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

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

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.

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

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.

Application Process

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

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

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