

## Provider Agencies

### WESTERN MA

#### HAP, Inc.

(Agawam, Chicopee, Holyoke, Northampton, Springfield, W. Springfield and Westfield)

Marta Alvarez

413-233-1615

TTY/TDD: 413-233-1699

malvarez@haphousing.org

www.haphousing.org

#### Pioneer Valley Planning Commission

(all other Hampden, Hampshire, Franklin and Berkshire county communities)

Laurel Foley

413-781-6045

TTY/TDD: 413-781-7168

lfoley@pvpc.org

www.pvpc.org

### CENTRAL MA

#### RCAP Solutions Financial Services, Inc.

Jennifer Toler

978-630-6725

TTY/TDD: 978-630-6754

jtoler@rcapsolutions.org

www.rcapsolutions.org

### NORTHEAST/NORTH SHORE MA

#### Community Teamwork, Inc.

978-459-0551

Mass Relay Available: Dial 711

www.comteam.org

### METROWEST MA

#### South Middlesex Opportunity Council, Inc.

Christina Cutting

508-620-2682

TTY/TDD: 508-872-4853

ccutting@smoc.org

www.smoc.org

### SOUTHEASTERN MA/CAPE/ISLANDS

#### South Middlesex Opportunity Council, Inc.

Mary Ann Walsh

508-202-5919

TTY/TDD: 508-872-4853

mwalsh@smoc.org

www.smoc.org

### METROPOLITAN BOSTON

#### Metropolitan Boston Housing Partnership

Jennifer Shaw

617-425-6637

Mass Relay Available: Dial 711

Jennifer.shaw@mbhp.org

www.mbhp.org

## 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,  
[www.mass.gov/mrc/hmlp](http://www.mass.gov/mrc/hmlp)

OR CONTACT MRC DIRECTLY

Susan Gillam

617-204-3739

[susan.gillam@state.ma.us](mailto:susan.gillam@state.ma.us)

HMLP IS A MRC PROGRAM  
IN COLLABORATION WITH  
THE COMMUNITY ECONOMIC  
DEVELOPMENT ASSISTANCE  
CORPORATION



# Home Modification Loan Program

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



MASSACHUSETTS  
REHABILITATION  
COMMISSION



## About the program

The state-funded Home Modification Loan Program (HMLP) provides loans to make modifications to the primary, permanent residence of elders, adults with disabilities, and families with children with disabilities. The modifications to be made to the residence must be necessary to allow the beneficiary to remain in the home and must relate to their ability to function on a daily basis.

## Eligibility

Any homeowner who is an elder, has a disability or has a household member who is an elder or has a disability is eligible. Landlords with fewer than 10 units may be eligible for a 3% loan for a tenant.

The proposed modifications must relate to the functional limitation of the beneficiary as documented by a professional with whom there is a client history. This program is not a home repair program. Some examples of projects funded through this program include ramps, hardwired alarm systems and other safety modifications, as well as accessible bathrooms and kitchens.

## 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 3% 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.

Homeowners 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 5-15 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 day to day 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, [www.mass.gov/mrc/hmlp](http://www.mass.gov/mrc/hmlp) or contact MRC directly, Susan Gillam 617-204-3739 or [susan.gillam@state.ma.us](mailto:susan.gillam@state.ma.us) for more information.

## Assisting your way to accessible living



BROCHURES ARE AVAILABLE IN OTHER LANGUAGES OR IN ALTERNATE FORMATS, PLEASE CONTACT US.