Move-In Mass
RFP Overview and Program Requirements

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MassHousing

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Agenda

1. Program Overview
2. Eligible Production Models
3. Eligibility
4. Funding
5. Affordability & Homebuyer Selection
6. RFP Timeline
7. Application & Award Process
8. Q&A

This presentation is an overview. The published RFP and addenda control.

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Program Overview

Move-In Mass Request for Proposals

- $10M in funding available
- Targeting 20 new homes
- Anticipate 3 – 5 developments to be selected

Program Goals

- Produce attractive, code-compliant homes across Massachusetts through:
  - Lower-cost manufactured, modular, or other innovative construction methods paired with
  - Lower-cost development-period financing

Program Objectives

- Deliver quality, code-compliant and owner-occupied attainable homes
- Provide equitable access through fair marketing and lottery for eligible homebuyers
- Sell homes at a lower cost to recycle financing to facilitate future production

Eligible Production Models

CrossMod Homes

- HUD-code manufactured homes meeting additional Fannie Mae / Freddie Mac design standards for conventional financing

3D Volumetric Modular

- Factory-built modules constructed under the Massachusetts Manufactured Building Program; Not HUD Code

Other Innovative Methods

- Potential approaches include 1D kit-of-parts and 2D panel systems

Common Requirement

- Code compliant, permanent foundation, comparable to site-built, end-buyer financeability and comparable features between restricted and unrestricted units





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Eligibility

Geography	Sites located anywhere in Massachusetts	Sites may be publicly or privately owned.
Sponsor	Qualified nonprofit or for-profit developer	In good standing, authorized to develop real estate in Massachusetts; joint submissions permitted.
Project	Five or more homes	Detached homes, duplexes, or townhomes; fee-simple or condominium ownership; Local subsidy or other municipal development support required; at least one (1) restricted unit Group 2A accessible.
Units	Permanent homeownership	At least 20% of homes restricted to first-time homebuyers earning 80% or less of AMI, and subject to a resale restriction of at least 15 years

Not eligible: Age-restricted housing, rental housing, commercial uses, or multifamily condominium buildings

Funding

Terms

- Structured as a development-period loan
- 0 – 3% interest rate
- Term of up to 24 months, non-amortizing
- Loan repayment made at each home sale
- 90% advanced during construction on a cost-incurred basis, subject to credit review

Uses

- Purchase, delivery and installation of homes & related development costs incurred on or after August 1, 2026

Subsidy

- Limited to restricted homes
- No more than the lesser of $150,000 per restricted unit or TDC less restricted unit sales proceeds
- Other state financing resources limited to those previously awarded to the project
- Local subsidy or other municipal development support required

Developer Fee and Overhead

- Not to exceed 10% of the TDC

Excess Proceeds / Cost Savings

- Shared amongst sponsor, municipality, and MassHousing

Affordability & Homebuyer Selection

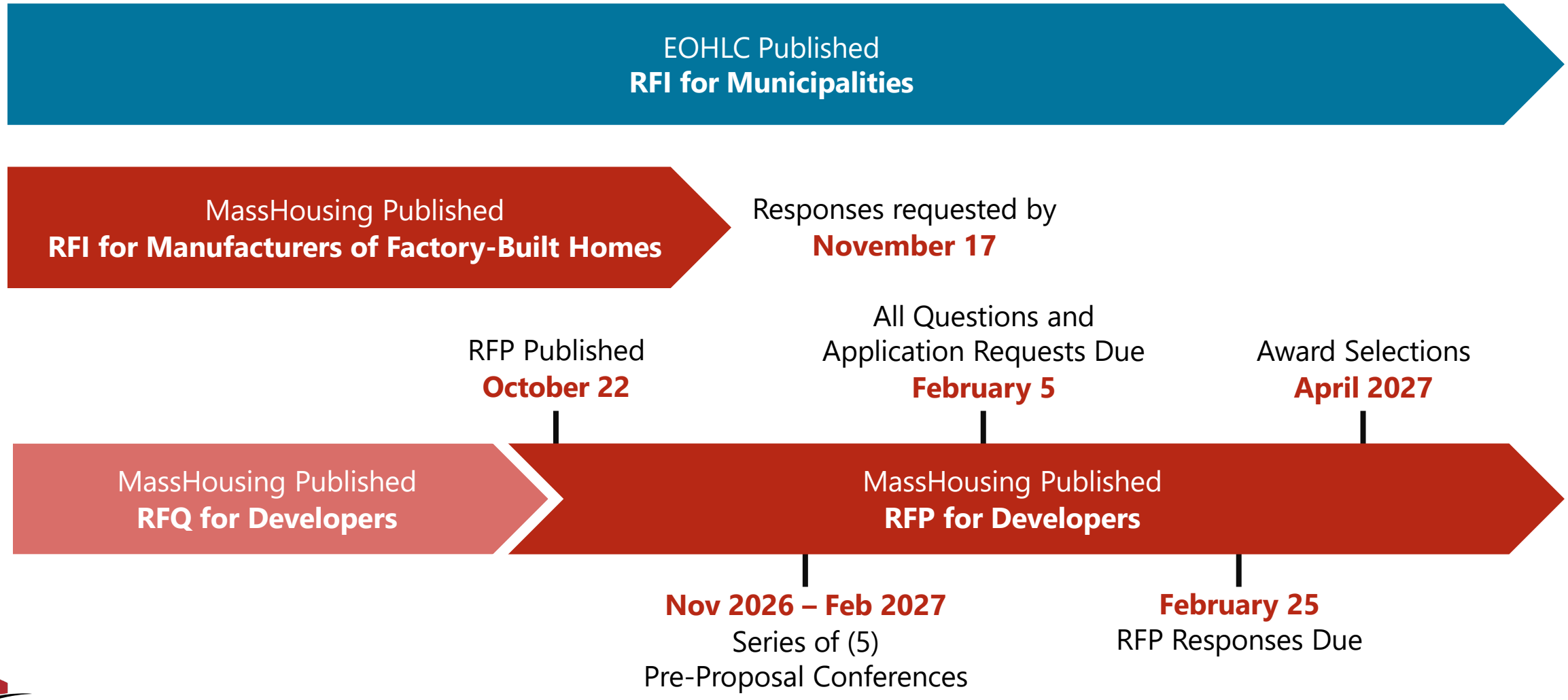
Affordability Restrictions

- Sales prices for restricted units set at the lesser of market rate and a price affordable to an 80% of AMI household paying no more than 30% of income towards housing
- Resale Restriction: at least 15 years from initial sale
- Up to 20% of all units may be subject to a resale restriction exceeding 15 years

Additional Requirements

- Restricted Units: eligible first-time homebuyers earning at or below 80% AMI
- Restricted Units: approved affirmative fair housing marketing plan and lottery
- At least one restricted unit meets Group 2A accessibility standards
- All homes: principal residency requirement

Engagement & RFP Milestones



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RFP Requirements & Preferences

Threshold Eligibility

- Eligible sponsor and production method
- At least 5 new homes per project
- Minimum 20% restricted homes
- Applicable ownership and unit standards
- Municipal support
- Complete application

Preferences

- Individual fee-simple ownership
- Full repayment of the award
- Occupancy ready within 12-months from construction start
- Award request below $5 million
- Site preparation below $50,000 per home

Preferences are considered in context of total cost, the number of homes, subsidy need, and feasibility.

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Application Review & Selection Criteria

1. All applications are first reviewed for **threshold eligibility.**

2. Applications are then reviewed against **the comparative criteria:**

A) Financial Feasibility	Balanced budget with committed sources, feasible development schedule, sales prices within program maximums, subsidy need and expected loan repayment
B) Readiness and Speed of Construction	Strength of local support, site and permitting progress, and factory and site coordination
C) Sponsor and Development Team Capacity	Sponsor capacity and relevant experience; manufacturer capacity
D) Project Marketability	Market study supports development program and pricing, affirmative marketing consistent with RFP requirements.
E) Alignment with Pilot Preferences	Ownership structure, full loan repayment, timely path to occupancy-ready homes, award size, and minimal site costs

Application Process

How to Apply

Email **moveinmass@masshousing.com** to request an application

Include “Move-In Mass Application Request” in subject line

Identify a single point of contact and information of each user requiring access

Deadline is **5:00 PM** on **February 5, 2027**

Prepare Materials

- Complete the application package, including the provided workbook and required attachments

Upload Proposal

- Submit a complete application by **5:00 p.m.** on **February 25, 2027**

Application Fee

- $1,000 at application submission, $6,500 for awarded projects at closing
- MassHousing issues invoice following an application submission

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Award Process

Award Recommendations & Approval

- MassHousing Staff and Program Advisory Committee Review and Recommendation
- Executive Office of Housing and Livable Communities award decision

Application Status Notification

- Ineligible
- Non-Award Notification
- Conditional Award Notification

Closing Requirements

- Completion of project due diligence, compliance with RFP requirements, and closing on all other project sources

Upcoming Virtual Conferences

Date	Topic	Description
November 19, 2026, 1:00 PM	Getting Started with Factory-Built Homes	Introductory session on Factory-built homes. Topics include buyer financing, zoning and policy considerations, partnership models and field examples
December 10, 2026, 9:30 AM	Industry Networking	An open opportunity for interested parties to connect and share capabilities and build partnerships.
January 14, 2027, 9:30 AM	Project Financing and Affordability	Walkthrough of the Application Workbook, with a focus on financing and affordability requirements
February 4, 2027, 9:30 AM	RFP Application Readiness and Final Q&A	A focus on application and submission requirements to ensure a complete application.

Informational Resources

Municipal RFI
LINKED HERE

RFI: Manufacturers of Factory-Built Homes
LINKED HERE

Move-In Mass RFP
LINKED HERE

Contact:
moveinmass@masshousing.com

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Questions Are Welcome

We welcome any questions that help clarify the requirements and process for all prospective applicants.

We may not be able to answer all questions today; look for the official published questions and answers posted on MassHousing's RFP website following this session.

Questions and answers will be updated following each subsequent pre-proposal conference.

Thank You!

Questions? Comments?