



# HMLP

## Home Modification Loan Program

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

2017 Income Guidelines	
Household Size	Eligible with Gross Income up to:
1	\$144,800
2	\$165,600
3	\$186,200
4	\$206,800
5	\$223,400
6	\$240,000
7	\$256,600
8	\$273,000

## Provider Agencies

### CENTRAL MA

RCAP Solutions Financial Services, Inc.  
Lovette Chislom  
lchislom@rcapsolutions.org  
978-630-6725  
www.rcapsolutions.org  
TTY/TDD: 978-630-6754

### METROPOLITAN BOSTON

Metro Boston Housing  
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.  
Susan Aaron  
saaron@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/CAPE/ISLANDS

South Middlesex Opportunity Council, Inc.  
Amy Allen  
aallen@smoc.org  
508-202-5919  
www.smoc.org  
TTY/TDD: 508-872-4853

### WESTERN MA

Way Finders  
(Agawam, Chicopee, Holyoke, Northampton, Springfield, W. Springfield and Westfield)  
Carmen Pagan  
cpagan@wayfindersma.org  
413-233-1615  
www.wayfindersma.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

For more information  
call Shirley Stephens at  
1-413-781-6045  
Or email at  
sstephens@pvpc.org