

# Provider Agencies

## **Berkshire County:**

Berkshire Regional Planning Commission - Christie Lewis, 413-442-1521 ext. 23, HMLP@berkshireplanning.org

## **Franklin County:**

Franklin County Regional Housing & Redevelopment Authority - Mike Blasco, 413-223-5228, mblasco@fcrhra.org

## **Hampden & Hampshire Counties:**

Valley Community Development - Donna Cabana, 413-586-5855 ext. 180, hmlp@valleycdc.org

## **Greater Springfield:**

Way Finders - Araceli Rivera, 413-233-1615, arivera@wayfinders.org

## **Central MA:**

RCAP Solutions - Ashur Gurbuz, 978-630-6725, agurbuz@rcapsolutions.org

## **MetroWest:**

South Middlesex Opportunity Council - Kimberly Yau, 508-326-5349, hmlp@smoc.org

## **Northeast MA:**

Community Teamwork - Cathi Tammany, 351-322-5512, ctammany@commteam.org

**Greater Boston:** Metro Housing Boston - Jennifer Shaw, 617-425-6637, jennifer.shaw@metrohousingboston.org

**Southeast MA:** NeighborWorks Housing Solutions - Julie Lane, 781-422-4202, Lending@NHSMass.org

**Cape & Islands:** South Middlesex Opportunity Council - Kimberly Yau, 508-326-5349, hmlp@smoc.org



The application and more information can be found at: [cedac.org/hmlp](http://cedac.org/hmlp).

You may also contact Susan Gillam at 1-866-500-5599 or [sgillam@cedac.org](mailto:sgillam@cedac.org)

**MassAbility** **CEDAC**  
Community Economic Development Assistance Corporation

HMLP is a MassAbility program in collaboration with CEDAC



## **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](http://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](http://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

“  
**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](mailto:sgillam@cedac.org)