

Speaker 1:

Since its inception in 2000, the Massachusetts Home Modification Loan Program or HMLP has helped over 3,000 households create a more accessible home for a household member. This video is designed for those folks who are ready to start their HMLP application. If you have found yourself here before reviewing the website and application, we do suggest you start here first. The application tips throughout this video come directly from the local HMLP staff. They are the ones who work directly with the applicants across the state and have helped so many households successfully complete the process. We hope you find the next few minutes filled with useful tips, suggestions, and guidance to help you feel more confident as you tackle the HMLP loan application.

Let's start with just a few important things to remember. It's always the property owners or the owners of the manufactured home who will be responsible for the HMLP loan. This means all owners will need to be involved. If your property is held in a trust, this doesn't exclude you from applying, but you will need to submit a copy of your trust documents with your application. This application refers to an HMLP beneficiary. This is the person or persons in your household who will benefit from the home accessibility, adaptations, or modifications.

Tip number one, don't be overwhelmed by the application. We hope the frequently asked questions answer some of your initial questions, but don't hesitate to call your local provider. You can find your local contact by entering your town or city on our website, or call the program's main number, 1-866-500-5599. We are here to help answer any of your questions and guide you and assist you through the process. Tip number two, use the application checklist. We suggest that you tackle the process in steps. The application includes a checklist of the requirements and documentation required. Use this to help you organize your application. Also, keep in mind you can complete and submit as much of the application as possible at any time. You don't have to have everything to start the process.

Let's take a minute to highlight a couple of documents on the checklist. The professional documentation of need form outlines the needs of the beneficiary and the required housing modifications. It's an important document for determining your eligibility. The form must be completed by a medical professional, someone like a primary care doctor or specialist. We suggest you get this document to your medical professional as soon as possible. If you're a property owner, the application asks for a copy of your property's deed. Don't worry if you don't remember where you filed this away. Your local provider agency can help you get a copy for your application.

Now, let's talk about contractors and your modification project. HMLP is a funding source only. You will need to drive the process and find, as well as oversee a contractor to complete your modification project. If you need assistance when finding a contractor, reach out to your local provider. They might have a resource list of contractors for you to contact or can provide other tips on how to find someone. Another document on the application checklist is the HMLP bid, scope of work and contract form. This form must be completed by your chosen contractor. Keep in mind, the first four to seven pages of this form must be completed, but then the form is broken down into project areas and only the sections that are related to your project need to be completed. Here are a few helpful things to know about HMLP's income documentation.

Please review the frequently asked questions to find the current household income eligibility information. The program uses the gross annual income of all household members to determine income eligibility, so please be sure to include the required income documentation for each household member. The program also requires current income documentation for the past 60 days, so be sure to think about how often you are paid. If it's monthly, we need the last two pay stubs. Weekly, the last eight pay stubs, or biweekly, the last four pay stubs. We understand not all household members will have pay stubs. You can submit annual benefit or pension statements or other proof of income.

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Let's take a moment to clarify HMLP's Asset limit and what you should include. The HMLP application requires you to disclose certain assets of the primary head or heads of the household. The program does not include retirement or 401(k) accounts, the value of your primary home or vehicles when calculating your assets. And although documentation isn't required, you must disclose the funds in your checking and savings accounts, money market and brokerage accounts, bonds, mutual funds, as well as the value of any additional real estate or recreational vehicles. But let's end where we started. Don't be overwhelmed by the application.

If you are unsure or in need of some guidance or have a question, reach out to your local provider agency or call 1-866-500-5599. Let us help you determine if you're eligible. We hope this video has provided helpful information and set you on a course to apply and take advantage of all the Home Modification Loan Program can do to assist you in having a more accessible home. We look forward to working with you all the way through the process.