New Hampshire Community Loan Fund
FY2026 Report on Lending Activities
Closed Between July 1, 2025 & June 30, 2026

To date this fiscal year, the New Hampshire Community Loan Fund, Inc. has financed **190 loans and 2 amendment for a total of $25,566,387**.

Financing was provided to borrowers in 61 towns/cities and 10 counties in New Hampshire and 1 city and county in Maine and 2 cities and counties in Vermont. Our lending supported:

- 322 individuals/families for housing
- 10 resident-owned communities
- 0 community organizations
- 0 child care facilities and 0 schools
- 13 businesses
- 1 Thrive loan program client

These loans created or preserved:

- 238 housing units
- 1 new resident-owned community
- 1 community space
- 140 child care and 0 school spaces
- 226 jobs
- 118,139 square feet of nonprofit facility and business space

Lending activities in Fiscal Year 2026 by program:

AFFORDABLE HOUSING

# Loans: 173	**# Amendments: 1**	**% of FY Lending: 81.0%**
$ Loans: $19,983,350	**$ Amendments: $713,642**	

A. Resident-Owned Communities (ROCs)

# Loans: 26	**# Amendments: 1**	**# Housing Units: 50**
$ Loans: $3,734,000	**$ Amendments: $713,642**	

Keene, NH

Total Loaned: $430,000 5630701

A $430,000 improvements loan was made to a cooperative for the completion of water system upgrades and the repayment of past due water and sewer bills owed to the City of Keene. (8/11/2025)

Hopkinton, NH

Total Loaned: $135,000 10290101/02/03

The residents of a manufactured home park received a 60-day notice that their 60-unit community located in Hopkinton, New Hampshire, was for sale. The notice also included a second property, described below. The competing buyer submitted an offer of $12,800,000 for both communities. In recent years, the competing buyer purchased a park in Northwood, which has since experienced significant rent increases. The residents formed a cooperative, and the Community Loan Fund made a $75,000 refundable deposit, a $56,000 forgivable predevelopment, and a $4,000 forgivable predevelopment environmental loan in support of the Cooperative's attempt to become a resident-owned community (ROC) which will provide the opportunity for community self-determination and long-term rent stability. (8/18/2025)

Contoocook (Hopkinton), NH

Total Loaned: $135,000 10300101/02/03

The residents of a manufactured home park, located in Contoocook (Hopkinton), New Hampshire, received a 60-day notice that their community, which has 70 manufactured home sites and a 6-unit apartment building, was for sale. As described above, the notice also included a second park and the competing buyer is the same. The residents formed a cooperative, and the Community Loan Fund made a $75,000 refundable deposit, a $56,000 forgivable predevelopment, and a $4,000 forgivable predevelopment environmental loan in support of the Cooperative's attempt to become a resident-owned community (ROC). (8/20/2025)

Salem, NH

Total Loaned: $245,000 10310101/02/03

The residents of a manufactured home park, located in Salem, New Hampshire, received a 60-day notice that their 55+ community, which has 60 manufactured home sites, is being sold to a competing buyer for $3,700,000. The residents formed a cooperative and the Community Loan Fund made a $185,000 refundable deposit, a $56,000 forgivable predevelopment, and a $4,000 forgivable predevelopment environmental loan in support of the Cooperative's attempt to become a resident-owned community (ROC). (10/22/2025)

Colebrook, NH

Amendment Total: $713,641.92 7330501

An amendment to an existing loan made in FY2022 increased the loan amount from $1,335,000 to $2,006,000 and readvanced principal in the amount of $42,641.92. The loan is providing interim funding for water and wastewater project financed by USDA-RD but due to the federal government shutdown, USDA-RD funds were unavailable, so the manufactured home park requested an increase in their interim loan amount to continue to pay contractors. (12/9/2025) Note: This amendment was added to this report in March 2026.

Center Conway, NH

Total Loaned: $235,000 18080101/02/03

The residents of manufactured home park received a 60-day notice that their 166-unit community located in Center Conway, New Hampshire, was for sale. The competing buyer submitted an offer for $15,500,000. The residents formed a cooperative and the Community Loan Fund made a $160,000 forgivable deposit loan, a $71,000 forgivable predevelopment loan, and a $4,000 forgivable predevelopment environmental loan in support of the Cooperative's attempt to become a resident-owned community (ROC) which will provide the opportunity for community self-determination and long-term rent stability. The $160,000 forgivable deposit loan was repaid. (1/22/2026)

Albany, NH

Total Loaned: $100,000 18230101/02/03

The residents of a manufactured home park in Albany, New Hampshire formed a cooperative to submit a $1.45 million offer to purchase their 50-site community in a negotiated sale. The Community Loan Fund made a $50,000 refundable deposit loan, a $46,000 forgivable predevelopment loan, and a $4,000 forgivable predevelopment environmental loan in support of the Cooperative's attempt to become a resident-owned community (ROC) which will provide the opportunity for community self-determination and long-term rent stability. (3/13/2026)

Plymouth, NH

Total Loaned: $94,000 18520101/02/03

The New Hampshire Community Loan Fund was contacted by the owner of a manufactured home park located in Plymouth, New Hampshire, that the 16-unit community was for sale. The residents formed a Cooperative and have negotiated a price of $650,000 for the park. The Community Loan Fund made a $50,000 refundable deposit loan, a $40,000 forgivable predevelopment loan, and a $4,000 forgivable predevelopment environmental loan in support of the Cooperative's attempt to become a resident-owned community (ROC) which will provide the opportunity for community self-determination and long-term rent stability. (5/15/2026)

Danville, NH

Total Loaned: $230,000 18530101/02/03

The residents of a manufactured home park received a 60-day notice that their 86-unit community located in Danville, New Hampshire, was for sale. The competing buyer submitted an offer of $7,500,000. The residents formed a Cooperative, and the Community Loan Fund made a $150,000 refundable deposit loan, a $76,000 forgivable predevelopment loan, and a $4,000 forgivable predevelopment environmental loan in support of the Cooperative's attempt to become a resident-owned community (ROC) which will provide the opportunity for community self-determination and long-term rent stability. (5/28/2026)

Albany, NH

Total Loaned: $1,970,000 *18230104*

Please see loans to Albany, NH, described above for background information. The Cooperative closed on the sale of their 50-unit community on June 2, 2026, with a loan in the amount of $1,970,000 from Community Loan Fund. (6/2/2026)

Somersworth, NH

Total Loaned: $160,000 *18540101/02/03*

The New Hampshire Community Loan Fund was contacted by the owner of a mobile home park that their 62-unit community located in Somersworth, New Hampshire, was for sale. The residents formed a Cooperative and have negotiated a price of $5,000,000 for the park. The Community Loan Fund made a $100,000 refundable deposit loan, a $56,000 forgivable predevelopment loan, and a $4,000 forgivable predevelopment environmental loan in support of the Cooperative's attempt to become a resident-owned community (ROC) which will provide the opportunity for community self-determination and long-term rent stability. (6/5/2026)

B. Multi-Family Housing

# Loans: 2	**$ Loans: $4,150,000**	**# Housing Units: 171**
# Amendments: 0	**$ Amendments: $0**	**# Jobs: 147**

Somersworth, NH

Total Loaned: $3,200,000 LF-11

New Hampshire Community Loan Fund's $3.2 million loan to a multifamily housing development provides gap financing for the construction of a 148-unit apartment complex in Somersworth, New Hampshire. Of the 148 housing units in the development, 20% (30 units) will be offered at rental rates affordable to households earning not more than 80% of the Area Median Income (AMI), providing urgently needed additional housing units in a market facing rising housing costs and a lack of inventory. The project includes significant environmental remediation of a vacant property, renovation of an historic mill building, and construction of two new buildings. The project will support an estimated 144 jobs during construction and 3 permanent jobs for property management and maintenance. (1/23/2026)

Roxbury, MA

Total Loaned: $950,000 *LF-15*

The New Hampshire Community Loan Fund is participating in senior financing provided by a nonprofit community development financial institution for the construction of 23 for-sale housing units on vacant land in the Roxbury neighborhood of Boston, Massachusetts. Of the project's 23 homes, seven and nine will be restricted for sale to income-eligible, first-time homebuyers at prices determined to be affordable to households with incomes of not more than 80% of Area Median Income (AMI) and 100% AMI, respectively. (6/30/2026)

C. Homeownership

 # Primary Loans: 98 **# Assistance Loans: 47** **# Housing Units: 14**
$ Primary Loans: $11,549,350 **$ Assistance Loans: $550,000**

I. Homes in Resident-Owned Communities: Welcome Home (B-395) & Down Payment Assistance (B-1300)

A total of **86 loans for $9,593,450** have been made to provide financing to homeowners in **56 resident-owned communities** in New Hampshire. Additionally, **43 of those borrowers also received down payment assistance totaling $485,000**. These loans will create and preserve **5 housing units** that have never been a Community Loan Fund borrower before (denoted with an asterisk * below). Loans for homes in resident-owned communities are summarized as follows:

C-1843	Hollis Pines Cooperative, Inc in Hollis: $208,500 to purchase a home (7/14/2025)
C-1844	Lakemont Cooperative, Inc. in Laconia: $225,000 to purchase a home (7/14/2025)
C-1845/B	Swiftwater Estates Cooperative, Inc. in Bath: $88,500 to purchase a home PLUS $10,000 for down payment assistance funds (7/18/2025)
C-1846/B	Tanglewood Park Cooperative, Inc. in Keene: $75,000 to purchase a home PLUS $10,000 for down payment assistance funds (7/18/2025)
C-1848/B	Woodstock Cooperative, Inc. in North Woodstock: $99,200 to purchase a home to fill an empty lot PLUS $35,000 for down payment assistance funds (7/28/2025)
C-1849	Country Ridge Cooperative, Inc. in Rochester: $60,000 to purchase a new replacement home (7/30/2025)
C-1850/B	Windswept Acres Cooperative, Inc. in Rochester: $133,100 to purchase a home PLUS $10,000 for down payment assistance funds (7/25/2025)
C-1851/B	Bristol Freedom Cooperative, Inc. in Bristol: $110,500 to purchase a home PLUS $10,000 for down payment assistance funds (7/25/2025)
C-1852	Contoocook River Cooperative, Inc. in Deering: $97,500 to purchase a home (7/28/2025)
C-1853	Exeter River MHP Cooperative, Inc. in Exeter: $184,750 to purchase a new replacement home (8/1/2025)
C-1854/B	Olde Towne Homeowners Cooperative, Inc. in Allenstown: $17,000 to purchase a home PLUS $10,000 for down payment assistance funds (8/11/2025)
C-1855/B*	Pleasant Valley Estates Cooperative, Inc. in Claremont: $84,500 to purchase a home PLUS $15,000 for down payment assistance funds (8/4/2025)
C-1856	Ossipee Mountains Estates Cooperative, Inc. in Center Ossipee: $45,000 to refinance (cash out) a home (8/11/2025)
C-1857	Freedom Pond Cooperative, Inc. in New Ipswich: $157,500 to purchase a home (8/8/2025)
C-1858/B	Sandy Pines Cooperative, Inc. in Lee: $173,250 to purchase a home PLUS $10,000 for down payment assistance funds (8/12/2025)

C-1859 Lee Oak Cooperative, Inc. in Barrington: $142,400 to purchase a new home to fill an empty lot (8/15/2025)
C-1860 Gaslight Village Cooperative, Inc. in Tilton: $38,500 to purchase a home (8/20/2025)
C-1861 Aberdeen West Cooperative, Inc. in Stratham: $200,000 to purchase a home (8/27/2025)
C-1862/B Rock Rimmon Cooperative, Inc. in Danville: $88,150 to purchase a home PLUS $10,000 for down payment assistance funds (8/22/2025)
C-1863/B Barrington Oaks Cooperative, Inc. in Barrington: $153,000 to purchase a home PLUS $10,000 for down payment assistance funds (8/29/2025)
C-1864 Tranquility Estates Cooperative, Inc. in Raymond: $153,000 to purchase a home (8/29/2025)

C-1865/B Two Rivers Mobile Home Community Cooperative, Inc. in Campton: $17,500 to purchase a home PLUS $10,000 for down payment assistance funds (9/5/2025)
C-1866/B South Weare Mobile Home Cooperative, Inc. in Weare: $94,000 to purchase a home PLUS $10,000 for down payment assistance funds (9/10/2025)
C-1867 Bear View Crossing Cooperative, Inc. in Allenstown: $122,400 to purchase a home (9/16/2025)
C-1868 Monadnock Tenants Cooperative, Inc. in Rindge: $142,500 to purchase a home (9/25/2025)
C-1869 Hideaway Village Cooperative, Inc. in Rochester: $86,800 to refinance (cash out) a home (9/26/2025)
C-1870 Bunker Lane Condominium Association of Unit Owners, Inc. in Madbury: $95,000 to refinance (cash out) a home (9/29/2025)
C-1871 Cotton Farm Village Cooperative, Inc. in Danville: $146,500 to purchase a home (9/26/2025)
C-1872 Mascoma Meadows Cooperative, Inc. in Lebanon: $79,250 to purchase a home (9/25/2025)

C-1874 Medvil Cooperative in Goffstown: $170,000 to refinance (cash out) a home (10/6/2025)
C-1876/B Bear View Crossing Cooperative, Inc. in Allenstown: $197,100 to purchase a home PLUS $10,000 for down payment assistance funds (10/9/2025)
C-1877 Contoocook River Cooperative, Inc. in Deering: $102,600 to purchase a home (10/22/2025)
C-1878/B Page Hill MHP Cooperative, Inc. in Lancaster: $85,300 to purchase a home PLUS $10,000 for down payment assistance funds (10/24/2025)
C-1879 Exeter River MHP Cooperative, Inc. in Exeter: $94,900 to purchase a home (10/23/2025)

C-1880/B Contoocook River Cooperative, Inc. in Deering: $77,500 to purchase a home PLUS $10,000 for down payment assistance funds (11/21/2025)
C-1881/B Mountain View Housing Cooperative, Inc. in Gilford: $180,000 to purchase a home PLUS $10,000 for down payment assistance funds (11/24/2025)

C-1884/B Pleasant Pond Cooperative, Inc in Warner: $115,000 to purchase a home PLUS $10,000 for down payment assistance funds (12/5/2025)
C-1885/B Catamount Hill Cooperative, Inc. in Allenstown: $85,800 to purchase a home PLUS $10,000 for down payment assistance funds (12/4/2025)
C-1886 Contoocook River Cooperative, Inc. in Deering: $109,150 to purchase a home (12/8/2025)
C-1888 Town Line Village Cooperative, Inc. in Holderness: $121,100 to purchase a new home to fill an empty lot (12/12/2025)
C-1889/B Hill Top Cooperative, Inc. in Raymond: $177,000 to purchase a new home to fill an empty lot PLUS $10,000 for down payment assistance funds (12/16/2025)
C-1890 Hill Top Cooperative, Inc. in Raymond: $31,500 to purchase a home (12/19/2025)
C-1891 Lakes Region Manufactured Housing Cooperative, Inc. in Belmont: $102,150 to purchase a home (12/22/2025)

C-1892 Bear View Crossing Cooperative, Inc. in Allenstown: $75,000 to refinance (cash out) a home (1/14/2026)
C-1893/B Catamount Hill Cooperative, Inc. in Allenstown: $99,750 to purchase a home PLUS $10,000 for down payment assistance funds (1/13/2026)
C-1894/B Crossings at Sleepy Hollow Cooperative, Inc. in Newmarket: $126,000 to purchase a home PLUS $10,000 for down payment assistance funds (1/16/2026)
C-1896/B Crown Point MHP Cooperative, Inc. in Charlestown: $61,650 to purchase a home PLUS $10,000 for down payment assistance funds (1/20/2026)
C-1897 Medvil Cooperative in Goffstown: $122,700 to refinance (cash out) a home (1/26/2026)
C-1898/B Lee Oak Cooperative, Inc. in Barrington: $106,500 to purchase a home PLUS $10,000 for down payment assistance funds (1/23/2026)

C-1901 Loon Estates Cooperative, Inc. in Northwood: $20,000 to purchase a home (2/17/2026)
C-1902 Bear View Crossing Cooperative, Inc. in Allenstown: $139,400 to purchase a home (2/24/2026)
C-1904/B Tanglewood Park Cooperative, Inc. in Keene: $92,300 to purchase a home PLUS $10,000 for down payment assistance funds (2/23/2026)

C-1903 Windswept Acres Cooperative, Inc. in Rochester: $47,000 to refinance (cash out) a home (3/4/2026)
C-1905/B Stony Brook Cooperative, Inc. in Rochester: $67,500 to purchase a home PLUS $10,000 for down payment assistance funds (3/3/2026)
C-1906/B Freedom Village Cooperative, Inc. in Concord: $84,300 to purchase a home PLUS $10,000 for down payment assistance funds (3/2/2026)
C-1907 Contoocook River Cooperative, Inc. in Deering: $83,400 to purchase a home (3/5/2026)
C-1908 Emerald Acres Cooperative, Inc. in Barrington: $102,500 to refinance (cash out) a home (3/17/2026)

C-1909 Windy Acres Cooperative, Inc. in Charlestown: $94,200 to refinance (cash out) a home (3/16/2026)
C-1910/B Forest Park Tenants' Association Cooperative, Inc. in Jaffrey: $99,000 to purchase a home PLUS $10,000 for down payment assistance funds (3/12/2026)
C-1911 The Birches of Wolfeboro Cooperative, Inc. in Wolfeboro: $175,500 to purchase a home (3/17/2026)
C-1912 Olde Towne Homeowners Cooperative, Inc. in Allenstown: $145,000 to purchase a home (3/18/2026)
C-1913/B Two Rivers Mobile Home Community Cooperative, Inc. in Campton: $56,700 to purchase a home PLUS $10,000 for down payment assistance funds (3/23/2026)
C-1914/B Hideaway Village Cooperative, Inc. in Rochester: $36,500 to purchase a home PLUS $10,000 for down payment assistance funds (3/30/2026)
C-1915/B* Mountain View Housing Cooperative, Inc. in Gilford: $56,000 to purchase a home PLUS $10,000 for down payment assistance funds (3/31/2026)

C-1916 Lilac Drive Cooperative, Inc. in Raymond: $238,500 to purchase a home (4/10/2026)
C-1917/B Fieldstone Village Cooperative, Inc. in Rochester: $148,000 to purchase a home PLUS $10,000 for down payment assistance funds (4/13/2026)*
C-1918 Medvil Cooperative in Goffstown: $149,700 to refinance (cash out) a home (4/24/2026)
C-1919/B Monadnock Tenants Cooperative, Inc. in Rindge: $174,100 to purchase a new replacement home PLUS $35,000 for down payment assistance funds (4/27/2026)
C-1920/B Pine Grove MHP Cooperative, Inc. in Swanzey: $62,700 to purchase a home PLUS $10,000 for down payment assistance funds (4/30/2026)
C-1921/B Exeter River MHP Cooperative, Inc. in Exeter: $110,500 to purchase a home PLUS $10,000 for down payment assistance funds (4/20/2026)
C-1922 Olde Towne Homeowners Cooperative, Inc. in Allenstown: $114,050 to purchase a new home to fill an empty lot (4/27/2026)
C-1923/B Whip-O-Will Hill Village Cooperative, Inc. in Plymouth: $48,500 to purchase a home PLUS $10,000 for down payment assistance funds (4/28/2026)*
C-1925/B Fieldstone Village Cooperative, Inc. in Rochester: $139,000 to purchase a home PLUS $10,000 for down payment assistance funds (4/30/2026)

C-1926/B Black Bear Village Cooperative, Inc. in Conway: $97,000 to purchase a home PLUS $10,000 for down payment assistance funds (5/1/2026)
C-1927 Tanglewood Park Cooperative, Inc. in Keene: $104,500 to purchase a home (5/7/2026)
C-1928/B Dover Point Cooperative, Inc. in Dover: $110,000 to purchase a home PLUS $10,000 for down payment assistance funds (5/14/2026)
C-1929/B Tranquility Estates Cooperative, Inc. in Raymond: $94,000 to purchase a home PLUS $10,000 for down payment assistance funds (5/15/2026)
C-1930 Frost Residents Cooperative, Inc. in Derry: $149,950 to purchase a home (5/15/2026)*

C-1931/B Ossipee Mountains Estates Cooperative, Inc. in Center Ossipee: $104,850 to purchase a home PLUS $10,000 for down payment assistance funds (5/22/2026)
C-1932 South Weare Mobile Home Cooperative, Inc. in Weare: $149,950 to purchase a home (5/26/2026)

C-1933/B Lakeside Cooperative, Inc. in Enfield: $29,200 to purchase a home PLUS $10,000 for down payment assistance funds (6/1/2026)
C-1935 Lakemont Cooperative, Inc. in Belmont: $185,350 to refinance (cash out) a home (6/15/2026)
C-1937 Centennial Estates Cooperative, Inc. in Derry: $170,900 to purchase a home (6/16/2026)
C-1939/B Catamount Hill Cooperative, Inc. in Allenstown: $142,400 to purchase a home PLUS $10,000 for down payment assistance funds (6/22/2026)
C-1940/B Greenville Estates Tenants Cooperative, Inc. in Greenville: $162,000 to purchase a home PLUS $10,000 for down payment assistance funds (6/30/2026)
C-1941 Two Rivers Mobile Home Community Cooperative, Inc. in Campton: $50,000 for a home equity loan on a home (6/30/2026)

II. Homes on Own Land: Welcome Home (B-685) & Down Payment Assistance (B-1400)

A total of **12 loans for $1,955,900** have been made to provide financing to homeowners of manufactured homes on their own land in New Hampshire. Additionally, **4 of those borrowers also received down payment assistance totaling $65,000**. These loans will create and preserve **9 housing units** (denoted with an asterisk * below). Loans for homes on homeowners' land are summarized as follows:

C-1847* Rochester: $166,050 to purchase a home (7/24/2025)

C-1873* Pittsfield: $214,850 to purchase a new home to fill an empty lot (9/26/2025)

C-1875/B* New Hampton: $169,500 to purchase a new home to fill an empty lot PLUS $35,000 for down payment assistance funds (10/6/2025)

C-1882 Raymond: $154,000 to purchase a home (11/24/2025)
C-1883* Northfield: $110,000 to purchase a home (11/25/2025)

C-1887/B* Newport: $135,550 to purchase a home PLUS $10,000 for down payment assistance funds (12/8/2025)

C-1895/B* Tamworth: $151,000 to purchase a home PLUS $10,000 for down payment assistance funds (1/16/2026)

C-1899 Farmington: $181,500 to refinance (cash out) a home (2/17/2026)
C-1900/B* Haverhill: $103,500 to purchase a home PLUS $10,000 for down payment assistance funds (2/6/2026)

C-1934 Lyndeborough: $128,950 to refinance (cash out) a home (6/10/2026)*
C-1936 Rochester: $229,500 to purchase a home (6/10/2026)*
C-1942 Holderness: $211,500 to purchase a home (6/29/2026)

COMMUNITY SERVICES: CHILD CARE, SCHOOLS, NONPROFITS, AND THRIVE

 # Loans: 2 **# Amendments: 0** **% of FY Lending: 0.3%**
$ Loans: $65,844 **$ Amendments: $0**

 # Community Spaces: 1 **# Child Care Spaces: 0** **# School Spaces: 0**
 # Jobs: 0 **# Square Feet: 3,364** **# Housing Units: 3**

Warner, NH
Total Loaned: $65,000 KK-72
A nonprofit organization, focused on stable and equitable housing, regenerative agriculture, local economic revitalization, open space preservation, and equitable land rights requested a bridge loan to acquire a property in Warner, NH, establish a 69-acre conservation easement on the property, and preserve three affordable housing units. (3/19/2026)

Thrive Loans (Pilot Program) ***Various***
Total Loaned: $844 *Total # Loans: 1*
The clients of the Manchester Community Resource Center will use funding from this pilot program to assist with expenses that might arise as they normalize their financial security and build their credit profiles for the future.

ECONOMIC OPPORTUNITY: BUSINESS FINANCE

 # Loans: 15 **# Amendments: 1** **% of FY Lending: 18.8%**
$ Loans: $4,780,951 **$ Amendments: $22,600**

 # Child Care Spaces: 140 **# Jobs: 79** **# Square Feet: 114,775**

Manchester, NH
Total Loaned: $75,000 LF-07
This borrower requests a loan up to $75,000 for start-up costs for a multidisciplinary dance and fitness studio combined with a community space that promotes physical well-being, artistic expression, and social connection. The minority- and woman-owned business will be located in a CDFI Fund Equitable Recovery Program census tract in Manchester, New Hampshire, and the borrower is providing $15,000 of her own funds towards the project. (7/30/2025)

Lewiston, ME

Total Loaned: $250,000 LF-08

Funding was requested to upfit a former church to house a 17,435 square foot brewery and 90-seat restaurant located in an investment area in Lewiston, Maine. The $3,400,685 project will result in 25 full-time jobs, where all employees will become owners of the cooperative after one year of employment. This is a participation loan with a nonprofit Fund as the lead lender and the Community Loan Fund providing a direct loan of $250,000. (9/25/2025)

Bedford, NH

Total Loaned: $50,000 ML-07

The New Hampshire Community Loan Fund supported a woman- and minority-owned interior design firm located in Bedford, New Hampshire, that specializes in providing interior design services in healthcare settings with a mission to “create uplifting and engaging spaces for healthcare environments.” The owner requested $50,000 to facilitate the expansion of her business, which includes moving the office from her home to a 1,515 square foot office, hiring additional staff, purchasing computer equipment/software, and making leasehold improvements. This loan is funded through the SBA Microloan program. The business currently has one full-time employee (the owner) and plans to create a new half-time position. (10/15/2025)

Manchester, NH

Total Loaned: $32,000 LF-09/ML-08

A minority-owned grocery store in Manchester, New Hampshire specializing in Halal and African foods, requested funding to refinance its existing loan with the Community Loan Fund and provide new funds to purchase inventory. The loans were funded through the CDFI Fund Equitable Recovery Program ($27,000) and the SBA Microloan Program ($5,000). As a result of these loans, 2.5 full-time jobs will be retained (one of which was previously counted) and 2,292 square feet of retail space will be retained (not previously counted). (11/5/2025)

Whitefield, NH

Total Loaned: $200,000 LF-10

Funding was requested to support a woman-owned farm and orchard on 187 acres in Whitefield, New Hampshire. The farm offers fresh apples and pears, pressed cider, pumpkins/gourds, broiler chickens, and Thanksgiving turkeys. Loan funds are for the construction of a 1,512 square foot food processing and cold storage facility on site and leverage a $250,000 USDA grant awarded to the farm. The loan interest rate was subsidized by grant funds to support farms implementing climate resilience projects. The farm is in process of re-staking its 1,200 trees to provide protection from climate-driven ice and wind events. The farm is currently staffed by two owner-operators who plan on creating a 0.25 FTE position. (11/17/2025) *Note: Project description previously included 2.87 estimated construction jobs in error.*

Goffstown, NH

Total Loaned: $90,000 LF-12

Funding was requested to support a 100% grass-fed Jersey cow dairy and vegetable farm located in Goffstown, New Hampshire. The farm offers milk, cream, yogurt, ice cream, butter, vegetables, and cut flowers through its farm stand and Community Supported Agriculture (CSA) program. The loan funds were for working capital to support the farm operations. The farm currently has seven full-time employees including the owner, and all the jobs will be preserved due to the loan. (1/29/2026)

Derry, NH

Total Loaned: $150,000 ML-09/KK-71

Funding was requested to support a manufacturer of potato chips fried in beef tallow, based in Derry, New Hampshire. Loan funds were used to purchase equipment to automate the chip bagging process and grow the business. A portion of the loan funds ($50,000) was funded through the SBA Microloan Program. As a result of the loans, 7.5 full time equivalent jobs will be retained, 2 full time equivalent jobs will be created, and 1,600 square feet of manufacturing space will be retained. (2/12/2026)

Saint Johnsbury, VT

Total Loaned: $900,000 JL-10/II-79 & R-222

The New Hampshire Community Loan Fund participated in a real estate loan and an equipment loan from nonprofit Fund to a startup food co-op in St. Johnsbury, Vermont. Loan funds provided permanent financing to pay off real estate acquisition bridge debt as well as fund renovation and equipment costs needed to open the store. (3/26/2026)

Manchester, NH

Total Loaned: $46,000 ML-10

Funding requested to support an indoor children's play space and café located in Manchester, New Hampshire, intended to provide a place of connection and community for children and their caregivers. Loan funds were used to refinance high-cost debt that was used to build out leased space, buy supplies and equipment, and help cover initial working capital needs. As a result of the loan, 3 full time equivalent jobs will be created. (4/3/2026)

Gilford, NH

Total Loaned: $50,000 OO-80

Funding requested to support a child care center based in Gilford, New Hampshire. The child care center moved to a new, larger location, loan funds were used for leasehold improvements. As a result of the loan, 12.5 full time equivalent jobs will be retained, 3.5 full time equivalent jobs will be created, and 140 licensed child care spaces will be retained and added. (5/29/2026)

Newport, VT

Amendment Total: $22,600 *R-223*

This amendment converted an outstanding line of credit through the Community Loan Fund into a term loan. The original line of credit was used to manage working capital due to uneven revenue receipts from various swimming, running, and biking events managed in northern Vermont. This conversion was part of a larger restructuring of debt incurred to help the company recover and stabilize after a period of stressed cash flow. (6/15/2026)

Maine and Massachusetts

Total Loaned: $1,937,951 *LL-13*

The New Hampshire Community Loan Fund closed a Power Purchase Agreement (PPA) loan to support the purchase of 7 solar arrays located in Maine (6) and Massachusetts (1). The loan will benefit a nonprofit organization, an affordable housing development, a food cooperative, and 4 schools by stabilizing their electrical expenses, reducing their carbon footprint, and eliminating the barrier of paying the upfront cost of a solar array. With annual energy production of 1,436,019 kWh, the proposed projects will reduce CO2 emissions by 725 metric tons annually. This would equate to CO2 emissions from 169 gasoline-powered passenger cars driven for one year and energy use in 97 homes for one year. (6/24/2026)

Albert Lea, MN

Total Loaned: $1,000,000 *LL-14*

The New Hampshire Community Loan Fund participated in the financing of the construction and operation of an oat milling facility that will allow 75 farmers in Minnesota and Iowa, who own a share of the mill, to re-introduce oats to their soy/corn crop rotation by providing a reliable market for oats. The addition of oats to the crop rotation will diversify revenue sources for local farms and reduce costs associated with fertilizers needed to sustain corn and soy. Oats are a nitrogen-fixing crop that will improve soil biology across an estimated 2 million acres each year, resulting in better farm economics and widespread environmental benefits, including a reduction in nitrate runoff into area watersheds. (6/30/2026)