fund, dedicated funding as of the last state budget and a key focus this session as well. The organization is supporting a Medicaid State Plan amendment which adds supportive housing as a Medicaid benefit. The amendment has been submitted in draft form to the Centers for Medicare and Medicaid Services.

Ms. Margolin discussed pandemic-related efforts, including housing relief and shelter modification programs. She said that the lack of housing stability challenges everything else—health, finances, substance abuse recovery, the ability to flee domestic violence, for example. Home is foundational to people’s security, safety, and functionality. Policy elements affecting housing in the state include housing construction (we’re not keeping up with the demand) and rental assistance (there is an 8 to 10-year waiting list for housing vouchers with only one in four families able to access housing when it’s needed).

She encouraged engagement with the work of Housing Action NH and invited attendees to come to housing Zoom meetings held every two weeks and to subscribe to housing policy updates, which support outreach and education of policy makers in the state.

Following the presentations, attendees commented and asked questions:

- Rep. MacKay, citing his strong interest in mental health, noted the difficulty of finding transitional housing for people who need support. He said there are currently 80 people, including more than 50 children, in hospital emergency rooms across the state because of a mental health crisis. Ben Frost said that in transitional housing, the ready availability of case management is the critical factor.
- Patrick Herlihy asked if the prevalence of telecommunicating during the pandemic had brought more out-of-state buyers into the state because of the growing ability to work remotely. Ben Frost responded that it is difficult to analyze the impact because we continue to be affected by the pandemic right now. He has been looking at building permits, moving companies’ data, commuting data (including the impact on toll revenue).
- Nancy Rollins, Easter Seals, asked if there were available funds to support repair of aging housing stock in which aging adults live. She said that funds to support repair and rehabilitation of such housing could help older adults continue to live in their homes. Ben Frost said that most existing programs are designed for other purposes, but he noted that an earlier housing study in the state had pointed out the mismatch between the state’s housing stock and the population’s housing needs. Banks are willing to lend funds for this purpose, but homeowners need to have the resources to qualify and reverse mortgages can be subject to abuse. He said this issue is important to take under advisement. Elissa Margolin suggested that sometimes if a homeowner goes through existing energy efficiency programs, funding may be able to be used for a more ambitious rehabilitation effort. She added that some municipalities have shown interest in setting up trust funds to address this issue.
- Wendi Aultman asked the presenters to describe examples of existing supported housing. They mentioned housing in Lebanon jointly developed by Twin Pines Housing Trust and The Haven (homeless shelter and community support for low-income population) to provide more permanent housing for the chronically homeless. They also mentioned Harbor Homes’ housing for veterans. They added that a “housing first” approach works well for many populations. To avoid a concentration of those needing a specific type of supportive housing, they have worked with existing developers to have them commit to integrating

supported housing in general occupancy developments. Because supportive service providers are generally not developers and developers are generally not in the business of supporting residents, it has worked best to develop partnership projects.

- Sunny Mulligan Shea directed attendees to <https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants>
- Carol Stamatakis asked about the potential for shared housing, given zoning and land-use restrictions, and she also asked about the incorporation of universal design features as housing is built or rehabilitated. Both presenters referred to bills proposed this session in the state Legislature but noted that most of them had not moved forward.

In concluding this section of the meeting, Chair Champion summarized the key points: supply and demand for housing are mismatched; this impacts both older adults themselves directly, and workforce that may serve them; there is a need for rehabilitation money and materials; cohousing is an issue we could continue to address. She asked Ben Frost and Elissa Margolin to continue to keep the Commission informed as opportunities for education and advocacy arise. Executive Director Rebecca Sky directed Commission members to the materials sent out before the meeting, including a round-up of state legislation of interest.

Presenters Ben Frost and Elissa Margolin's PowerPoint Presentations are attached to these minutes.

III. American Rescue Act—Impacts Upon Older Adults

Madison Lightfoot, staff member within the office of U.S. Senator Jeanne Shaheen, provided information about the \$1.9 trillion American Rescue Act and portions of it relevant to older adults. In addition to support for states' efforts to address the pandemic and the \$1,400 allocation to individuals, she noted the following:

- A 10% increase in the federal Medicaid match for 12 months, meaning that the federal government covers 66.2% of the cost of Medicaid rather than 56.2% for this year.
- \$12.7 billion to allow more low-income older adults to receive home care.
- \$250 million to support Medicare "strike teams" to assist nursing facilities that have experienced a COVID-19 outbreak.
- The American Rescue Act puts tele-health flexibilities in place during the pandemic with the potential for continuation post-pandemic. This includes audio-only tele-health coverage for areas with broadband challenges.
- \$7.6 billion for community health centers.
- The following support for Older Americans Act programs:
 - An additional \$750 million for senior nutrition services, including Grab & Go meals.
 - An additional \$460 million for supportive services to address issues including social isolation and COVID vaccine outreach.
 - An additional \$145 million in National Family Caregiver Support.
 - An additional \$44 million for evidence-based health programs.
 - An additional \$10 million for Long-Term Care Ombudsmen.
- \$7.6 billion to bolster the numbers of public health workers.
- \$35 billion in premium subsidies for Accountable Care Act health insurance plans and 100% COBRA coverage for those who have lost their jobs and health insurance (April 1-September 30, 2021).
- Support for "grand-families" through technical assistance centers and resources for community-based organizations that support caregivers aged 55+.

- \$276 million to bolster elder justice.
- \$50 million in grants for public transit systems that serve older adults and those with disabilities.
- Support for the Federal Trade Commission to address the growing problem of scams.
- A capital fund of \$10 billion includes broadband; New Hampshire will receive \$112 million (with broadband targeting schools and libraries specifically).

She also noted that the Act fixes the long-standing problem of New Hampshire receiving capped federal allotments because of its small population.

Ms. Lightfoot said that this legislation also provides \$350 billion to go both to state and local governments (60% to states and 40% to local governments), which could provide some advocacy opportunities for the Commission. New Hampshire will receive approximately \$1.5 billion with \$264 million going to counties, \$88 million to large cities (entitlement communities) and \$106 million to other municipalities.

IV. Task Force Updates

A. Emerging Issues: Susan Buxton and Suzanne Demers

Susan Buxton reported that the Covid 19 emerging issues Task Force continues to be concerned about the effects of social isolation on older citizens of New Hampshire.

Individuals living in LTC continue to have limited access to visits by family and friends. While the guidance for visitation was issued to allow for the return of visitors, facilities remain in control of setting the schedule and many are still very restrictive. The rate of community transmission of Covid 19 dictates that individuals that are living in LTC are not allowed to leave the facility for anything other than medically necessary trips.

Individuals living in the community are also impacted. At the last meeting, the emerging issues task force heard from Brinn Sullivan, the President of the NH Association of Senior Centers, about the challenges faced by Senior Centers in developing reopening guidelines. There are many different models for Senior Centers so the needs are varied. They are administered by municipalities, Recreation Departments, private organizations, or as just an informal group of individuals. Some offer activities, some offer meals and some offer both. We learned that they are trying to be creative in offering opportunities with virtual activities, outdoor meals with tents grab and go meals and drive-up offerings. However, the guidance for safe reopening continues to need to be developed.

The group brainstormed about where reopening guidance can be drawn from and helped to develop next steps to maximize the opportunities for safe return to services

The Task Force is also monitoring the vaccine roll out, particularly for individuals that are homebound or face challenges with transportation or scheduling, as well as following the issues around Broadband access.

Chair Campion also serves on the COVID Alliance Support Team and said that reports to the Team indicate a virtual elimination of skilled nursing facilities' resident cases. A small number of staff continues to test positive for the virus. Some of the staff positivity rates are as a result of vaccine hesitancy. Susan Buxton said that we are now in the second week of no outbreaks in long-term care facilities in the state.

B. Operational Infrastructure: Polly Campion

- The Task Force has reviewed nominees for the Older Adult Awards and is planning an awards ceremony in May. Polly Campion noted that we received an outstanding set of nominations from across the state.
- Included in materials sent prior to today's meeting was a legislative update. Chair Campion noted that the NH House had amended the budget significantly, attaching policy issues that are creating concerns regarding passage by the Senate. Many bills we were following have been killed, tabled, or retained.
- Progress to date on the State Plan on Aging has been reviewed by Wendi Aultman (NH Bureau of Elderly and Adult Services) and Jennifer Rabalais and Laura Davie from the UNH Center for Aging and Community Living with attention given to the role of the Commission vis-à-vis the Plan, moving forward.
- Carol Stamatakis reported that she would reach out to those who have offered to help with the EngAGING NH newsletter and will set up a meeting with the group that has worked on it for the past 14 years and those interested in working on it in the future.

V. Public Input

Chair Campion invited members of the public to address the Commission. She noted that information from the presentations would be made available to the public and added that we would welcome suggestions regarding areas where the Commission might have a role to play.

VI. Adjournment

Chair Campion declared the meeting adjourned at noon. The next meeting of the Commission will take place on Monday, May 17, 2021 from 10 a.m. to noon via Zoom.



About NHHFA

- **Established in 1981 by state legislature as a self-sustaining public corporation (not a state agency)**
- **Governed by 9-member Board of Directors appointed by Governor and Council**
- **Our mission is to promote, finance and support affordable housing and related services for the people of New Hampshire**
 - Help create housing which is affordable to low- and moderate-income households
 - Support the state's real estate economy and overall economic development



NHHFA.org

NHHFA Programs

- **Direct Rental Assistance to very low-income households**
 - Approximately 9,000 households statewide
- **Homeownership Programs**
 - Support for first-time homebuyers and others (2,000 households a year)
- **Multi-Family Housing Financing and Asset Management**
 - Finance 500 – 1,000 units a year; oversee 15,000 units (400 developments in portfolio)
- **Housing Research**
 - Public information and technical assistance programs (data collection & analysis, training, technical resources)



NHHFA.org

NHHFA's Impact

NEW HAMPSHIRE HOUSING HAS...

- Helped more than 50,000 families purchase their own homes
- Been instrumental in financing the creation of 15,000+ multi-family housing units
- Provided direct assistance to tens of thousands of NH households

IN FY 2020, NHHFA...

- Financed almost 1,000 units of rental housing
- Monitored the operations of thousands of units of rental housing we financed
- Administered federally funded rental assistance for 9,000 households statewide
- Helped over 1,500 families purchase a home through mortgage and other programs

IMPACTED 60,000 PEOPLE across New Hampshire
INVESTMENT OF \$700 MILLION in the state's economy



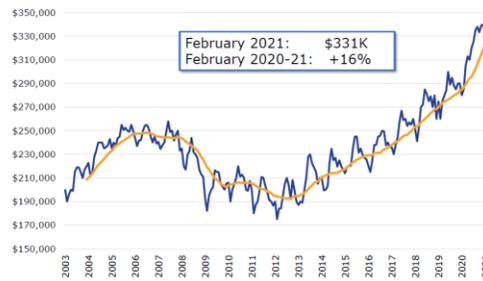
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Purchase Market Trends



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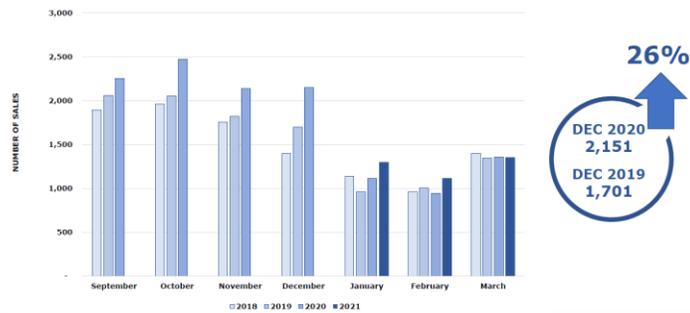
SINGLE-FAMILY MEDIAN SALES PRICE



Trendline: 12-month moving average
Source: NNEREN

NHHA.org

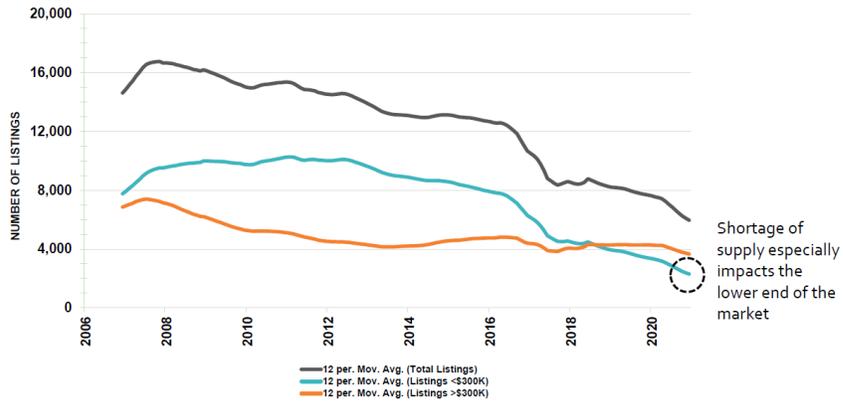
CLOSED SALES



Source: NNEREN

NHHA.org

CURRENT LISTINGS



NEW HAMPSHIRE HOUSING Source: NNEREN

NHHFA.org

MORTGAGE INTEREST RATES



NEW HAMPSHIRE HOUSING Source: Freddie Mac Primary Mortgage Market Survey

NHHFA.org

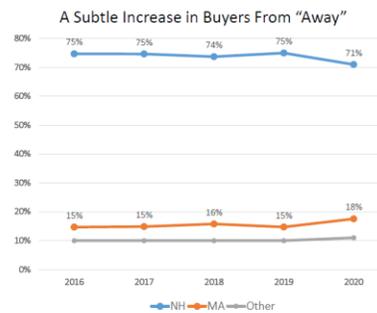
WHERE ARE BUYERS COMING FROM?

As 2020 ended, there was a slightly increased proportion of buyers from Massachusetts and other states.

Home purchases 2016 through 2020

- 74% of purchasers are from NH
- 15% came from Massachusetts
- Every other state contributed 1% or less

Local impacts may be more pronounced – Seacoast, Lakes, North Country



NEW HAMPSHIRE HOUSING Source: The Warren Group; compiled by NHHFA

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Rental Market Trends



11

MEDIAN GROSS RENTAL COST



2-BR \$1,413 ▲ 5% from last year

5-year change ▲ 22%

ALL \$1,280 ▲ 2% from last year

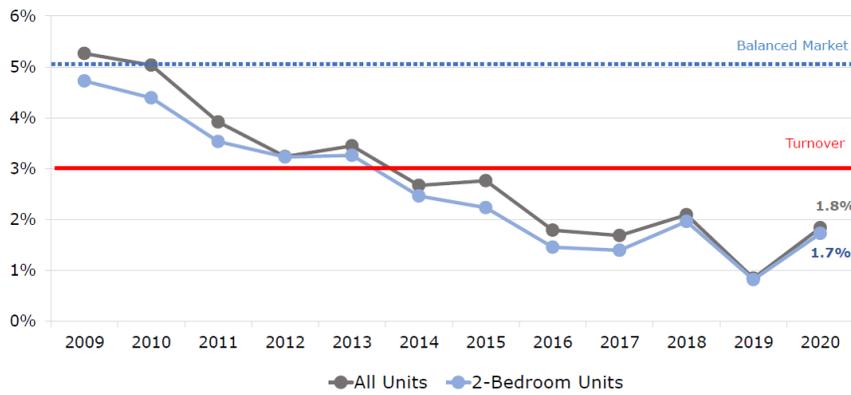
5-year change ▲ 20%



Source: NHHFA Annual Residential Rental Cost Survey

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RENTAL VACANCY RATE

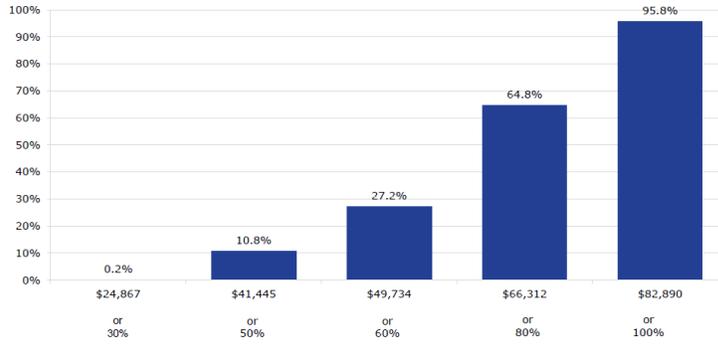


Source: NHHFA Annual Residential Rental Cost Survey

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RENTAL AFFORDABILITY AND INCOME

Percent of 2-Bedroom Units in 2020 Rental Cost Survey Affordable* at Selected Household Incomes



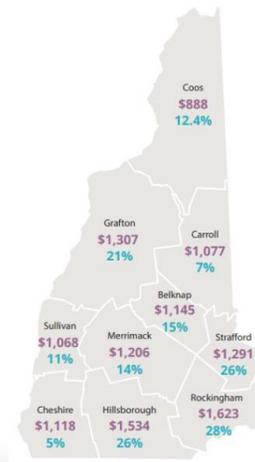
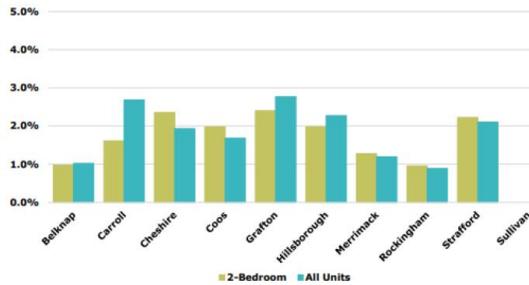
* Based on a 30% cost burden



Source: NHHFA Annual Residential Rental Cost Survey

GEOGRAPHIC DIFFERENCES

VACANCIES BY COUNTY (PERCENT OF 2-BEDROOM UNITS & ALL UNITS)



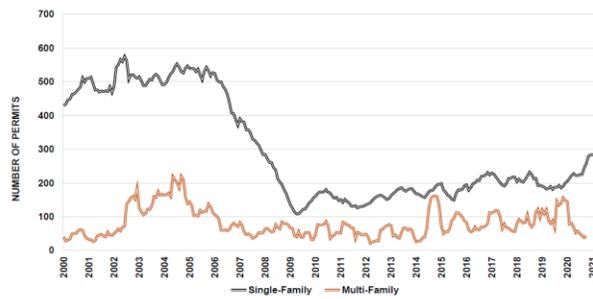
Median Monthly Gross Rental Cost for 2-Bedroom Units

Percent Change in 2-Bedroom Median Gross Rent Over 2015-2020



Source: NHHFA Annual Residential Rental Cost Survey

HOUSING PERMITS LAGGING



Seasonally adjusted, 6-month moving average, through October 2020



Source: U.S. Dept. Of Commerce Construction Statistics Division

BROADER TRENDS

Increased population growth in NH

- Increased in-migration, especially millennials (ages ~25-40)
- Fueled by a decade-long trend in Boston metro area

But Northeast population growth is the slowest in the nation, and NH's growth is also slow by comparison

- NE population growth is buoyed a bit by international immigration

Ongoing NH population growth may be influenced by permanent occupancy of formerly "second" homes – Lakes Region/North Country

- Not reflected in sales activity
- Implications for local school budgets

 Sources: Kenneth Johnson, UNH Carsey School, "New Hampshire's Estimated Population Gain Is the Largest in New England." December 23, 2020
Freddie Mac Insight, January 26, 2021: "U.S. Population Growth: Where is housing demand strongest?" 17

CONCLUSIONS

ISSUE: HIGH DEMAND

- Historically low interest rates
- More conservative consumer behavior after the Great Recession
- "K-Shaped" pandemic recovery?
 - Lower-income renters less likely to benefit

ISSUE: CONSTRAINED SUPPLY

- Years of under-production have resulted in a significant supply shortfall – estimated 20K units more to meet current demand
 - Contributing Factors: → Cost of labor, materials
 - Regulatory barriers

CONCLUSIONS

IMPLICATIONS: ECONOMIC GROWTH, AFFORDABILITY

- Low supply and high prices make it hard for employers to hire and retain workers
 - Fluid rental market favors labor mobility
- Affordability has greatest pressure at the lower end of the market
 - Housing stability, threat of homelessness

WHAT HAS THE LEGISLATURE DONE?

- **Workforce Housing Law – 2008** (eff. 2010)
- **Accessory Dwelling Unit Law – 2016**
 - *They're not just for mothers-in-law!*
- **Housing Appeals Board - 2019**



NHHFA.org

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Ben Frost Follow-up Comments on Supportive Housing:

- Supportive housing for the elderly – the HUD 202 Program does provide development financing directly to developers (non-profit or coops). Here: https://www.hud.gov/program_offices/housing/mfh/progdesc/eld202
- Note that there is a funding round open right now; it's a collaboration between NHHFA and CDFA on supportive housing: <https://www.nhhfa.org/nofa-multi-unit-supportive-housing-pbv/>.



NH Commission on Aging

MISSION

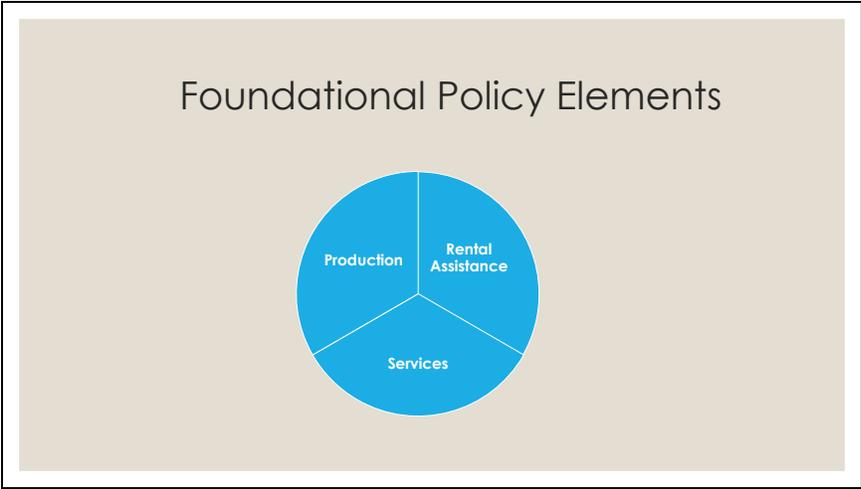
Housing Action NH works to improve state and federal policy so everyone in New Hampshire has a place to call home

Key Policy/Resource Achievements

1. Workforce Housing Law
2. Affordable Housing Fund (dedicated funding source)
3. Accessory Dwelling Unit (ADU) law
4. Housing Appeals Board
5. Homeless Services Funding
6. Supportive Housing Medicaid Benefit
7. RETT Relief for Affordable Housing
8. NH Housing Relief Program (CRF)
9. Shelter Modification Program (CRF)

Meaning of Home





- ENGAGE**
1. Housing Zooms
 2. Policy Updates
 3. Outreach and education of policy makers

American Rescue Plan (ARP) Provisions Outlined by Madison Lightfoot, Senator Jeanne Shaheen’s Office –

Health Care:

- **Medicaid HCBS Funding** – For the next 12 months, the ARP provides a 10% increase in the Medicaid matching funding rate for the cost of Medicaid home and community-based services (HCBS) for disabled and elderly beneficiaries who need HCBS in order to remain in their homes. Senator Shaheen joined her colleagues in calling for a 10% boost in HCBS funding.

- **Premium Tax Credits** – The ARP enhances and expands premium tax credits under the Affordable Care Act (ACA). These provisions make the tax credits more generous for those who are currently eligible and would expand eligibility to taxpayers with income above 400% of the Federal Poverty Level (FPL). The ARP provides these enhancements for 2021 and 2022. The ARP also provides a technical fix so that unemployment income that people receive during the pandemic would not reduce their eligibility for premium tax credits.
- **Health Center Funding** – The ARP includes \$7.6 billion in funding for community health centers (CHCs) and \$800 million in funding for the National Health Service Corps (NHSC).
- **Medicaid Option to Cover COVID-19 Care for Uninsured** - The ARP provides 100% federal matching funding for state Medicaid programs that elect to cover COVID-19 treatment and vaccination costs for the uninsured. Senator Shaheen introduced separate legislation with Senator Bennet that included this provision.
- **Medicaid Expansion Incentives** – For the next two years, the ARP provides a 5% increase in the “base” Medicaid matching rate under the Federal Medical Assistance Percentages (FMAP) formula for states that newly expand Medicaid under the ACA.
- **COBRA Premium Support** – The ARP provides a premium subsidy for individuals who lose their job and enroll in an extension of employer health insurance coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA). Under current law, individuals who lose their job and choose to enroll in COBRA coverage through their prior employer must pay 100% of the costs of their premium. Under the ARP, during the COVID-19 public health emergency, if people enroll in COBRA coverage, the federal government will cover 100% of their premium. Senator Shaheen cosponsored separate legislation that would provide a 100% federal subsidy for COBRA coverage.
- **Medicaid Nursing Home Strike Teams** – The ARP provides \$250 million in funding for state Medicaid programs to use strike teams that would be deployed to nursing facilities that have patients who have been diagnosed with COVID-19. This builds on prior funding of \$200 million for strike teams in the CARES Act. The ARP also funded a separate strike team program for COVID-19 mitigation skilled nursing facilities administered through Medicare. This Medicare strike teams program was also funded at \$250 million.
- **Health Workforce** – This ARP provides \$7.66 billion to bolster the public health workforce and COVID-19 response.

Testing/Vaccines/PPE:

- **Funding for Vaccine Administration and Testing/Tracing** – The ARP provides \$15.05 billion in total for COVID-19 vaccination efforts, and \$47.8 billion for COVID-19 testing, contact tracing and virus mitigation. Included in the vaccination funding is \$7.5 billion for the Centers for Disease Control and Prevention (CDC) to support vaccination efforts. Senator Shaheen secured a provision in the bill to require that the CDC distribute supplemental grants to small states that were shortchanged in the previous formula for vaccine administration grants.
- **Defense Production Act** – In order to combat COVID-19 and address shortfalls in our medical supply chain, the American Rescue Plan provides \$10 billion to expand domestic production of personal protective equipment (PPE), vaccines, and other medical supplies.

Elder Justice/Scams:

- **Elder Justice Act** – The ARP includes \$276 million to fund the Elder Justice Act. This will support programs to combat elder abuse, promote elder justice research and innovation, enhance Adult Protective Services, and provide protections for residents of long-term care facilities.

- **FTC Funding to Combat Scams** – The ARP appropriates \$30.4 million to the Federal Trade Commission (FTC) to combat the rise in consumer scams during the pandemic. This funding would allow the FTC to employ more personnel and enhance enforcement efforts to root out COVID-19 scams.

Older Americans Act Programs:

- The ARP provides \$1.44 billion for Older Americans Act programs, including:
 - \$750 million for senior nutrition services, including Meals on Wheels;
 - \$460 million for supportive services, including COVID-19 vaccination outreach and efforts to address social isolation;
 - \$145 million for the National Family Caregiver Support Program, which provides caregiver counseling, support groups, training, and respite care;
 - \$44 million for evidence-based health promotion and disease prevention programs, including for falls prevention and chronic diseases; and
 - \$10 million for the Long-Term Care Ombudsman Program, which advocates on behalf of individuals living in nursing homes.

Housing:

- **Emergency Rental Assistance** – The ARP includes \$21.55 billion in Emergency Rental Assistance to augment funds provided to states, localities, and territories in December to help families pay the rent and utilities and stay in their homes.
 - There is currently federal rental assistance available in NH. In the COVID-19 relief legislation that was signed in December, Senator Shaheen successfully advocated for the inclusion of \$25 billion to create the [Emergency Rental Assistance \(ERA\) program](#). The state of NH received \$200 million in federal rental assistance through the ERA. Last month, the state announced the rollout of the [New Hampshire Emergency Rental Assistance Program \(NHERAP\)](#) using the \$200 million the state received through the ERA. [NHERAP](#) is being managed by the New Hampshire Housing Finance Authority (NHHFA) and the applications are being administered through the five regional Community Action Partnership (CAP) agencies. More information about this program can be found [here](#). Senator Shaheen led the NH Congressional delegation in calling on the Treasury Department to make the permissible uses of these rental assistance funds as broad as possible and specially called for household broadband costs to be covered under this program.
- **Housing Counseling** – The ARP provides \$100 million for housing counseling, which will be distributed to housing counseling organizations through NeighborWorks. This funding will allow counselors to help both homeowners and renters remain in their homes and avoid being faced with overwhelming debt burdens.
- **Assistance for People Experiencing Homelessness** – The ARP includes \$5 billion to help communities provide supportive services and safe, socially distant housing solutions, including purchase of properties like motels for use as non-congregate shelter, to protect the health of these families and individuals and help control transmission of COVID-19.
 - These funds will be distributed through HUD’s HOME Investment Partnership Program, NHHFA manages this program for the state of NH. Earlier this month, [HUD announced](#) the awards for these supplemental HOME-ARP funds and the [awards for NH](#) are as follows:
 - \$2,538,601 for the City of Manchester

- \$1,618,618 for the City of Nashua
 - \$13,875,514 for the State of New Hampshire to support cities and counties across the state
- HOME-ARP funds give states the flexibility to best meet the needs of people experiencing or at risk of experiencing homelessness, including through development of affordable housing, tenant-based rental assistance, supportive services, and acquisition and development of non-congregate shelter units. Funds must be spent by 2030.
- **Emergency Housing Vouchers** – This ARP includes \$5 billion for emergency housing vouchers. Emergency housing vouchers will transition high-need homeless and at-risk families, youth, and individuals, including survivors of domestic violence and human trafficking, to stable housing.
- **Rural Rental Assistance** – The ARP provides \$100 million to support households residing in USDA-subsidized rural properties and who are struggling to pay rent during the coronavirus.
- **Mortgage and Utility Assistance** – The ARP provides \$9.961 billion in funding through the Department of Treasury to states, territories, tribes, and tribally designated housing entities to provide direct assistance to homeowners.
 - Last week, the Treasury Department released guidance for the [Homeowner Assistance Fund](#) and the guidance can be found [here](#).
- **Rural Homeowners** – Thousands of low-income households who have become homeowners through the USDA 502 and 504 Direct mortgage programs have fallen behind on their payments during this pandemic. This ARP provides \$39 million for these mortgage programs to allow USDA to help homeowners who have fallen behind get back on track.
- **Fair Housing** – The ARP provides \$20 million to help fair housing organizations meet increased fair housing needs. Fair housing organizations help renters, homeowners, and housing providers identify and combat housing discrimination and need additional resources to address the sudden increase in housing challenges and need for socially-distanced services amid the pandemic.
- **Low-Income Home Energy Assistance Program (LIHEAP)** – The ARP provides an additional \$4.5 billion for the Low-Income Home Energy Assistance Program (LIHEAP).
- **Water Utility Assistance** – The ARP provides \$500 million for assistance to low-income households that pay a high proportion of household income for drinking water and wastewater services. Grants will go to states and Tribes to provide funds to owners or operators of public water systems or treatment systems to reduce arrearages of and rates charged to low-income households. Funding will be allocated to states and Tribes based on the percentage of low-income households and the percentage of households that spend more than 30% of monthly income on housing.

Transportation:

- **Transit Emergency Relief** – The ARP provides \$30.5 billion for public transit agencies, including:
 - \$50 million for mobility for seniors and persons with disabilities grants;
 - \$26.09 billion for urbanized area formula grants;
 - \$317 million for rural area formula grants;
 - \$100 million for non-urbanized intercity bus program recipients;
 - \$25 million for planning grants;
 - \$2.21 billion in competitive grants for recipients in need of financial assistance to maintain operations over and above the aid that has been provided; and

- \$1.68 billion for qualifying projects in the Capital Improvement Grants (CIG) Program, which includes \$250 million for Small Starts projects and \$1.43 billion for New Starts and Core Capacity projects.
- **Rail Funding** – The measure would provide \$1.7 billion for Amtrak, including funds to restore the frequency of long-distance routes.

Funding for State/Local Governments:

- The ARP includes \$350 billion for new [State and Local Coronavirus Relief Funds](#). 60% of the funds would go to States and 40% to localities. Local governments of every size will receive dedicated allotments. Funds are available until expended and may be used in a variety of ways to address the pandemic or its negative economic impacts. The Department of Treasury will issue guidance detailing its interpretation and implementation of eligible uses which will control the specific purposes for which these funds may be deployed.
- For the five entitlement communities (Manchester, Nashua, Portsmouth, Dover and Rochester), funds will be sent directly from Treasury to the city. For all other local governments, funds will be sent to the state to distribute based on population within 30 days of receipt unless an extension is granted. These funds for local governments will be distributed by Treasury in two tranches—one within 60 days of enactment to the extent practicable, and the second one year after the disbursement of the first tranche.
- In addition to the \$350 billion, the ARP includes a \$10 billion capital fund for broadband infrastructure investments.

Economic Impact Payments:

- This ARP includes \$1,400 payments to individuals with an income below \$75,000, heads of household with an income below \$112,000 and joint filers with an income below \$150,000. These payments will phase out at \$75,000 to \$80,000 for individuals, \$112,500–\$120,000 for head of household, and \$150,000–\$160,000 for joint filers.

Nutrition:

- The bill ARP provides \$4 billion to the U.S. Department of Agriculture (USDA) to:
 - Purchase and distribute food and agricultural commodities
 - Make loans and grants and provide other assistance to maintain and improve food and agricultural supply chain resiliency.
- This ARP provides an additional \$500 million for a USDA emergency pilot grant program to support organizations providing COVID-19-related services in low-income rural areas. Funds would be able to be used for a variety of purposes, including to:
 - Increase capacity for vaccine distribution;
 - Provide drugs or medical supplies;
 - Increase telehealth capabilities, including underlying health care information systems;
 - Construct temporary or permanent structures to provide health care services, including vaccine administration or testing;
 - Support staffing needs for vaccine administration or testing;
 - Reimburse for COVID-19-related expenses and lost revenue to maintain capacity, including expenses and revenue losses incurred prior to the awarding of the grant; and
 - Engage in any other pandemic-related efforts as determined by the Secretary, including nutritional assistance to vulnerable individuals.
- The ARP also:
 - Extends the 15% benefit increase in the Supplemental Nutrition Assistance Program (SNAP) through the end of September;
 - Provides \$37 million for senior nutrition through the Commodity Supplemental Food Program;
 - Provides \$25 million to invest in technological improvements to expand access for families to use their SNAP benefits online;

- Provides \$1 billion for nutrition assistance to the Territories; and
- Provides administrative funding for states to enroll increased SNAP caseloads due to the pandemic.

Paycheck Protection Program:

- **Expanded Eligibility for Nonprofits** – The ARP adds \$7 billion to PPP and allows some larger nonprofits to apply for PPP loans for the first time by expanding eligibility to nonprofits with more than 500 employees that operate at multiple locations as long as no more than 500 employees work at any one location. Senator Shaheen’s legislation to extend the PPP application window was recently passed and signed, the deadline to apply for a PPP loan is now May 31st.