

## The Commonwealth of Massachusetts

PRESENTED BY:

Adam J. Scanlon

*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 establishing the missing-middle starter home development and home ownership program.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Adam J. Scanlon</i>	<i>14th Bristol</i>	<i>2/11/2026</i>

# HOUSE . . . . . No.

[Pin Slip]

# The Commonwealth of Massachusetts

**In the One Hundred and Ninety-Fourth General Court  
(2025-2026)**

An Act establishing the missing-middle starter home development and home ownership program.

*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. Chapter 10 of the General Laws is hereby amended by inserting after

2 section 35AA the following section :-

### 3 Section 35AA½. Starter Home Development Trust Fund.

4 (a) There shall be established and set up on the books of the commonwealth a separate  
5 fund to be known as the Starter Home Development Trust Fund to be used, without further  
6 appropriation, by the executive office of housing and livable communities.

7 (b) There shall be credited to the fund revenue from appropriations or other monies  
8 authorized by the general court and specifically designated to be credited to the fund and gifts,  
9 grants, private contributions, repayment of loans, investment income earned on the fund's assets  
10 and all other sources. Money remaining in the fund at the end of a fiscal year shall not revert to  
11 the General Fund.

(c) Amounts credited to the fund shall be expended on financial assistance for new construction or acquisition and substantial rehabilitation of owner-occupied starter homes for the benefit of households whose incomes are between 80 per cent and 120 per cent of area median income as determined by the United States Department of Housing and Urban Development.

16 Amounts credited to the fund may be expended in partnership with the Massachusetts Housing  
17 Finance Agency to expand the CommonWealth Builder Program to all municipalities in the  
18 commonwealth. Priority consideration shall be given for projects sited and developed in a starter  
19 home zoning district as defined in section 1 of Chapter 40Y.

20 (d) The secretary of the executive office of housing and livable communities may  
21 establish an advisory council and make appointments to such advisory council to make policy  
22 recommendations regarding the fund's activities and expenditures.

23 (e) Annually, not later than January 15, the executive office shall report to the clerks of  
24 the house of representatives and the senate, the house and senate committee on ways and means  
25 and the joint committee on housing on the fund's activity. The report shall include, but not be  
26 limited to: (1) money received by the fund; (2) anticipated amounts to be deposited into the fund  
27 for the forthcoming fiscal year; (3) projections for expenditures in the forthcoming fiscal year;  
28 (4) details of all expenditures from the fund; and (5) total housing units created by the fund.

29 SECTION 2. The executive office of housing and livable communities shall promulgate  
30 regulations pursuant to section 35AA ½ of chapter 10, as established by section 1 of this act, by  
31 December 31, 2027. Said regulations shall include, but not be limited to, application and  
32 selection criteria for projects financed under the fund, a process by which funds may be made

33 available to developers and the amount of financial assistance available per unit of new housing  
34 created.