



**HOME MODIFICATION  
LOAN PROGRAM**

# **PROGRAMS AND RESOURCES FOR HOME RENOVATIONS**

## **PROGRAMS AND RESOURCES FOR HOME MODIFICATIONS OR ADAPTATIONS FOR ACCESSIBILITY**

### **Department of Veteran's Affairs (VA)**

The VA provides grants to service members and veterans with certain permanent and service-connected disabilities to help purchase, construct, or modify an existing home to accommodate a disability. For more information call 800-827-1000 or go to website at:

[www.benefits.va.gov/homeloans/adaptedhousing.asp](http://www.benefits.va.gov/homeloans/adaptedhousing.asp)

### **Homes for Our Troops**

Homes for Our Troops is an organization that assists severely injured servicemen and women and their immediate families by raising donations of money, building materials and professional labor. They also coordinate the process of building a new home or adapting an existing home for accessibility. For more information call (Toll free) 1-866-7-TROOPS

[www.homesfourtroops.org](http://www.homesfourtroops.org)

### **The Massachusetts Office on Disability**

Provides information, guidance, and training on disability-related civil rights and architectural access. The office helps people understand their rights and obligations under disability laws. [Massachusetts Office on Disability | Mass.gov](http://www.mass.gov/mod).

Learn more about how to the department provides assistance to the general public here: [More about the Massachusetts Office on Disability \(MOD\) | Mass.gov](http://www.mass.gov/mod)

### **The Massachusetts Assistive Technology Loan Program (ATLP)**

The program provides low-interest loans to qualified people with disabilities and their families to purchase assistive technology devices and services that will help them lead more independent lives.

[Easterseals Massachusetts | Assistive Technology Loan Program](http://www.eastersealsma.org/assistsive-technology-loan-program)

### **Independent Living Center: Title VII Part B**

In Massachusetts, federal money from Title VII Part B funding is made available to many of the Independent Living Centers (ILC) in Massachusetts for the purchase of equipment and services to assist people to maintain or achieve independence. For more information, contact a regional ILC which you can locate by visiting [MA Independent Living Centers - MASILC](#) or contact MRC at (617)-204-3628.

### **Catastrophic Illness in Children Relief Fund (CICRF)**

The fund was established by legislation in 2000 to help families bear the excessive financial burdens associated with the care of children with special health care needs and disabilities. For more information, call Division for Special Health Needs Community Support Line at 1-800-882-1435 or go to [www.mass.gov/eohhs/gov/departments/dph/programs/family-health/cicrf](http://www.mass.gov/eohhs/gov/departments/dph/programs/family-health/cicrf)

### **Mass Health, Home Modification Information and Assistance**

Visit [Home Modifications: Information and Assistance | Mass.gov](#) to learn more about home modifications and resources to assist make necessary housing adaptations for accessibility and aging-in-place.

### **Massachusetts Home Modification Loan Program**

The program provides eligible homeowners no-interest loans of up to \$50,000 to modify the homes of individuals with disabilities or elders. [www.cedac.org/hmlp](http://www.cedac.org/hmlp) or call 866-500-5599

## **RESOURCES FOR HOME REPAIRS, INCLUDING HOME MODIFICATIONS OR ADAPTATIONS FOR ACCESSIBILITY**

### **Mass Housing, Resources for Homeowners**

The Massachusetts Housing Finance Agency, Mass Housing, has several programs to assist homeowners. [Homeownership - Existing Homeowners \(masshousing.com\)](#) or contact the Homeownership Team at 888-843-6432 or [homeownership@masshousing.com](mailto:homeownership@masshousing.com) to learn more.

- The Home Improvement Loan Program provides funds to make general, non-luxury improvements to your property. To learn more or apply for the Home Improvement Loan by visiting [Homeownership - Home Improvement Loan Program Participating Lenders \(masshousing.com\)](#)

- Get the Lead Out provides low and no-interest rate financing to help homeowners and owners of small rental properties remove lead paint. Income-eligible owner-occupants may qualify for a 0% loan with no payments until the home is sold, transferred or refinanced. To learn more about or to apply for a Get The Lead Out loan, see **[Homeownership - Get the Lead Out Participating Agencies \(masshousing.com\)](#)**
- Septic Systems Repair provides low or no-interest rate financing to help homeowners address failing or non-compliant septic systems. To learn more about or apply for a Septic Repair Loan, see **[Homeownership - Septic Repair Loan Participating Lenders \(masshousing.com\)](#)**

### **Rebuilding Together**

Rebuilding Together is a nonprofit organization that uses community resources and volunteers to assist with home repairs for lower-income households. **[www.rebuildingtogether.org](http://www.rebuildingtogether.org)** Boston: 617-971-0058 Haverhill: 978-469-0800

### **U.S. Department of Agriculture, Rural Development - Home Improvement Loans and Grants**

Low-income rural homeowners may receive funds to make significant home repairs, or to remove health and safety hazards. Visit: **[www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants](http://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants)**. Please note, Massachusetts programs are listed under "Connecticut, Massachusetts, and Rhode Island. Contact the regional office at 413-253-4300

### **Financial Assistance for Deleading**

**[Learn about financial assistance for deleading | Mass.gov](#)** This website provides several programs that provide financial assistance to eligible property owners.

### **Local Resources and Programs**

- Many cities and towns fund home improvements and repairs for income-eligible owners of 1-4 unit family homes. Some local programs are funded through the federal Community Development Block Grant (CDBG) program and/or local funding.
- Contact your municipal office, often the Community Development Office or Planning Department, to find out if your community has a housing rehab program.

- This helpful tool allows you to select your community and find a list of resources and programs with contact information serving your community: [EOHLC Resource Locator \(hedfuel.azurewebsites.net\)](https://hedfuel.azurewebsites.net).
- Some cities in Massachusetts who historically use CDBG funding and/or other local resources for housing rehab or home repair programs include: Boston: [Home Repair Loan Programs | \(boston.gov\)](https://boston.gov); Cambridge: [Home Improvement Programs - CDD - City of Cambridge, Massachusetts \(cambridgema.gov\)](https://cambridgema.gov) Lowell: [Home Rehabilitation Program | Lowell, MA \(lowellma.gov\)](https://lowellma.gov)

## RESOURCES FOR WEATHERIZATION, ENERGY EFFICIENT AND CLEAN ENERGY HOME IMPROVEMENTS

### Mass Save

Offers a variety of incentives, services and support to help homeowners and renters make energy-efficient upgrades. [Programs & Services | Residential | Mass Save](#) or call 866-527-7283.

- [Mass Save | Income Eligible Programs](#): income eligible households may qualify for no-cost insulation and air sealing upgrades, heating and cooling equipment upgrades, new home appliances, etc.
- Mass Save HEAT Loan Program – 0% interest financing for qualifying energy-efficiency upgrades. [0% Interest Financing | Residential | Mass Save](#)

### Massachusetts Community Climate Bank (MCCB)

Established in 2023, the nation's first green bank dedicated to maximizing investment in all residential housing to reduce greenhouse gas emissions. [Massachusetts Community Climate Bank \(masshousing.com\)](https://masshousing.com) or [info@massclimatebank.com](mailto:info@massclimatebank.com)

- MCCB's [Energy Saver Home Loan Program \(masshousing.com\)](https://masshousing.com) offers eligible Massachusetts homeowners a low-interest loan to support a variety of energy-related home improvements.

### Mass Clean Energy Center

A state agency, along with other initiatives, provides information on the optimal clean energy home, including weatherization, heating and cooling, electricity, vehicles and appliances. Visit [www.goclean.masscec.com](https://www.goclean.masscec.com) to learn more.

- This helpful grid listing available resources and incentives for homeowners, [Benefits + Savings - Massachusetts Clean Energy Center \(masscec.com\)](https://www.masscec.com).
- You can also find a clean energy installer in your area, [Installers - Massachusetts Clean Energy Center \(masscec.com\)](https://www.masscec.com).

### Energy Sage Marketplace

Is a free service, charging a fee to the businesses that participate, that connects users with local installers and providers of clean energy. The marketplace has received funding from the US Department of Energy and has a partnership with NationalGrid. [Compare and save on clean home energy solutions | EnergySage](https://www.energysage.com) 888-802-8806

### Tax Credits for Clean Energy

- Federal Residential Clean Energy Credit, taxpayers' who invests in renewable energy for their homes may qualify for an annual residential clean energy tax credit. The credit equals 30% of the costs of new, qualified clean energy property installed any time from 2022 through 2032. [Residential Clean Energy Credit | Internal Revenue Service \(irs.gov\)](https://www.irs.gov)
- Massachusetts Residential Energy Credit: taxpayers can receive a tax credit for certain renewable energy improvements made to their primary residence. Eligible households can receive a credit of either 15% of the cost of the solar panel system, or up to \$1,000. Please also be aware, all solar panels and eligible installation equipment are exempt from state sales tax. [Massachusetts Residential Property Tax Credits | Mass.gov](https://www.mass.gov)

## RESOURCES FOR ADUS OR ACCESSORY DWELLING UNITS

- [Affordable Homes Act](https://www.mass.gov) allows Accessory Dwelling Units (ADUs) <900 square feet to be built “by right” in single-family zoning districts across MA.
- [ADU Design Challenge](https://www.mass.gov), led by the Executive Office of Housing and Livable Communities (HLC), visit the link and explore the publicly available ADU designs.

- **ADU Incentive Program**, led by Mass Housing Partnership (MHP), will provide technical assistance and financial aid to eligible property owners looking to construct an ADU on their property. Beginning in Spring 2026, Phase 1 will focus on helping homeowners get started by providing access to professional feasibility studies. For more information please reach out to **[ADUprogram@mhp.net](mailto:ADUprogram@mhp.net)**
- **MassHousing's Accessory Dwelling Unit Loan Program** provides income-eligible homeowners with affordable financing to add an additional unit to their properties.
- The **Statewide ADU Resource Center** is an online resource that centralizes information to make it easier for property owners to plan and build an ADU. The website includes typical cost ranges and a property look-up tool to help owners understand what they can build and what they may be able to afford.
- The **Pioneer Valley ADU Accelerator** makes it easier for property owners in Hampden, Hampshire, and Franklin Counties to build ADU's with pre-qualified manufacturers and builders offering repeatable ADU designs and transparent pricing. For more information please reach out to **[manager@mymassadu.org](mailto:manager@mymassadu.org)**