NHHOUSING

Supporting Affordable Living in ROCs

NHHousing.org

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COMMUNITY-FOCUSED HOMEOWNERSHIP SOLUTIONS

Resident-Owned Community (ROC) mortgages provide an affordable path to homeownership for buyers seeking stability, connection, and long-term value. These communities empower residents through **shared ownership** and **local decision-making**, helping foster pride, engagement, and a strong **sense of community**.

With low downpayment requirements and competitive interest rates, ROC financing makes homeownership more accessible for New Hampshire households. New Hampshire Housing has long supported lending in ROCs and partnered with Fannie Mae to offer conventional financing options that help preserve affordable homeownership opportunities. These loans help homeowners build equity while supporting the long-term affordability and sustainability of resident-owned communities

KEY FEATURES

- Fannie Mae Conventional Loan
- Downpayment Assistance
- 30-Year Fixed Financing
- Competitive Rates
- 5% Downpayment Required
- Complimentary Online Education

QUICK FACTS

What ROC's are approved for lending?

Currently there are 13 Fannie Mae approved Resident-Owned Communities in NH, You can find the complete list online at NHHousing.org

Can I lend in any manufactured home park?

No, lending through this program is limited to communities approved by Fannie Mae.

What documents are required specific to the ROC Program?

While these loans follow the typical NH Housing documentation requirements, you will find there are some additional documents needed. You can find the stacking list here by selecting Home Preferred ROC.

Are there addtional property requirements?

The home must be located in an approved ROC and meet Fannie Mae's manufactured home guidelines which can be found here.

Can I get DPA on ROC loans?

Yes! Downpayment assistance is priced on a case-by-case basis. To request a custom DPA quote, email **Underwriters@nhhfa.org**.

How can I get a ROC approved through Fannie Mae?

The ROC Board Member(s) would reach out to ROC NH to start the approval process. Michelle Audet leads this program. The phone number is 603-856-0727 or visit Communityloanfund.org.

Do I need to worry a ROC will lose its approval before I close?

A manual reservation is required for existing NH Housing borrowers. All other lock requests can be done through Lender Online as normal by selecting Refinance as your loan type.

What type of financing is offered for ROC Loans?

ROC Loans are offered through Fannie Mae, which means this is a standard 30-year conventional product with reduced MI for borrowers below 80% AMI. This includes purchase and refinance.

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