



# 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](http://NHHomeownership.org)

## 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](http://NHHomeownership.org)

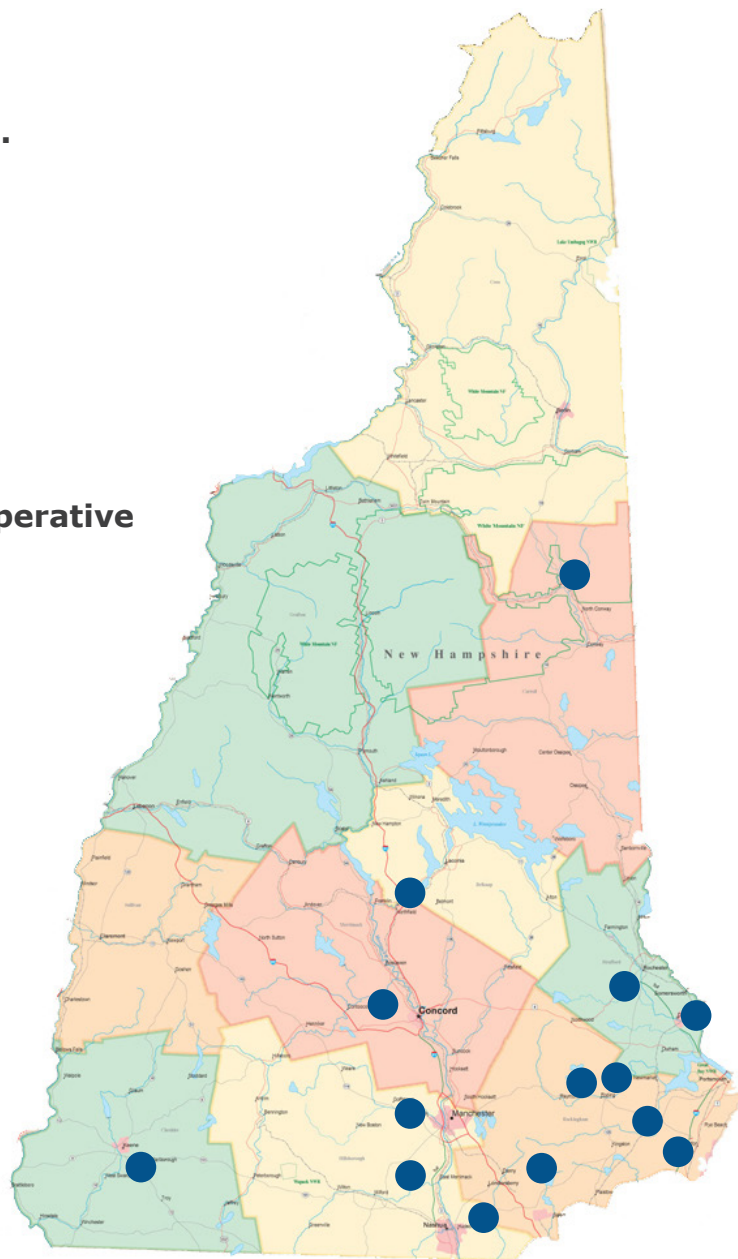




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## Fannie Mae-Approved Resident-Owned Communities (ROCs) in New Hampshire\*

- **Bayview Village Cooperative, Inc.**  
Dover, NH (Expires 2/13/28)
- **Black Bear Village Cooperative**  
North Conway, NH (**Expired 11/7/25**)
- **Camp Sargent Road Cooperative, Inc.**  
Merrimack, NH (**Expired 11/14/25**)
- **Elm Brook Village Cooperative, Inc.**  
Hopkinton, NH (Expires 07/31/26)
- **Exeter-Hampton Cooperative, Inc.**  
Exeter, NH (Expires 04/13/28)
- **Granite Estates Cooperative, Inc.**  
Derry, NH (Expires 03/27/28)
- **Lakes Region Mobile Home Park Cooperative**  
Belmont, NH (**Expired 03/20/26**)
- **Lilac Drive Cooperative**  
Raymond, NH (Expires 04/13/28)
- **Medvil Cooperative**  
Goffstown, NH (Expires 03/27/28)
- **Otarnic Pond Cooperative, Inc.**  
Hudson, NH (Expires 04/13/28)
- **Pepperidge Woods Cooperative**  
Barrington, NH (**Expired 11/29/25**)
- **Seacrest Cooperative**  
Seabrook, NH (Expires 04/13/28)
- **View Point Cooperative**  
Swansey, NH (Expires 8/6/26)



\* Subject to change

### 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.