

## About the program

The state-funded Home Modification Loan Program (HMLP) provides loans to make modifications to the primary, permanent residence of elders, adults with disabilities, and families with children with disabilities. The modifications to be made to the residence must be necessary to allow the beneficiary to remain in the home and must relate to their ability to function on a daily basis.

## Eligibility

Any homeowner who is an elder, has a disability or has a household member who is an elder or has a disability is eligible. Landlords with fewer than 10 units may be eligible for a 3% loan for a tenant.

The proposed modifications must relate to the functional limitation of the beneficiary as documented by a professional with whom there is a client history. This program is not a home repair program. Some examples of projects funded through this program include ramps, hardwired alarm systems and other safety modifications, as well as accessible bathrooms and kitchens.

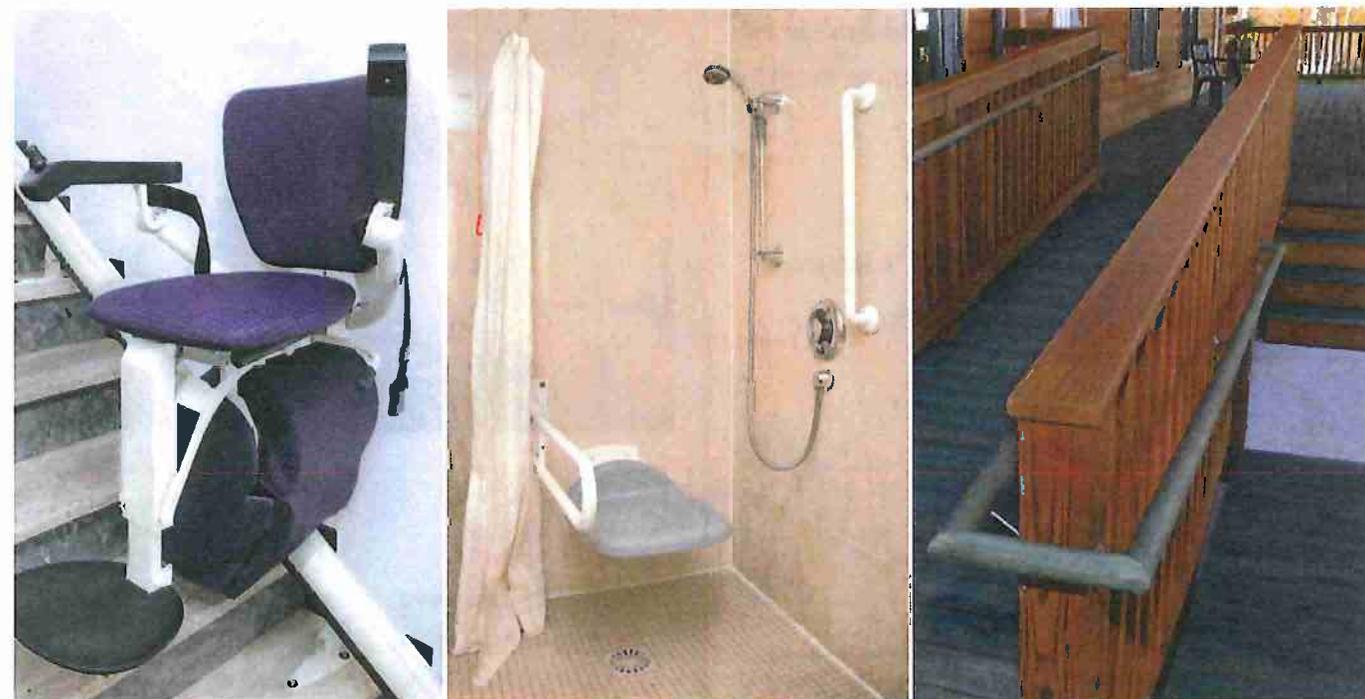
## Types of Loans Available

Based on the income guidelines, you may qualify for a loan of \$1,000 up to \$30,000 which is secured by a promissory note and a mortgage lien. This program offers 0% or 3% deferred payment loans and 3% amortizing loans depending on the total gross household income. Please see the Frequently Asked Questions sheet for the income limits.

Homeowners eligible for a 0% loan do not make any monthly payments and no interest accrues. Repayment is required when the property is sold or has its title transferred. 3% loans require monthly payments and must be paid back in 5–15 years, depending on the total amount borrowed.

The program only allows for one loan per property, making it important to think about all necessary home modifications, present and future.

## Assisting your way to accessible living



## Application process

Applications are reviewed by six regional Provider Agencies to determine both income eligibility and eligibility of the proposed modification. Providers determine eligibility by evaluating documentation submitted with the application including, but not limited to, income verification, a professional's certification the proposed modification relates to the beneficiary's ability to function on a day to day basis, verification of paid state income and property taxes, property deed, and home modification plans, if available.

## How to get started

If you think you might be eligible, contact the provider agency in your region to start the application process. More information can be found on MRC's website, [www.mass.gov/mrc/hmlp](http://www.mass.gov/mrc/hmlp) or contact MRC directly, Susan Gillam 617-204-3739 or [susan.gillam@state.ma.us](mailto:susan.gillam@state.ma.us) for more information.