



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

2024 Income Guidelines	
Household Size	Eligible with Gross Income up to:
1	\$228,400
2	\$261,200
3	\$293,800
4	\$326,400
5	\$352,600
6	\$378,800
7	\$404,800
8	\$430,800



HMLP is a MRC program in collaboration with CEDAC



Community Economic Development Assistance Corporation

REGIONAL PROVIDER AGENCIES

Berkshire County

Berkshire Regional Planning Commission, Christie Lewis, 413-442-1521 ext. 23, clewis@berkshireplanning.org

Franklin County

Franklin County Regional Housing & Redevelopment Authority, Tana Bloom, 413-223-5211, tbloom@fcrhra.org

Hampden & Hampshire Counties

Valley Community Development, Donna Cabana, 413-586-5855 ext. 180, hmlp@valleycdc.org

Greater Springfield

Way Finders, Amneris Moreno, 413-233-1615, amoreno@wayfinders.org

Central Massachusetts

RCAP Solutions, Ashur Gurbuz, 978-630-6725, agurbuz@rcapsolutions.org

MetroWest

South Middlesex Opportunity Council, Kimberly Yau, 508-326-5349, hmlp@smoc.org

Northeast Massachusetts

Community Teamwork, Cathi Tammany, 351-322-5512, ctammany@commteam.org

Greater Boston

Metro Housing Boston, Jennifer Shaw, 617-425-6637, jennifer.shaw@metrohousingboston.org

Southeast Massachusetts

NeighborWorks Housing Solutions, Julie Lane, 781-422-4202, jlane@nhsmass.org

Cape & Islands

South Middlesex Opportunity Council, Kimberly Yau, 508-326-5349, hmlp@smoc.org

For more information visit www.cedac.org/hmlp

You may also contact Susan Gillam, HMLP Project Manager at 1-866-500-5599 or sgillam@cedac.org

Find out if you qualify today at www.cedac.org/find-out-if-you-qualify