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REQUEST FOR PROPOSALS for Move-In Mass
Answers to Respondent Questions

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Sponsor Eligibility and Application Requirements

Q1. Must a developer be qualified through the earlier RFQ to respond to this RFP?

Response: *No. MassHousing deferred developer qualification to the RFP process. Prior participation in the RFQ is not required to submit a proposal under the RFP.*

Q2. If a home manufacturer submits a joint proposal with a developer, must the manufacturer separately provide all 32 application items in Section VI.C of the RFP?

Response: *Each entity applying jointly as a Sponsor must provide the entity-level materials applicable to its role under Section VI.C. The joint application must also include all required project-level materials.*

A manufacturer participating solely in that capacity must provide the information and supporting materials applicable to its role, including items 13, 14, 22, and 23. The Sponsor is responsible for submitting a complete application.

Q3. May one Sponsor submit separate applications for projects in different municipalities?

Response: *Yes. A Sponsor may submit separate applications for projects in different municipalities. Each application must independently meet the RFP requirements, and all homes within each project must be located in the same municipality. Submitting multiple applications does not guarantee multiple Awards.*

Q4. May an out-of-state company submit a response, and how should it address Massachusetts registration and good standing requirements before the deadline?

Response: *Sponsors must meet the RFP eligibility requirements, including authorization to conduct business and undertake real estate development in Massachusetts and the required evidence of good standing.*

The company should contact the Massachusetts Secretary of the Commonwealth and Department of Revenue regarding registration, certificates, and processing times. MassHousing cannot guarantee those agencies' timelines.

Q5. May a firm that did not respond to the RFQ apply to the RFP either independently or jointly with another developer?

Response: *Yes. Prior participation in the RFQ is not required. A firm may apply independently or jointly with another entity. Each entity must submit the applicable entity-level application materials.*

Site Eligibility and Land Ownership

Q1. Must the homes be in one subdivision, or can they be located on separate parcels within the same municipality?

Response: *Fee-simple homes may be located on one or more parcels of land within the same municipality, including scattered sites. Condominium projects generally must be on contiguous parcels, unless MassHousing approves an exception on a case-by-case basis.*

Q2. Can the homes in a single project be located in different municipalities?

Response: *No. All homes included in a single project (a minimum of five units) must be located on one or more parcels of land in the same municipality. Separate projects in different municipalities require separate applications.*

Q3. Is Move-In Mass open to all Massachusetts cities and towns?

Response: *Yes. Projects may be located in any Massachusetts municipality.*

Q4. Are homes on leased land eligible?

Response: *No. The RFP requires the buyer to acquire ownership of both the home and the underlying land. This may be individual ownership or, for a condominium, ownership of the unit together with an undivided ownership interest in the land.*

Affordability, Accessibility and Marketing

Q1. Can a Move-In Mass Award be used to finance all homes in a project, or just the restricted homes?

Response: *Yes, subject to all other RFP requirements. The Award may finance eligible costs for the entire project. A project requires a minimum of five (5) units, and at least 20% of the homes in a project must be Move-In Mass Restricted Units. These homes must meet the RFP's pricing and buyer eligibility requirements and remain restricted for at least 15 years.*

At least one Move-In Mass Restricted Unit in each project must also meet the Massachusetts Architectural Access Board's Group 2A requirements. The project must also comply with any other applicable accessibility requirements.

Financing, Subsidy and Eligible Costs

Q1. How will MassHousing determine the interest rate for an Award?

Response: *Awards will carry an interest rate of 0% to 3%. MassHousing will determine the rate within that range based on its review of the project's financial feasibility, financing structure, and ability to repay the full Award. The structure and terms of the Award will be determined by MassHousing at the time of funding commitment.*

Q2. Must Sponsors pay project costs before requesting loan funds, and how long should they allow for loan disbursement?

Response: *Sponsors may request loan disbursements for eligible project costs as they are incurred, without first paying those costs. Generally, up to 90% of the Award may be disbursed during construction, subject to MassHousing's approval of documented, eligible expenses; satisfactory inspections, when applicable; and credit and financial review of the Sponsor and manufacturer. The remaining 10% is released after completion and sale of all homes to eligible purchasers and submission of a certified development budget, all of which are subject to MassHousing approval (see Section IV for more information).*

Sponsors should allow approximately 30 days after submitting a complete payment request for loan disbursement.

Q3. May a municipality contribute local affordable housing trust funds alongside Move-In Mass financing?

Response: *Yes. The RFP requires municipal support, which may be subsidy and / or non-monetary. Any affordability restrictions associated with local funding must also be consistent with the RFP or approved by MassHousing.*

Q4. Can the Award cover an upfront manufacturer deposit before home production or delivery?

Response: *An upfront manufacturer deposit may be considered an eligible incurred cost, subject to MassHousing's review and approval. Sponsors should include the manufacturer's deposit requirements, payment schedule, and supporting contract or term sheet in their response (see Section VI. C.14).*

Approval will depend on the proposed transaction, the Sponsor's and manufacturer's financial condition, and any conditions MassHousing requires for disbursement (see Section IV).

Q5. What portion of an Award must be repaid, and when may part of it be forgiven as a subsidy?

Response: *The Award is structured as a repayable construction loan, with repayments made as homes are sold. The primary objective of Move-In Mass is to develop units at a reduced cost and to sell those units at cost. However, in some instances costs will exceed home sale prices; the portion of the Award not repaid will be forgiven and treated as Subsidy.*

Subsidy is limited to Move-In Mass Restricted Units and must be necessary to overcome an appraisal gap or to provide the required program affordability. Any further price reductions needed to meet other affordability program or zoning requirements must be supported by other funding sources. Subsidy cannot exceed the lesser of $150,000 per Move-In Mass Restricted Unit or the difference between the average total development costs and average sales proceeds for those units (see Section IV).

Q6. Do subsidy limits vary by region?

Response: *No. The same subsidy limits apply statewide.*

Q7. Is affiliate margin treated as developer fee and overhead when a manufacturer charges its standard dealer price?

Response: *A standard dealer price does not by itself trigger the independent-certification requirement. If a manufacturer or another service provider is affiliated with the Developer or Sponsor, its margin may be treated as a project cost only if independently certified as reasonable and consistent with market rates and terms, as required by Section IV.B.1.*

Sponsors must disclose the relevant ownership and business relationships and proposed payments so MassHousing can determine the applicable treatment of margin (see Section VI.C.28).

Q8. Do development consultant fees count toward the developer fee and overhead cap, and when may those fees be paid?

Response: *Generally, yes, unless otherwise approved by MassHousing (see Section IV.B.1). The RFP does not establish a payment schedule for consulting fees. Sponsors should include the proposed amount and payment schedule in the Application Workbook's project budget.*

Project Readiness, Timelines and Evaluation

Q1. Can homes be occupancy-ready within 12 months of construction start given the time required for Affirmative Fair Housing Marketing Plan ("AFHMP") review and approval?

Response: *Sponsors should submit a well-developed draft AFHMP or detailed marketing narrative with their RFP response and account for review, approval, and marketing in their development schedule. Preparing the plan early will help avoid delays and support the RFP's preference for completing occupancy-ready homes within 12 months of construction start.*

MassHousing will review the AFHMP as part of the closing process. Marketing may begin before home installation is complete, but only after MassHousing has approved the AFHMP and established maximum sales price for the restricted home(s).

Q2. When is construction expected to begin for the projects selected under this pilot?

Response: *The RFP anticipates Award selections in April 2027 and loan closings beginning in May 2027, subject to project readiness. Construction start dates will depend on each project's readiness. The RFP preferences homes that can be occupancy-ready within 12 months of construction start.*

Q3. Can the pilot expand from 20 homes to 50 homes?

Response: *The current pilot makes up to $10 million available to support approximately 20 homes. There is no cap on the number of homes that can be produced under this pilot. A primary factor in expanding the production target is a project's ability to repay the Award, so that funds can be used in future projects.*

Q4. What criteria will MassHousing use to evaluate applications for Move-In Mass Awards?

Response: *Applications will first be reviewed for completeness, Sponsor qualifications, and compliance with program eligibility requirements under Section VI.D. Eligible applications will then be compared under Section VI.E based on financial feasibility, readiness and construction speed, development team capacity, marketability, and alignment with the pilot's preferences.*

Q5. How does the RFP account for the time needed to obtain municipal land disposition approvals, including town meeting votes?

Response: *Sponsors should identify outstanding municipal approvals and provide a realistic schedule for obtaining them. If site control has not yet been secured, the RFP permits an explanation of the steps and timeline needed to achieve it. MassHousing will consider these dependencies when evaluating the proposal against the other RFP criteria.*

Not every project will fit within the timeline expectations of the RFP. However, MassHousing and EOHLC encourage municipalities to consider this starter home production model in their land disposition efforts. Depending upon program assessment and funding availability, Move-In Mass may be able to scale and provide additional awards for future projects.

Development Teams and Networking

Q1. May project management firms, subcontractors, and development partners participate, and how can they connect with prospective Sponsors?

Response: *Yes. Sponsors may engage firms for project management, consulting, contracting, and other development services, subject to applicable RFP requirements. Sponsors select their own teams, whose qualifications and roles will be reviewed as part of the application (see Section VI).*

Interested firms should contact prospective Sponsors directly. Interested firms may also attend the December 10, 2026 industry networking session. Registration and information is available on MassHousing's RFP webpage. Formal presentation opportunities at this conference will be limited to manufacturers responding to the manufacturer RFI. Other participants may share their capabilities through informal introductions and networking, subject to the final session format and agenda.

Q2. What qualifications and documentation are required for a firm participating as a development consultant?

Response: *The Sponsor should identify the consultant and submit a resume and description of its project role (see Section VI.C.27). The materials should explain the consultant's relevant experience and responsibilities. MassHousing will evaluate the consultant as part of the development team.*

Q3. What materials should municipalities share with developers interested in applying, and should municipalities conduct their own outreach?

Response: *Municipalities are encouraged to share the Move-In Mass RFP and the MassHousing RFP webpage with interested developers and to make connections directly. Developers seeking to apply should follow the application access instructions in Section VI.A. Municipalities with available land are also encouraged to respond to the Municipal RFI.*

Please note that RFI responses are provided for informational purposes only and will be published as RFP addenda. RFI responses do not constitute pre-approval or pre-qualification of any site, product or entity. Sponsors are responsible for securing their own sites and selecting their development teams and Eligible Production Model.

Q4. How can our consulting firm share its capabilities with developers in connection with the December 10th industry networking session?

Response: *Firms may register for the December 10th networking session through MassHousing's RFP webpage. Formal presentation opportunities will be limited to manufacturers responding to the manufacturer RFI. Other participants may share their capabilities through informal introductions and networking, subject to the final session format and agenda.*

Q5. Is there a list of developers qualified through the RFQ?

Response: *No developers were qualified through the RFQ because MassHousing deferred qualification to the RFP process. Therefore, there is no list of RFQ-qualified developers for this program.*

Q6. Can prospective subcontractors access the Application Workbook and related materials to understand the RFP requirements?

Response: *Yes, subcontractors may request access to the Application Workbook. Please note that it is the Sponsor's responsibility to complete and submit an application.*

Program Resources and Pre-Proposal Conferences

Q1. Where can I find the Move-In Mass RFP, the municipal and manufacturer RFIs, and pre-proposal conference materials?

Response: *The RFP, conference materials, registration information, and manufacturer RFI are available on the MassHousing RFP webpage. Section VII.C of the RFP also links to municipal RFI responses.*

Q2. When will MassHousing publish responses to RFP questions?

Response: *MassHousing will post official responses on the MassHousing RFP webpage following each pre-proposal conference. All questions must be submitted to moveinmass@masshousing.com by 5:00 p.m. Eastern time on February 5, 2027. Responses to final questions are scheduled to be posted on February 11, 2027.*

Q3. Where can I register for the November 19th pre-proposal conference?

Response: *The November 19, 2026 session, Getting Started with Factory-Built Homes, will be held virtually from 1:00 to 2:15 p.m. Eastern time. Register for the session here. The registration link is also available on the MassHousing RFP webpage.*

Q4. Will pre-proposal conferences be available virtually, and where can related materials be found?

Response: *All five (5) pre-proposal conferences are scheduled to be held virtually on Zoom. Presentation slides will be available on the MassHousing RFP webpage, along with registration information for upcoming sessions.*

Q5. Where can prospective Sponsors find sites identified through the Municipal RFI?

Response: *Section VII.C of the RFP links to the municipal RFI responses, including information on potential sites. These responses are informational only. Listed sites have not been approved or qualified for Move-In Mass, and Sponsors must independently confirm availability, determine feasibility, and establish site control.*