



## Recertification of Resident-Owned Communities for our Home Preferred ROC Program

**November 7, 2025**

### Introduction

This Lender Notice pertains to New Hampshire Housing's Home Preferred ROC Program and the recertification of Resident-Owned Communities (ROCs) within that program. All Participating Lenders and Participating Originators are advised to verify each ROC's expiration date prior to reserving a Home Preferred ROC loan.

### Summary

Under the Home Preferred ROC Program, each ROC must be recertified by Fannie Mae every two years. Due to the complexity of the recertification process, some ROC approvals may temporarily lapse. Please note that NH Housing cannot deliver loans to Fannie Mae for any ROC whose approval has expired.

All Participating Lenders and Originators should confirm the ROC approval expiration date before making a loan reservation under the Home Preferred ROC Program.

While NH Housing is actively working with Fannie Mae to complete recertifications, the following ROCs are scheduled to expire :

- **Black Bear Village Cooperative, Inc.**, North Conway, NH – ***Expires November 7, 2025***
- **Pepperidge Woods Cooperative**, Barrington, NH – ***Expires November 29, 2025***

Once these ROCs are recertified, lenders will be able to resume placing reservations for loans within these communities.

**Effective Date: Immediately**

If you have any questions, please email [underwriters@nhhfa.org](mailto:underwriters@nhhfa.org).

Sincerely,

Homeownership Team New Hampshire Housing  
[ownershipinfo@nhhfa.org](mailto:ownershipinfo@nhhfa.org)

[GoNewHampshireHousing.com/Lenders](https://GoNewHampshireHousing.com/Lenders)

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**About New Hampshire Housing's Homeownership Division:** As a self-supporting public corporation, New Hampshire Housing promotes, finances, and supports housing solutions for the people of New Hampshire. Our special mortgage programs have helped more than 55,000 families purchase their own homes. The Homeownership Division works with a network of lenders and real estate professionals to offer a variety of mortgage programs that enable homebuyers – especially first-time homebuyers – to purchase or refinance a home in New Hampshire. [NHHomeownership.org](https://NHHomeownership.org)

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