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

To date this fiscal year, the New Hampshire Community Loan Fund, Inc. has financed **52 loans for a total of $4,874,200**.

Financing was provided to borrowers in 28 towns/cities and 9 counties in New Hampshire and 1 town and county in Maine. Our lending supported:

- 31 individuals/families for housing
- 3 resident-owned communities
- 0 community organizations
- 0 child care facilities and 0 schools
- 2 businesses

These loans created or preserved:

- 3 housing units
- 0 new resident-owned communities
- 0 community spaces
- 0 child care and 0 school spaces
- 27 jobs
- 19,184 square feet of nonprofit facility & business space

Lending activities in Fiscal Year 2026 by program:

HOUSING

# Loans: 50	**# Amendments: 0**	**% of FY Lending: 93.3%**
$ Loans: $4,549,200	**$ Amendments: $0**	

A. Resident-Owned Communities (ROCs)

# Loans: 7	**# Amendments: 0**	**# Housing Units: 0**
$ Loans: $700,000	**$ Amendments: $0**	

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 New Hampshire 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)

B. Multi-Family Housing

# Loans: 0	**$ Loans: $0**	**# Housing Units: 0**
# Amendments: 0	**$ Amendments: $0**	**# Construction Jobs: 0**

C. Homeownership

# Primary Loans: 31	**# Assistance Loans: 12**	**# Housing Units: 3**
$ Primary Loans: $3,699,200	**$ Assistance Loans: $150,000**	

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

A total of **29 loans for $3,318,300** have been made to provide financing to homeowners in **29 resident-owned communities** in New Hampshire. Additionally, **12 of those borrowers also received down payment assistance totaling $150,000**. These loans will create and preserve **1 housing unit** that has 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)*

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

A total of **2 loans for $380,900** have been made to provide financing to homeowners of manufactured homes on their own land in New Hampshire. These loans will create and preserve **2 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)*

COMMUNITY SERVICES: CHILD CARE, SCHOOLS, AND NONPROFITS

 # Loans: 0 **# Amendments: 0** **% of FY Lending: 0.0%**
$ Loans: $0 **$ Amendments: $0**

 # Community Spaces: 0 **# Child Care Spaces: 0** **# School Spaces: 0**
 # Jobs: 0.0 **# Square Feet: 0** **# Housing Units: 0**

ECONOMIC OPPORTUNITY: BUSINESS FINANCE

 # Loans: 2 **# Amendments: 0** **% of FY Lending: 6.7%**
$ Loans: $325,000 **$ Amendments: $0**

 # Jobs: 27 **# Square Feet: 19,184**

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, NH, 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 as the lead lender and the Community Loan Fund providing a direct loan of $250,000. (9/25/2025)*