Provider Agencies

Western MA

HAP, Inc

(Metro Springfield area and Northampton)

Marta Alvarez — malvarez@haphousing.org
413-233-1615 — www.haphousing.org
TTY/TDD: 413-233-1699 — Fax: 413-731-8723

Pioneer Valley Planning Commission

(other Western MA cities/towns)

Laurel Foley — lfoley@pvpc.org
413-781-6045 — www.pvpc.org
TTY/TDD: 413-781-7168 — Fax: 413-732-2593

Central MA

RCAP Solutions Financial Services, Inc.

Linda Dellasanta — ldellasanta@rcapsolutions.org
978-630-6725 — www.rcapsolutions.org
TTY/TDD: 978-630-6754 — Fax: 978-630-2751

Northeast/North Shore

Community Teamwork, Inc.

Ken Nason — knason@comteam.org
978-459-0551 ext. 297 — www.comteam.org
Mass Relay Available, Dial 711 — Fax: 978-970-1483

Metrowest MA

South Middlesex Opportunity Council, Inc.

Christina Cutting — christinac@smoc.org
508-620-2682 — www.smoc.org
TTY/TDD: 508-872-4853 — Fax: 508-620-2683

Southeastern MA/Cape/Islands

South Middlesex Opportunity Council, Inc.

Mary Ann Walsh — maryannw@smoc.org
508-202-5919 — www.smoc.org
TTY/TDD: 508-872-4853 — Fax: 508-749-7900

Metropolitan Boston

Metropolitan Boston Housing Partnership

Jennifer Shaw — jennifer.shaw@mbhp.org
617-425-6637 — www.mbhp.org
Mass Relay Available, Dial 711 — Fax: 617-532-7539

COMMONWEALTH OF MASSACHUSETTS
Governor Deval L. Patrick
Lt Governor Timothy P. Murray

Home Modifications Loan Program
Massachusetts Rehabilitation Commission
Commissioner Charles Carr
27-43 Wormwood Street
Boston, MA 02210-1606

The Home Modification Loan Program

Providing low- and no-interest loans to modify the homes of elders and individuals with disabilities

A program of the Massachusetts Rehabilitation Commission in collaboration with the Community Economic Development Assistance Corporation

About the program

The state-funded Home Modification Loan Program provides loans to make modifications to the primary, permanent residence of elders, adults with disabilities, and families with children with disabilities.

Such modifications allow people to remain in their homes to live independently in their communities.

There are six agencies throughout the state that administer the program for MRC. The program lends money to homeowners who wish to start new modification projects.

Who is eligible?

Any homeowner who is a frail elder or has a disability, has a household member who has a disability, or rents to an individual with a disability may apply for this loan. The residence's owner must apply for the loan. Some landlords may be eligible for a 3% loan for a tenant with a disability.

In determining who is eligible

- Income guidelines are based on the total gross household income.
- The unit requiring modifications must be the primary, principal residence.
- The modifications to be made to the residence must be necessary to allow the beneficiary to remain in the home and must specifically relate to their ability to function on a daily basis.

How does the program work?

Based on the income guidelines below, from $1,000 up to $30,000 (inclusive of all costs) may be borrowed in either a deferred payment loan (DPL) or an amortized loan, which is secured by a promissory note and/or a mortgage lien.

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

2010 income guidelines

Income guidelines are based on HUD published median income for the Boston MESA and are updated annually.

	Interest Rate	
	0%	3%
Household size	Up to 100% of Median income	100-200% of Median income
1 person	$64,300	$128,600
2 person	$73,500	$147,000
3 person	$82,700	$165,400
4 person	$91,800	$183,600
5 person	$99,200	$198,400
6 person	$106,500	$213,000
7 person	$113,900	$227,800
8 person	$121,200	$242,400

What assistance do you get?

The provider agencies listed in this brochure can give you guidelines on choosing and hiring architectural, design, and contracting professionals. If you need assistance during your application process, please let your local provider know.

Does the big have to include plans?

The city or town where the home is located has requirements for work permits that must be met. Often the building inspector will require plans. Homeowners are responsible for meeting all local and state building code requirements.

Who will do the work?

Homeowners hire the designer and/or the contractor of their choice to modify the home. Homeowners then must give the provider agency a copy of the contractor's license, certificate of insurance and the bid and specifications for the modifications.

How to get started

If you think you might be eligible, contact the provider agency in your region to start the application process. For more information contact MRC.

Visit our Web site: www.mass.gov/mrc/hmlp
Call: Susan Gilliam, 617-204-3739
Email: Susan.Gillam@MRC.state.ma.us
Brochures are available in other languages or in alternate formats; please contact us.