



Home Preferred Manufactured Housing in ROCs

Benefits of the Home Preferred Manufactured Housing in ROCs Program

- Low conventional rates
- As low as 5% downpayment
- Low mortgage insurance requirements
- Refinancing option

Borrower Eligibility

Mortgage financing for borrowers and existing homeowners in approved ROCs.

- Program for borrowers with incomes both under and over 80% Area Median Income!
- Primary residence, owner-occupied
- Homebuyer education is required for all first-time homebuyers
- Available on refinancing too!

Learn more at
NHHomeownership.org



Photo courtesy of NH Community Loan Fund

What is a ROC?

A Resident-Owned Community (ROC) is a cooperatively owned community of manufactured homes that are owned by the residents who live there, as opposed to an outside landlord.

This program is only available in Fannie Mae-approved Resident-Owned Communities.

How do I qualify?

To qualify, you must work with one of our Approved Lenders.

Find your lender at NHHomeownership.org





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Fannie Mae-Approved Resident-Owned Communities (ROCs) in New Hampshire*

- **Bayview Village Cooperative, Inc.**
Dover, NH (Expires 1/23/26)
- **Black Bear Village Cooperative**
North Conway, NH (Expired 11/7/25)
- **Camp Sargent Road Cooperative, Inc.**
Merrimack, NH (Expired 12/31/25)
- **Elm Brook Village Cooperative, Inc.**
Hopkinton, NH (Expires 7/31/26)
- **Exeter-Hampton Cooperative, Inc.**
Exeter, NH (Expires 4/17/26)
- **Granite Estates Cooperative, Inc.**
Derry, NH (Expires 1/30/26)
- **Lakes Region Mobile Home Park Cooperative**
Belmont, NH (Expires 03/20/26)
- **Lilac Drive Cooperative**
Raymond, NH (Expires 03/01/26)
- **Medvil Cooperative**
Goffstown, NH (Expires 2/6/26)
- **Otarnic Pond Cooperative, Inc.**
Hudson, NH (Expires 2/12/26)
- **Pepperidge Woods Cooperative**
Barrington, NH (Expired 11/29/25)
- **Seacrest Cooperative**
Seabrook, NH (Expires 2/8/26)
- **View Point Cooperative**
Swanzey, NH (Expires 8/6/26)

IMPORTANT:

Refer to the website for ROC expiration dates. Loans must be delivered to Fannie Mae by the ROC expiration date. If ROC approval expires within 75 days of the reservation date, please contact NH Housing so we can accommodate delivery prior to expiration.

