



# 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)

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

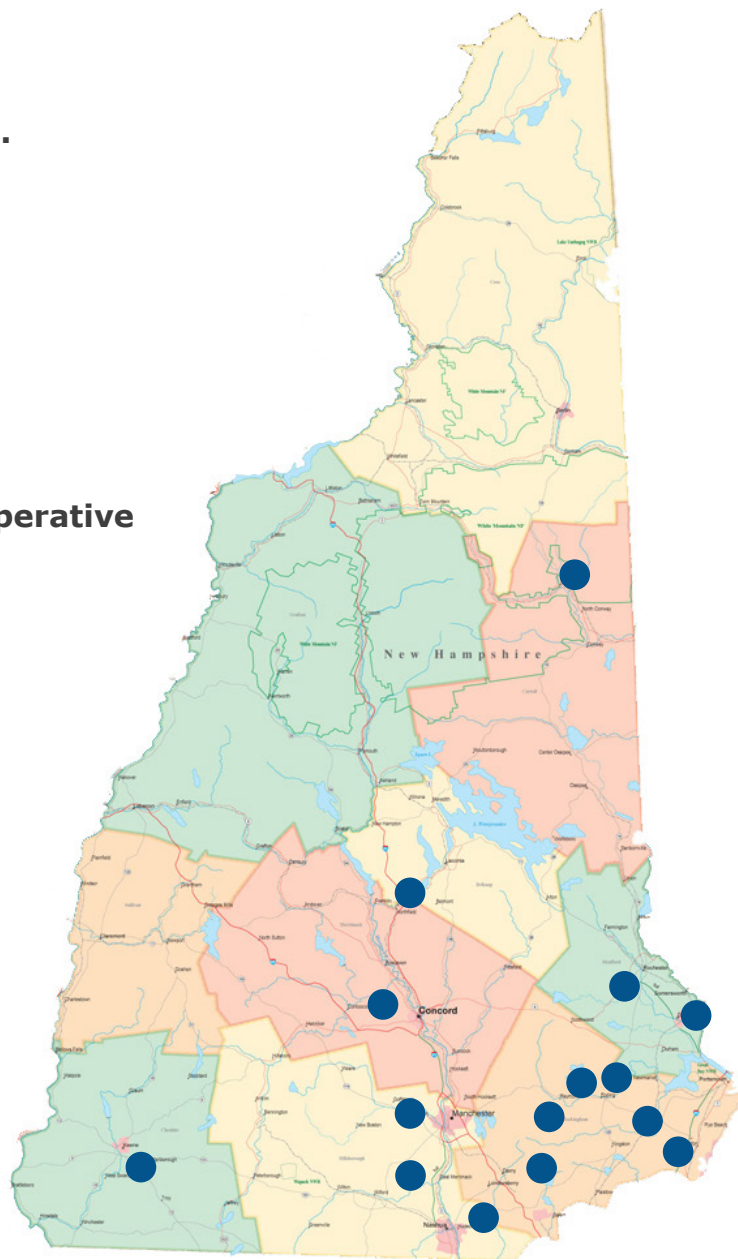




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## Fannie Mae-Approved Resident-Owned Communities (ROCs) in New Hampshire\*

- **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 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 (Expires 11/29/25)
- **Seacrest Cooperative**  
Seabrook, NH (Expires 2/8/26)
- **Tranquility Estates Cooperative**  
Raymond, NH (Expires 8/17/25)
- **View Point Cooperative**  
Swansey, NH (Expires 8/6/26)



\* Subject to change