

Provider Agencies

Berkshire County:

Berkshire Regional Planning
Commission - Michaela Grady,
413-442-1521 ext. 55,
HMLP@berkshireplanning.org

Franklin County:

Franklin County Regional Housing &
Redevelopment Authority -
Gandhi Gracia, 413-223-5228,
ggracia@fcrhra.org

Hampden & Hampshire Counties:

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

Greater Springfield:

Way Finders - Jaqueline Luna,
413-233-1615,
jaluna@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 -
Natasha Collins, 617-425-6637,
natasha.collins@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.

You may also contact Susan Gillam at
1-866-500-5599 or 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

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

“
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.



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