2026 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	
	60% of 2026 HUD Median Area Income Family of four Recommended Initial Purchase Price for Workforce Housing **Not a requirement per RSA 674: 58 - 61**		**80% of 2026 HUD Median Area Income Family of four** Recommended Initial Purchase Price for Workforce Housing **Not a requirement per RSA 674: 58 - 61**		**100% of 2026 HUD Median Area Income Family of four** Recommended Maximum Purchase Price for Workforce Housing **Required per RSA 674: 58 - 61**		**60% of 2026 HUD Median Area Income Adjusted for a family of three** Maximum Gross Rent for Workforce Housing **Required per RSA 674: 58 - 61**	
	Income	**Estimated Affordable Purchase Price[1]**	**Income**	**Estimated Affordable Purchase Price[1]**	**Income**	**Estimated Affordable Purchase Price[1]**	**Income**	**Estimated Maximum Affordable Monthly Rent [2]**
HUD Metropolitan Fair Market Rent Areas (HMFA):								
Boston-Cambridge-Quincy MA-NH	$98,760	$325,000	$131,680	$433,500	$164,600	$542,000	$88,880	$2,220
Hillsborough Co. NH (Part)	$73,020	$223,500	$97,360	$298,000	$121,700	$372,500	$65,720	$1,640
Lawrence, MA-NH	$82,380	$259,500	$109,840	$346,000	$137,300	$432,500	$74,140	$1,850
Manchester, NH	$75,360	$237,000	$100,480	$316,000	$125,600	$395,000	$67,820	$1,700
Nashua, NH	$88,560	$276,500	$118,080	$369,000	$147,600	$461,000	$79,700	$1,990
Portsmouth-Rochester, NH	$84,540	$267,500	$112,720	$357,000	$140,900	$446,000	$76,090	$1,900
Western Rockingham Co, NH	$92,460	$298,000	$123,280	$397,000	$154,100	$496,500	$83,210	$2,080
County Fair Market Rent Areas (Non Metro):								
Belknap County	$70,020	$229,000	$93,360	$305,500	$116,700	$382,000	$63,020	$1,580
Carroll County	$65,280	$220,000	$87,040	$293,500	$108,800	$367,000	$58,750	$1,470
Cheshire County	$68,820	$206,500	$91,760	$275,000	$114,700	$344,000	$61,940	$1,550
Coos County	$52,620	$161,000	$70,160	$214,500	$87,700	$268,000	$47,360	$1,180
Grafton County	$67,200	$211,000	$89,600	$281,500	$112,000	$352,000	$60,480	$1,510
Merrimack County	$77,160	$236,500	$102,880	$315,000	$128,600	$394,000	$69,440	$1,740
Sullivan County	$63,540	$194,500	$84,720	$259,500	$105,900	$324,500	$57,190	$1,430

[1]Estimated maximum price using 30% of income, 5% downpayment, 30-year mortgage at 6.17%, estimated PMI, estimated taxes using NH Dept. of Revenue Administration's latest 2024 taxes data applied to each area and hazard insurance. Interest rate is the average of the 30-year Freddie Mac interest rate for Jan-April 2026.

[2] Estimated maximum gross monthly rental cost (rent + utilities), using 30% of income.