

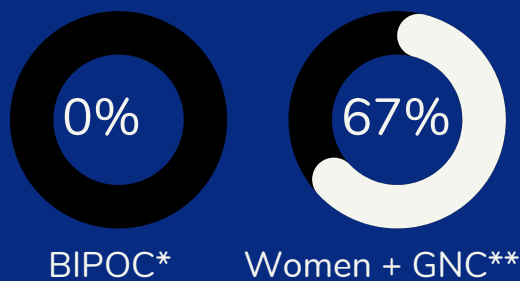
2022 Notable Impact Highlights



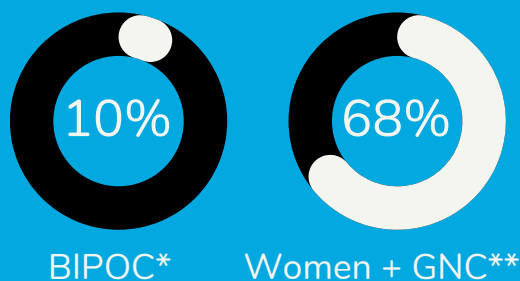
Overview

The New Hampshire Community Loan Fund stands for Opportunity. For all. The Community Development Financial Institution was founded in 1983 with two beliefs: That one of the barriers that keeps people with low incomes from achieving greater self-sufficiency is a lack of access to credit, and that people and organizations that have or manage financial resources are willing to help their neighbors when they have a trusted mechanism to do so. We are the bridge connecting the two. Our loans create and preserve affordable housing, good jobs, and quality child care and other essential services.

Founders



Workforce



Primary Stakeholders

Individuals and families seeking affordable housing, manufactured housing communities, multi-family affordable housing developers, minority business owners, small business owners, small farms, nonprofit organizations, and child care facilities. Approximately 85% low income.

Community Engagement

Our bylaws require that our governing board include at least one member from each of the following groups: borrowers, low income community groups, investors and the banking industry.

Challenging "Business as Usual"

We lend to people and in places where conventional lenders cannot. We believe in, and lend directly to and on behalf of, people with low and moderate incomes who are viewed as too risky for conventional lenders. Fewer than 1% of our loans are overdue by more than 90 days. Our borrowers succeed in part because we supply training, technical assistance and coaching that are customized to their goals and strengths. In fiscal 2022 we supplied 8,450 hours of technical assistance.

Our biggest and best-known program is ROC-NH, which helps homeowners in manufactured-home (sometimes called mobile-home) parks form cooperatives and buy and manage their communities, turning renters into owners. As of 10/1/22 there are 145 such resident-owned communities (ROCs) in NH, containing more than 8,800 permanently affordable homes.



*BIPOC = Black, Indigenous, People of Color. **GNC = Gender Nonconforming

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