

Alex



A LOAN PROVIDES PATH TO INDEPENDENCE

It started out as a day of fun for Alex and his two young sons at a trampoline park in September 2017. The day was supposed to be filled with laughs, a day that memories are made of. Instead, Alex fell awkwardly off one of his flips, breaking his neck, and losing the use of most of his limbs.

During Alex's three-month stay at Spaulding Rehabilitation Hospital, he learned about the Home Modification Loan Program (HMLP), a statewide program funded by the Massachusetts Rehabilitation Commission to help people with disabilities stay in their homes with the benefit of home renovations.

Alex's family was moving quickly to prepare for his discharge from the hospital. They had already begun work on a first-floor bedroom and accessible bathroom

at his parent's home in Newton before he learned of the HMLP.

"The Home Mod program requires you to get contractor bids as part of the application process so I thought we would not be able to utilize the program," says Alex. "But Metro Housing understood our extenuating circumstances and allowed us to move forward with the renovation that we had already started."

Alex and his wife, Veronique, had made plans to move to her native Canada just two weeks after Alex's accident so they could educate their sons in French. With those plans obviously diverted, and after living in Newton for a few months, they learned about a French Immersion program in Milton.

With ongoing assistance from both of their families, Alex and his wife paid off the initial HMLP loan,

bought a new home on their own, and applied for Home Mod again so that they could build a lift and accessible bathroom in their new home.

"After a tragic accident like I had, there are myriad applications and new things you need to know," says Alex. "When we learned about the Home Modification Loan Program, we were hopeful that it would be an easy process, and it truly was."

"Jennifer Shaw was my case manager and she helped me navigate all of the difficulties that we ran into so seamlessly. Without Metro Housing, I would not have been able to afford a house with the renovations that I needed to live. I truly thank Metro Housing for everything they did for me and my family."

HOME MODIFICATION LOAN PROGRAM

The Home Modification Loan Program is an innovative state lending program that helps qualifying participants finance home modifications. It assists seniors, individuals, and families with children with disabilities to finance the cost of renovations to their primary residence, allowing individuals to remain at home.

In FY20, Metro Housing made homes safer by closing **27 home modification loans valued at \$1.06M** to help elders and people with disabilities stay in their homes.

