



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

| 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 |

MassAbility

CEDAC

Community Economic Development
Assistance Corporation

HMLP is a MassAbility program in collaboration with CEDAC

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

REGIONAL PROVIDER AGENCIES

Berkshire County

Berkshire Regional Planning
Commission, Michaela Grady,
413-442-1521 ext. 55,
HMLP@berkshireplanning.org

Franklin County

Franklin County Regional Housing
& Redevelopment Authority,
Gandhi Gracia, 413-223-5228,
ggracia@fcrhra.org

Hampden & Hampshire Counties

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

Greater Springfield

Way Finders,
Jaqueline Luna,
413-233-1615,
jaluna@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,
Natasha Collins, 617-425-6637,
natasha.collins@metrohousingboston.org

Southeast Massachusetts

NeighborWorks Housing Solutions,
Julie Lane,
781-422-4202,
Lending@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