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Overview

1. The NH Community Loan Fund and ROC-NH
2. ROCs: New Hampshire's most affordable housing
3. ROC community solar projects: where affordable housing meets climate equity



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Opportunity for All

- The NH Community Loan Fund is a Community Development Financial Institution (**CDFI**).
- A non-profit lender with a 40+ year history of providing **mission-based lending** and **technical assistance** to individuals and organizations to create opportunity and economic stability.

Why Invest

When you invest with us, you have the opportunity to receive a combination of financial and social returns — wins for both you **and** the community.



Tangible Results



\$14M+

INVESTED IN LOCAL FARM AND FOOD BUSINESSES

95%

OF OUR INVESTOR CAPITAL IS DEPLOYED IN THE COMMUNITY

\$ 2.19

IN ECONOMIC IMPACT IS GENERATED FOR EVERY DOLLAR WE LEND

100%

INVESTOR REPAYMENT RATE OVER OUR 40+ YEAR HISTORY

\$ 1,000

MINIMUM AMOUNT TO BECOME AN IMPACT INVESTOR IN YOUR COMMUNITY

\$20

AVERAGE MONTHLY SAVINGS PER HOUSEHOLD FROM COMMUNITY SOLAR PROJECTS



Creating Momentum

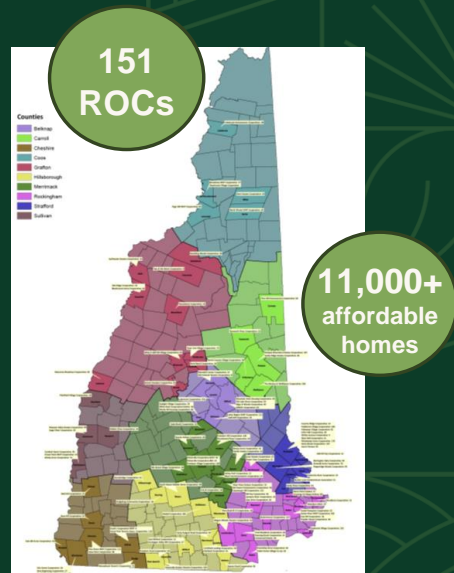
We got our start in 1983 when we helped Meredith Trailer Park, a 13-home community facing closure, become Meredith Center Cooperative — New Hampshire's first resident-owned community (ROC).

That first investment, from the New Hampshire Sisters of Mercy, touched off what has grown into a national ROC movement. Since then, we have helped purchase or preserve over 11,000 affordable manufactured homes, helped grow hundreds of businesses and nonprofits, and supported clean energy projects that create self-reliance.



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Tangible Results



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Resident Owned Communities: New Hampshire's Most Affordable Housing



Average new home sale price in
New Hampshire



\$123,200

Source: US Census Bureau American
Community Survey 2016-2020



\$436,700

Median monthly costs of owning a
manufactured home in a ROC versus renting
a similarly sized apartment



\$1,525

Source: NH Housing Finance Authority, Residential
Rental Cost Survey Report 2023



\$1,764



ROC Community Solar Projects: Where affordable housing meets climate equity



What is Community Solar?

A solar array shared by multiple electric users.

“Shared Solar”

“Solar Gardens”

“Solar Farm”

The ROC community solar model is suited to overcoming barriers to low-income solar.



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Community Solar Models

Community Owned

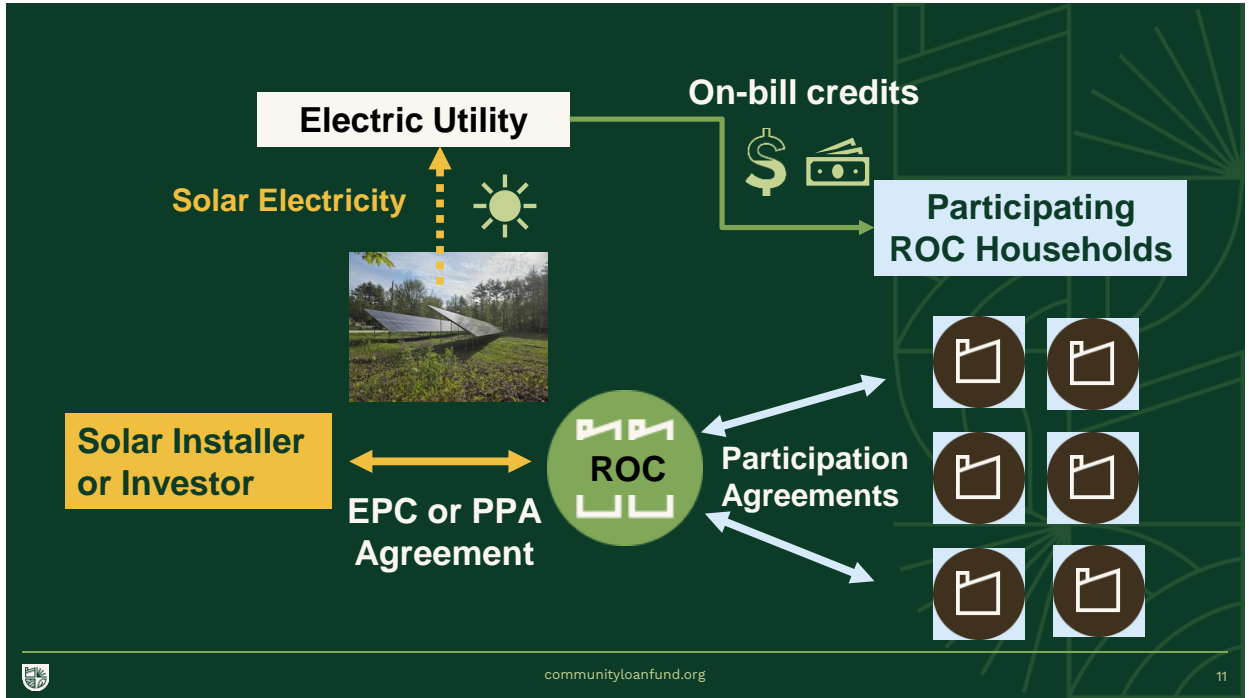
Solar array is owned by the ROC. Participants receive all the financial and environmental benefits from the solar array. ROC is responsible for cost of operating and maintaining the solar array. Challenge: ROCs cannot leverage ITC.

Investor Owned/Subscription/PPA

Solar array is owned and operated by an investor. The ROC makes periodic payments to project owner (PPA payment or subscription fee). Participants receive a pre-negotiated percentage of the benefits from the solar array; the owner receives the rest. May provide an opportunity to purchase the solar array in the future.



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ROC Community Solar Projects

3 Complete

PROVIDING CLEAN ENERGY TO NEARLY
100 LMI HOUSEHOLDS

4 More funded

IN VARIOUS STAGES OF DEVELOPMENT
TO SERVE 100+ ADDITIONAL
HOUSEHOLDS

\$11 Million

SOLAR FOR ALL FUNDING DEDICATED TO
ROC COMMUNITY SOLAR PROJECTS IN NH

10-20

ADDITIONAL PROJECTS PLANNED OVER
THE NEXT FIVE YEARS

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ROC Community Solar Projects: Past Present Future

Mascoma Meadows, Lebanon NH: Neighbors Helping Neighbors

White Rock, Tilton NH: Leveraging State Incentives

Pine Hill, Conway NH: Towards Standardization

Aberdeen West, Stratham NH: Permitting Challenges Hinders Progress

Pine Gate, Plymouth NH & Rambling Woods, Bethlehem NH: Applying lessons learned

North Woods MHP, Berlin NH: A Model for the Future

Solar for All: Achieving Scale



Mascoma Meadows, Lebanon NH: Neighbors Helping Neighbors

- 100 kW AC
- Partially grant funded by the NH Renewable Energy Fund
- PPA Model
- Land donated by neighboring church
- 45 participating households
- \$20/month lot rent credit



Pine Hill, North Conway NH: Towards Standardization

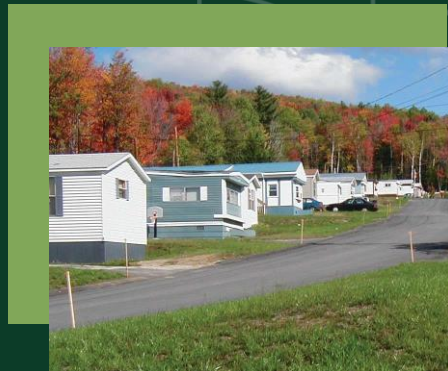
- 50 kW AC
- Fully grant funded by the NH Renewable Energy Fund
- ROC owned project
- On-bill credits, leveraging LMI Adder
- 25 participating households



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North Woods MHP, Berlin NH: A Model for the Future

- Combining weatherization, electrification, and renewable energy to maximize impact
- Highly coordinated technical assistance team from multiple organizations
- Collection of data and impact stories to inspire future projects



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Conclusion

1. The ROC model lends itself to leveraging solar opportunities for low-income households
2. Community solar projects, and other sustainable energy and infrastructure projects, help stabilize affordable housing communities and improve quality of life
3. State and Federal funding and programs are helping to scale up low-moderate income renewable energy, energy efficiency, and weatherization efforts along with other critical infrastructure projects
4. Technical assistance, collaborations, and partnerships are key to successfully implementing sustainable energy projects for affordable housing



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Thank You

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