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Build for Mass

Flexible, Low-Cost Lending Program for Municipal Infrastructure Projects

The Healey-Driscoll Administration is launching Build for Mass, the Commonwealth's first general municipal infrastructure lending program. The initiative will provide Massachusetts municipalities with flexible, low-interest financing to address funding gaps, advance priority projects, and maximize access to federal resources. Housed at MassDevelopment, Build for Mass includes two revolving loan programs that help municipalities, especially Gateway Cities and rural communities, move critical projects from planning to completion.

GENERAL LOAN PROGRAM

Low-cost financing for projects supported by federal funding, including economic development, clean energy, climate resilience, and other critical municipal infrastructure improvements.

GREEN LOAN PROGRAM

Bridge financing for municipal clean energy projects that qualify for the federal Direct Pay program, enabling municipalities cover upfront costs and receive IRS Section 48 tax credits upon completion.

FEATURES FOR MUNICIPALITIES

- ✓ **Low-interest financing** to help municipalities affordably advance priority capital projects.
- ✓ **Flexible loan structures** tailored to project-specific financing needs.
- ✓ **Funding-gap support** when other resources cannot cover total project costs.
- ✓ **Bridge financing** for clean energy projects that qualify for federal tax credit reimbursement.
- ✓ **Upfront capital** that enables municipalities to compete for and secure federal funding.
- ✓ **Designed with municipalities** and informed through collaboration with cities and towns.
- ✓ **A revolving source of capital** that supports municipal investments over the long term

WHAT CAN BUILD FOR MASS SUPPORT?

Clean Energy Projects at Public Buildings

Supporting the installation of ground-source heat pumps or battery storage at municipal buildings with upfront bridge financing.

Downtown Revitalization Projects

Advancing federally supported downtown revitalization projects and helping secure further federal funding for construction with low-cost financing.

Coastal Resilience Efforts

Reconstructing aging seawalls and strengthen coastal resilience infrastructure with flexible, low-cost financing.

Neighborhood Infrastructure Improvements

Modernizing aging water, sewer, stormwater, and streetscape infrastructure to close key funding gaps and strength ability to leverage additional federal funding and other capital investment.

Have a priority infrastructure project? Tell us about it!

Submit an interest form by scanning this QR code or visiting Mass.gov/BuildforMass



For additional information, contact fedfundsinfra@mass.gov.