Massachusetts Housing Finance Agency

One Beacon Street
Boston, MA 02108

REQUEST FOR INFORMATION (RFI) for:

Manufacturers of Factory-Built Homes

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I. STATEMENT OF PURPOSE

MassHousing is issuing this **Request for Information ("RFI")** to gather information from CrossMod®, off-site modular, and panelized/innovative home producers interested in supporting a pilot program targeting homeownership production through the Move-In Massachusetts ("Move-In Mass") initiative. Respondents may answer any or all questions that are relevant to their role. This RFI is intended to help MassHousing understand which organizations may be interested in and what conditions are needed to produce, transport, pour a foundation for, install, and complete attractive starter homes at a predictable price and timeline.

This RFI is intended **solely for information-gathering and planning purposes**. Responses will assist MassHousing in better understanding market capabilities, emerging practices, potential solution approaches, and considerations relevant to Move-In Mass.

MassHousing intends to **publish responses to this RFI** as an addendum to the publicly available Move-In Mass RFP issued by the agency on October 22, 2026. The responses to this RFI are intended to provide market information to developers, municipalities, and other interested parties of the Move-In Mass initiative. Under Move-In Mass, Developers select their own manufacturer partners.

This RFI **does not constitute a solicitation**, does not pre-qualify a respondent for the Move-In Mass initiative, and does not result in the award of any contract.

If you are interested in submitting a response to this RFI, please read through the instructions and submit your response by **Tuesday, November 17, 2026, by 5:00 PM**.

II. BACKGROUND

MassHousing is a self-supporting, independent state agency established in 1966 to provide mortgage financing and related services for affordable housing in Massachusetts. The agency raises capital through the issuance of taxable and tax-exempt bonds and is structured around six main business lines: Rental Business Development, Rental Underwriting, Rental Management, Home Ownership Lending, Home Ownership Production, and Home Ownership Servicing & Operations. Support functions include legal, IT, and finance.

Key Business Areas

- **Rental Management** oversees multifamily portfolios and the Housing Stability Department, ensuring regulatory and subsidy compliance, and provides contract administration services, including for HUD.
- **Home Ownership Servicing & Operations** manages a portfolio of loans for first-time and qualified homebuyers originated through MassHousing's network of lenders.
- **Mortgage Insurance Fund (MIF)** serves as a primary mortgage insurer for MassHousing loans and is recognized by Fannie Mae, Freddie Mac, and local financial institutions.
- **Massachusetts Community Climate Bank (MCCB)** supports decarbonization in the residential housing sector, focusing on low- and moderate-income multifamily and single-family properties.

For more, visit www.MassHousing.com or MassClimateBank.com. Key financial documents and reports are available on the MassHousing Investor Page.

Background on Move-In Mass

MassHousing, in collaboration with the Executive Office of Housing and Livable Communities ("EOHLC" and together, the "Agencies"), issued a Request for Proposals ("RFP") on October 22, 2026, seeking qualified non-profit and for-profit developers (the "Sponsor") interested in using manufactured (specifically CrossMod®), modular, or other cost-effective construction methods to produce starter homes in the Commonwealth ("Move-In Mass" or "Pilot Program"). The link to the RFP can be found here.

Through the RFP, MassHousing is making up to $10 million available for Move-In Mass to facilitate the production of approximately 20 new homes. The Agencies intend to select up to three (3) Sponsors to receive funding awards (each, an "Award"). Awards will be used to support the design, bulk purchase, installation, and sale of fabricated homes. These funds will be delivered as low-cost, non-amortizing loans during the development period; a substantial portion will be returned to Move-In Mass when the homes are sold.

II. INFORMATION SOUGHT

MassHousing is seeking conceptual information regarding:

- Available services, products, or solution models relevant to the identified topic
- Typical scope, delivery approaches, and timelines
- Industry best practices and emerging trends
- Risks, constraints, or implementation considerations
- Lessons learned from similar engagements
- Optional budgetary or cost-range information (non-binding)

Respondents are encouraged to provide **concise and informative** responses to the questions below, and to focus on insights rather than detailed proposals.

Section I – Product Typology & Model Specifications

1. Structural & Production Typology: What off-site housing delivery system(s) does your firm manufacture (e.g. HUD-code CrossMod®, volumetric modular, or panelized/industrialized kit), and how does your model achieve traditional stick-built aesthetics (e.g., roof pitch, taped drywall, permanent chassis removal/foundation integration, front porches, and attached garages)? Please also describe the installation process, including which tasks are performed by your organization, an affiliated installer, a subcontractor, a local general contractor, or another entity.

2. Standard Floor Plans & Starter-Home Specifications: Does your plant currently produce standard single-family floor plans in the 1,200 to 1,600 sq. Ft. Range (3-bed/2-bath) that align with Fannie Mae MH Advantage® or Freddie Mac CHOICEHome®, or conventional end-buyer mortgage underwriting standards? (Please attach a complete product lookbook including 2D floor plans, 3D interior/exterior renderings, dimensions, and material specifications schedules in PDF format)

3. MA Stretch Energy Code & Decarbonization Compliance: Can your off-site building systems (whether HUD-code CrossMod® or state-code modular) comply with Massachusetts local municipal Stretch Energy Code and Specialized Opt-In Code via pre-engineered factory packages (e.g., all-electric cold-climate heat pumps, induction cooking, heat pump water heaters, HERS index rating, etc.)?

Section II - Cost, Pricing Structures & Warranties

4. Baseline Pricing & Factory Wholesale Estimates: What is your indicative base wholesale price per unit for a standard 1,500 sq. Ft., 3-bed/2-bath home package, and what specific interior finishes, cabinetry, appliances, and fixtures are included in that baseline cost? To the extent possible, please attach an itemized factory baseline price sheet and regional delivery fee schedule across Massachusetts sub-regions.

5. Option Menus & Architectural Customization: What is your pricing structure for optional, site-integrated architectural features that may be required by local zoning (e.g., factory-fabricated or site-built front porches, garage attachment packages, exterior siding upgrades, and foundation mating trim package)? To the extent possible, please attach an options and upgrades pricing matrix.

6. Structural & Component Warranty Coverage: What factory warranties do you provide for the structural frame, thermal envelope, roofing system, and factory-installed mechanical, electrical, and plumbing (MEP) systems once the home is set on a permanent foundation?

Section III - Manufacturing Capacity, Lead Times & Order Scaling

7. Plant Capacity & Allocation Commitments: What is your plant's current annual manufacturing capacity, and how many single-family units could your facility allocate specifically to Massachusetts developers participating in the Move-In Mass pilot program between Q1 2027 and Q4 2027?

8. Production Lead Times & Order Lock Thresholds: What are your firm lead times from signed purchase order (or mini-bid award) to factory completion and delivery clearance (e.g., sub-90 days, 120 days), and what milestone payments or deposits are required to reserve factory queue slots?

9. Minimum Batch Sizes & Volume Discount Tiers: Do you require a minimum batch size of identical or semi-custom units to lock in baseline pricing, and what volume discount pricing tiers do you offer if a developer or regional consortium orders multiple units (e.g., 5-10 units vs. 11-20 units)?

Section IV - Transport, Logistics & Site Installation

10. Freight, Transport & Regional Delivery Radius: Where is your manufacturing facility located, what is your maximum transportation radius to Massachusetts, and what is your estimated delivery fee schedule (per section or per total unit) across Western, Central, and Eastern Massachusetts?

11. Transport Route Feasibility & Infill Lot Handling: What physical route constraints (e.g., bridge weight limits, turning radius, low overhead wires, module width limits) affect heavy-haul delivery of your units into dense urban infill neighborhoods or narrow historic New England Street grids? Please attach your factory logistics profile, including minimum turning-radius diagrams, module delivery dimensions, and crane staging clearance requirements.

12. Factory Setting Crews & Regional Installer Network: Do you provide in-house certified crane/setting crews to place, anchor, and stitch modules onto PE-certified permanent foundations (48" frost depth), or do you partner with factory-authorized regional setting contractors in New England? Please provide a list of regional installation partners if applicable.

Section V – Bonding Capacity and Lender Security

13. Bonding Capacity: What is your firm's general capacity to provide performance and payment bonds? Please describe typical per-project and aggregate bonding limits and any key limitations.

14. Lender Security for Advance Payment: Based on your firm's experience, how do commercial lenders typically establish and perfect security interests in materials, work in progress, and completed units when advancing funds before delivery? Please describe common approaches and any challenges, including how existing liens are addressed.

Section VI - Regulatory Approvals & Permitting Coordination

15. Third-Party Quality Control & Inspection Certification: Which third-party inspection agency or state/federal agency inspects and certifies your units on the assembly line, and how are factory-sealed mechanical, plumbing, and electrical systems documented to streamline local building inspection approvals? Please attach a sample HUD Data Plate, third-party certification template, or state modular approval documentation.

16. Foundation Engineering & PE Stamps: Do you provide pre-engineered foundation attachment detail drawings and state-stamped Professional Engineer (PE) structural calculations for continuous concrete perimeter footings, crawlspace, or full basements for Massachusetts snow/wind/frost loads? Please attach sample PE-stamped foundation attachment detail drawings engineered for a 48-inch frost line.

Section VII - Off-Site Construction Industry Networking Session

17. Participation in Networking Session: Is your firm interested in participating in an upcoming MassHousing virtual networking session to deliver a short (5-10 minute) presentation of your CrossMod®, modular, or innovative off-site product lines directly to developers and municipal housing officials?

IV. CONTENT OF RESPONSES

Responses should be organized according to the sections below. Respondents may omit sections that are not applicable.

A. Respondent Overview / Executive Summary

Provide a brief overview of your organization, including:

- Legal name and primary business focus
- Location(s) and size of organization
- Primary point of contact
- Summary of your response to questions in Section III.

B. Experience and Capabilities

Describe your organization's relevant experience, capabilities, and areas of expertise related to the subject of this RFI. Include:

- Types of clients served
- Nature of comparable work performed
- Key competencies or differentiators

C. Culture and Values

Please share a summary regarding your organization's culture and values, including:

- Commitment to equal opportunity, fairness, and inclusion
- Leadership and governance approach
- Community engagement or social impact efforts
- Sustainability or environmental practices, if applicable

D. Relevant Engagements / References (Optional)

Provide brief descriptions of up to three relevant engagements similar in scope or subject matter.

E. Adverse Actions (Disclosure)

Please disclose any material litigation, debarment, or formal complaints relevant to your performance of the type of work described in this RFI within the past ten (10) years.

F. Conflicts of Interest

Describe any known or potential conflicts of interest that may arise if your organization were to engage with MassHousing on this topic.

G. Budgetary / Pricing Information (Optional, Non-Binding)

If helpful, respondents may provide **non-binding, indicative cost ranges**, pricing models, or budget considerations to inform MassHousing's planning. Submission of pricing information is optional and will not be evaluated competitively.

V. USE OF INFORMATION / NO AWARD

This RFI is issued **solely for informational purposes**. Responses:

- Will not be scored or ranked
- Will not result in a contract award
- May inform the development of a future RFP or other procurement, at MassHousing's discretion
- Will be included as an addendum to the publicly available Move-In Mass RFP
- Will not be pre-qualified under the Move-In Mass RFP

Participation in this RFI is **not required** to participate in any current or future procurement.

VI. SCHEDULE AND SUBMISSION INSTRUCTIONS

A. Response Submission MassHousing requests that responses be submitted electronically by **Tuesday, November 17, 2026, by 5:00 PM** to:

moveinmass@masshousing.com

Subject Line: "RFI Manufacturers of Factory-Built Homes – Submission"

MassHousing reserves its right to review responses submitted after this date.

B. Anticipated Schedule (Subject to Change)

Date	Task
November 2, 2026	RFI Issued
November 17, 2026	RFI Response Requested
November 24, 2026	Internal Review of Responses
November 30, 2026	Optional Follow-Up Discussions (if any)

MassHousing may, but is not obligated to, conduct follow-up discussions with one or more respondents.

C. Single Point of Contact

All inquiries regarding this RFI must be submitted via email to:

moveinmass@masshousing.com

Subject Line: “RFI Manufacturers of Factory-Built Homes – Q & A"

VII. ADDITIONAL PROVISIONS

A. Confidentiality

All materials submitted become the property of MassHousing and may be subject to disclosure under applicable public records laws. Respondents should clearly identify any proprietary information.

B. Non-Discrimination

Respondents are expected to comply with all applicable federal, state, and local non-discrimination laws.

C. Rights of MassHousing

MassHousing reserves the right to modify, cancel, or withdraw this RFI at any time and to use or not use information received in any manner it deems appropriate.

D. Respondent Costs

All costs associated with responding to this RFI are the sole responsibility of the respondent and will not be reimbursed.