



Home Improvement Resource Guide

A Guide for ROC Members

NEW HAMPSHIRE



with the generous support
of AARP Foundation



ROC-NH™, the **New Hampshire Community Loan Fund's** oldest and best-known program, helps homeowners and landlords convert manufactured-home parks into communities that are cooperatively owned and governed by residents. ROC-NH's fixed-rate financing, educational and technical assistance help homeowners build equity, create stability, develop leadership and strengthen their resident-owned communities. Since 1984, ROC-NH has helped 117 resident groups purchase their communities as cooperatives, ensuring that 6,500 homes are kept stable in resident-owned communities.



ROC USA is a social venture working to make quality resident ownership viable nationwide and to expand economic opportunities for homeowners in manufactured (mobile) home communities. We envision a country in which the owners of efficient and affordable homes are economically secure in healthy and socially vibrant resident-owned communities (ROCs). We preserve and improve affordable communities, build financial assets and economic security for homeowners; foster healthy, mutually supportive communities and leaders; and innovate with local, regional and national solutions to address common ROC challenges and opportunities. Through 2015, ROC USA and our network of Certified Technical Assistance Providers have helped 179 communities in 14 states become resident-owned. The more than 10,700 homeowners in those ROCs can now take advantage of an increasing array of services and discounts at myROCUSA.org as the benefits of scale continue to grow.

Home Improvement Resources for Resident-Owned Community Members

Introduction

We are pleased to offer you this Guide to home improvement resources in your state to assist you in making upgrades and repairs.

As a homeowner in a resident-owned community (ROC), you live in a secure community. It's a community where you can feel confident about investing in your home because your community is owned by you and your neighbors!

The Guide is made possible thanks to the AARP Foundation's support.



About this Guide

The Home Improvement Resource Guide includes resources that are available for home improvements.

One of the chief benefits of resident ownership is that long-term investments in the community are rational decisions because the community is secure for the long term. Your resident corporation has permanently preserved it as a Manufactured (Mobile) Home Community (MHC) through resident ownership.



Availability

The Guide is state-specific and is available for each of the 14 states ROC USA Network served at the start of 2016. ROC USA Network is a national network with local affiliates — Certified Technical Assistance Providers — that are expert in resident ownership of MHCs.

ROC USA® Network serves 181 ROCs in 14 states.

Logos for ROC affiliates are displayed around the map:

- ROC Northwest** (Olympia, WA)
- NeighborWorks MONTANA** (Great Falls, MT)
- NCF** Northcountry Cooperative Foundation (Minneapolis, MN)
- ROC-NH** (Concord, NH)
- PathStone** (Rochester, NY)
- Casa OF OREGON** (Sherwood, OR)
- UROC** (Salt Lake City, UT)
- COOPERATIVE DEVELOPMENT INSTITUTE** (Shelburne Falls, MA)

States served by ROC USA Network

This, and a second guide for large community infrastructure projects, are available in print and online at www.myROCUSA.org. You may request a printed copy on myROCUSA.org or by phone at 603-513-2791.



Updates

The information in the Resources section of the Guide will be updated as ROC Members use them and programs change over time. Please see myROCUSA.org for updates and lessons learned.

Share your experience online so others can benefit from what you're learning as you develop projects and work with various resources.

Program Variations State by State

As one example, when you call the USDA office, you may be told that homeowners need to “own the land.” In fact, long-term leases of the sort that ROCs provide their Members are eligible for the 504 Home Rehab Grant and Loan Program as long as the HUD-code Manufactured Home was built after June 1976 and it is “affixed” to site. Most homes in ROCs qualify.

If you run into a problem, please post your need and experience on myROCUSA.org in the Home and Community Improvements section on the left side of the home page. You can tell us the Administrator’s name and number and we can find the right person – whether in the national office or your region’s Technical Assistance provider – to help. Your call and your post could help someone else, too. Opening these resources takes leadership by ROC Members at times.

Making your case: Explaining resident ownership.

It may be that the person you’re talking with has never heard of a “co-op” or a resident-owned MHC before. You may need to explain it to them.

You live in and are a Member of your ROC. Your community is preserved as an affordable community for the long term, and grantors and lenders are safe and secure when they “invest” their public or charitable resources in your home and community.



Your community is supported by a regional nonprofit Technical Assistance provider in ROC USA Network and a national nonprofit organization called ROC USA.

Every resident-owned community (ROC) joins together through an online community center called myROCUSA.org.



Members of ROCs have free access to myROCUSA.org, which houses technical information for managing ROCs, educational programs, peer linkages, special programs, and the ever-growing list of discounts.

One discount could help save you money on your home improvement.

10% Savings on Home Improvements

ROC USA has negotiated a 10-percent storewide discount at **Mobile Home Parts Store**, offering many home renovation and repair products. Even better, they're designed specifically for manufactured homes and RVs.

Visit www.mobilehomepartsstore.com and enter the code "InnoviaMHPS" at checkout to save 10 percent on your order.

Don't forget to visit ROC MALL at myROCUSA.org for a wide range of other discounts and savings every day.



Summary

Minor home improvements are a constant. And, sometimes those improvement needs grow to be medium and large. We can all struggle with how to tackle those jobs.

Fortunately, there are resources – both financial and volunteer assistance – available. We’ve assembled as many as we know about in this Guide because we want homeowners in resident-owned communities to be safe, secure and healthy.

You’re a part of a larger community of now 10,000+ homeowners in 175+ resident-owned communities in 14 states. Please do your part to build safe and healthy communities by letting everyone know if the Guide helped you make improvements. You can post your news on myROCUSA.org in the Home and Community Improvements section.

Thank you, and best wishes.



Resources

The following are resources for homeowners in your area:

SPONSOR:	Habitat for Humanity
PROGRAM:	Utilizes volunteers through affiliates for home repair.
FUNDING TYPE:	Grant
PURPOSE:	Home repair
ELIGIBILITY:	Income Eligibility
CONTACT INFO:	<p>www.habitat.org/local Two Rivers: 603-237-5155 NH Capital Region: 603-228-3001 Monadnock: 603-357-8474 Annonoosuc Region: 603-616-2515 Manchester: 603-626-3944 Nashua: 603-883-0295 Kearsarge/Sunapee Area: 603-526-8464 Mount Washington Valley: 603-356-3832 Pemi-Valley: 603-536-1333 Southeast NH: 603-433-9555 Ossipee Mountains: 603-569-5664</p>

SPONSOR:	Community Action Agencies
PROGRAM:	Weatherization Program
FUNDING TYPE:	Grant
PURPOSE:	Weatherization
ELIGIBILITY:	Low income
CONTACT INFO:	<p>www.nhcommunityaction.org See website for agency contact information. Community Action Agencies Strafford County: 603-435-2500 x8141 Belknap/Merrimack Counties: 603-225-3295 Sullivan & Cheshire Counties: 800-529-0005 Hillsborough & Rockingham Counties: 800-322-1073 Coos, Grafton, Carroll Counties: 603-752-7001</p>



SPONSOR:	USDA Rural Development
PROGRAM:	504 Loan Program
FUNDING TYPE:	Loan
INTEREST RATE:	1%
FUNDING TERMS:	Up to 20 years
FUNDING AMOUNT:	Up to \$20,000
PURPOSE:	Improve, modernize, remove health & safety hazards, accessibility
ELIGIBILITY:	Rural; Low income
SPECIAL REQ'S:	Homes in resident-owned communities can be made eligible due to long-term lease.
CONTACT INFO:	Cheshire and Sullivan Counties: Michael Santomassimo 603-223-6059 Merrimack and Hillsborough Counties: Daphne F. Feeney 603-223-6040 Belknap, Rockingham and Strafford Counties: Carolyn Chute-Festervan 603-223-6066 Carroll and Lower Grafton Counties: Tracy Rexford 603-447-3318 Coos County: Janice A. Daniels 603-752-1328

NOTE: For links to these programs website(s), please visit myROCUSA.org/guides



SPONSOR:	USDA Rural Development
PROGRAM:	504 Grant Program
FUNDING TYPE:	Grant
FUNDING AMOUNT:	Up to \$7,500
PURPOSE:	Remove health & safety hazards, accessibility
ELIGIBILITY:	Rural, Low income, over 62 years old
SPECIAL REQ'S:	Homes in resident-owned communities can be made eligible due to long-term lease.
CONTACT INFO:	Cheshire and Sullivan Counties: Michael Santomassimo 603-223-6059 Merrimack and Hillsborough Counties: Daphne F. Feeney 603-223-6040 Belknap, Rockingham and Strafford Counties: Carolyn Chute-Festervan 603-223-6066 Carroll and Lower Grafton Counties: Tracy Rexford 603-447-3318 Coos County: Janice A. Daniels 603-752-1328

NOTE: For links to these programs website(s), please visit myROCUSA.org/guides

SPONSOR:	New Hampshire Community Loan Fund
PROGRAM:	Welcome Home Loans
FUNDING TYPE:	Loan
FUNDING AMOUNT:	as needed
PURPOSE:	Home purchases, Home repairs, New homes
SPECIAL REQ'S:	Homes in resident-owned communities and on own land only.
CONTACT INFO:	www.communityloanfund.org Jennifer Hopkins 800-432-4110 info@communityloanfund.org



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CASA of Oregon: Chelsea Catto

Cooperative Development Institute: Andy Danforth, Jeremiah Ward

NeighborWorks-Montana: Kaia Peterson, Sheila Rice

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ROC Northwest: Ben Dryfoos-Guss

PathStone: Andrea Miller

ROC-NH: Angela Romeo, Jeanee Wright

UROC: Mark Lundgren

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Ultimately, it's your use of the Guide and your home improvement projects that is the reward we seek. So use it, make it happen, and share your experiences on myROCUSA.org.

Thank you.

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To learn more about:

The AARP Foundation's mission to serve vulnerable people 50+ by creating and advancing effective solutions that help them secure the essentials, visit www.AARP.org/aarp-foundation.

ROC Association, visit www.myROCUSA.org.

ROC USA, visit www.ROCUSA.org and www.myROCUSA.org.



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