

## Provider Agencies

### Western MA

#### HAP, Inc

(Metro Springfield area and Northampton)

Marta Santiago      msantiago@haphousing.org  
413-233-1615      Fax: 413-731-8723  
TTY/TDD: 413-233-1699

#### Pioneer Valley Planning Commission

(other Western MA cities/towns)

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

### Central MA

#### RCAP Solutions Financial Services, Inc.

Linda Dellasanta      ldellasanta@rcapsolutions.org  
978-630-6725      Fax: 978-630-2751  
or 1-800-488-1969  
TTY/TDD: 978-630-6754

### Northeast/North Shore

#### Community Teamwork, Inc.

Debbie Mullins      dmullins@comteam.org  
978-459-0551 ext. 297      Fax: 978-970-1483  
Mass Relay Available, Dial 711

### Metrowest Area

#### South Middlesex Opportunity Council, Inc.

Kassia Pereira      kassiap@smoc.org  
508-620-2682      Fax: 508-620-2683  
TTY/TDD: 508-872-4853

### Southeastern MA/Cape/Islands

#### South Middlesex Opportunity Council, Inc.

Mary Ann Walsh      Maryannw@smoc.org  
508-202-5919      Fax (toll free): 866-284-6282  
TTY/TDD: 508-872-4853

### Metropolitan Boston

#### Metropolitan Boston Housing Partnership

Jennifer Shaw      jennifer.shaw@mbhp.org  
617-425-6637      Fax: 617-426-4256  
Mass Relay Available, Dial 711

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 02210-1806



# The Home Modification Loan Program

Providing low- and no-interest loans  
modify the homes of elders and those  
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, but does not reimburse for work that has been already completed.

## 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.

## 2008 income guidelines

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

Household size	Interest Rate	
	0%	3%
1 person	Up to 100% of median income	100-200% of median income
2 person	60,100	120,000
3 person	68,600	137,200
4 person	77,200	154,400
5 person	85,800	171,600
6 person	92,700	185,400
7 person	99,500	199,000
8 person	106,400	212,800
	113,300	226,600

## 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 bid 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](http://www.mass.gov/mrc/hmlp)

Call: Steve Scarano, 617 204-3724

Email: [Steven.Scarano@MRC.state.ma.us](mailto:Steven.Scarano@MRC.state.ma.us)

Brochures are available in other languages or in alternate formats; please contact us.