

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

Be sure to check out the Homebuyer Tax Credit program, which can provide up to \$2,000 in federal tax savings each year!

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 (Expires 11/7/25)
- Camp Sargent Road Cooperative, Inc. Merrimack, NH (Expires 9/29/24)
- Elm Brook Village Cooperative, Inc. Hopkinton, NH (Expires 4/6/24
- 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 (Expires 11/29/25)
- Seacrest Cooperative Seabrook, NH (Expires 2/8/26)
- Tranquility Estates Cooperative Raymond, NH (Expires 8/17/25)
- View Point Cooperative Swanzey, NH (Expires 3/3/24)



