



New Hampshire Community Loan Fund  
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March 26, 2024

Michael Fitzgerald, Assistant Director  
New Hampshire Department of Environmental Services, Air Resource Division  
29 Hazen Drive, PO Box 95  
Concord, NH 03302-0095

RE: Letter of Commitment for the EPA Climate Pollution Reduction Grant

Dear Mr. Fitzgerald,

The New Hampshire Community Loan Fund is committed to partnering with the New Hampshire Department of Environmental Services (NHDES) for the proposed pre-weatherization weatherization measure that is included in NHDES's application for funding through EPA's Climate Pollution Reduction Grant (CPRG) program. This five-year measure will create incentives for New Hampshire's homeowners to pre-weatherize and weatherize existing residential buildings to improve energy efficiency, which will reduce greenhouse gas and co-pollutant emissions from fossil-fuel and electricity consumption at those buildings.

The NH Community Loan Fund has a long commitment to helping our borrowers access renewable energy and reduce their electrical bills. We have helped four manufactured home resident-owned communities (ROCs) obtain solar arrays; orchestrated a \$2.6M weatherization program for manufactured homes in New Hampshire (in partnership with the U.S. Department of Energy and Regional Greenhouse Gas Initiative); helped transition formerly homeless veterans into energy efficient manufactured homes; and since 2018, have partnered with solar developers and private companies to install solar arrays in nonprofits (\$3.7M in financing impacting 20 organizations). In 2023, we were awarded a \$750,000 Congressionally Directed Spending grant to help build a one-megawatt solar facility that will provide solar power to 400 manufactured homeowners. This will be the largest solar-energy project for affordable housing in New Hampshire. The NH Community Loan Fund recently submitted a \$1.9M proposal to the US Department of Energy to support a complete energy retrofit for a ROC in a designated Climate & Economic Justice Screening Tool Disadvantaged Community. This project involves weatherization, an on-site solar array, and installing heat pumps in homes that qualify (83%).

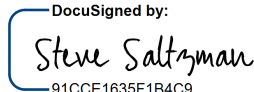
Pre-weatherization of residential buildings will allow previously or potentially deferred income-eligible households to access incentives from state and federal weatherization and electrification programs. Reasons for deferral from existing programs include deficiencies in the building

structure, presence of asbestos-containing materials, and inadequate electrical or plumbing systems. Once those types of deficiencies are addressed, households will be able to take advantage of weatherization and electrification incentive programs, including the weatherization program proposed by NHDES in its application. NHDES's weatherization measure will provide incentives to upgrade the insulation envelope and HVAC systems of residential buildings to improve energy efficiency, health, safety, and comfort, while also providing cost-effective energy savings.

The NH Community Loan Fund is aware that strong community partnerships and networks are needed to design and manage the proposed program to advance environmental and public health issues in New Hampshire. Because of our experience of working with homeowners with low incomes who live in resident-owned manufactured housing communities (ROCs), the NH Community Loan Fund is well-positioned to support the design and implementation of the program, including connecting the benefits of the program to low-income and disadvantaged communities in New Hampshire. Therefore, the New Hampshire Community Loan Fund agrees to work in New Hampshire to support deployment and community engagement of the program.

- We agree to provide input in public comments where needed and participate in potential working groups where the program is discussed.
- We agree to support NHDES in achieving meaningful involvement from community and labor groups when our expertise and networks may be helpful.

Should this funding request be successful, we look forward to working with you on this valuable project beginning in mid-2024. Please let us know how we may be of additional assistance.

Sincerely,   
Steve Saltzman, President and CEO  
NH Community Loan Fund