MassHousing

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REQUEST FOR QUALIFICATIONS
Move-In MA Developer RFQ
Answers to Respondent Questions

September 3, 2026

Question 1: Is a garage or carport a required feature of homes built under the pilot program?

Response*: It depends on the construction typology proposed and local zoning requirements. For a single-section manufactured home to be eligible for Fannie Mae's MHAdvantage and Freddie Mac's CHOICEHome programs, a garage or carport is required. These programs provide an exception to this feature if an existing infill lot for new construction cannot accommodate an attached garage or carport.*

Other factory-built housing such as modular, prefabricated, panelized, or sectional housing is not considered manufactured housing and may not require a garage or carport, depending on local requirements.

Question 2: Where a Qualified Developer purchases homes on arm's-length, market-rate terms from a home manufacturer affiliated with the Qualified Developer, will the manufacturer's ordinary margin on the unit sale be counted toward the proposed 10% cap on developer fee and overhead, or may it be treated as a unit cost subject to MassHousing's approval of the affiliate relationship? What documentation would MassHousing expect in order to approve such treatment?

Response*: The margin from the unit sale may be treated as a unit cost, subject to a form of cost certification from an independent party verifying that the transaction is consistent with current market rates and terms.*

MassHousing will need to understand the affiliation and anticipates requiring a developer entity organizational chart and organizational documents to describe the business relationship among individuals, partners, etc., a list of related party services provided by the developer or affiliates, and detail on payment amounts.

Question 3: May an entity affiliated with a home manufacturer respond to this RFQ as a developer? Is such affiliation a matter of disclosure only, or does it affect eligibility or evaluation?

Response*: Yes. An entity affiliated with a home manufacturer may respond to the RFQ as a developer. The affiliation does not affect eligibility; however, the entity must satisfy the RFQ's Mandatory Qualifications – including authority to undertake real estate development in Massachusetts - and will be evaluated based on the RFQ's Evaluation Factors.*

Question 4: Appendix A of the Developer RFQ lists both CrossMod® homes (subject to HUD Code) [1] and modular homes (subject to state building code) as eligible production models. Will responses proposing state-code modular construction be evaluated on equal footing with CrossMod® proposals?

Response: *Yes. CrossMod® homes and other construction typologies, including modular, will be subject to the same Evaluation Factors listed in the RFQ.*

Question 5: May two or more entities respond jointly — for example, a developer teamed with a home producer — and if so, should the qualifications in Section IV be submitted for each team member?

Response*: Two or more entities may respond jointly to the RFQ. Each entity responding as part of a joint application should submit entity-level materials identified in Section IV. A. and provide entity-level responses for Section IV. B.1. and Section V (i.e., a detailed description of each firm including background on the firm's financial stability, Adverse Actions, and Conflicts of Interest).*

Question 6: Will information gathered through EOHLC's municipal RFI, including potential development sites and interested municipalities, be shared with Qualified Developers to support site control ahead of the RFP?

Response*: EOHLC intends to publish information on responses received on its website*.

Question 7: Will projects funded under Move-In MA be subject to Massachusetts prevailing wage requirements, and if so, does that extend to off-site factory fabrication of the homes?

Response: *The Massachusetts Prevailing wage law, G.L. c. 149, § 27, is administered by the Department of Labor Standards ("DLS"). DLS makes determinations as to whether a particular project is subject to prevailing wage requirements. These determinations are context dependent.*

EOHLC encourages applicants to consult with competent legal counsel and DLS to determine whether the facts applicable to a specific project render it subject to prevailing wage requirements. DLS can be reached at DLSfeedback@state.ma.us. If additional context or clarification would be helpful, you can reach out to Phil Dearing of EOHLC at phillip.dearing@mass.gov.

Question 8: The RFQ states areas with water and sewer "or areas where infrastructure upgrades can be made in a reasonably economic way" will be targeted. Will sites needing septic and/or wells be considered?

Response: *Yes. Please note that a key objective of the pilot is development readiness and speed to construction without significant cost or delay (Section. II. C.). Respondents to the RFQ should provide information on the work necessary for a build ready site (Section IV. B. 4). In its published RFI for municipalities, EOHLC is most interested in learning about sites where infrastructure and site preparation needs are less than $50,000/home built.*

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[1] The Federal Manufactured Home Construction and Safety Standards, known as the HUD Code, is a national building code established on June 15, 1976, by the United States Department of Housing and Urban Development.

Question 9: Can prospective homebuyers use other mortgage products beyond Fannie Mae and Freddie Mac programs to purchase CrossMod® homes? For example, MHP's One Mortgage program?

Response: *All conventional mortgage products will be considered. MassHousing and EOHLC are currently aware of only two conventional mortgage programs where CrossMod® manufactured homes are eligible: Fannie Mae's MHAdvantage® and Freddie Mac's CHOICEHome®.*

Question 10: Do CrossMod® homes qualify for MassSave new construction incentives? If yes, what level?

Response*: Crossmod® – or any manufactured new construction of 1-to-4-unit homes – are not categorically qualified or disqualified for MassSave incentives. MassHousing encourages developers to speak with MassSave directly to confirm eligibility.*

Question 11: Appendix A, Section 9 of the RFQ states that "MassHousing expects that Move-In MA subsidy will be capped depending on geography and affordability." Can MassHousing share more information on what level of subsidy will be allowed by geography or how this will be determined? When will information be available on subsidy caps?

Response*: Respondents to the RFQ should propose a subsidy amount reasonable and necessary to make the development feasible and explain any tradeoffs between the approach and the Pilot Program Requirements and Objectives.*

The RFP will establish permitted subsidy amounts based on responses to the Developer RFQ and Municipal RFI, as well as EOHLC and MassHousing's assessment of market conditions.

Question 12: What is the expected minimum length of the affordability restriction for the program? Can the affordability restrictions be perpetual? Is there a template for the deed restrictions that will be used in this program?

Response*: Respondents to the RFQ are encouraged to propose an affordability restriction and term in line with its proposed subsidy approach and affordability needs of the community and explain any tradeoffs between the approach and the Pilot Program Requirements and Objectives.*

Please note that one of the program requirements is to support opportunities for wealth generation through homeownership (Section. II. B.). Respondents should keep this in mind when considering the term of a restriction.

The RFP will establish permitted affordability restrictions based on responses to the Developer RFQ and Municipal RFI, as well as EOHLC and MassHousing's assessment of market conditions.

MassHousing anticipates that a template deed restriction will be available as part of the published Request for Proposals.

Question 13: Are fee-simple, attached single family homes acceptable (i.e. zero lot line developments)?

Response*: Respondents may propose a development concept that is comprised of attached single-family homes, detached single-family homes, townhomes, or duplex type homes with fee simple or condominium ownership. Respondents should explain any tradeoffs between the approach and the Pilot Program Requirements and Objectives.*

The RFP will establish permitted development types based on responses to the Developer RFQ and Municipal RFI, as well as EOHLC and MassHousing's assessment of market conditions.

Question 14: Regarding the requirement of producing single-family homes, would MassHousing be willing to consider attached options like duplex or town-home style homes that support higher density?

Response*: Respondents may propose a development concept with duplex or town-home style homes and explain any tradeoffs between the approach and the Pilot Program Requirements and Objectives.*

The RFP will establish permitted development types based on responses to the Developer RFQ and Municipal RFI, as well as EOHLC and MassHousing's assessment of market conditions.

Question 15: Can the ownership of the land be common ownership association?

Response*: Respondents may propose either fee simple homeownership or a condominium structure with a homeowner association.*

The RFP will establish permitted development types based on responses to the Developer RFQ and Municipal RFI, as well as EOHLC and MassHousing's assessment of market conditions.

Please note that before delivering an end-buyer mortgage secured by an individual unit in a condominium project, the lender must determine that the project meets Fannie Mae's condominium eligibility requirements.

Question 16: Can multi-family condominium designs be submitted under this RFQ?

Response*: Multifamily condominiums may not be submitted under the RFQ. Respondents may propose a development concept that is comprised of detached single-family homes, attached single-family homes, townhomes, or duplex homes with fee simple or condominium ownership.*

Question 17: Will Move-In MA funding be eligible to be used on a mixed-income project that included market-rate homes in addition to the homes to be funded in the 70% AMI to 130% AMI range?

Response*: Respondents may submit a mixed-income development concept. Market-rate homes in the same development may cross-subsidize homes financed by Move-In MA. Respondents should include in their response the proposed uses of Move-In MA funds (Section IV. B. 7.).*

The RFP will establish eligible uses of funds based on responses to the Developer RFQ and Municipal RFI, as well as EOHLC and MassHousing's assessment of market conditions.

Question 18: The RFQ notes on page 4 that "a standard CrossMod® home [has] three bedrooms, two baths." Would MassHousing be willing to consider other home sizes in this program?

Response*: Yes. Homes of all bedroom mixes will be considered*.

Question 19: Would MassHousing be willing to provide expected loan terms (i.e. interest rate, duration) anticipated for the funding? Will these funds be available in the predevelopment period?

Response*: Respondents are encouraged to propose reasonable loan terms necessary for development feasibility and explain any tradeoffs between the approach and the Pilot Program Requirements and Objectives. Move-In MA funds are not anticipated to be available for predevelopment.*

The RFP will establish general loan terms based on responses to the Developer RFQ and Municipal RFI, as well as EOHLC and MassHousing's assessment of market conditions.

Question 20: Will the loan be advance funds or reimbursable? And if so, how long would reimbursement take.

Response: *Respondents may propose reasonable loan disbursement terms necessary for development feasibility and explain any tradeoffs between the approach and the Pilot Program Requirements and Objectives.*

To the extent that responses justify that funds be advanced, MassHousing may seek to further understand the credit capacity of the manufacturer and developer in the final program design. Developers should anticipate 30 days for reimbursement upon submission of a complete application for payment.

The RFP will establish loan disbursement requirements based on responses to the Developer RFQ and Municipal RFI, as well as EOHLC and MassHousing's assessment of market conditions.

Question 21: Can Move-In MA funds be combined with other MassHousing or EOHLC programs, such as the Neighborhood Stabilization Program ("NSP")?

Response*: Yes, but only to the extent that other state resources have already been awarded to the project. Projects may not rely on or assume the availability of other state resources that have not yet been awarded. Move-In MA may not rely on any other state subsidies or resources.*

Question 22: Will there be any subsidies available beyond the Move-In MA financing?

Response*: Respondents are encouraged to include other non-state resources necessary to achieve a balanced sources and uses.*

Question 23: If we do not have a site identified, can we still apply to the RFQ? We understand that municipalities are also answering an RFI with potential sites.

Response*: Respondents without site control are still encouraged to submit a response to the RFQ. Respondents should include a site acquisition strategy in their response (Section IV. B. 3.).*

Question 24: Where can I find a copy of the Developer RFQ Information Session presentation?

Response*: The Developer RFQ Information Session presentation is available on MassHousing's website here.*

Question 25: What amount of finishing work is needed once the CrossMod® home is delivered to the site? Will a general contractor or electrical, plumbing and other contractors be needed?

Response: *The amount of finishing work required once a CrossMod® home is delivered to the site depends on the home manufacturer and the contracted scope of services between the developer and the manufacturer. Typically, a developer will work with an affiliate construction company of the manufacturer or with local general contractors and subcontractors selected by the developer for construction that is required to install the home (i.e., construction of the foundation and structural connections and utility installation and connections).*

Question 26: How many developers will be selected as Qualified Developers under the RFQ?

Response*: There is no set cap on the number of developers that can qualify under the RFQ.*

Question 27: Are you anticipating 100% repayment of the loan or a portion of it?

Response*: EOHLC and MassHousing intend to design the program so that all or a substantial portion of the loan upon completion and sale of the homes is repaid to support reinvestment into additional Move-In MA projects. Responses to the RFQ will inform final program design.*

Question 28: If a municipality has two prospective sites: one that is town owned and another that is going through private developer but currently with the [municipal] commissioner, can I submit both [sites in a response to EOHLC's RFI]?

Response*: Yes. Municipalities are encouraged to respond to EOHLC's Municipal RFI for any prospective sites. Responses to the RFI are due September 4, 2026.*

Question 29: Can you apply if the land is owned but not zoning permitted?

Response*: Yes. Developers are encouraged to respond to the RFQ regardless of a site's permitting status. Respondents should include a description of the pathway and timeline for advancing development readiness (Section IV. B. 4.).*

Question 30: Will the state give an exemption [for CrossMod® manufactured homes] since the HUD Code is less stringent than Massachusetts Building Code requirements?

Response*: The program does not provide any code exemptions. Developers should contact their local building official and the [Massachusetts Board of Building Regulations and Standards]() to confirm all applicable code and permitting requirements.*

It is MassHousing and EOHLC's understanding that if the CrossMod® home is certified as HUD-code manufactured housing <u>and</u> the home is a single dwelling unit on a privately owned, nonrental lot, the HUD Code would govern its design and factory construction, while applicable Massachusetts CMR 780 requirements would govern site installation and related work, including foundations, utilities, and alterations.