

Move-In MA

Developer Information Session

Presentation by Robert Muollo
Senior Manager - Special Lending Programs

Background:

Commonwealth's Housing Challenges

Housing is too expensive

73%

increase in median home prices
since 2000¹,

&

<25%

of home sales between 2010-2019
were affordable to low-moderate
income households

1. After adjusting for inflation - Per The Office of Governor Maura T. Healey
(2025, February) A Home for Everyone: Massachusetts' Statewide Housing Plan

Rising costs impacting residents

180,000+

MA residents **left for other states**
from 2020 to 2025, many of whom
were 26-34 year olds,

&

In 2025, Massachusetts ranked
47th out of 50 states
with about 174 new housing units
permitted per 100,000 residents

Per The Pioneer Institute (2026, February) The Massachusetts' Labor Force Now and Beyond,
(2026, June) The House Call

Confronting the Challenge

- As the cost of new home construction rises, the Healey-Driscoll Administration is investing in **new, innovative** and **less expensive** single-family home production.
- Manufactured and modular homes, including CrossMod® homes, **cost less to build**, and are uniquely customizable and are near-indistinguishable from traditional, site-built homes.
- Because these homes are less expensive to build, they are **less expensive to purchase** and provide homebuyers earning 70-130% AMI with **more affordable options for homeownership** in competitive markets.



Example CrossMod® Home

Program Summary

- Mirrored after “**Move-In New York**”, which used CrossMod[®] manufactured homes built to **federal construction and safety standards**
- Focus on **production** and **generational wealth building** through homeownership with initial build of up to **20** homes
- Sell to income-eligible homebuyers (**70 - 130% of AMI**) through an affirmative marketing and lottery selection process
- Repay program through sales proceeds, resulting in **minimal subsidy**
- Depending on results of the pilot, MA **could potentially scale** this program to address broader needs

What are CrossMod[®] Homes?

A CrossMod[®] is a **permanently affixed**, factory-built **manufactured home** built to **HUD code** and designed to look and appraise like a site-built home.



They feature **advantages over typical manufactured homes**, including:

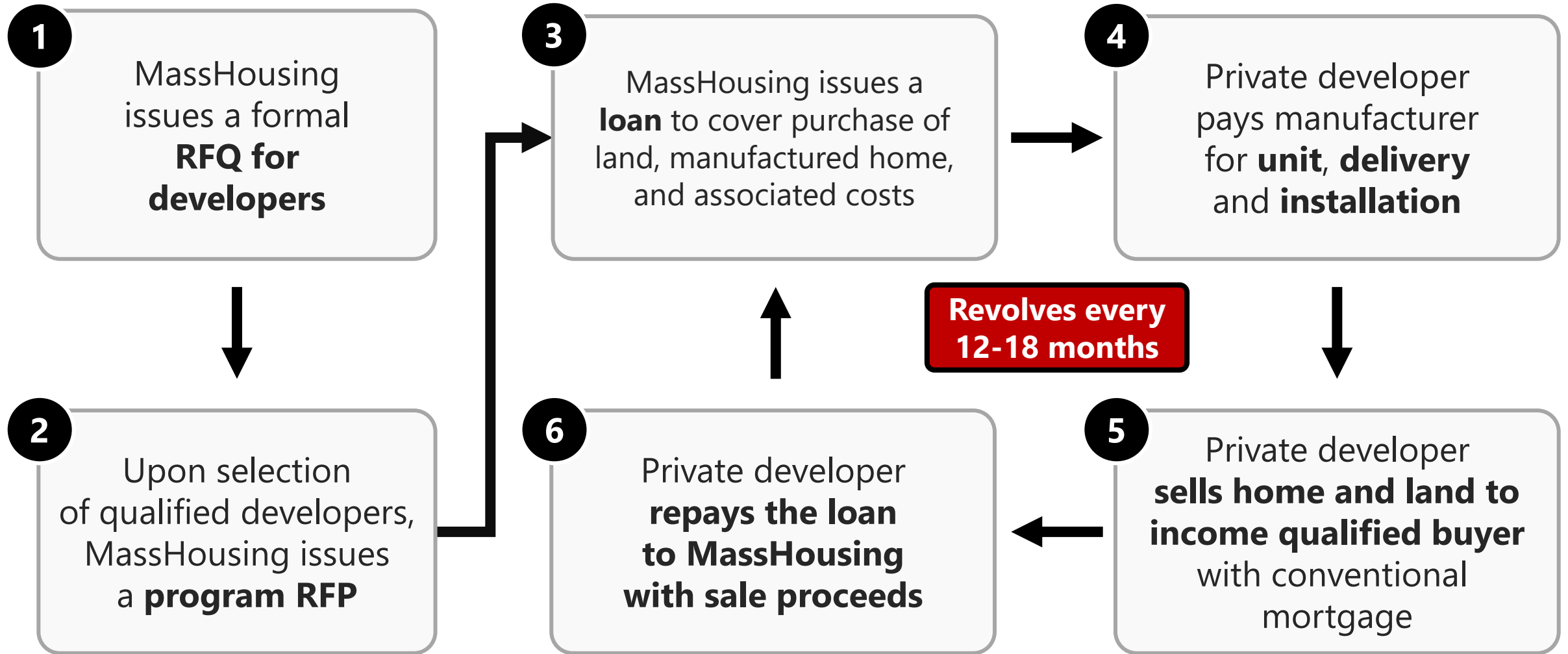
- Eligibility for **conventional mortgages**
- Appraised as **site-built homes**
- Titled with the land as **real property**
- Must meet **Fannie Mae and Freddie Mac** design and energy efficiency standards

CrossMod® Specifications

- **3BR, 2 BA** units are typically **1,500 SF**
- **2BR, 1 BA** units are typically **1,000 SF**
- Both have a **site-built garage** or **car port**



Process Overview



Developer Qualifications

Respondents must satisfy each of the following minimum requirements. Failure to satisfy a Mandatory Qualification may result in disqualification from further consideration.

1

Organizational Eligibility

- Legally authorized to:
- conduct business in Massachusetts
 - undertake real estate development

2

Developer Good Standing

- In good standing with:
- MA Sec of State
 - MA Dept. of Revenue
 - and if prior business, with MassHousing and EOHLC

3

Complete Submission of Information

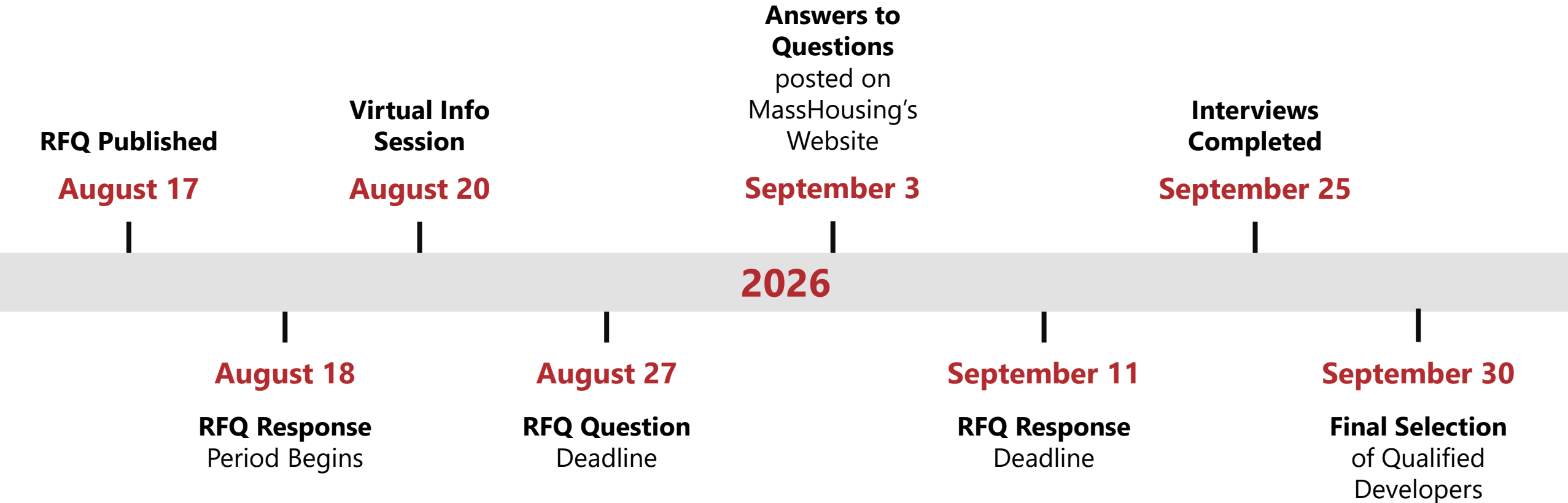
Submit all information required by the RFQ by the submission deadline

Evaluation Factors

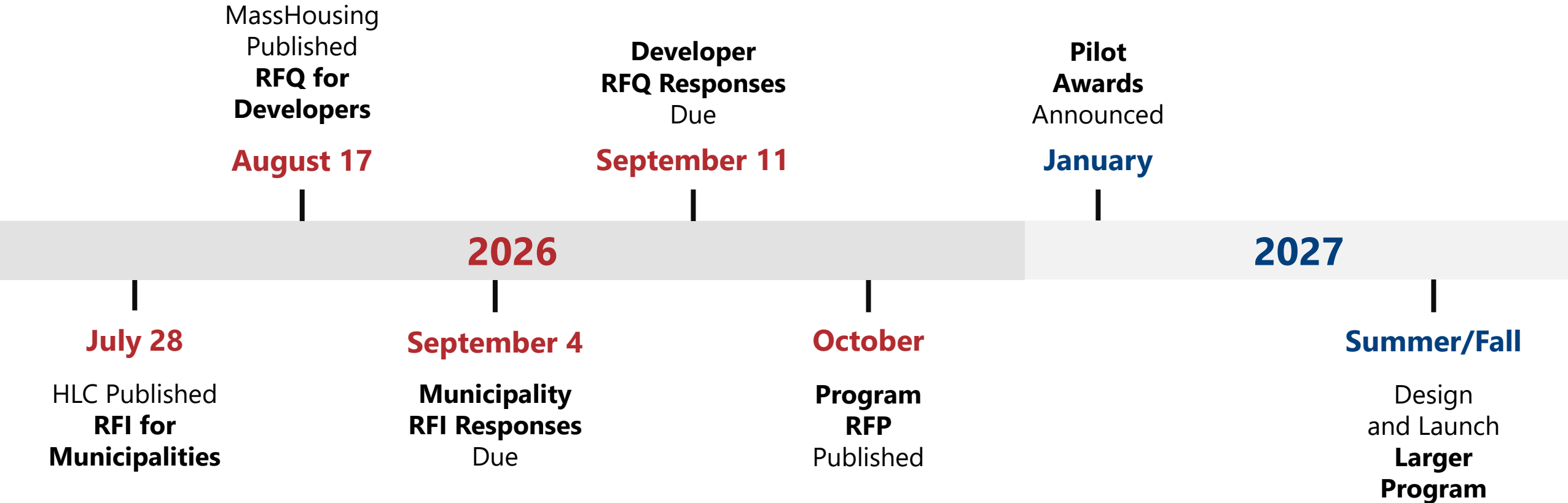
MassHousing will evaluate each eligible response based on the factors below. These factors are intended to assess each Respondent's ability to submit a competitive proposal as part of an RFP.

- ✓ **Developer Experience**
- ✓ **Overall Approach**
- ✓ **Site Control**
- ✓ **Site Feasibility**
- ✓ **Municipal and Community Engagement**
- ✓ **Development Schedule**
- ✓ **Conceptual Development Budget**
- ✓ **Feedback on Program Design**

RFQ Timeline



Program Timeline



Program Resources

Municipal RFI available on the EOHLC Website

LINKED HERE

Contact: philip.dearing@mass.gov

Developer RFQ available on the MassHousing Website

LINKED HERE

Contact: moveinma@masshousing.com

Thank You!

Questions? Comments?