Live more independently at home

“My husband and I are extremely grateful for the HMLP and the way it was organized. From beginning to end, the process was made easy and the results enable us to stay in our home for many years to come.” - HMLP borrower

“I couldn’t have asked for better service and assistance. My Provider Agency went out of its way to help me.” - HMLP borrower

“Your program is a blessing and you have made my family happier and healthier. Thank you so much.” - HMLP borrower

FOR MORE INFORMATION, VISIT MRC’s WEBSITE, massrehab.org/ecn/pc

OR CONTACT MRC DIRECTLY
Susan Gillam
617-204-5739
susan.gillam@state.ma.us

Types of Loans Available
Based on the income guidelines, you may qualify for a loan of $1,000 up to $30,000 which is secured by a promissory note and a mortgage lien. This program offers 0% or 1% deferred payment loans and 3% amortizing loans depending on the total gross household income. Please see the Frequently Asked Questions sheet for the income limits.

Homeworkers eligible for a 0% loan do not make any monthly payments and no interest accrues. Repayment is required when the property is sold or has its title transferred. 3% loans require monthly payments and must be paid back in 5–35 years depending on the total amount borrowed.

The program only allows for one loan per property, making it important to think about all necessary home modifications, present and future.

Application process
Applications are reviewed by six regional Provider Agencies to determine both income eligibility and eligibility of the proposed modification. Providers determine eligibility by evaluating documentation submitted with the application including, but not limited to, income verification, a professional’s certification, the proposed modification relates to the beneficiary’s ability to function on a daily basis. Verification of paid state income and property taxes, property deed, and home modification plans, if available.

How to get started
If you think you might be eligible, contact the provider agency in your region to start the application process. More information can be found on MRC’s website, massrehab.org/ecn/pc or contact MRC directly, Susan Gillam, 617-204-5739 or susan.gillam@state.ma.us for more information.

(Brochures are available in other languages or in alternate formats. Please contact us.)