

**SENATE . . . . . No.**

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**The Commonwealth of Massachusetts**

PRESENTED BY:

*Adam G. Hinds*

*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:*

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act expanding home ownership opportunities for the middle class.

PETITION OF:

NAME:

*Adam G. Hinds*

DISTRICT/ADDRESS:

*Berkshire, Hampshire, Franklin and Hampden*

**SENATE . . . . . No.**

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By Mr. Hinds, a petition (accompanied by bill) (subject to Joint Rule 12) of Adam G. Hinds for legislation to expand home ownership opportunities for the middle class. Housing.

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**The Commonwealth of Massachusetts**

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**In the One Hundred and Ninety-First General Court  
(2019-2020)**  
\_\_\_\_\_

An Act expanding home ownership opportunities for the middle class.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1           SECTION 1. Notwithstanding any special or general law to the contrary, there shall be  
2 established a down payment assistance program administered by MassHousing for first-time  
3 home-buyers who are middle-income residents of the Commonwealth to purchase new  
4 manufactured homes as defined in section 32Q of chapter 104. A home-buyer shall be eligible to  
5 participate in the down payment assistance program provided the buyer meets, but not limited to,  
6 the following requirements as determined by MassHousing:-

7           (a) the buyer’s primary residency is the Commonwealth and has resided in the  
8 Commonwealth as the primary place of residency for not less than 2 successive years;

9           (b) the buyer is a first-time home-buyer;

10           (c) the applicant has a qualifying net income that shall not exceed 100% of the area  
11 median income for the area that the manufactured home will be located, dependent on the  
12 buyer’s household size;

- 13 (d) the buyer has a qualifying credit score;
- 14 (e) the buyer has a qualifying debt to income ratio;
- 15 (f) the buyer owns land in the Commonwealth that the manufactured home will be placed  
16 on;
- 17 (g) the manufactured home shall serve as the buyer's primary place of residence;
- 18 (h) the buyer has completed a home-ownership education course approved by  
19 MassHousing.

20 Down payment assistance shall be applied as 3% of the purchase price or \$10,000,  
21 whichever is lower, subject to return of payment to MassHousing in the form of a fixed-rate loan  
22 at 1% for a 15-year repayment term. Repayment of the down payment assistance shall be due  
23 upon refinancing the property or sale of the property prior to the end of the 15-year term.

24 SECTION 2. MassHousing shall promulgate any necessary rules or regulations for  
25 purposes of carrying out Section 1.