

## Provider Agencies

### CENTRAL MA

RCAP Solutions Financial Services, Inc.  
Lovette Chislom  
lchislom@rcapsolutions.org  
978-630-6725  
www.rcapsolutions.org  
TTY/TDD: 978-630-6754

### METROPOLITAN BOSTON

Metro Housing Boston  
Jennifer Shaw  
jennifer.shaw@metrohousingboston.org  
617-425-6637  
www.metrohousingboston.org  
Mass Relay Available: Dial 711  
(fax) 617-532-7539

### METROWEST MA

South Middlesex Opportunity Council, Inc.  
Linda Hochen  
lhochen@smoc.org  
508-620-2682  
www.smoc.org  
TTY/TDD: 508-872-4853

### NORTHEAST/NORTH SHORE MA

Community Teamwork, Inc.  
Alan Trebat  
atrebat@commteam.org  
978-654-5741  
www.commteam.org  
Mass Relay Available: Dial 711

### CAPE & ISLANDS

South Middlesex Opportunity Council, Inc.  
Amy Cowan  
acowan@smoc.org  
508-620-2682  
www.smoc.org  
TTY/TDD: 508-872-4853

### SOUTHEASTERN MA

NeighborWorks Housing Solutions  
Elvira Caldeira  
ecaldeira@nhsmass.org  
617-770-2227 ext. 134  
www.nhsmass.org  
TTY/TDD: 617-801-5218

### WESTERN MA

Way Finders  
(Agawam, Amherst, Chicopee, Holyoke, Northampton,  
South Hadley, Springfield,  
W. Springfield and Westfield)  
Araceli Rivera  
arivera@wayfindersma.org  
413-233-1615  
www.wayfindersma.org  
TTY/TDD: 413-233-1699  
Pioneer Valley Planning Commission  
(all other Berkshire, Hampden, Hampshire, and  
Franklin county communities)  
Shirley Stephens  
sstephens@pvpc.org  
413-781-6045  
www.pvpc.org  
TTY/TDD: 413-781-7168

# HMLP

## Home Modification Loan Program

Home Modification Loan Program (HMLP) is a state-funded lending program that provides loans to homeowners and small landlords to fund necessary changes to keep disabled or elderly family members in their own homes and communities.

This is not a home repair program and is not a resource to repair roofs, windows, or heating and septic systems. Work must be completed by contractors who are licensed and insured.

### Loan Information

- \$1,000 to \$50,000 loans to property owners
- 0% interest
- No monthly payments or interest
- Repayment is required when 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

### Possible Modifications:

- Bathroom & kitchen modifications
- Ramps
- Stair-lifts, and/or platform lifts
- Sensory or therapy spaces
- Hard-wired alarm systems
- Fences
- Accessory dwelling units

### Eligibility is based on:

- Income
- Documentation of need from professional
- Proposed modification

2019 Income Guidelines	
Household Size	Eligible with Gross Income up to:
1	\$166,000
2	\$189,600
3	\$213,400
4	\$237,000
5	\$256,000
6	\$275,000
7	\$294,000
8	\$313,000



HMLP is a MRC program in collaboration with CEDAC

For more information  
call Susan Gillam at  
**1-866-500-5599**  
or visit [cedac.org/hmlp](http://cedac.org/hmlp)