



Section 3 Business Concern Certification for Contracting

INSTRUCTIONS: Enter the following information and select the criteria that applies to certify your Section 3 Business Concern Status.

Contract Amount: _____

Project Name: _____

Project Address: _____

BUSINESS INFORMATION

Name of Business: _____

Address of Business: _____

Name of Business Owner: _____

Phone Number of Business Owner: _____

Email of Business Owner: _____

SECTION 3 CONTACT INFORMATION

☐ Same as above

Name: _____

Phone Number and/or Email: _____

TYPE OF BUSINESS

1. ☐ Corporation ☐ Partnership ☐ Sole Proprietorship ☐ Joint Venture ☐ Individual ☐ LLC

2. Woman Owned Business: ☐ Yes ☐ No

3. Contractor or Subcontractor Business Racial/Ethnic Data

☐ White American ☐ Black American ☐ Native American ☐ Hispanic American

☐ Hasidic Jew ☐ Asian Specific American ☐ Other: _____

Please select from ONE (1) of the following FOUR (4) options below that applies:

☐ a. N/A

☐ b. At least 51% of the business is owned and controlled by low-income (80% AMI) or very low-income (50% AMI) persons. (See pg. 3 for instructions)

☐ c. At least 51% of the business is owned and controlled by current public housing residents or residents who currently live in Section 8 Assisted Housing.

☐ d. Over 75% of labor hours performed for the business over the prior three-month period are performed by Section 3 workers. (See pg. 3 for definition)



BUSINESS CONCERN AFFIRMATION

I affirm that the statements on page one (1) of this document are true, complete, and correct to the best of my knowledge and belief. I understand that businesses who misrepresent themselves as Section 3 Business Concerns and report false information to New Hampshire Housing Finance Authority may have their contracts terminated as default and be barred from ongoing and future considerations for contracting opportunities. I hereby certify, under penalty of law, that the following information is correct to the best of my knowledge.

Print Name: _____

Signature: _____ Date: _____

Certification expires within six (6) months of the date of signature

FOR NEW HAMPSHIRE HOUSING FINANCE AUTHORITY USE ONLY

Is the business a Section 3 Business Concern based upon their certification?

☐ YES ☐ NO

**EMPLOYERS MUST RETAIN THIS FORM IN THEIR SECTION 3 COMPLIANCE FILE
FOR FIVE (5) YEARS.**



ELIGIBILITY GUIDELINES

INSTRUCTIONS:

1. Please refer to **page 4** to find which HUD Area you reside.
Write or select your selection in the "**FY 2026 HUD Fair Market Rent Area/HMFA**" space.
2. Please refer to **page 5** to determine what the income limit categories are for your area.
Write or select your selections in the "**FY 2026 Income Limit**" spaces for both 50% and 80%.
3. Please note if you are filling this form out on a computer, the HUD FMR and HMFA areas have a code number to help find the coinciding income limit (i.e., 10. Cheshire Co., NH FMR Area, 80%: 10. \$65,900, 50%: 10. \$41,200)
4. If your individual gross annual income based on where you reside is below the limits, please select the appropriate **option b at the bottom of page 1**.
5. If you live outside of NH, please see the HUD Income Limits Tool Instructions.

INDIVIDUAL GROSS ANNUAL INCOME LIMITS

FY 2026 Fair Mark Rent Area/Hud Metro FMR Area	Income Limit Category	FY 2026 Income Limit
	80%	
	50%	

Section 3 Worker Definition:

- Currently meets or when hired met at least **ONE** of the following categories as documented within the past FIVE (5) years:
 - A low-income (80% AMI) or very low-income (50% AMI) resident. Income for the previous or annualized calendar year is at or below the Area Median Income (AMI) Limit established and revised by HUD on 5/1/2026 **OR**
 - Employed by a Section 3 Business Concern **OR**
 - A YouthBuild participant

Targeted Section 3 Worker Definition (For Housing & Community Development):

- Employed by a Section 3 Business Concern **OR**
- Currently meets or when hired met at least **ONE** of the following categories as documented within the past five (5) years:
 - Living within one (1) mile of the project (Link to Neighborhood and Service Area Tool <https://www.nhhousing.org/developer-financing/design-and-construction/>) **OR**
 - A YouthBuild participant



HUD AREAS IN NEW HAMPSHIRE

AREA	TOWN/CITY
Boston-Cambridge, MA-NH HMFA	Seabrook, South Hampton
Hillsborough County, NH (part) HMFA	Antrim, Bennington, Deering, Francestown, Greenfield, Hancock, Hillsborough, Lyndeborough, New Boston, Peterborough, Sharon, Temple, Windsor
Lawrence, MA-NH HMFA	Atkinson, Chester, Danville, Derry, Fremont, Hampstead, Kingston, Newton, Plaistow, Raymond, Salem, Sandown, Windham
Manchester, NH HMFA	Bedford, Goffstown, Manchester, Weare
Nashua, NH HMFA	Amherst, Brookline, Greenville, Hollis, Hudson, Litchfield, Mason, Merrimack, Milford, Mont Vernon, Nashua, New Ipswich, Pelham, Wilton
Portsmouth-Rochester, NH HMFA (Strafford County) {	Brentwood, East Kingston, Epping, Exeter, Greenland, Hampton, Hampton Falls, Kensington, New Castle, Newfields, Newington, Newmarket, North Hampton, Portsmouth, Rye, Stratham, Barrington, Dover, Durham, Farmington, Lee, Madbury, Middleton, Milton, New Durham, Rochester, Rollinsford, Somersworth, Strafford
Western Rockingham Co., NH HMFA	Auburn, Candia, Deerfield, Londonderry, Northwood, Nottingham
Belknap County	Alton, Barnstead, Belmont, Center Harbor, Gilford, Gilmanton, Laconia, Meredith, New Hampton,
Carroll County	Albany, Bartlett, Brookfield, Chatham, Conway, Eaton, Effingham, Freedom, Hale's Location, Hart's Location, Jackson, Madison, Moultonborough, Ossipee, Sandwich, Tamworth, Tuftonboro, Wakefield, Wolfeboro
Cheshire County	Alstead, Chesterfield, Dublin, Fitzwilliam, Gilsum, Harrisville, Hinsdale, Jaffrey, Keene, Marlborough, Marlow, Nelson, Richmond, Rindge, Roxbury, Stoddard, Sullivan, Surry, Swanzey, Troy, Walpole, Westmoreland, Winchester
Coos County	Atkinson and Gilmanton Grant, Bean's Grant, Bean's Purchase, Berlin, Cambridge, Carroll, Chandler's Purchase, Clarksville, Colebrook, Columbia, Crawford's Purchase, Cutt's Grant, Dalton, Dix's Grant, Dixville, Dummer, Errol, Erving's Location, Gorham, Greens Grant, Hadley's Purchase, Jefferson, Kilkenny Township, Lancaster, Low and Burbank's Grant, Martin's Location, Milan, Millsfield, Northumberland, Odell Township, Pinkham's Grant, Pittsburg, Randolph, Sargent's Purchase, Second College Grant, Shelburne, Stark, Stewartstown, Stratford, Success Township, Thompson and Meserves Purchase, Wentworth's Location, Whitefield
Grafton County	Alexandria, Ashland, Bath, Benton, Bethlehem, Bridgewater, Bristol, Campton, Canaan, Dorchester, Easton, Ellsworth, Enfield, Franconia, Grafton, Groton, Hanover, Haverhill, Hebron, Holderness, Landaff, Lebanon, Lincoln, Lisbon, Littleton, Livermore, Lyman, Lyme, Monroe, Orange, Orford, Piermont, Plymouth, Rumney, Sugar Hill, Thornton, Warren, Waterville, Wentworth, Woodstock
Merrimack County	Allenstown, Andover, Boscawen, Bow, Bradford, Canterbury, Chichester, Concord, Danbury, Dunbarton, Epsom, Franklin, Henniker, Hill, Hooksett, Hopkinton, Loudon, New London, Newbury, Northfield, Pembroke, Pittsfield, Salisbury, Sutton, Warner, Webster, Wilmot
Sullivan County	Acworth, Charlestown, Claremont, Cornish, Croydon, Goshen, Grantham, Langdon, Lempster, Newport, Plainfield, Springfield, Sunapee, Unity, Washington



FY 2026 INCOME GUIDELINES

HUD HMFA/Co. Area	AMI	Individual Gross Annual Income
Boston-Cambridge-Quincy, MA-NH HMFA	80%	96,000
	50%	60,000
Lawrence, MA-NH HMFA	80%	74,800
	50%	48,100
Western Rockingham Co., NH HMFA	80%	74,800
	50%	53,950
Portsmouth-Rochester, NH HMFA	80%	74,800
	50%	49,350
Manchester, NH HMFA	80%	70,350
	50%	44,000
Nashua, NH HMFA	80%	74,800
	50%	51,700
Hillsborough Co., NH (part) HMFA	80%	68,150
	50%	42,600
Belknap Co., NH FMR Area	80%	65,900
	50%	41,200
Carroll Co., NH FMR Area	80%	65,900
	50%	41,200
Cheshire Co., NH FMR Area	80%	65,900
	50%	41,200
Coos Co., NH FMR Area	80%	65,900
	50%	41,200
Grafton Co., NH FMR Area	80%	65,900
	50%	41,200
Merrimack Co., NH FMR Area	80%	72,050
	50%	45,050
Sullivan Co., NH FMR Area	80%	65,900
	50%	41,200

HUD Rev. 5.1.2026

Key & Definitions:

HUD: Department of Housing and Urban Development
FMR: Fair Market Rent
HMFA: HUD Metro FMR Area
AMI: Area Median Income Limit