



2025 WORKFORCE HOUSING PURCHASE AND RENT LIMITS

This is an update to information that New Hampshire Housing provided to the Legislature in 2008 as it deliberated on the Workforce Housing statute. The purpose of this table is to assist municipalities in implementing the NH Workforce Housing Law (RSA 674:58 - 61). This analysis incorporates statutory requirements, and includes reasonable market assumptions for the targeted households' income levels such as interest rate, downpayment, mortgage term, taxes, and insurance. Please note that this table provides information about the estimated affordable amounts for purchase and rent.

OWNERSHIP				RENTERS		
80% of 2025 HUD Median Area Income Family of four		100% of 2025 HUD Median Area Income Family of four		60% of 2025 HUD Median Area Income Adjusted for a family of three		
Recommended Initial Purchase Price for Workforce Housing		Recommended Maximum Purchase Price for Workforce Housing		Maximum Gross Rent for Workforce Housing		
Not a requirement per RSA 674: 58 -		Required per RSA 674: 58 - 61		Required per RSA 674: 58 -		
Income	Estimated Affordable Purchase Price <sup>1</sup>	Income	Estimated Affordable Purchase Price <sup>1</sup>	Income	Estimated Maximum Affordable Monthly Rent <sup>2</sup>	
HUD Metropolitan Fair Market Rent Areas (HMFA):						
Boston-Cambridge-Quincy MA-NH	\$128,720	\$399,000	\$160,900	\$499,000	\$86,890	\$2,170
Hillsborough Co. NH (Part)	\$97,040	\$293,500	\$121,300	\$366,500	\$65,500	\$1,640
Lawrence, MA-NH	\$113,040	\$340,500	\$141,300	\$426,000	\$76,300	\$1,910
Manchester, NH	\$98,240	\$300,500	\$122,800	\$375,500	\$66,310	\$1,660
Nashua, NH	\$118,880	\$360,500	\$148,600	\$450,500	\$80,240	\$2,010
Portsmouth-Rochester, NH	\$112,400	\$344,500	\$140,500	\$431,000	\$75,870	\$1,900
Western Rockingham Co, NH	\$121,600	\$374,500	\$152,000	\$468,500	\$82,080	\$2,050
County Fair Market Rent Areas (Non Metro):						
Belknap County	\$96,240	\$305,500	\$120,300	\$381,500	\$64,960	\$1,620
Carroll County	\$84,960	\$278,500	\$106,200	\$348,000	\$57,350	\$1,430
Cheshire County	\$85,600	\$252,500	\$107,000	\$315,500	\$57,780	\$1,440
Coos County	\$71,040	\$216,000	\$88,800	\$270,000	\$47,950	\$1,200
Grafton County	\$86,480	\$267,000	\$108,100	\$333,500	\$58,370	\$1,460
Merrimack County	\$99,120	\$295,500	\$123,900	\$369,500	\$66,910	\$1,670
Sullivan County	\$83,680	\$251,500	\$104,600	\$314,000	\$56,480	\$1,410

<sup>1</sup> Estimated maximum price using 30% of income, 5% downpayment, 30-year mortgage at 6.64%, estimated PMI, estimated taxes using NH Dept. of Revenue Administration's latest 2023 taxes data applied to each area and hazard insurance.

<sup>2</sup> Estimated maximum gross monthly rental cost (rent + utilities), using 30% of income.



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Interest rate is the average of the 30-year Freddie Mac interest rate for Jan-Apr 2025.