

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 - Kathleen Bergeron, 315-322-5512, kbergeron@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 - Elvira Caldeira, 617-770-2227 ext.134 ecaldeira@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



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

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

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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