

# HOUSING CHAMPION Grant Programs

# Information

- This presentation reviews the general specifications of the [Housing Champion Grant Program](#)
- For more information, contact [Lee Ann Moynihan](#)

# Housing Champion Program

- Created by the New Hampshire Legislature
- Provides \$5 million for the Housing Champion Designation and Grant Program [NH RSA 12-O:71-76](#)
- Enables municipalities to participate in the Housing Champion Designation process
- Housing Champions communities qualify for funding assistance and exclusive opportunities

# Housing Champion Designation

Communities designated as Housing Champions are eligible for:

- Housing Production Municipal Grants
- Housing Infrastructure Municipal Grants

Apply [online](#).



\$5 MILLION

\$1.5 million Housing Production Grant

\$3.5 million Housing Infrastructure Grant



# Housing Production Municipal Grant (HPM)

- Grants awarded for actual production per-unit for workforce housing units
- Awards grants to Housing Champion designated municipalities based on the number of units of workforce housing for which certificates of occupancy issued in the previous fiscal year
- \$10,000 per unit for each unit of deed restricted workforce housing
- Units meet affordability requirement for 10 years (minimum)
- Internal procedures or monitoring agreement to enforce land use restriction agreement or workforce unit covenant agreement.
- One award in a given state fiscal year unless sufficient program funding exists to fund all other eligible applications



# Housing Infrastructure Municipal Grant (HPM)

Awarded for new construction or capacity increases  
for:

- Drinking water
- Sanitary water
- Highway infrastructure
- Telecommunication
- Electrical distribution
- Fire suppression systems upgrades

## Requirements:

- Supports new construction or capacity increases of infrastructure facilitating development of additional housing
- Municipalities provide at least 25 percent funding match



# Scoring Criteria - HIM

<p><b>30 Points</b></p>	<p>The municipality’s HC designation score and HC designation application contents and information</p>
<p><b>30 Points</b></p>	<p>Soundness and completeness of approach and plan for the proposed project</p>
<p><b>30 Points</b></p>	<p>Municipality’s capacity to carry out the proposed project</p>
<p><b>30 Points</b></p>	<p>Relationship to workforce housing projects recently completed, underway, or approved or impact the municipality’s housing supply</p>



# Workforce Housing Definition

- Defined in NH RSA 674:58
- Housing intended for sale, and which is affordable to a household with an income of no more than 100 percent of the median income for a four-person household for the metropolitan area or county in which the housing is located according to HUD
- Includes rental housing which is affordable to a household with an income of no more than 60 percent of the median income for a three-person household for the metropolitan area or county in which the housing is located according to HUD
- Housing developments excluding minor children from more than 20 percent of the units, or in which more than 50 percent of the dwelling units have fewer than 2 bedrooms, will not constitute workforce housing



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, interest rate, downpayment, mortgage term, taxes, and insurance. Please note that this table provides information about the estimated affordable amounts for purchase and rent.

### Fair Market Rents FY 2024

effective: 10/1/2023

Unit Size (number of bedrooms)

	0	1	2	3	4	5	6
<b>HUD Metropolitan FMR Areas</b>							
Boston-Cambridge, MA-NH HMFA	\$2,212	\$2,377	\$2,827	\$3,418	\$3,765	\$4,330	\$4,895
Hillsborough County, NH (part) HMFA	\$1,105	\$1,113	\$1,462	\$1,862	\$2,121	\$2,439	\$2,757
Lawrence, MA-NH HMFA	\$1,299	\$1,483	\$1,917	\$2,329	\$2,553	\$2,936	\$3,319
Manchester, NH HMFA	\$1,200	\$1,348	\$1,771	\$2,141	\$2,361	\$2,715	\$3,069
Nashua, NH HMFA	\$1,326	\$1,489	\$1,956	\$2,528	\$2,737	\$3,148	\$3,558
Portsmouth-Rochester, NH HMFA	\$1,481	\$1,582	\$2,003	\$2,557	\$2,999	\$3,449	\$3,899
Western Rockingham Co., NH HMFA	\$1,378	\$1,387	\$1,823	\$2,569	\$2,710	\$3,117	\$3,523
<b>Non-metropolitan Counties</b>							
Belknap County	\$906	\$1,058	\$1,329	\$1,710	\$2,019	\$2,322	\$2,625
Carroll County	\$866	\$1,009	\$1,241	\$1,664	\$2,097	\$2,412	\$2,726
Cheshire County	\$945	\$1,061	\$1,394	\$1,833	\$1,888	\$2,171	\$2,454
Coos County	\$654	\$748	\$960	\$1,275	\$1,280	\$1,472	\$1,664
Grafton County	\$891	\$1,001	\$1,315	\$1,708	\$1,940	\$2,231	\$2,522
Merrimack County	\$972	\$1,086	\$1,427	\$1,877	\$1,900	\$2,185	\$2,470
Sullivan County	\$947	\$987	\$1,297	\$1,623	\$1,849	\$2,126	\$2,404

File: IncomeAndRentLimit - 2024FMR\_Final  
Print Date: 9/19/2023

OWNERSHIP		RENTERS	
80% of 2024 HUD Median Area Income Family of four	100% of 2024 HUD Median Area Income Family of four	60% of 2024 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 - 61	Required per RSA 674: 58 - 61	Required per RSA 674: 58 - 61	
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	\$119,120	\$370,000	\$148,900	\$462,500	\$80,410	\$2,010
Hillsborough Co. NH (Part)	\$92,640	\$267,500	\$115,800	\$334,500	\$62,530	\$1,560
Lawrence, MA-NH	\$102,320	\$304,000	\$127,900	\$380,000	\$69,070	\$1,730
Manchester, NH	\$91,520	\$272,000	\$114,400	\$340,000	\$61,780	\$1,540
Nashua, NH	\$107,520	\$317,000	\$134,400	\$396,000	\$72,580	\$1,810
Portsmouth-Rochester, NH	\$104,960	\$313,500	\$131,200	\$392,000	\$70,850	\$1,770
Western Rockingham Co, NH	\$114,960	\$347,500	\$143,700	\$434,500	\$77,600	\$1,940

**County Fair Market Rent Areas (Non Metro):**

Belknap County	\$85,920	\$268,000	\$107,400	\$335,000	\$58,000	\$1,450
Carroll County	\$79,920	\$257,500	\$99,900	\$322,000	\$53,950	\$1,350
Cheshire County	\$81,200	\$232,500	\$101,500	\$290,500	\$54,810	\$1,370
Coos County	\$63,600	\$189,000	\$79,500	\$236,500	\$42,930	\$1,070
Grafton County	\$86,560	\$261,000	\$108,200	\$326,500	\$58,430	\$1,460
Merrimack County	\$92,080	\$265,500	\$115,100	\$332,000	\$62,150	\$1,550
Sullivan County	\$77,520	\$230,000	\$96,900	\$287,500	\$52,330	\$1,310

<sup>1</sup> Estimated maximum price using 30% of income, 5% downpayment, 30-year mortgage at 6.81%, estimated PMI, estimated 2024 taxes for each area and hazard insurance. Interest rate is the average of the 30-year Freddie Mac interest rate for January-April 2024.

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

NH Housing's Workforce Housing Purchase and Rent Limits - 2024 (Updated: 6/20/2024)

# Deadline

Housing Production and Infrastructure  
Municipal Grant Application period is  
**Jan. 15 to March 1, 2025**

