New Hampshire COMMUNITY LOAN FUND

New Hampshire Community Loan Fund
FY2027 Report on Lending Activities
Closed Between July 1, 2026 & September 30, 2026

To date this fiscal year, the New Hampshire Community Loan Fund, Inc. has financed **50 loans and 0 amendments for a total of $12,526,500**.

Financing was provided to borrowers in 26 towns/cities and 9 counties in New Hampshire. Our lending supported:

- 267 individuals/families for housing
- 4 resident-owned communities
- 0 community organizations
- 0 child care facilities and 0 schools
- 0 businesses
- 2 Thrive loan program clients

These loans created or preserved:

- 245 housing units
- 3 new resident-owned communities
- 2 community spaces
- 0 child care and 0 school spaces
- 14 jobs
- 0 square feet of nonprofit facility and business space

Lending activities in Fiscal Year 2026 by program:

AFFORDABLE HOUSING		
# Loans: 46	**# Amendments: 0**	**% of FY Lending: 98.9%**
$ Loans: $12,391,500	**$ Amendments: $0**	

A. Resident-Owned Communities (ROCs)

# Loans: 4	**# Amendments: 0**	**# Housing Units: 164**
$ Loans: $7,743,000	**$ Amendments: $0**	

Plymouth, NH

Total Loaned: $815,000 *18520201*

The New Hampshire Community Loan Fund was contacted by the owner of a manufactured home park that the 16-unit community located in Plymouth, New Hampshire, was for sale. The residents formed a cooperative and negotiated a price of $650,000 for the park. The Community Loan Fund provided a $815,000 1st mortgage acquisition loan for the Cooperative to become a resident-owned community (ROC) which will provide the opportunity for community self-determination and long-term rent stability. (8/31/2026)

Danville, NH

Total Loaned: $4,100,000 *18530201*

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. A competing buyer submitted an offer of $7,500,000. The residents formed a cooperative and the New Hampshire Community Loan Fund provided a $4,100,000 2nd mortgage acquisition loan for the Cooperative to become a resident-owned community (ROC) which will provide the opportunity for community self-determination and long-term rent stability. (9/1/2026)

Somersworth, NH

Total Loaned: $2,773,000 *18540201*

The New Hampshire Community Loan Fund was contacted by the owner of a manufactured home park that the 62-unit community located in Somersworth, New Hampshire, was for sale. The residents formed a cooperative and negotiated a price of $5,000,000 for the park. The Community Loan Fund provided a $2,773,000 2nd mortgage acquisition loan for the Cooperative to become a resident-owned community (ROC) which will provide the opportunity for community self-determination and long-term rent stability. (9/10/2026)

Portsmouth, NH

Total Loaned: $55,000 *7680401*

The New Hampshire Community Loan Fund provided a $55,000 loan to a 16-site Cooperative and 3-unit apartment building located in Portsmouth, New Hampshire, to complete repairs and improvements to 2 vacant apartment units. Once the apartments are occupied, the Cooperative's cash flow will be stabilized, and affordability will be maintained for the homeowners and apartment tenants. (9/23/2026)

B. Multi-Family Housing

 # Loans: 1 **$ Loans: $1,200,000** **# Housing Units: 76**

 # Amendments: 0 **$ Amendments: $0** **# Jobs: 0**

Hooksett, NH

Total Loaned: $1,200,000 *LF-16*

New Hampshire Community Loan Fund provided a $1.2 million loan for permanent financing for the redevelopment of an existing 70-unit multi-family rental property in Hooksett, New Hampshire. The project will include the creation of 6 new studio units. All 76 units are to be restricted to households at or below 80% AMI, or such greater restrictions as required by Borrower's other funding sources. (9/9/2026)

C. Homeownership

 # Primary Loans: 27 **# Assistance Loans: 14** **# Housing Units: 5**
$ Primary Loans: $3,278,100 **$ Assistance Loans: $170,400**

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

A total of **23 loans for $2,633,100** have been made to provide financing to homeowners in **17 resident-owned communities** in New Hampshire. Additionally, **12 of those borrowers also received down payment assistance totaling $150,400**. These loans will create and preserve **2 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-1938 *Hideaway Village Cooperative, Inc. in Rochester: $80,000 to refinance (cash out) a home (7/1/2026)*

C-1943/B *Black Bear Village Cooperative, Inc. in Conway: $63,500 to purchase a home PLUS $10,000 for down payment assistance funds (7/1/2026)*

C-1945/B *Rock Wall Ridge Cooperative, Inc. in Alton Bay: $149,950 to purchase a home PLUS $10,000 for down payment assistance funds (7/16/2026)*

C-1946/B *Acorn Terrace Cooperative, Inc. in Rochester: $83,200 to purchase a new home to fill an empty lot PLUS $35,000 for down payment assistance funds (7/17/2026)*

C-1947/B *Contoocook River Cooperative, Inc. in Deering: $92,100 to purchase a home PLUS $10,000 for down payment assistance funds (7/20/2026)*

C-1948 *Crossings at Sleepy Hollow Cooperative, Inc. in Newmarket: $173,700 to purchase a home (7/30/2026)*

C-1949/B *Dover Point Cooperative, Inc. in Dover: $90,500 to purchase a new home to fill an empty lot PLUS $35,000 for down payment assistance funds (8/14/2026)*

C-1952/B *Emerald Acres Cooperative, Inc. in Barrington: $107,500 to purchase a home PLUS $10,000 for down payment assistance funds (8/21/2026)*

C-1954/B *Brookview Mobile Home Park Cooperative, Inc. in Northumberland: $57,000 to purchase a home PLUS $1,600 for down payment assistance funds (8/25/2026)*

C-1955/B *Pine Grove MHP Cooperative, Inc. in Swanzey: $57,000 to purchase a home PLUS $6,500 for down payment assistance funds (8/31/2026)*

C-1956 *Greenville Estates Tenants Cooperative, Inc. in Greenville: $248,400 to purchase a home (8/31/2026)*

C-1957/B *Freedom Hill Cooperative, Inc. in Loudon: $166,000 to purchase a home PLUS $10,000 for down payment assistance funds (9/11/2026)*

C-1958 *Contoocook River Cooperative, Inc. in Deering: $50,000 to refinance (cash out) a home (9/18/2026)*

C-1959 *Hideaway Village Cooperative, Inc. in Rochester: $199,000 to purchase a new home to fill an empty lot (9/8/2026)*

C-1960 Seabrook Village Cooperative, Inc. in Seabrook: $225,000 to purchase a home (9/14/2026)*

C-1961 Bunker Lane Condominium Association of Unit Owners, Inc. in Madbury: $83,700 to purchase a home (9/14/2026)

C-1962 Hideaway Village Cooperative, Inc. in Rochester: $130,000 to purchase a home (9/16/2026)

C-1963/B Tanglewood Park Cooperative, Inc. in Keene: $109,150 to purchase a home PLUS $10,000 for down payment assistance funds (9/16/2026)

C-1964/B Tanglewood Park Cooperative, Inc. in Keene: $109,150 to purchase a home PLUS $10,000 for down payment assistance funds (9/16/2026)

C-1965 Greenville Estates Tenants Cooperative, Inc. in Greenville: $144,550 to purchase a new home to fill an empty lot (9/22/2026)*

C-1966/B Exeter River MHP Cooperative, Inc. in Exeter: $134,900 to purchase a home PLUS $10,000 for down payment assistance funds (9/25/2026)

C-1967 Rambling Woods Cooperative, Inc. in Bethlehem: $34,500 to purchase a home (9/25/2026)

C-1968 Black Bear Village Cooperative, Inc. in Conway: $34,700 to purchase a home (9/29/2026)

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

A total of **4 loans for $645,000** have been made to provide financing to homeowners of manufactured homes on their own land in New Hampshire. Additionally, **2 of those borrowers also received down payment assistance totaling $20,000**. These loans will create and preserve **3 housing units** (denoted with an asterisk * below). Loans for homes on homeowners' land are summarized as follows:

C-1944/B Newbury: $125,000 to purchase a home PLUS $10,000 (7/2/2026)*

C-1950/B Middleton: $93,000 to purchase a home PLUS $10,000 for down payment assistance funds (8/21/2026)*

C-1951 Raymond: $270,000 to purchase a home (8/19/2026)*

C-1953 Francestown: $157,000 to refinance (cash out) a home (8/31/2026)

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

 # Loans: 4 **# Amendments: 0** **% of FY Lending: 1.1%**
$ Loans: $170,000 **$ Amendments: $0**

 # Community Spaces: 0 **# Child Care Spaces: 0** **# School Spaces: 0**
 # Jobs: 14 **# Square Feet: 0** **# Housing Units: 0**

Littleton, NH
Total Loaned: $100,000 *R-224*

A nonprofit requested an increase in their existing Line of Credit (LOC) from $35,000 to $100,000. The increase will enable them to access $100,000 in available funds to manage their cash flow due to payments from the State of New Hampshire coming in later than expected. The nonprofit organization offers peer support services, with a mission to provide an atmosphere of support and educational services to individuals who are coping with or recovering from symptoms of mental illness, emotional disorders, and substance abuse. Since the Line of Credit originally closed in January 2025, three new jobs have been added. (8/28/2026)

Dover, NH
Total Loaned: $60,000 *R-225*

A nonprofit agency, focused on providing pediatric therapy services to children from birth through their teen years, including children with physical, sensory, behavioral, emotional, and developmental disabilities, as well as those recovering from injuries requested a Line of Credit of up to $60,000 to support ongoing cash flow needs and to preserve 11 jobs. (9/18/2026)

Thrive Loans (Pilot Program) ***Various***
Total Loaned: $10,000 *Total # Loans: 2*

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.

BUSINESS FINANCE: BUSINESS LENDING

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

 # Child Care Spaces: 0 **# Jobs: 0** **# Square Feet: 0**