



# Home Preferred Manufactured Housing in ROCs



Photo: Kate and Keith Photography, courtesy New Hampshire Community Loan Fund

## Benefits of the Home Preferred Manufactured Housing in ROCs Program:

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

## 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.

## Borrower eligibility:

Mortgage financing for borrowers and existing homeowners in approved ROCs.

- Max income \$128,900
- Primary residence, owner-occupied
- Homebuyer education is required for all first-time homebuyers

## Learn more at

[www.GoNewHampshireHousing.com](http://www.GoNewHampshireHousing.com)

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

## How do I qualify for the Home Preferred Manufactured Housing in ROCs Program?

### Contact one of these lenders:

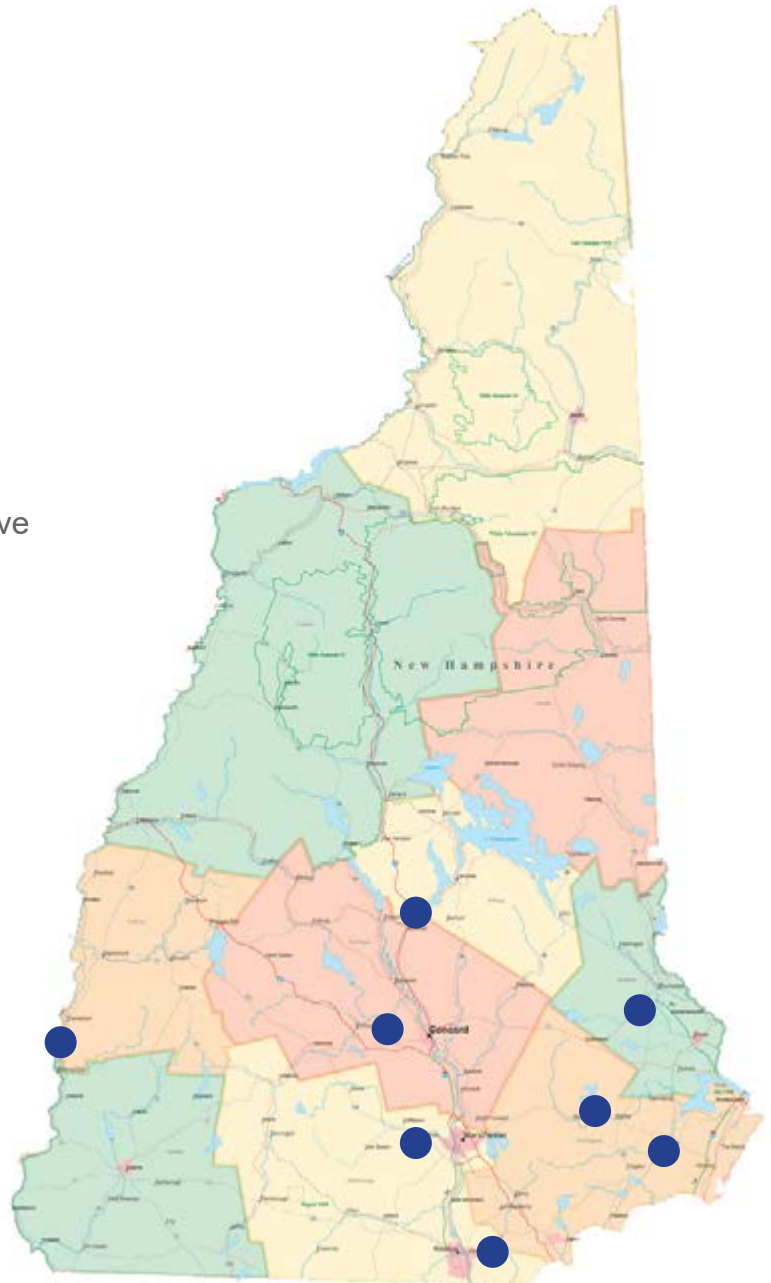
- **Bank of New Hampshire**  
Pauline Juneau, NMLS#718037  
[juneau@banknh.com](mailto:juneau@banknh.com)  
603-528-8157  
[www.BankNH.com](http://www.BankNH.com)
- **CMG Financial**  
Laura Lambert  
[llambert@cmgfi.com](mailto:llambert@cmgfi.com)  
603-669-5626  
[www.cmgfi.com](http://www.cmgfi.com)
- **Merrimack County Savings Bank**  
Jake Potter, NMLS#914418  
[jpotter@themerrimack.com](mailto:jpotter@themerrimack.com)  
603-223-2679  
[www.TheMerrimack.com](http://www.TheMerrimack.com)
- **New Hampshire Community Loan Fund**  
Pam MacDonald, NMLS#1385324  
[pmacdonald@communityloanfund.org](mailto:pmacdonald@communityloanfund.org)  
603-224-6669, Ext. 764  
[www.CommunityLoanFund.org](http://www.CommunityLoanFund.org)
- **New Hampshire Community Loan Fund**  
Ron Thompson, NMLS#225348  
[rthompson@communityloanfund.org](mailto:rthompson@communityloanfund.org)  
603-224-6669, Ext. 756  
[www.CommunityLoanFund.org](http://www.CommunityLoanFund.org)
- **Residential Mortgage Services**  
Lisa Capicchioni, NMLS#157850  
[lisa.capicchioni@RMSmortgage.com](mailto:lisa.capicchioni@RMSmortgage.com)  
603-668-7600  
[www.rmsmortgage.com](http://www.rmsmortgage.com)



# Home *Preferred* Manufactured Housing in ROCs

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

- Barrington Oaks Cooperative  
Barrington, NH
- Camp Sargent Road Cooperative, Inc.  
Merrimack, NH
- Elm Brook Village Cooperative, Inc.  
Hopkinton, NH
- Exeter-Hampton Cooperative, Inc  
Exeter, NH
- Lakes Region Mobile Home Park Cooperative  
Belmont, NH
- Lilac Drive Cooperative  
Raymond, NH
- Medvil Cooperative  
Goffstown, NH
- Otarnic Pond Cooperative, Inc.  
Hudson, NH
- Pepperidge Woods Cooperative  
Barrington, NH
- Windy Acres Cooperative  
Charlestown, NH



\* Subject to change

**Learn more at**  
[GoNHHousing.com](http://GoNHHousing.com)