



Neighborhood Stabilization Program

FY 2026 Funding Round

Eligibility

Grants for the **demo, repair, reconstruction, renovation, remodeling, redevelopment, hazardous material removal, rehabilitation or improvement** of property to preserve or create residential units.

Property must be blighted, have been cited for building or sanitary code violations, or be at risk of insurance penalties.

\$250,000 per affordable unit; capped at \$2 million per project.

Cities and towns and their agencies, boards, commissions, authorities, departments, or instrumentalities are eligible to apply, as are CDCs and non-profit organizations. For-profit developers may be included as development partners, but not as lead applicants.

Affordability Requirements

For new homebuyer units, affordability may generally be between **60% of AMI and 120% AMI**. For rental properties, affordability must be **80% AMI or lower**.

Assisted units must remain affordable for 15 years. Deed restrictions or in limited cases recapture agreements are required.

Program Preferences

- 1-4 unit new homeownership opportunities
- Projects sponsored by or done in partnership with community development corporations or Local Non-profit Organizations
- Organizations that secure a local match or private funds for eligible activities
- Projects with the greatest impact on Neighborhood Stabilization in Weak Markets
- Projects which incorporate energy and utility savings in their building designs
- Projects which include the development or preservation of one or more Group 2A units as defined in the Massachusetts Architectural Access Board (MAAB) regulations.

What's new for this funding round?

Not accepting homeowner rehabs

Developer Fee 6% and Developer Overhead 6%

Application fee of \$500

Application will be a workbook in addition to a secure folder upload

Inspection fee must be a part of the budget, and every project will undergo construction monitoring

Design standards have been added to the guidelines

Insurance requirements for general contractors

Shorter window to get to financing closing: 6 months

Guidelines Review

- Homeownership projects/properties: Limited to 1-4 unit structures. Multiple 1-4 unit structures on one or more parcels within a municipality per project is permitted.
- Eligible areas can include vacant or previously undeveloped properties. Please see definitions section of guidelines.
- 90% of award is available through construction.
- Need to include construction inspections in the development budget. Inspection reports required at 25% of completion, 50% completion, and at substantial completion.
- Exhibit 1 details the application requirements





Application changes

- To apply: fill out the registration form linked on the NSP webpage and guidelines
- You will be required to fill out and upload a "workbook" to show us your budget and other information about your project
- Invoice for application fee will be sent during application period
- **No deficiency review**

Neighborhood Stabilization Program Registration

Please complete this form to register for the 2025 NSP round. MassHousing staff will review responses and provide access to a secure online folder to complete the application. The program guidelines, including application requirements, can be found at MassHousing's NSP web page: <https://www.masshousing.com/programs-outreach/strategic-community-investments/neighborhood-stabilization-program>

When you submit this form, it will not automatically collect your details like name and email address unless you provide it yourself.

* Required

Lead Applicant

1. Applicant Organization Name *

Secure Folder

- Once you have completed the registration form, we will email you a "secure folder" link
- Participants that have been added to a shared secure folder will be notified via email that the folder has been shared with them and of any activity performed by any of their fellow participants.

The diagram illustrates the user interface for a secure folder. It shows two overlapping email notification windows from 'MailGate SC'.

The left window, titled 'Secure Folder Shared', contains the following text:
Thaddeus Darcy <TDarcy@masshousing.com> shared Secure Folder "Folder" with you.
Test folder for procedures

The right window, titled 'New File Added to Secure Folder', contains the following text:
Thaddeus Darcy <TDarcy@masshousing.com> has added a new file, "Send Secure Test Doc.pdf" to [Thad's Folder](#)

Two blue buttons are shown with arrows pointing to them from a central text box:
- 'Open Folder' button, with an arrow pointing from the 'Folder' link in the first email.
- 'Download File' button, with an arrow pointing from the file name in the second email.

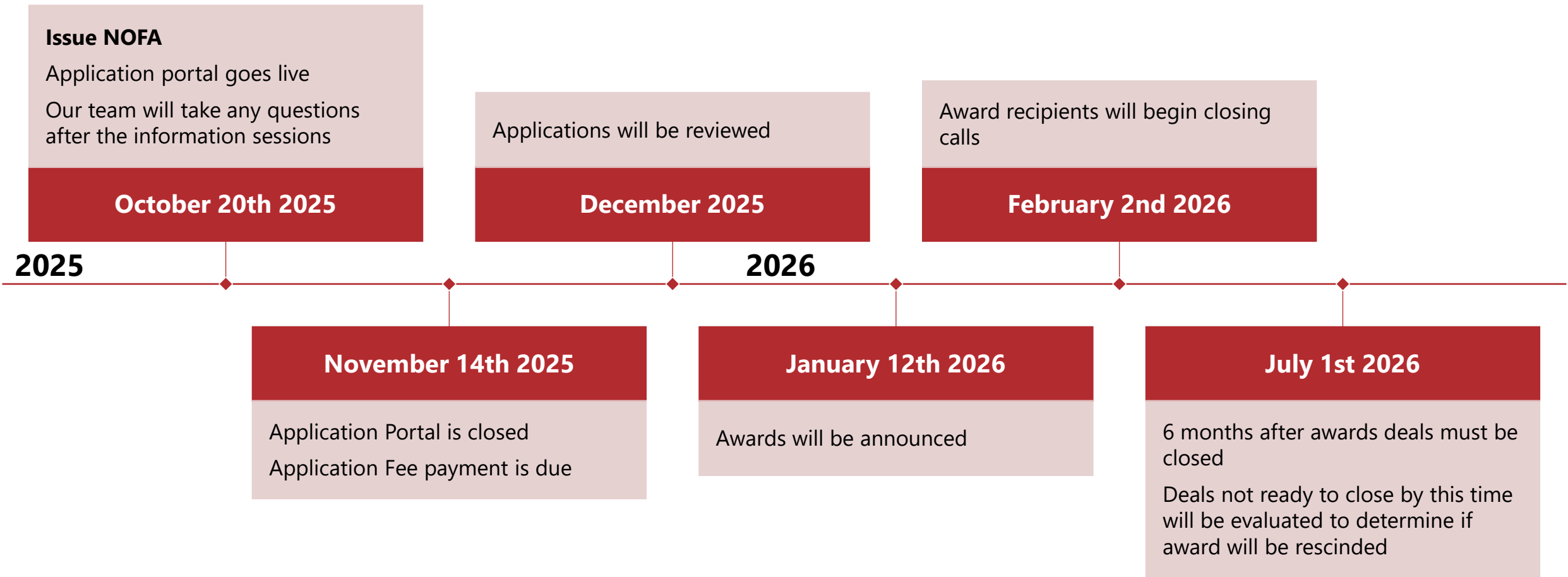
Participants click on the links in the emails to access the secure folder and its contents.
If they have already registered, they will be prompted to enter their existing username and password.
If not, they will be prompted to register and create their credentials.
Once logged in, they will access the same web interface as shown in previous steps and can upload, download, and overwrite files based on the permissions granted.



Password requirements

- At least 16 characters
- A lowercase letter
- A number
- A symbol
- No parts of your username
- Does not include first or last name

Timeline



Being Prepared



Our team anticipates this funding round to be larger due to popularity of the program



Only completed applications will be reviewed, be sure that the application is ready with all supplemental materials



We are looking to ensure that other financing is clearly in place before awarding projects



New program enhancements should speed up the progress of all projects awarded

How to contact us!

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