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

**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.

- Program for borrowers with incomes both under and over 80% Area Median Income!
- Downpayment assistance up to 4%
- Primary residence, owner-occupied
- Homebuyer education is required for all first-time homebuyers
- Available on refinancing too!

**How do I qualify?**

To qualify, you must work with one of our Approved Lenders.

Find your lender at NHHomeownership.org

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

- Barrington Oaks Cooperative
  Barrington, NH

- Bayview Village Cooperative, Inc.
  Dover, NH

- Black Bear Village Cooperative
  North Conway, NH

- Camp Sargent Road Cooperative, Inc.
  Merrimack, NH

- Elm Brook Village Cooperative, Inc.
  Hopkinton, NH

- Exeter-Hampton Cooperative, Inc.
  Exeter, NH

- Granite Estates Cooperative
  Derry, NH

- Jewel Estates Cooperative, Inc.
  Merrimack, 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

- Seacrest Cooperative
  Seabrook, NH

- View Point Cooperative
  Swanzey, NH

* Subject to change

NHHomeownership.org