

HOME MODIFICATION LOAN PROGRAM (HMLP)



FOR MORE INFORMATION:
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METRO HOUSING|BOSTON
Helps families and individuals address their housing needs across the continuum toward economic security.

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 2025 INCOME GUIDELINES:

Household Size	Eligible with Gross Income Up to:
1	\$231,600
2	\$264,800
3	\$297,800
4	\$330,800
5	\$357,400
6	\$383,800
7	\$410,200
8	\$436,800

To find out if you qualify, visit
<https://cedac.org/find-out-if-you-qualify>

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METRO HOUSING|BOSTON IS A REGIONAL PROVIDER AGENCY FOR THE HMLP PROGRAM FOR THE FOLLOWING COMMUNITIES:

Arlington	Burlington	Lynn	Newton	Somerville	Wilmington
Bedford	Cambridge	Malden	No. Reading	Stoneham	Winchester
Belmont	Chelsea	Medford	Quincy	Wakefield	Winthrop
Boston	Everett	Melrose	Randolph	Waltham	Woburn
Braintree	Holbrook	Milton	Reading	Watertown	
Brookline	Lexington	Nahant	Revere	Weymouth	