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SECTION 1—INTRODUCTION

The provision of adequate housing is a primary need in every community. This chapter looks at current housing capacity and demand as well as future housing needs and placement. Section 2 begins with an overview of housing characteristics and Section 3 explores demographics as they relate to housing. Sections 4 and 5 examine affordability, local housing needs, and the impact of housing on Brookline. Section 6 provides strategies to meet Brookline's housing needs. Finally, Section 7 provides references on funding programs for housing.

SECTION 2—HOUSING CHARACTERISTICS

2.1 ~ Housing Units

Summary

Among municipalities in the Nashua Region, Brookline has experienced the third highest percent change in housing units from 2000-2010. Only Mason and Pelham had higher growth during this period. The most prevalent housing type in Brookline is 1-unit, detached housing. A total of 561 building permits were issued in Brookline from 1995-2009. 550 of these permits were for single family homes. The general trend has been a decline in the number of building permits issued on an annual basis since 1995.

Total Housing Units

Municipality	2000 Census	2005-2009 American Community Survey (ACS)	2010 Census	% change 2000-2010
Brookline	1,384	1,575	1,700	22.83%
Amherst	3,752	4,160	4,280	14.07%
Hollis	2,491	2,738	2,929	17.58%
Hudson	8,165	8,870	9,212	12.82%
Litchfield	2,389	2,814	2,912	21.89%
Lyndeborough	587	611	687	17.04%
Mason	455	600 ¹	571	25.49%
Merrimack	8,959	9,885 ²	9,818	9.59%
Milford	5,316	5,790	6,295	18.42%
Mont Vernon	720	855	868	20.56%
Nashua	35,387	37,079	37,168	5.03%
Pelham	3,740	4,265	4,598	22.94%
Wilton	1,451	1,656 ³	1,530	5.44%

1. Margin of error = +/-58

2. Margin of error = +/-377

3. Margin of error = +/-149

Housing Units by Type in Brookline

Housing Type	2000 Census	2005-2009 ACS
1-unit, detached	1,276	1,506
1-unit, attached	11	26
2 units	65	43
3-4 units	8	0
5-9 units	7	0
10-19 units	5	0
20 or more units	0	0
Mobile home	21	0
Renter occupied	108	58

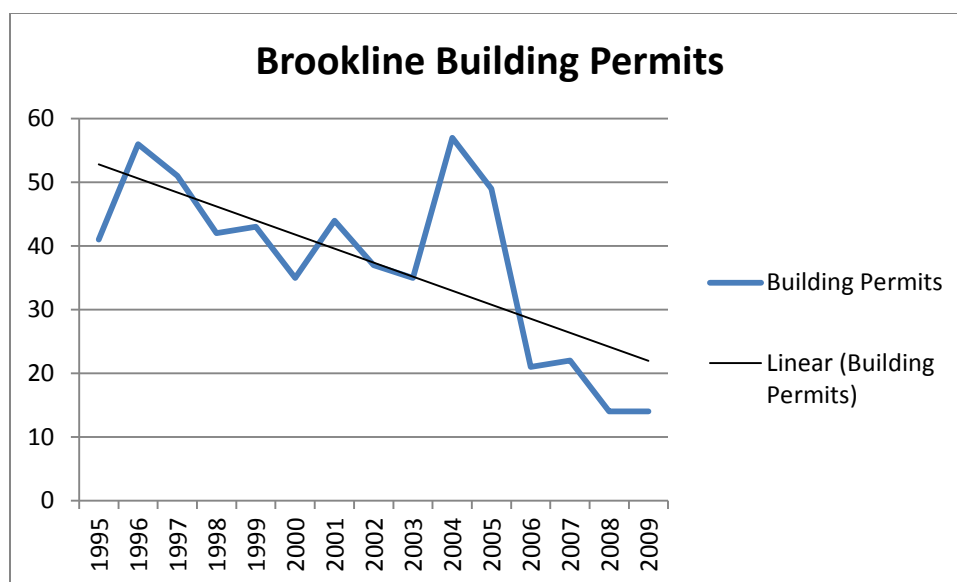
Definitions of housing types can be found at:

http://www.census.gov/acs/www/Downloads/data_documentation/SubjectDefinitions/2009_ACSSubjectDefinitions.pdf

Total Building Permits by Housing Type in Brookline

Year	1995	'96	'97	'98	'99	2000	'01	'02	'03	'04	'05	'06	'07	'08	'09	Total
Single Family	41	54	50	41	43	35	44	31	35	55	49	21	22	15	14	550
Multi-Family	0	2	0	0	0	0	0	6	0	2	0	0	0	0	0	10
Mobile Home	0	0	1	1	0	0	0	0	0	0	0	0	0	-1	0	1
Total	41	56	51	42	43	35	44	37	35	57	49	21	22	14	14	561

Source: NH Housing, http://www.nhhfa.org/demographic_housing.cfm



Source: NH Housing, http://www.nhhfa.org/demographic_housing.cfm

2.2 ~ Age of Housing Stock

Summary

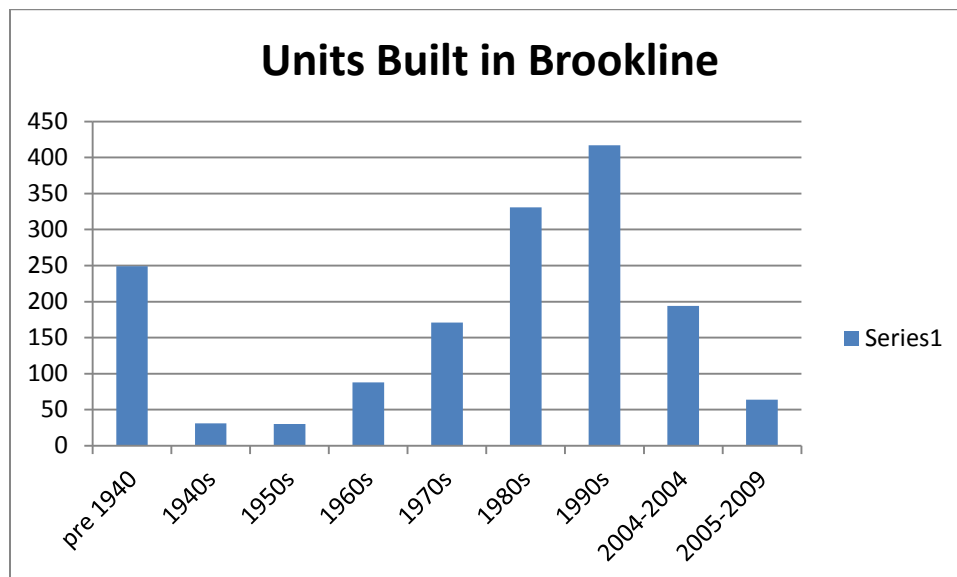
As housing units age, maintenance needs increase. As a rule of thumb, housing units that are more than 60 years old are viewed as being those most likely to be in substandard condition. Brookline's housing stock is fairly new. A majority of homes in Brookline (63.9%) have been built since 1980. The 1990s saw the largest growth in homes; 26.5% of Brookline's housing units were built in this decade.

Year Built	1939 or earlier	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2004	2005 or later
Brookline	249 (15.8%)	31 (2.0%)	30 (1.9%)	88 (5.6%)	171 (10.9%)	331 (21.0%)	417 (26.5%)	194 (12.3%)	64 (4.1%)
Amherst	549 (13.2%)	107 (2.6%)	173 (4.2%)	517 (12.4%)	1,012 (24.3%)	611 (14.7%)	792 (19.0%)	320 (7.7%)	79 (1.9%)
Hollis	355 (13%)	167 (6.1%)	111 (4.1%)	158 (5.8%)	405 (14.8%)	629 (23%)	606 (22.1%)	260 (9.5%)	47 (1.7%)
Hudson	558 (6.3%)	179 (2.0%)	573 (6.5%)	1,162 (13.1%)	1,930 (21.8%)	2,274 (25.6%)	1,271 (14.3%)	668 (7.5%)	255 (2.9%)
Litchfield	179 (6.4%)	15 (.05%)	0 ¹ (0%)	193 (6.9%)	819 (29.1%)	556 (19.8%)	618 (22.0%)	273 (9.7%)	161 (5.7%)
Lyndeborough	173 (28.3%)	7 (1.1%)	21 (3.4%)	105 (17.2%)	87 (14.2%)	136 (22.3%)	57 (9.3%)	21 (3.4%)	4 (0.7%)

Year Built	1939 or earlier	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2004	2005 or later
Mason	118 (19.7%)	15 (2.5%)	31 (5.2%)	38 (6.3%)	93 (15.5%)	150 (25.0%)	75 (12.5%)	65 (10.8%)	15 (2.5%)
Merrimack	622 (6.3%)	12 (0.1%)	403 (4.1%)	1,102 (11.1%)	2,429 (24.6%)	3,283 (33.3%)	1,218 (12.3%)	709 (7.2%)	107 (1.1%)
Milford	1,093 (18.9%)	184 (3.2%)	199 (3.4%)	472 (8.2%)	1,006 (17.4%)	1,471 (25.4%)	755 (13.0%)	525 (9.1%)	85 (1.5%)
Mont Vernon	205 (24.0%)	9 (1.1%)	32 (3.7%)	50 (5.8%)	159 (18.6%)	167 (19.5%)	103 (12%)	124 (14.5%)	6 (0.7%)
Nashua	7,209 (19.4%)	1,807 (4.9%)	3,281 (8.8%)	4,692 (12.7%)	7,567 (20.4%)	8,468 (22.8%)	2,537 (6.8%)	1,192 (3.2%)	326 (0.9%)
Pelham	316 (7.4%)	153 (3.6%)	279 (6.5%)	556 (13%)	944 (22.1%)	585 (13.7%)	792 (18.6%)	537 (12.6%)	103 (2.4%)
Wilton	656 (39.6%)	62 (3.7%)	119 (7.2%)	111 (6.7%)	140 (8.5%)	349 (21.1%)	123 (7.4%)	75 (4.5%)	21 (1.3%)

1. Margin of error = +/- 144

Source: 2005-2009 American Community Survey



Source: 2005-2009 American Community Survey

2.3 ~ Occupancy

Municipality	Occupied Units	Vacant Units	For Rent	For Sale Only	Homeowner Vacancy Rate	Rental Vacancy Rate
Brookline	1,631	69	6	29	1.9	4.5
Amherst	4,063	217	15	52	1.4	3.8
Hollis	2,811	118	8	26	1	3.3
Hudson	8,900	312	98	71	1	5.3
Litchfield	2,828	84	27	25	1	8.2
Lyndeborough	643	44	6	16	2.8	6.9
Mason	529	42	1	6	1.2	2.4
Merrimack	9,503	315	62	89	1.1	5
Milford	5,929	366	147	95	2.4	6.6
Mont Vernon	838	30	4	15	1.9	6
Nashua	35,044	2,124	1,125	257	1.2	7.2
Pelham	4,357	241	42	51	1.3	7
Wilton	1,418	112	23	24	2.2	6.4

Source: 2010 US Census

SECTION 3—HOUSING & DEMOGRAPHICS*Summary*

According to the 2010 US Census, Brookline's average household size of 2.76 is slightly above the average for the Nashua Region of 2.73.

Of all the municipalities in the Nashua Region, Brookline has the 5th highest median value for owner occupied housing units at \$339,300. The number of owner occupied housing units valued at less than \$200,000 has decreased in Brookline since the 2000 US Census, while the number of units valued above \$200,000 has increased. The biggest growth can be seen in the number of owner occupied housing units valued between \$300,000 and \$499,999. The median value of an owner occupied home in Brookline jumped from \$171,900 in the 2000 US Census to \$339,300 in the 2005-2009 American Community Survey.

The median purchase price of primary homes in Brookline rose each year from 1995 through 2005. Then beginning in 2006, median purchase price in Brookline fell every year through 2010.

Gross rents in Brookline have increased since the 2000 US Census. In 2000, 34% of rental units had a gross rent of \$999 or less and only 3.7% had a gross rent of \$1,500 or more. By the 2005-2009 American Community Survey, 0% of rental units in Brookline had a gross rent of \$999 or less and 83.3% had a gross rent of \$1,500 or more.

3.1 ~ Households

Municipality	Population	Households	Average Household Size
Brookline	4,991	1,631	2.76
Amherst	11,201	4,063	3.06
Hollis	7,684	2,811	2.73
Hudson	24,467	8,900	2.73
Litchfield	8,271	2,828	2.92
Lyndeborough	1,683	643	2.62
Mason	1,382	529	2.61
Merrimack	25,494	9,503	2.67
Milford	15,115	5,929	2.53
Mont Vernon	2,409	838	2.87
Nashua	86,494	35,044	2.42
Pelham	12,897	4,357	2.96
Wilton	3,677	1,418	2.59

Source: 2010 US Census

Brookline	2000 Census	2005-2009 ACS	2010 Census	% change 2000-2010
Population	4,181	4,822	4,991	19.37%
Households	1,343	1,546	1,631	21.44%
Average Household Size	3.11	3.12	3.06	-1.61%

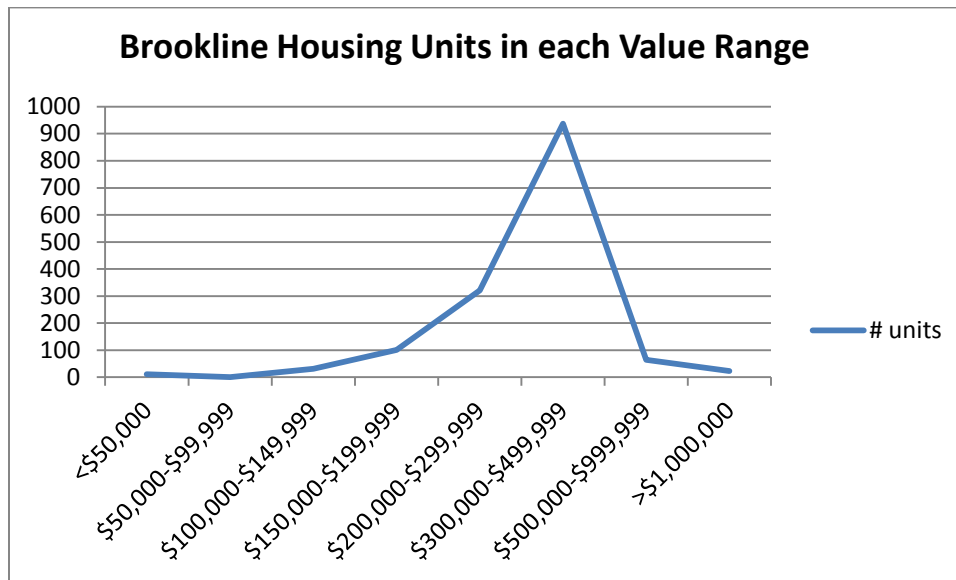
3.2 ~ Housing Costs*Value of Owner Occupied Housing Units*

Municipality	<\$50,000	\$50,000- \$99,999	\$100,000- \$149,999	\$150,000- \$199,999	\$200,000- \$299,999	\$300,000- \$499,999	\$500,000- \$999,999	>\$1,000,000	Median
Brookline	11	0	31	101	321	937	64	23	\$339,300
Amherst	0	24	50	136	444	2,082	730	73	\$376,800
Hollis	63	0	16	42	313	1,027	808	150	\$449,000
Hudson	154	101	254	716	2,894	2,826	118	0	\$280,600
Litchfield	117	69	56	79	819	1,264	93	21	\$312,300
Lyndeborough	4	3	15	40	169	161	38	9	\$293,400
Mason	7	11	12	54	198	186	50	4	\$289,200
Merrimack	14	157	352	1,292	3,085	3,198	345	19	\$277,200
Milford	118	128	244	440	1,591	1,068	44	0	\$251,700
Mont Vernon	21	10	24	32	159	387	133	13	\$361,600
Nashua	487	523	1,194	2,264	9,228	6,465	787	48	\$267,400
Pelham	0	108	60	137	871	1,826	579	10	\$352,400
Wilton	19	51	61	176	575	284	96	24	\$263,300

Source: 2005-2009 American Community Survey

Change in Value of Owner Occupied Housing Units in Brookline

Brookline	2000 Census	2005-2009 ACS
<\$50,000	0	11
\$50,000-\$99,999	61	0
\$100,000-\$149,999	277	31
\$150,000-\$199,999	404	101
\$200,000-\$299,999	308	321
\$300,000-\$499,999	12	937
\$500,000-\$999,999	0	64
>\$1,000,000	0	23
Median	\$171,900	\$339,300

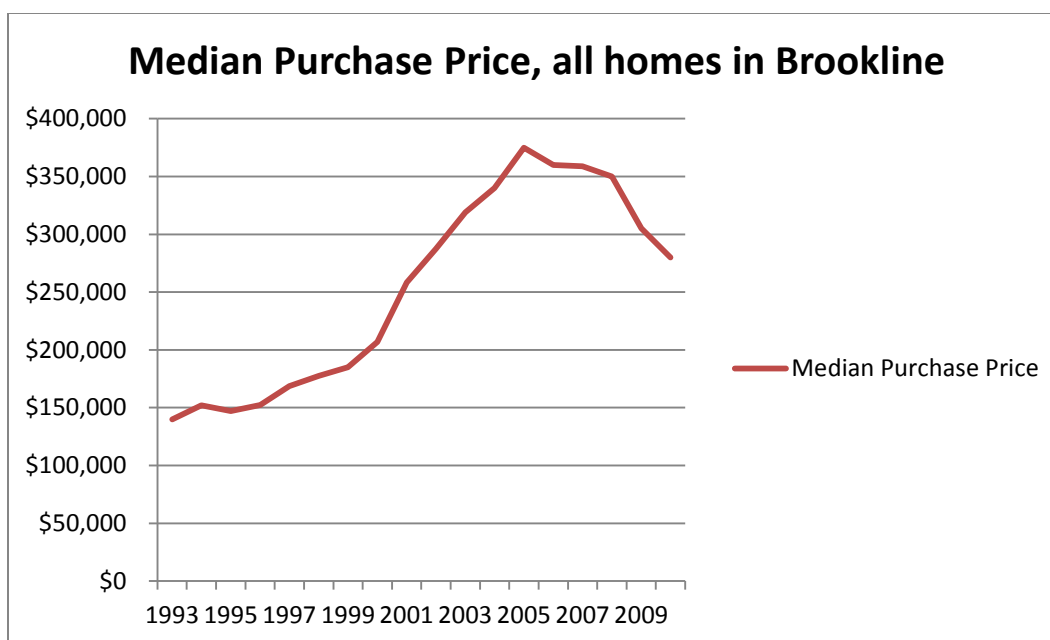


Source: 2005-2009 American Community Survey

Median Purchase Price of Primary Homes in Brookline

	All Homes		Existing Homes		New Homes	
Year	Median Purchase Price	Sample Size	Median Purchase Price	Sample Size	Median Purchase Price	Sample Size
1993	\$140,000	40	\$136,000	20	\$140,500	20
1994	\$152,000	47	\$147,500	21	\$152,500	26
1995	\$147,200	52	\$137,000	31	\$155,100	21
1996	\$152,400	40	\$145,000	21	\$160,000	19
1997	\$168,541	32	\$163,000	23	\$173,000	9
1998	\$177,500	51	\$175,000	37	\$196,900	14
1999	\$184,900	70	\$166,500	48	\$211,243	22
2000	\$207,000	96	\$194,200	71	\$231,000	25
2001	\$258,493	54	\$245,000	33	\$290,000	21
2002	\$287,380	82	\$275,000	50	\$302,533	32
2003	\$318,900	68	\$314,000	51	\$352,000	17
2004	\$339,900	98	\$324,900	64	\$372,900	34
2005	\$375,000	99	\$356,000	67	\$404,000	32
2006	\$360,000	56	\$336,562	45	\$441,832	11
2007	\$358,900	54	\$339,900	37	\$403,000	17
2008	\$349,900	38	\$335,000	28	\$372,238	10
2009	\$305,000	33	\$305,000	21	\$305,000	12
2010	\$280,000	49	\$277,110	41	\$292,796	8

Source: NH Housing, http://www.nhhfa.org/demographic_housing.cfm



Source: NH Housing, http://www.nhhfa.org/demographic_housing.cfm

Percent Change in Median Purchase Price of Primary Homes in Brookline

	All Homes	Existing Homes	New Homes
2005-2010	-25.3%	-22.2%	-27.5%
Average per Year	-5.1%	-4.4%	-5.5%
2000-2010	35.3%	42.7%	26.8%
Average per Year	3.5%	4.3%	2.7%
2009-2010	-8.2%	-9.1%	-4%
2008-2009	-12.87%	-9%	-18.1%
2007-2008	-2.5%	-1.4%	-7.6%
2006-2007	-0.3%	1%	-8.8%
2005-2006	-4%	-5.5%	9.4%
2004-2005	10.3%	9.6%	8.6%
2003-2004	6.6%	3.5%	5.7%
2002-2003	11%	14.2%	16.4%
2001-2002	11.2%	12.2%	4.3%
2000-2001	24.9%	26.2%	25.5%
1999-2000	12%	16.6%	9.4%
1998-1999	4.2%	-4.9%	7.3%
1997-1998	5.3%	7.4%	13.8%

Source: NH Housing, http://www.nhhfa.org/demographic_housing.cfm

3.3 ~ Cost of Rental Housing

Gross Rents in Brookline

	2000 US Census		2005-2009 ACS	
	# of units	Percent	# of units	Percent
Less than \$200	0	0%	0	0%
\$200-299	0	0%	0	0%
\$300-499	0	0%	0	0%
\$500-749	15	13.8%	0	0%
\$750-\$999	22	20.2%	0	0%
\$1,000-\$1,499	53	48.6%	8	16.7%
\$1,500 or more	4	3.7%	40	83.3%
Median (dollars)	\$1047	n/a	\$1,700	n/a

2011 Gross Rents (including utilities) Nashua HUD Metro Fair Market Rent Area (HMFA*)

Unit Size (bedrooms)	Sample Size	Rent Range	Median
0	101	\$421-\$975	\$644
1	881	\$500-1,828	\$946
2	1,545	\$641-\$2,223	\$1,164
3	343	\$894-\$2,242	\$1,438
4+	34	\$1,091-\$2,602	\$1,522
All	2,904	\$421-\$2,602	\$1,096

Source: NH Housing, http://www.nhhfa.org/rl_docs/housingdata/rental_survey/2011rentsurvey_metro.pdf

**Communities in Nashua HMFA—Amherst, Brookline, Greenville, Hollis, Hudson, Litchfield, Mason, Merrimack, Milford, Mont Vernon, Nashua, New Ipswich, Pelham, Wilton*

SECTION 4—AFFORDABILITY AND HOUSING NEEDS

4.1 ~ Affordability

Summary

Brookline has the third highest monthly owner cost among housing units with a mortgage in the Nashua Region. The only municipalities with higher monthly owner costs are Amherst and Hollis.

According to the US Department of Housing and Urban Development, families who pay more than 30% of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation, and medical care.

In Brookline, 42.7% of housing units with a mortgage pay monthly owner costs in excess of 30% of household income. Only two other municipalities in the Nashua Region—Mason and Milford—have a greater percent of housing units paying monthly owner costs in excess of 30% of household income.

In Brookline, 83.3% of rental units have gross rents in excess of 30% of household income. No other municipality in the Nashua Region has a greater percent of rental units paying gross rents in excess of 30% of household income. The next highest community is Mont Vernon, where 58.7% of rental units have gross rents in excess of 30% of household income.

Brookline Households by Household Income

	2000 US Census		2005-2009 ACS	
Household Income	Households	Percent	Households	Percent
Less than \$10,000	21	1.6%	29	1.9%
\$10,000-\$14,999	22	1.6%	0	0%
\$15,000-\$24,999	81	6.0%	33	2.1%
\$25,000-\$34,999	46	3.4%	71	4.6%
\$35,000-\$49,999	173	12.9%	115	7.4%
\$50,000-\$74,999	295	21.9%	274	17.7%
\$75,000-\$99,999	313	23.3%	270	17.5%
\$100,000-\$149,999	293	21.8%	435	28.1%
\$150,000-\$199,999	45	3.3%	221	14.3%
\$200,000 or more	57	4.2%	98	6.3%
Median Household Income (Dollars)	\$77,075	n/a	\$99,221	n/a

Monthly Owner Costs of Housing Units with a Mortgage

Municipality	< \$300	\$300- \$499	\$500- \$699	\$700- \$999	\$1,000- \$1,499	\$1,500- \$1,999	>\$2,000	Median (dollar)
Brookline	0 (0%)	31 (2.6%)	0 (0%)	0 (0%)	163 (13.4%)	225 (18.6%)	793 (65.4%)	\$2,461
Amherst	0 (0%)	0 (0%)	8 (0.3%)	12 (0.4%)	231 (8.3%)	450 (16.1%)	2,094 (74.9%)	\$2,517
Hollis	0 (0%)	13 (0.7%)	0 (0%)	19 (1.1%)	89 (5.0%)	288 (16.2%)	1,370 (77.0%)	\$2,756
Hudson	12 (0.2%)	37 (0.7%)	112 (2.0%)	116 (2.1%)	964 (17.1%)	1,533 (27.1%)	2,876 (50.9%)	\$2,015
Litchfield	0 (0%)	12 (0.6%)	25 (1.2%)	112 (5.2%)	344 (16.0%)	458 (21.4%)	1,193 (55.6%)	\$2,095
Lyndeborough	0 (0%)	0 (0%)	0 (0%)	15 (5.3%)	49 (17.4%)	97 (34.5%)	120 (42.7%)	\$1,869
Mason	0 (0%)	0 (0%)	8 (2.4%)	6 (1.8%)	65 (19.4%)	111 (33.1%)	145 (43.3%)	\$1,839
Merrimack	0 (0%)	34 (0.5%)	21 (0.3%)	125 (1.8%)	1,236 (18.0%)	1,735 (25.3%)	3,701 (54.0%)	\$2,087
Milford	0 (0%)	25 (0.9%)	22 (0.8%)	101 (3.5%)	589 (20.5%)	754 (26.3%)	1,379 (48.0%)	\$1,964
Mont Vernon	0 (0%)	0 (0%)	16 (2.5%)	11 (1.7%)	50 (7.9%)	122 (19.3%)	432 (68.5%)	\$2,425
Nashua	45 (0.3%)	106 (0.7%)	190 (1.2%)	639 (4.1%)	3,103 (19.9%)	4,193 (26.9%)	7,289 (46.8%)	\$1,943
Pelham	0 (0%)	11 (0.4%)	12 (0.4%)	152 (5.3%)	380 (13.3%)	518 (18.2%)	1,775 (62.3%)	\$2,293
Wilton	0 (0%)	0 (0%)	0 (0%)	39 (4.5%)	139 (15.9%)	376 (43.1%)	318 (36.5%)	\$1,841

Source: 2005-5009 American Community Survey

Monthly Owner Costs as a Percentage of Household Income (housing units with mortgage)

Municipality	< 20%	20.0%-24.9%	25.0%-29.9%	30.0%-34.9%	>35.0%
Brookline	258 (21.3%)	176 (14.5%)	260 (21.5%)	113 (9.3%)	405 (33.4%)
Amherst	759 (28.4%)	493 (17.6%)	423 (15.1%)	375 (13.4%)	709 (25.4%)
Hollis	467 (26.3%)	446 (25.1%)	278 (15.6%)	224 (12.6%)	364 (20.5%)
Hudson	1,613 (28.5%)	988 (17.5%)	1,130 (20.0%)	551 (9.8%)	1,368 (24.2%)
Litchfield	641 (29.9%)	409 (19.1%)	302 (14.1%)	167 (7.8%)	625 (29.2%)
Lyndeborough	70 (24.9%)	72 (25.6%)	60 (21.4%)	19 (6.8%)	60 (21.4%)
Mason	113 (33.7%)	35 (10.4%)	37 (11.0%)	37 (11.0%)	113 (33.7%)
Merrimack	1,779 (26.0%)	1,137 (16.6%)	1,052 (15.4%)	966 (14.1%)	1,918 (28.0%)
Milford	696 (24.3%)	611 (21.3%)	430 (15.0%)	294 (10.2%)	839 (29.2%)
Mont Vernon	115 (18.2%)	123 (19.5%)	106 (16.8%)	102 (16.2%)	185 (29.3%)
Nashua	4,306 (27.8%)	2,804 (18.1%)	2,322 (15.0%)	1,738 (11.2%)	4,324 (27.9%)
Pelham	686 (24.1%)	585 (20.5%)	595 (20.9%)	267 (9.4%)	715 (25.1%)
Wilton	206 (23.6%)	163 (18.7%)	137 (15.7%)	52 (6.0%)	314 (36.0%)

Source: 2005-2009 American Community Survey

Gross Rent as a Percentage of Household Income

Municipality	< 15.0%	15.0%-19.9%	20.0%-24.9%	25.0%-29.9%	30.0%-34.9%	>35.0%
Brookline	0 (0%)	8 (16.7%)	0 (0%)	0 (0%)	0 (0%)	40 (83.3%)
Amherst	0 (0%)	128 (29.0%)	89 (20.2%)	13 (2.9%)	36 (8.2%)	175 (39.7%)
Hollis	49 (30.2%)	31 (19.1%)	23 (14.2%)	0 (0%)	0 (0%)	59 (36.4%)
Hudson	98 (7.2%)	161 (11.8%)	249 (18.3%)	183 (13.4%)	142 (10.4%)	531 (38.9%)
Litchfield	31 (14.8%)	94 (45.0%)	10 (4.8%)	0 (0%)	0 (0%)	74 (35.4%)
Lyndeborough	8 (16.0%)	13 (26.0%)	0 (0%)	3 (6.0%)	6 (12.0%)	20 (40.0%)
Mason	0 (0%)	13 (44.8%)	7 (24.1%)	0 (0%)	0 (0%)	9 (31.0%)
Merrimack	39 (4.5%)	55 (6.3%)	137 (15.6%)	242 (27.6%)	44 (5.0%)	359 (41.0%)
Milford	190 (11.1%)	185 (10.8%)	237 (13.8%)	191 (11.1%)	197 (11.5%)	717 (41.8%)
Mont Vernon	3 (6.5%)	0 (0%)	12 (26.1%)	4 (8.7%)	0 (0%)	27 (58.7%)
Nashua	1,382 (10.3%)	2,002 (15.0%)	1,777 (13.3%)	1,994 (14.9%)	1,306 (9.8%)	4,926 (36.8%)
Pelham	92 (17.0%)	45 (8.3%)	53 (9.8%)	48 (8.9%)	143 (26.4%)	161 (29.7%)
Wilton	36 (16.4%)	0 (0%)	45 (20.5%)	24 (10.9%)	29 (13.2%)	86 (39.1%)

Source: 2005-2009 American Community Survey

2011 Residential Rental Cost Survey

Each year, New Hampshire Housing conducts a statewide survey of nearly 31,000 rental units in order to monitor rental costs, provide information to housing data users, and to support New Hampshire Housing's program administration.

The 2011 estimated renter household median income for Hillsborough County is \$38,790. According to the 2011 Residential Rental Cost Survey, affordable gross rent based on income is \$970 in Hillsborough

County. Only 25.9% of units in the Rental Cost Survey were affordable to median income renter households. The Survey also found that the median 2-bedroom rent in the Nashua HMFA is \$1,164, which requires a household income of \$46,600 to support rent.

Source: NH Housing, http://www.nhhfa.org/rl_docs/housingdata/rental_survey/2011rentsurveymetrotowns.pdf

4.2 ~ Tax Rate and Impact on Affordability

2010 Tax Rates

Municipality	Town Valuation	Town Tax	Local Education Tax	State Education Tax	County Tax	Total Tax	Tax Commitment
Brookline	\$580,174,371	4.52	17.14	2.17	0.99	24.82	\$14,301,771
Amherst	\$1,859,876,000	3.41	13.99	2.07	1.01	20.48	\$37,705,448
Hollis	\$1,241,291,210	5.60	12.40	2.37	1.10	21.47	\$26,443,757
Hudson	\$2,911,618,088	5.19	7.75	2.20	0.97	16.11	\$46,048,205
Litchfield	\$802,918,606	3.18	12.62	2.35	1.05	19.20	\$15,231,588
Lyndeborough	\$165,506,338	7.11	10.70	2.37	1.12	21.30	\$3,504,684
Mason	\$171,765,245	6.49	11.86	2.19	1.10	21.64	\$3,677,145
Merrimack	\$3,227,504,854	4.34	12.07	2.10	1.02	19.53	\$62,351,875
Milford	\$1,588,203,571	4.68	11.62	2.09	0.95	19.34	\$30,507,361
Mont Vernon	\$252,196,266	4.33	17.62	2.44	1.10	25.49	\$6,369,299
Nashua	\$8,442,078,139	7.87	9.03	2.38	1.12	20.40	\$169,949,079
Pelham	\$1,427,944,369	6.06	9.87	2.48	1.12	19.53	\$27,556,270
Wilton	\$461,055,317	3.76	12.06	2.02	0.93	18.77	\$8,606,516

Source: NH Department of Revenue Administration, http://www.revenue.nh.gov/munc_prop/municipalservices.htm

Net Tax Commitment per Person

The following table shows the amount of money raised by the municipal property tax per resident in each municipality. The data include revenue raised by commercial, industrial, and seasonal tax payers. The Net Tax Commitment is the amount of money to be raised by a municipality's property tax. It is the total amount of the property tax bills that are sent for collection. In this table, the "Net Tax Commitment" is divided by the number of residents for each community, not the number of tax payers. The rank of the amount of revenue raised per resident is also presented in the table. New Hampshire

has 234 municipalities with the power to levy the property tax. Each municipality's standing is ranked 1 to 234, arranged on a low to high basis. In other words, the municipality ranked 1st had the lowest net tax commitment per person and municipality ranked 234th had the highest.

Of the 234 municipalities in New Hampshire, Brookline ranked 167th for net tax commitment per person in 2005. Among municipalities in the Nashua Region, only three towns—Amherst, Hollis, and Merrimack—had higher net tax commitments per person than Brookline in 2005.

	Net Tax Commitment per Person					
Municipality	1990	Rank	2000	Rank	2005	Rank
Brookline	\$1,288	164	\$1,647	166	\$2,220	167
Amherst	\$1,537	197	\$2,030	194	\$2,773	205
Hollis	\$1,572	199	\$2,135	200	\$2,749	204
Hudson	\$1,130	108	\$1,234	89	\$1,637	80
Litchfield	\$1,124	105	\$1,194	79	\$1,550	57
Lyndeborough	\$1,232	141	\$1,301	106	\$1,887	120
Mason	\$1,214	137	\$1,307	108	\$1,863	115
Merrimack	\$1,238	143	\$1,395	126	\$2,236	170
Milford	\$1,076	90	\$1,405	130	\$1,752	100
Mont Vernon	\$1,492	190	\$1,424	139	\$2,212	166
Nashua	\$1,093	93	\$1,277	100	\$1,680	88
Pelham	\$1,035	79	\$1,108	55	\$1,731	95
Wilton	\$1,200	131	\$1,211	84	\$1,740	98

Source: NH Office of Energy and Planning,

http://www.nh.gov/oep/programs/DataCenter/Taxes/documents/nt_tax_pub_05.pdf

4.3 ~ Housing Need

Additional Owner Housing Units Needed

To allow the region to have a healthy and efficient housing market, each municipality should consider two factors when planning for additional housing units. The first is the number of owner units that can be expected to be needed based on the NH Office of Energy and Planning (OEP) Population Forecasts. In addition, each municipality should plan such that a sufficient number of vacant units can be created to allow the market to function efficiently by providing adequate choice, which prevents undue increases in the cost of owner housing. The table below shows the analysis of the amount of owner housing units

each municipality should plan for to provide for a healthy housing market. This analysis was conducted by the Nashua Regional Planning Commission for the 2009 Regional Housing Needs Assessment, which provides additional details about how this forecast was derived.

The additional owner housing units that each community should plan for during the 15 year period from 2000-2015 is not a target. The only responsibility of the municipality is to provide reasonable opportunity for this number of owner housing units to be developed. If the municipality does provide a reasonable opportunity and the market does not respond by developing housing, there is no penalty or legal liability for the municipality.

Additional Owner Housing Units by 2015

Municipality	2000 Census Owner Occupied Housing Units	2000 Census For Sale Units	Total Owner Units in 2000	2015 Forecast of Owner Households	Owner Vacant Units Needed	Total Owner Units Needed 2015	Total Additional Owner Housing Units
Brookline	1,234	0	1, 234	1, 575	24	1,598	364
Amherst	3,318	28	3,346	3,872	58	3,930	584
Hollis	2,264	4	2,268	2,715	41	2,756	488
Hudson	6,242	31	6,373	7,350	110	7,460	1,187
Litchfield	2,063	8	2,071	2,660	40	2,770	629
Lyndeborough	490	8	498	604	9	613	115
Mason	412	3	415	510	8	517	102
Merrimack	7,651	11	7,662	8,883	133	9,016	1,354
Milford	3,292	17	3,309	3,950	59	4,009	700
Mont Vernon	640	10	650	804	12	816	166
Nashua	19,700	128	19,828	20,712	311	21,023	1,195
Pelham	3,089	27	3,116	4,306	65	4,370	1,254
Wilton	1,056	6	1,062	1,226	18	1,244	182

Source: 2009 Regional Housing Needs Assessment for the NRPC Region,
http://www.nashuarpc.org/publications/landuse/ReglHousingNeedsAssmt_041509.pdf

Additional Renter Housing Units Needed

The calculation of the number of additional rental units each municipality should plan for is similar to the calculation for owner units and is shown in the table below. Additional details about how this forecast was derived are available in the 2009 Regional Housing Needs Assessment for the NRPC Region.

As noted in the section above, this represents the number of renter units a community should plan for, not a target. If the municipality provides a reasonable opportunity for this number of units to be developed and the market does not respond there is no penalty or legal liability for the municipality.

Additional Renter Housing Units by 2015

Municipality	2000 Census Renter Occupied Housing Units	2000 Census For Rent Units	Total Renter Units in 2000	2015 Forecast of Renter Households	Renter Vacant Units Needed	Total Renter Units Needed 2015	Total Additional Renter Housing Units
Brookline	109	10	119	139	7	146	27
Amherst	272	0	272	317	16	333	61
Hollis	176	0	176	212	11	222	46
Hudson	1,792	24	1,816	2,109	105	2,214	398
Litchfield	294	14	308	379	19	398	90
Lyndeborough	70	0	70	86	4	90	20
Mason	21	0	21	26	1	27	6
Merrimack	1,181	7	1,188	1,374	69	1,443	255
Milford	1,909	41	1,950	2,291	115	2,406	456
Mont Vernon	53	7	60	67	3	70	10
Nashua	14,914	209	15,123	15,683	784	16,467	1,344
Pelham	517	0	517	721	36	758	241
Wilton	354	30	384	411	21	432	48

Source: 2009 Regional Housing Needs Assessment for the NRPC Region,
http://www.nashuarpc.org/publications/landuse/ReglHousingNeedsAssmt_041509.pdf

4.4 ~ Workforce Housing

Introduction

The NH Legislature has recognized that a balanced supply of housing to meet the needs of all income levels is an important state interest and that planning for its development should be coordinated at the local and regional level. A municipality's responsibility for planning for housing was modified during the 2008 Legislative Session by the addition of RSA 674:58-61. This new section of the state code specifies that municipalities that have enacted zoning must provide a "reasonable and realistic opportunity" for the development of workforce housing. RSA 674:58 (III) defines reasonable and realistic opportunities for the development of workforce housing as the following:

III. "Reasonable and realistic opportunities for the development of workforce housing" means opportunities to develop economically viable workforce housing within the framework of a municipality's ordinances and regulations adopted pursuant to this chapter and consistent with RSA 672:1, III-e. The collective impact of all such ordinances and regulations on a proposal for the development of workforce housing shall be considered in determining whether opportunities for the development of workforce housing are reasonable and realistic. If the ordinances and regulations of a municipality make feasible the development of sufficient workforce housing to satisfy the municipality's obligation under RSA 674:59, and such development is not unduly inhibited by natural features, the municipality shall not be in violation of its obligations under RSA 674:59 by virtue of economic conditions beyond the control of the municipality that affect the economic viability of workforce housing development.

When the Legislature adopted RSA 674:58-61, it also defined an additional use of the regional housing needs assessment prepared by the regional planning commission. RSA 674:59 (III) states:

III. A municipality's existing housing stock shall be taken into consideration in determining its compliance with this section. If a municipality's existing housing stock is sufficient to accommodate its fair share of the current and reasonably foreseeable regional need for such housing, the municipality shall be deemed to be in compliance with this subdivision and RSA 672:1, III-e.

The definition of workforce housing, as identified in RSA 674:58 appears below:

IV. "Workforce housing" means housing which is intended for sale and which is affordable to a household with an income of no more than 100% of the median income for a 4-person household for the metropolitan area or county in which the housing is located as published annually by the United States Department of Housing and Urban Development. "Workforce housing" also means rental housing which is affordable to a household with an income of no more than 60% of the median income for a 3-person household for the metropolitan area or county in which the housing is located as published annually by the United States Department of Housing and Urban Development.

Municipal Responsibility for Workforce Housing

1. Municipalities are required to provide reasonable and realistic opportunities for the development of workforce housing.
2. However, municipalities are not required to take any steps beyond providing that reasonable and realistic opportunity. Development of housing remains the responsibility of private and non-profit housing developers that act in the housing market. The Legislature recognizes that municipalities are not in the business of developing and that municipalities are not responsible for the choices made by the actors in the housing market.
3. If a municipality provides that reasonable and realistic opportunity pursuant to the requirements of RSA 674:58-61 and the private sector does not take advantage of the opportunity, then the municipality will have met its responsibility.
4. The reasonable and realistic opportunity for workforce housing is in the context of the municipality's ordinances and regulations. Municipalities cannot use ordinances and regulations to make workforce housing infeasible. Land use remains a local responsibility in New Hampshire and municipalities are not required to approve any project simply because it is identified by proponents as a workforce housing project.
5. There is a mechanism provided through the courts by which the parties proposing a workforce housing development can seek relief if they believe that a community's conditions of development render their specific workforce housing project infeasible. However, in that case, the parties proposing the workforce housing project must provide information substantiating their claim and give the planning board the opportunity to modify the conditions.
6. There is no enforcement mechanism provided at either the state or regional level to determine if a municipality has actually experienced the development of sufficient workforce housing units to meet their share of the identified regional need for workforce housing.

Forecast of 2015 Owner Households at or Below Workforce Housing Income Threshold

The 2009 Regional Housing Needs Assessment for the NRPC Region forecasts the total number of owner households that will be at or below the threshold for workforce housing in 2015. Since there is not a forecast of income for the region in 2015, it assumes that the percent of owner households at or below the income threshold will remain the same as it was in 2000. Additional details about how this forecast was derived are available in the 2009 Regional Housing Needs Assessment.

Forecast of 2015 Owner Households At/Below 100% of Median Income

Municipality	2015 Forecast of Owner Households	2000 Census % At/Below Income Threshold for Owner Households	2015 Forecast of Owner Households At/Below Income Threshold	2000 Census Owner Households At/Below Income Threshold	Additional Owner Households At/Below Income Threshold
Brookline	1,575	34.1%	537	421	116
Amherst	3,872	30.5%	1,180	1,011	169
Hollis	2,715	32.9%	892	744	148
Hudson	7,350	42.4%	3,117	2,647	470
Litchfield	2,660	35.2%	935	726	210
Lyndeborough	604	50.1%	302	245	57
Mason	510	52.3%	267	215	52
Merrimack	8,883	39.0%	3,463	2,983	480
Milford	3,950	53.0%	2,094	1,745	349
Mont Vernon	804	39.8%	320	255	65
Nashua	20,712	47.6%	9,856	9,375	482
Pelham	4,306	38.3%	1,651	1,184	466
Wilton	1,226	48.9%	600	517	83

Source: 2009 Regional Housing Needs Assessment for the NRPC Region,
http://www.nashuarpc.org/publications/landuse/ReglHousingNeedsAssmt_041509.pdf

Forecast of 2015 Renter Households at or Below Workforce Housing Income Threshold

The 2009 Regional Housing Needs Assessment for the NRPC Region also prepared a forecast for the 2015 renter households at or below the workforce housing income threshold in the same fashion as the forecast for owner households.

Forecast of 2015 Renter Households At/Below 60% of Median Income

Municipality	2015 Forecast of Renter Households	2000 Census Renter Households % At/Below 60% of Median	2015 Forecast of Renter Households At/Below 60% of Median	2000 Census Households At/Below 60% Median	Additional Renter Households At/Below 60% of Median
Brookline	139	48.2%	67	53	14
Amherst	317	22.8%	72	62	10
Hollis	212	63.8%	135	112	23
Hudson	2,109	39.8%	839	713	126
Litchfield	379	42.1%	160	124	36
Lyndeborough	86	47.8%	41	33	8
Mason	26	54.1%	14	12	2
Merrimack	1,374	34.6%	475	408	67
Milford	2,291	43.4%	994	828	166
Mont Vernon	67	33.5%	22	18	5
Nashua	15,683	47.8%	7,503	7,135	368
Pelham	721	36.8%	266	190	75
Wilton	411	47.6%	196	169	27

Source: 2009 Regional Housing Needs Assessment for the NRPC Region,
http://www.nashuarpc.org/publications/landuse/ReglHousingNeedsAssmt_041509.pdf

SECTION 5—HOUSING AND ITS IMPACT ON BROOKLINE**5.1 ~ Housing and its Relationship to Land Use**

Residential land use is the most common land use in Brookline. Most of the residential uses in Town are single family homes on approximately two acres of land. Multi-family units and manufactured housing represent a minor component of the Town's land use pattern and are scattered throughout the Town. The only approved manufactured housing district is located on Petersen Road. Lot B-65 near the Route 13/Old Milford Road intersection contains a significant number of multi-family houses. Most of Brookline's residential development has occurred near the Town Center, Old Milford Road, and the Averill Road/Cleveland Hill Road neighborhood.

There are 11,819 acres in Brookline's Residential/Agricultural Zone. This represents 97% of Brookline's total land area. Within the Residential/Agricultural Zone, 4,006 acres (34% of the zone) are vacant as of 2011. Additional details on housing and its relationship to Brookline's land use can be found in the Land Use chapter of this Master Plan.

5.2 ~ Local Housing Related Ordinances

Brookline Zoning & Land Use Ordinance 620.00 Workforce Housing

This section of ordinance 600.00 Residential-Agricultural District, provides an option for including workforce housing as a permitted use in the Residential-Agricultural District, consistent with the requirements of NH RSA 674:58-61. Single family, duplex, multi-family, and manufactured housing can qualify as workforce housing. The Workforce Housing option is intended to provide opportunity for the development of affordable workforce housing; ensure the continued availability of a diverse supply of home ownership and rental opportunities; meet the goal of providing safe, affordable housing opportunities as set forth in the Town's Master Plan; address the regional need for workforce housing as documented in the Nashua Regional Planning Commission's most recent Needs Assessment; and be consistent with the planning goals in the Town of Brookline.

Brookline Zoning & Land Use Ordinance 2000.00 Accessory Dwelling

Accessory dwelling units (ADU) shall be permitted in the Residential/Agricultural district by special exception granted by the Board of Adjustment. The ordinance is designed to provide expanded housing opportunities and flexibility in household arrangements of a permitted, owner or owner's family occupied, single family dwelling, while maintaining aesthetics and residential use compatible with homes in the neighborhood. Applicants for special exception must demonstrate a number of requirements to the ZBA, including that the ADU is secondary and accessory to a principal single family dwelling unit or accessory building, that the secondary unit does not alter the character or appearance of the principal dwelling unit as a single family residence, and that the gross living area of an ADU is not less than 350 ft² or greater than 1,000 ft². Only one ADU is allowed per principal dwelling unit and/or lot.

Brookline Zoning & Land Use Ordinance 700.00 Manufactured Housing

This ordinance states that no trailer or manufactured house shall be occupied or maintained as a living unit except in an approved Manufactured Housing District. The Planning Board may approve the location and designation of Manufactured Housing Districts within the Residential-Agricultural District and shall allow the placement of manufactured housing on individual lots within Manufactured Housing Districts intended for occupancy as permanent single dwelling units. Any area approved as a Manufactured Housing District must satisfy a number of conditions in addition to conforming to the Zoning Ordinance.

Brookline Zoning & Land Use Ordinance 2200.00 Housing for Older Persons Developments

The Town of Brookline recognizes the need to provide special housing opportunities for older persons. Such housing must be well sited and designed to meet the special needs of this age group. Housing for Older Person Developments may be located as an overlay zone wherever the conditions described in the sitting requirement standards can be met. Housing for Older Person Developments shall be reviewed under the site plan regulations of the Town as well as the regulations of this ordinance. The intent of this ordinance is to foster development of housing for older persons while detailing local planning standards and promoting consistency with land use policies in the Brookline Master Plan, zoning ordinances, and subdivision and site plan regulations.

5.3 ~ Housing and its Impact on School and Municipal Services

It is difficult to determine all the impacts of housing and residential growth on a municipality. Residential growth in a community results in additional costs to local government, which must provide infrastructure and services to the development such as expanded fire protection, police, emergency services, solid waste disposal, and schools. Therefore, Brookline, like all municipalities, must determine if the property tax revenues generated from new development can offset the costs that are incurred from it.

There are a number of methods that can be used to conduct such an analysis, which is beyond the scope of a Master Plan. One method for estimating the cost of new development is called Fiscal Impact Analysis. University of New Hampshire Cooperative Extension published a paper titled “An Introduction to Fiscal Impact Analysis,” by Thane Harrison and Charlie French, which provides municipalities with a general overview on the topic. It can be found at: <http://extension.unh.edu/CommDev/Pubs/FIA.pdf>.

SECTION 6—STRATEGIES TO MEET BROOKLINE’S HOUSING NEEDS**6.1 ~ General Strategies Identified in the 2009 Regional Housing Needs Assessment**

The 2009 Regional Housing Needs Assessment identifies strategies that each community in the Nashua Region can use to address important issues related to housing. The following is a summary of strategies that may be applicable to Brookline.

Community Character

It is critical to balance the need for affordable housing with the desire to maintain community character. There are several simple principals that should be considered and applied when a municipality plans for affordable housing:

1. Affordable housing developments should never out-scale the other structures near it. If the typical structure in a village is two stories and 4,000 square feet, the affordable housing should be of a similar size. Grouping several units within such a building would maintain community character while also enhancing affordability.

2. Affordable housing should blend with other housing in its vicinity. The affordable housing should be constructed of materials that are typically found in other nearby structures. Housing that does not blend with its surroundings can stigmatize the project.
3. Affordable housing, particularly for very low income individuals and the elderly, should be located within walking distance of services. Individuals without automobiles will be isolated in poorly sited affordable housing developments. Rather, such housing should be close to stores and medical services.

Inclusionary Housing

Inclusionary housing programs are a way to encourage private developers to provide housing for moderate, low, and very low-income households in exchange for density bonuses or zoning changes. Generally, a residential developer seeking a higher density than normally allowed under the zoning ordinance would be required to set aside a certain percentage of the units for lower-income households. Many inclusionary housing programs also require a certain percentage of the units to be designated for elderly or handicapped households. Most inclusionary housing programs are voluntary and apply only where the municipality attempts to use zoning as an incentive to provide for a recognized need within the community. The developer receives an incentive, usually increased density, which provides the impetus for developing the desired housing type.

Group Homes

Group homes are an important means of providing housing for the elderly and special needs groups such as de-institutionalized individuals, the homeless, and handicapped individuals. Generally, a group home is a single family home that houses several unrelated individuals with common needs. The homes provide individual or shared bedrooms with common living areas.

A provision for group homes usually requires a community to amend its zoning ordinance to provide a definition of “family” that would allow for a group home to be placed in a single-family area. Because most group homes are not subdivided, they are not considered to be multi-family housing. A typical ordinance may provide a definition, for example, that would allow ten unrelated elderly, handicapped, or de-institutionalized individuals to be considered a family for zoning purposes, provided that the home is not subdivided and that the individuals live together as a single housekeeping unit. An alternative would be to provide for group homes under a special exception provision.

6.2 ~ Findings/Results

Input from 2010 Brookline Master Plan Survey

- Affordable housing is not a concern among survey respondents. Only 14% of respondents identified “lack of affordable housing” among the biggest concerns in Brookline.
- Excessive housing development is also not a major concern among survey respondents. Only 23% of respondents identified “excessive housing development” among the biggest concerns in Brookline.

- When asked how important single family housing will be in Brookline over the next 10 years, 63% of respondents said very important and 20% said somewhat important.
- When asked how important multi-family (2+ units) housing will be in Brookline over the next 10 years, 60% of respondents said somewhat or very important.
- However, it is unclear what type of multi-family housing respondents envision. When asked how important apartments will be in Brookline over the next 10 years opinion was split, with 44% of respondents reporting somewhat or very important and 48% not important.
- When asked how important manufactured housing will be in Brookline over the next 10 years, 65% said not important.
- When asked how important mobile homes will be in Brookline over the next 10 years, 81% said not important.
- When asked how important open space zoning will be in Brookline over the next 10 years, 62% said somewhat or very important.
- When asked how important senior housing will be in Brookline over the next 10 years, 71% said somewhat or very important.
- When asked how important workforce housing will be in Brookline over the next 10 years, opinion was split. 42% of respondents said somewhat or very important, while 43% said not important and 14% had no opinion.

6.3 ~ Goals

Goal 1—Balance the demand for land to be used for housing with the demand for land to be used for other needs.

Goal 2—Allow for the provision of a variety of housing, in terms of types and costs, in Brookline. This is consistent with Zoning & Land Use Ordinance 621.0, which states “provide safe, affordable housing opportunities.”

Goal 3—Consider the housing needs for all ages. This is consistent with Zoning & Land Use Ordinance 2201.00, which states “promote the development of housing designed to meet the special needs of older persons.”

Goal 4—Maintain community character within the Residential/Agricultural zone.

Goal 5—Allow for a sustainable residential growth rate that does not overwhelm municipal and school services.

SECTION 7—REFERENCES

7.1 ~ Available Funding Programs

Within the State of New Hampshire, most federal and state housing programs are administered through New Hampshire Housing, whose programs are described below. In addition to these programs, Veterans Administration (VA) and Federal Housing Administration (FHA) loans are also available.

Section 8 Voucher Program

This rental assistance program provides a direct subsidy to the owner of rental housing to allow low-income families to occupy privately owned and maintained housing units without spending in excess of 30% of their total annual household income for shelter. Qualification is based on income and fair market rent guidelines established by the US Department of Housing and Urban Development (HUD). The intent of the program is to allow for federal housing assistance to low-income households without building government owned and operated housing. The owner of a unit qualified under the program is paid the difference between what the tenant can pay and the actual rent. Limited funds have restricted the program to very low-income female-headed households and very low-income elderly households. Recent changes to the eligibility requirements and funding for this program will severely limit the availability of Section 8 vouchers in the future. The program is administered by HUD through NH Housing.

Section 8 New Construction/Substantial Rehab Program

Gradually replacing the voucher program, this program provides assistance to developers to rehabilitate existing rental housing or to construct new rental housing within HUD guidelines. Rather than allowing the Section 8 certificate to be used by a qualifying family to obtain housing in any qualifying rental unit, the program attaches the Section 8 certificate to the unit. This program encourages the construction of new rental housing for very low-income households.

Rental Rehabilitation Program

The Rental Rehab Program provides substantial incentives for the rehabilitation of existing buildings into rental housing for low-income families. Applicants can receive up to 50% of the rehabilitation cost. All units must be brought up to local, state, and federal standards. Seventy percent (70%) of the units must be initially occupied by lower-income tenants. Eligibility for the units themselves is based on the median income for the region rather than on HUD income guidelines. The program is administered through local housing authorities. If one does not exist, the program is then administered by NH Housing and a local community development office.

80/20 Mixed Income Rental Housing Program

The 80/20 Mixed Income Rental Housing Program is essentially a loan program that is designed to encourage inclusionary housing. The program provides tax exempt bond financing to developers in return for an agreement to maintain a portion of the units within a rental housing development for low-

income households. Current Internal Revenue Service (IRS) guidelines require that 20% of the units be made available for families earning 50% or less of the median income or that 40% of the units be reserved for families earning 60% of the median income.

Public Land/Affordable Rental Housing Program

The Public Land/Affordable Rental Housing Program is a State program passed by the General Court in 1986. The program allows surplus public land to be leased at no consideration to NH Housing for the development of low-income housing. The intent of the program is to remove the land cost from the cost of development to allow for the construction of low-income housing that can be economically feasible. NH Housing will self-finance, construct, and manage the housing. The greatest limitation facing the program is the availability of properly zoned surplus lands.

Housing Development Trust

The Housing Development Trust is a broad based funding program that provides funding for either owner-occupied or rental housing to benefit lower-income households. The program is intended to support projects that could be financed through conventional means. Funds appear to be targeted to very low-income groups and NH Housing gives priority to projects meeting the following qualifying standards:

- Projects containing the highest percentage of housing units affordable to very low-income people.
- Projects based on the longest commitment to very low-income people.
- Projects addressing demonstrated housing needs.
- Projects containing the highest possible proportion of units available for families with children.

Single-Family Mortgage Program

The Single-Family Mortgage Program is by far the most significant State housing program. The program provides low-interest loans for first-time homebuyers within established housing price and income guidelines. The program is financed through the issuance of tax exempt bonds by NH Housing. In general, a first-time homebuyer applies for a NH Housing loan through a conventional mortgage institution. If the applicant as well as the home qualifies, NH Housing takes over the mortgage from the lending institution. The program provides assistance to a large number of first-time homebuyers; however, the limits placed on purchase prices together with stringent income guidelines exclude nearly all families below the median income level.