



# **Strafford Regional Planning Commission**

**Issue Date: May 3, 2005**

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*“Planning and action for sustainable development and an improved quality of life”.*

## **Fact Sheet:**

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## **Affordable Housing / Workforce Housing**

### **What is Affordable / Workforce Housing?**

Affordable / Workforce housing is generally defined; housing available to a household earning no more than 80% of the area median annual income (MAI), at a cost that is no more than 30% of their total household income.

- Currently the Region’s MAI is \$53,784, so housing would be available to households earning an annual income of \$43,027 or less.
- Currently the Region’s MAI is \$53,784, so an affordable home would cost approximately \$161,000 or less.
- Families earning below 50% of the median area income (MAI) (i.e. \$26,892 or 50% of MAI of \$53,784) are considered low income and have a greater housing need.
- The greatest need is for families earning below 50% of the MAI (i.e. \$26,892 with a cost burden of 30% (30% or more of family income is spent on rent/mortgage).

### **What is Elderly Housing?**

“Elderly” refers to the HUD definition of elderly household: a household whose head or spouse or sole member is elderly, or a person with disabilities. It may include two or more elderly persons or persons with disabilities living together or one or more of these persons living with one or more live-in aids. Any household whose head or spouse or sole member is less than 62 years of age, but meets this definition in some other way is eligible to apply to the property management for housing (NH RSA 354-A: 15 II).

RSA 354-A:15 Housing for Older Persons. – No provisions in this chapter regarding familial status or age apply with respect to housing for older persons. Housing for older persons means housing:

- I. Provided under any state or federal program that the Secretary of the United States Department of Housing and Urban Development determines is specifically designed and operated to assist elderly persons as defined in the state or federal program;
- II. Intended for, and solely occupied by, persons 62 years of age or older; or
- III. Intended and operated for occupancy by at least one person 55 years or older per unit.
- IV. In determining whether housing qualifies as housing for persons 55 years or older, the

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commission shall adopt rules which require at least the following factors:

(a) The existence of significant facilities and services specifically designed to meet the physical or social needs of older persons, or if the provision of such facilities and service is not practicable, that such housing is necessary to provide important housing opportunities for older persons;

(b) That at least 80 percent of the units are occupied by at least one person 55 years of age or older per unit; and

(c) The publication of, and adherence to, policies and procedures which demonstrate an intent by the owner or manager to provide housing for persons 55 years of age or older.

V. Housing shall not fail to meet the requirements for housing for older persons by reason of:

(a) Persons residing in such housing as of September 13, 1988, who do not meet the age requirements of paragraphs II or III, provided, that new occupants of such housing meet the age requirements of paragraph II or III.

(b) Unoccupied units, provided, that such units are reserved for occupancy by persons who meet the age requirements of paragraph II or III.

VI. Any rule concerning the exemption available under this section shall be consistent with federal law. In adopting such rules, the commission shall be guided by applicable federal regulations and interpretations concerning housing for older persons under 42 U.S.C. section 3607(b).