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Dear Director Little and Chairman Morse,

Thank you for your important work on the relief and recovery ahead. We appreciate the chance to highlight for you the needs of people who live in New Hampshire manufactured homes and Resident Owned Communities, and solutions we can offer so they thrive in the days ahead.

Manufactured homes make up a significant part of New Hampshire's affordable housing picture, accounting for 6% of the total housing stock in the state, though they are mostly shut out of the conventional mortgage market and other federal and state relief. Our residents profile shows people with low income, first time homebuyers, more likely to be a person with a disability, a senior age 65+, a veteran, and an essential worker in our communities, important to maintain in stable housing right now.

To help our manufactured home borrowers succeed, we immediately re-focused our work to deliver loan payment moratoriums, technical assistance, and new stabilization loans.

By bridging to our borrowers now, at a minimal cost of \$222 per household, we can keep 9,000 households in their affordable homes, avoiding homelessness and other pressure on the rest of the human services system.

A nonprofit community development lender for over 35 years, the Community Loan Fund has always been nimble and flexible, qualities that allow us to serve our borrowers even in the middle of a crisis. But due to the unprecedented nature—and unknown duration—of this situation, we also need funds to help turn this crisis into long-term stability.

Thank you for consideration of our \$2 million request submitted last week with more lengthy comments. We would be happy to provide more information to the GOFERR Advisory Boards if you have any further questions and look forward to bridging available resources to our neighbors in need.

Sincerely,

John Hamilton, Acting President

cc: Members of the GOFERR Legislative Advisory Board