Home Modification Loan Program (HMLP) is a state-funded lending program that provides loans to homeowners and small landlords to fund necessary changes to keep disabled or elderly family members in their own homes and communities.

This is not a home repair program and is not a resource to repair roofs, windows, or heating and septic systems. Work must be completed by contractors who are licensed and insured.

**Loan Information**
- $1,000 to $50,000 loans to property owners
- 0% interest
- No monthly payments or interest
- Repayment is required when 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

**Possible Modifications:**
- Bathroom & kitchen modifications
- Ramps
- Stair-lifts, and/or platform lifts
- Sensory or therapy spaces
- Hard-wired alarm systems
- Fences
- Accessory dwelling units

**Eligibility is based on:**
- Income
- Documentation of need from professional
- Proposed modification

### 2020 Income Guidelines

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Eligible with Gross Income up to:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$179,200</td>
</tr>
<tr>
<td>2</td>
<td>$204,800</td>
</tr>
<tr>
<td>3</td>
<td>$230,400</td>
</tr>
<tr>
<td>4</td>
<td>$255,800</td>
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<tr>
<td>5</td>
<td>$276,400</td>
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<tr>
<td>6</td>
<td>$296,800</td>
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<tr>
<td>7</td>
<td>$317,200</td>
</tr>
<tr>
<td>8</td>
<td>$337,800</td>
</tr>
</tbody>
</table>

For more information call Susan Gillam at 1-866-500-5599 or visit cedac.org/hmlp

**Provider Agencies**

**CENTRAL MA**
RCAP Solutions Financial Services, Inc.
Lovette Chisolm
ichisolm@rcapsolutions.org
978-630-6725
www.rcapsolutions.org
TTY/TDD: 978-630-6754

**METROPOLITAN BOSTON**
Metro Housing Boston
Jennifer Shaw
jennifer.shaw@metrohousingboston.org
617-425-6637
www.metrohousingboston.org
Mass Relay Available: Dial 711 (fax) 617-532-7539

**METROWEST MA**
South Middlesex Opportunity Council, Inc.
Linda Hoohen
lhochen@smoc.org
508-620-2682
www.smoc.org
TTY/TDD: 508-872-4853

**NORTHEAST/NORTH SHORE MA**
Community Teamwork, Inc.
Alan Trebat
atrebat@commteam.org
978-654-5741
www.commteam.org
Mass Relay Available: Dial 711

**SOUTHEASTERN MA**
NeighborWorks Housing Solutions.
Elvira Caldeira
ecaldeira@nhsmass.org
617-770-2227 ext. 134
www.nhsmass.org
TTY/TDD: 617-801-5218

**CAPE AND ISLANDS**
South Middlesex Opportunity Council, Inc.
Amy Cowan
acowan@smoc.org
508-202-5919
www.smoc.org
TTY/TDD: 508-872-4853

**WESTERN MA**
Way Finders
(Agawam, Amherst, Chicopee, Holyoke, Northampton, South Hadley, Springfield, W. Springfield and Westfield)
Araceli Rivera
arivera@wayfinders.org
413-233-1615
www.wayfinders.org
TTY/TDD: 413-233-1699

Pioneer Valley Planning Commission
(all other Hampden, Hampshire, Franklin and Berkshire county communities)
Shirley Stephens
sstephens@pvpc.org
413-781-6045

HMLP is a MRC program in collaboration with CEDAC

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