New Hampshire
COMMUNITY
LOAN FUND

Infill Incentive Program

Presenter: Alan Blake, New Home Specialist

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Infill Incentive Program Overview

The Incentive Program for Preferred resident-owned communities (ROCs) will:

- help overcome cost barriers to place new affordable, manufactured homes.
- expand the Fannie Mae Preferred ROC Program.
- more strongly connect Fannie Mae mortgage lending to ROCs.
- offer a roadmap for scalability across the country.



Fannie Mae Preferred ROCs Advantages

- Competitive interest rates for manufactured homes.
- Low down payments.
- Lower mortgage insurance requirements.
- Access to down payment assistance program.

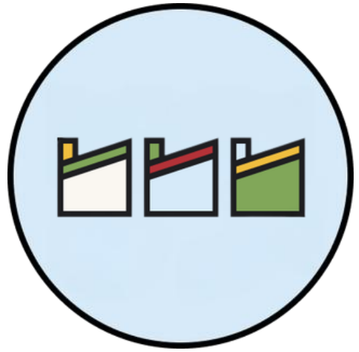




Infill Incentive Program Goals

- Fill 18 vacant lots in ROCs by October 2028.
- Provide incentives to manufactured home dealers to install homes in select ROCs.
- Provide a path for ROCs to become Fannie Mae Preferred ROCs.

Program Roles



Manufactured-home Dealers



ROCs



New Hampshire Community Loan Fund

Manufactured-home Dealers

Execute Infill Agreements with select ROCs.

Execute Infill Incentive Program agreement with the Community Loan Fund.

Secure Certificate of Occupancy (CO) OR equivalent by deadlines:

- August 30, 2027
- November 8, 2027
- August 28, 2028
- November 6, 2028



ROCs

Execute Infill agreement with manufactured-home dealers.

Bring to Membership for consideration a Fannie Mae Empowerment Resolution, authorizing the Board to apply for Fannie Mae Preferred ROC status.



Community Loan Fund

Identify qualified ROCs.

Facilitate ROC Boards bringing Fannie Mae Empowerment Resolution to Membership for consideration.

Execute Infill agreement with manufactured-home dealers.

Facilitate project management between dealers and ROCs.



Available Incentives

Incentives are determined by the Community Loan Fund and detailed in the Infill Incentive Agreement.

$10,000 Base incentive per home

$20,000 Max incentive per home

Qualifying for incentives above base:

$5,000 Incentive if home is placed in ROC with 70% or greater low/mod income.

$5,000 Incentive if ROC is located in a CDFI designated investment area.

Up to $5,000 For special circumstances.

When are incentives paid?

Incentives will be paid directly to the dealer when:

1) a certificate of occupancy or equivalent is issued.

2) all other project requirements outlined in the Infill Agreement and Infill Incentive Program are met.

Thank You

Submit Questions to Alan Blake

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