



HOMEOWNERSHIP CONFERENCE 2026

MARCH 18
CONCORD, NH

NHHOUSING.ORG



We promote, finance, and support housing solutions for the people of NH

- Financed 1,915 units of multifamily rental housing in FY25
- Oversee 15,000+ rental housing units financed by NH Housing
- Administer federally funded rental assistance for 9,000 households statewide
- Helped 1,078 families purchase a home in FY25



Thank You To Our Sponsors



MULTIFAMILY HOUSING DIVISION

We finance construction, acquisition and preservation of affordable rental housing for families, individuals of all ages, and people who need supportive housing services (substance use disorders, veterans, transitional)



1,915
MULTIFAMILY
HOUSING UNITS
IN FY25

1,636 GENERAL
OCCUPANCY UNITS

184 AGE-
RESTRICTED UNITS

95 SUPPORTIVE
HOUSING UNITS

ASSISTED HOUSING DIVISION

Housing Choice Vouchers (Section 8 vouchers)

- Direct assistance to low-income households



Other Assistance Programs

- Family Self-Sufficiency financial & employment coaching
- Voucher Assisted Mortgage Option
- Veterans Affairs Supportive Housing Vouchers
- Work Agency (HUD program)
- Family Unification Program
- Landlord Incentives
- Foster Youth to Independence Program



OUR HOMEOWNERSHIP PROGRAMS

■ Unique Mortgage Programs

- Below market interest rates
- Downpayment Assistance up to \$15K
- 1stGenHomeNH (\$10K downpayment)

■ Homebuyer Education

- Grants to HOMEteam, AHEAD, The Housing Partnership

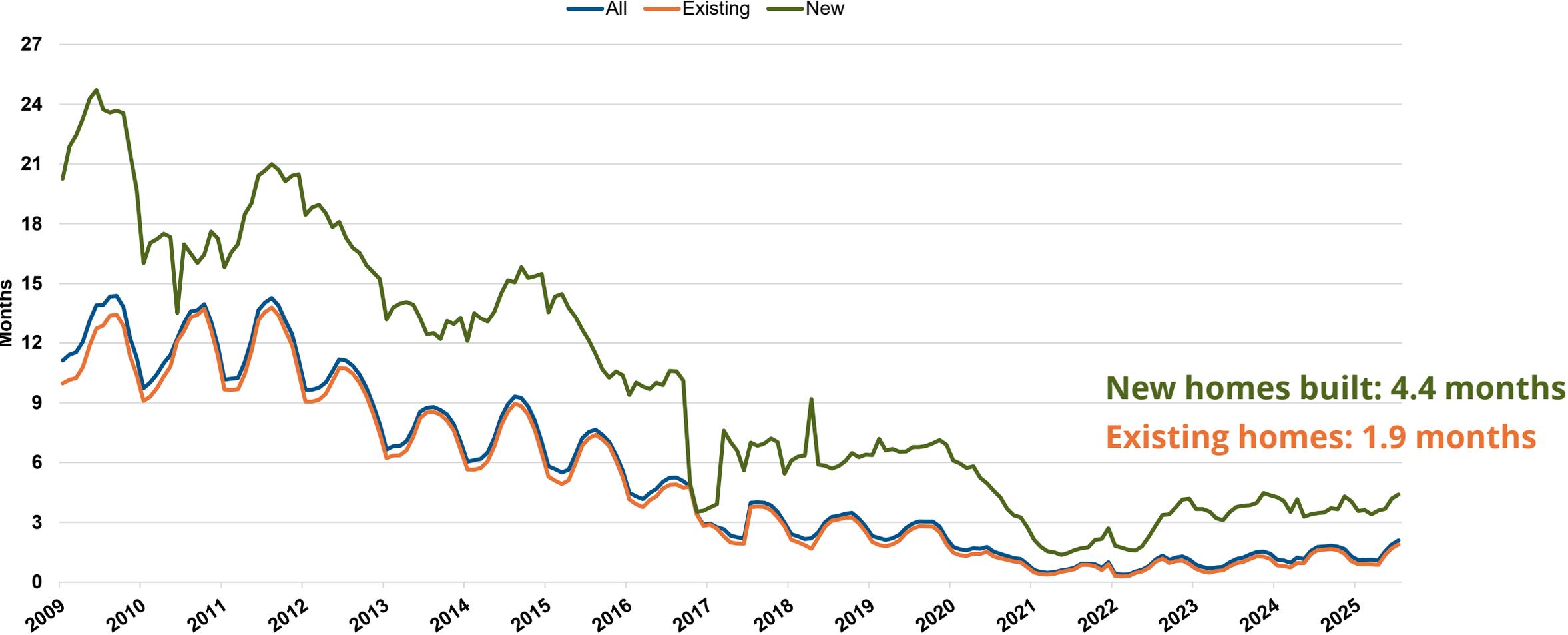
■ Special Grants

- Granite State Independent Living
- Habitat for Humanity



SINGLE-FAMILY HOUSING INVENTORY

NH Months Supply of Inventory by Property Type, Years 2009-Present



Source: This analysis is based on data from PrimeMLS for the state of New Hampshire, compiled and analyzed by New Hampshire Housing.

Prices Have Risen Faster than Incomes

HOUSING AFFORDABILITY IN NEW HAMPSHIRE

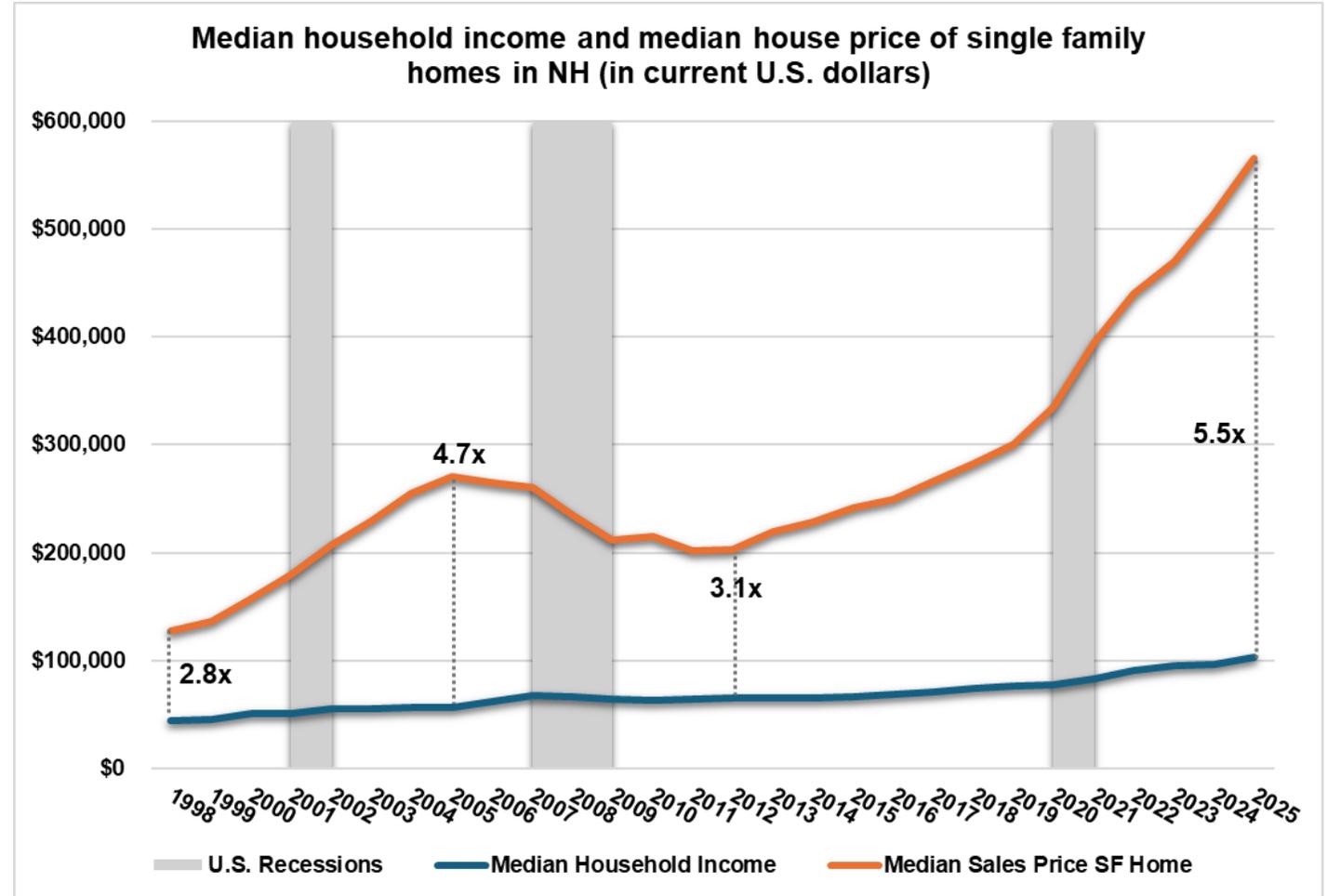


AS OF JUNE 2025

MEDIAN SALE PRICE FOR A SINGLE-FAMILY HOME **\$565,000** RECORD HIGH

INCOME NEEDED TO AFFORD **\$182,000** APPROX. **\$88** PER HOUR

15% HOUSEHOLDS THAT CAN AFFORD A HOME AT THIS PRICE

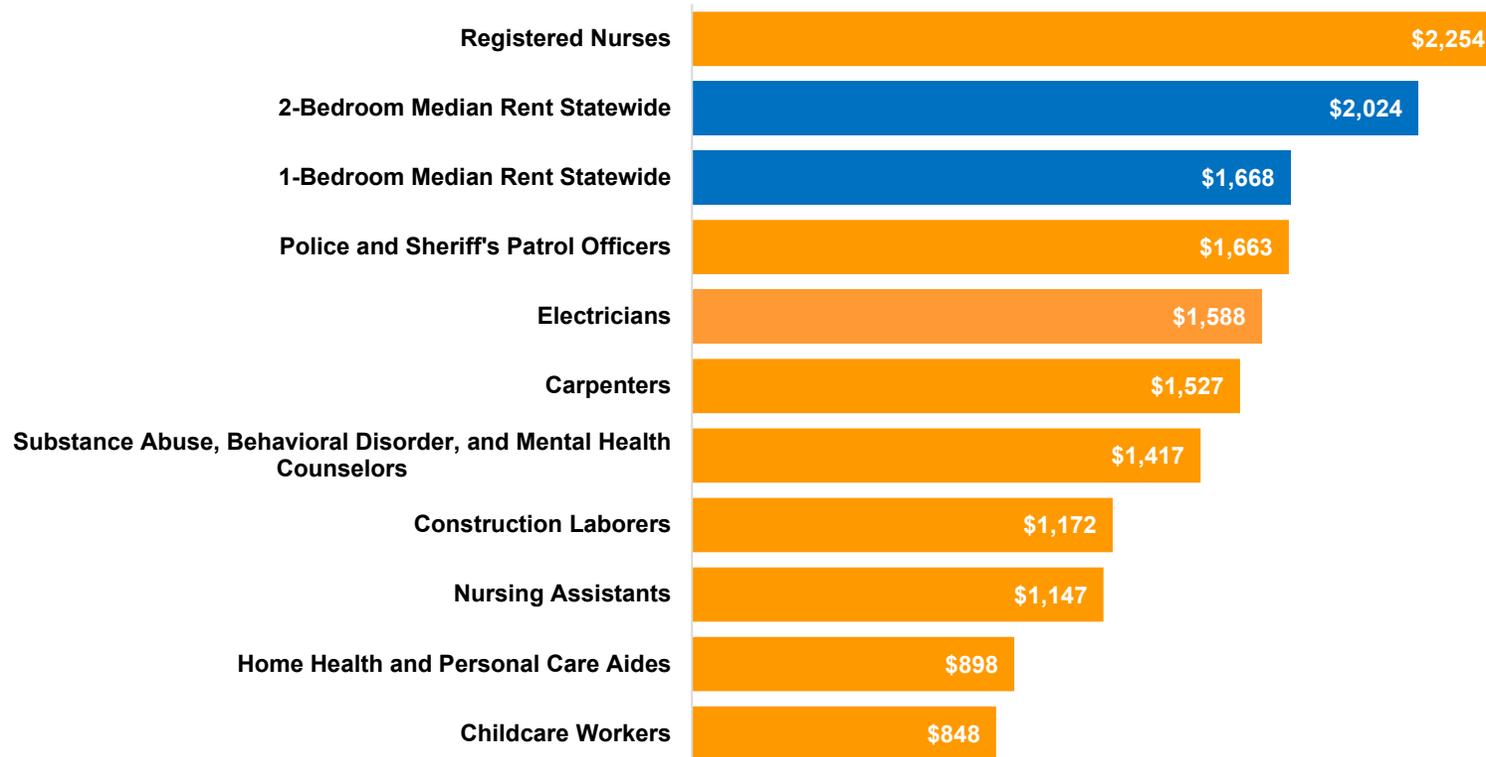


Source: New Hampshire Realtors Association

Notes: Home prices are the median sale price of all single-family homes in New Hampshire from the New Hampshire Association of Realtors. 2025 is July 2025's median sale price. Incomes are median household incomes from U.S. Census American Community Survey 5-year estimates. Ratios were calculated by dividing the median home price by the median household income.

High Housing Costs make it harder to attract and retain workers

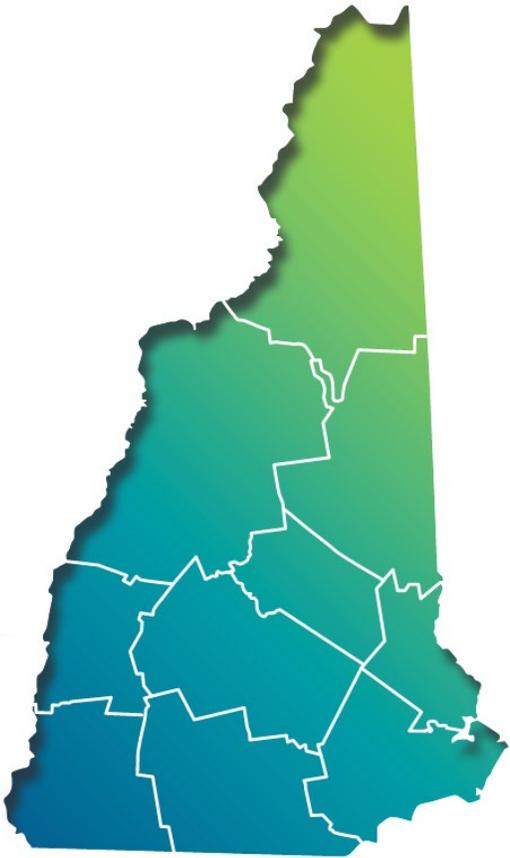
High-Demand Occupations and Affordability



Source(s): New Hampshire Employment Security, *New Hampshire Occupational Employment & Wages - 2024*. New Hampshire Department of Business and Economic Affairs, PY24 Final High Demand Occupations List with WorkKeys, July 2024. CoStar. "Median Effective Rent by Bedroom, 2024." *CoStar Market Analytics*.

Note: Rent affordability assumes 30% of gross monthly income assuming a 40-hour work week. Median hourly wage comes from NH Dept. of Employment Security. To calculate the monthly median wage, the median hourly wage was calculated by multiplying by 40 to calculate the annual wage and then multiplied by 52 and then divided by 12 to calculate the monthly median wage and then multiplied by 30% to calculate the monthly affordable rent.

WHY AFFORDABLE HOUSING MATTERS



- Helps attract and retain workers
- Keeps schools and essential services strong
- Allows older residents to remain in their communities
- Prevents families from leaving and younger generations from being priced out
- Drives economic growth, stability, and overall quality of life

Agenda

8:45 Governor Ayotte Opening Remarks

8:55 Bob Quinn - New Hampshire Association of Realtors

9:10 Keynote: Fireside Chat on Housing Policy and the Future of Housing in NH

10:00 Break

10:30 Housing Policy, Market Forces, and What to Expect in 2026

11:30 Property Taxes and Housing Affordability in New Hampshire

12:30 Conclusion



**HOMEOWNERSHIP
CONFERENCE 2026**



Thank you!

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