

What Is an ROC Cooperative Community in Florida?

An **ROC, or Resident-Owned Community**, is a community—commonly a manufactured or mobile home community—where the residents collectively own the community through a **cooperative association**.

Unlike a traditional mobile home park where an outside landlord owns the land and residents pay lot rent, in an ROC the **cooperative association owns the land and common property**. Each owner purchases an ownership interest or **share in the cooperative**, together with the right to occupy and use their particular home site. Florida recognizes this form of ownership under **Chapter 719, Florida Statutes, the Cooperative Act**.

How It Works

The cooperative association is governed by its **Board of Directors and governing documents**. Owners generally have voting rights in the association and participate, through their elected Board, in decisions involving the community's budget, assessments, maintenance, improvements, rules, and common property. Florida law specifically recognizes cooperative owners' ownership interests, voting rights, interest in association assets, and rights to use the common areas.

The association collects **assessments** from the owners to pay the community's shared expenses. Depending upon the particular ROC, these may include roads, clubhouse and recreational facilities, landscaping, utilities, insurance, management, maintenance, reserves, and other community expenses.

Benefits to Owners and Residents

The primary benefit of an ROC is **resident ownership and control**. Instead of paying rent to an outside park owner who controls the property, the residents collectively have an ownership interest in the community and elect the people who govern it.

This structure can provide several practical advantages:

- **Greater control over the community** and how it is operated.
- **Voting rights** in association matters as provided by the governing documents.
- **No outside park landlord controlling the land** when the cooperative itself owns it.
- **Community assessments support the cooperative's expenses and property**, rather than functioning simply as rent paid to an outside landowner.
- **Shared ownership of association assets** and rights to use community common areas.
- **More direct resident involvement** in budgets, improvements, maintenance, rules, and the long-term direction of the community.

In simple terms: An ROC turns the residents from people who merely live on someone else's property into members of an association that **collectively owns and governs the community in which they live**. The individual home/site rights and exact ownership structure depend on that particular cooperative's governing documents.