



BUILD FOR MASS

Low-interest financing for Massachusetts municipalities to address funding gaps, advance priority projects, and maximize access to federal funds.

Administered by MassDevelopment, Build for Mass includes two revolving loan programs designed to help municipalities—especially Gateway Cities and rural communities—move critical infrastructure projects from planning to completion.

General Loan: Low-cost financing for projects supported by federal funding, including:

- Economic development
- Transportation
- Clean energy
- Climate resilience
- Other critical municipal infrastructure improvements

Green Loan: Bridge financing for municipal clean energy projects that qualify for the federal Direct Pay program, helping municipalities cover upfront project costs while awaiting reimbursement through applicable federal tax incentives.

Benefits for Municipalities

- ✓ Low-interest financing to advance priority capital projects
- ✓ Flexible loan structures tailored to project-specific needs
- ✓ Funding-gap support when other resources do not fully cover project costs
- ✓ Bridge financing for clean energy projects eligible for federal tax incentive reimbursement
- ✓ Upfront capital that helps municipalities compete for and secure federal funding
- ✓ Designed in collaboration with cities and towns to meet municipal needs
- ✓ A revolving source of capital that supports long-term municipal investment

What Can Build for Mass Support?

Clean Energy Projects at Public Buildings: Support the installation of ground-source heat pumps, battery storage, and other clean energy improvements at municipal facilities through upfront bridge financing.

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

Coastal Resilience: Reconstruct aging seawalls and strengthen coastal resilience infrastructure with flexible, affordable financing.

Have a priority infrastructure project? Talk to us!

Email MassDevelopment's Green Finance team at build4ma@massdevelopment.com or call 617-330-2000 to speak with a representative.