



SMOC
South Middlesex Opportunity Council
Organizing Resources for Social Change
and Economic Independence

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HOME MODIFICATION LOAN PROGRAM

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PROGRAM DESCRIPTION/SERVICES

The Home Modification Loan Program provides 0% or 3% interest loans up to \$30,000.00 to modify homes of elders and individuals with disabilities.

Our mission is to enable a person with a disability to continue to live in his/her home, be as independent as possible and continue to play an active role in his/her community.

ELIGIBILITY REQUIREMENTS

Loans are available to individual homeowners that meet income guidelines based on HUD published median income for the Boston MESA and are updated annually.

The program is not based on credit worthiness and most of the time the homeowner qualifies for a 0% deferred payment loan, which translates to no monthly payments and no added monthly financial burden. Call for details.

[CLICK HERE FOR OUR APPLICATION**](#)**

CONTACT INFORMATION

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For More Information: <http://www.mass.gov/mrc/hmlp>

PROGRAM LOCATION

300 Howard Street, Framingham, MA 01702

VOLUNTEER OPPORTUNITIES

None available.

DONATIONS ACCEPTED

None available.

ANNUAL STATISTICS

42 households benefited from the Home Modification Loan Program (HMLP) yielding \$1,045,260.00 in funds provided for Fiscal Year 2009.

SMOC :: SOUTH MIDDLESEX OPPORTUNITY COUNCIL :: Organizing Resources for Social Change and Economic Independence
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