



HOME MODIFICATION LOAN PROGRAM

October 2022

From: Susan Gillam, Home Modification Loan Program

Learn more about this Massachusetts state-funded loan program that provides loans to homeowners and small landlords for necessary home adaptations or modifications.

Do you know someone who might be looking for financial assistance for a more accessible home? Is their bathroom difficult to navigate? Would they benefit from a stair-lift or ramp? Or perhaps they have considered converting or adding living space to be able to live all on one level? The Home Modification Loan Program can help.

Since 2000, the Home Modification Loan Program (HMLP) has made loans to over 3,000 Massachusetts households to finance home accessibility projects like: accessory units, home security features, fencing, ramps, wheelchair and stair lifts, widened doorways, hand-rails and walkways, bathroom and kitchen modifications, and more.

Enclosed are brochures to share information on the Home Modification Loan Program (HMLP). Thanks for helping to spread the word and ensuring that your consumers and staff are made aware of this resource.

You can also visit: www.cedac.org/find-out-if-you-qualify and answer a few questions to review eligibility requirements and see if they qualify and request program information. Or visit our homepage directly to download an application: www.cedac.org/hmlp.

Please do not hesitate to call me directly to learn more: Susan Gillam, sgillam@cedac.org or toll free at 1-866-500-5599 (in MA only) or 617-727-5944.

About the Program

Home Modification Loan Program (HMLP) is a state-funded loan program that provides financing to homeowners and small landlords for accessibility renovations to keep a household member with a disability or an older adult in their own home and community.

This is not a home repair program. Projects funded by HMLP include ramps and lifts, bathroom and kitchen adaptations, sensory integration spaces, fencing, as well as accessory dwelling units.



Are you eligible?

- Are you a homeowner?
- Is someone in the household an older adult or person with a disability?
- Are you looking for funding for accessibility renovations or modifications related to this household member's ability to function in the home on a day-to-day basis?
- The program has generous annual income guidelines, visit www.cedac.org/hmlp to learn more about the eligibility requirements.

Loan Information

- \$1,000 to \$50,000 loans to property owners
- 0% interest loan
- No monthly payments
- Repayment is required when the property is sold or transferred
- \$1,000 to \$30,000 loans to owners of manufactured or mobile homes
- Landlords with fewer than 10 units may be eligible for a 3% loan for a tenant

“
I feel less dependent on others and the modifications have significantly improved my spirits and outlook on life since the operation.
”

Ruth Perrault,
HMLP Borrower

Application Process

Applications and the required documentation are reviewed by the regional provider agency to determine eligibility.



You may also contact Susan Gillam at 1-866-500-5599 or sgillam@cedac.org

Get Started Today

If you think you might be eligible, contact the provider agency in your region to start the application process.

The application and more information can be found at: cedac.org/hmlp.



HMLP is a MRC program in collaboration with CEDAC

Provider Agencies

Northeast MA: Community Teamwork - Bonnie Greenwood, 978-654-5673, bgreenwood@commteam.org

Greater Boston: Metro Housing Boston - Jennifer Shaw, 617-425-6637, jennifer.shaw@metrohousingboston.org

MetroWest: South Middlesex Opportunity Council - Amy Cowan 508-326-5349, hmlp@smoc.org

Southeast MA: NeighborWorks Housing Solutions - Laura Gabriel 781-422-4200 ext. 231 lgabriel@nhsmass.org

Cape & Islands: South Middlesex Opportunity Council - Amy Cowan, 508-326-5349, hmlp@smoc.org

Central MA: RCAP Solutions - Ashur Gurbuz, 978-630-6725, agurbuz@rcapsolutions.org

Greater Springfield: Way Finders - Amneris Moreno, 413-233-1615, amoreno@wayfinders.org

Western MA: Pioneer Valley Planning Commission - Shirley Stephens, 413-781-6045, [sstephens@pvpc.org](mailto:ssstephens@pvpc.org)



HOME MODIFICATION LOAN PROGRAM

A state loan program that could help you or a loved one live more independently at home.

cedac.org/find-out-if-you-qualify