

Provider Agencies

CENTRAL MA

RCAP Solutions Financial Services, Inc.
Lovette Chislom
lchislom@rcapsolutions.org
978-630-6725
www.rcapsolutions.org
TTY/TDD: 978-630-6754

METROPOLITAN BOSTON

Metro Housing Boston
Jennifer Shaw
jennifer.shaw@metrohousingboston.org
617-425-6637
www.metrohousingboston.org
Mass Relay Available: Dial 711
(fax) 617-532-7539

METROWEST MA

South Middlesex Opportunity Council, Inc.
Linda Hochen
lhochen@smoc.org
508-620-2682
www.smoc.org
TTY/TDD: 508-872-4853

NORTHEAST/NORTH SHORE MA

Community Teamwork, Inc.
Alan Trebat
atrebat@commteam.org
978-654-5741
www.commteam.org
Mass Relay Available: Dial 711

SOUTHEASTERN MA

NeighborWorks Housing Solutions.
Elvira Caldeira
ecaldeira@nhsmass.org
617-770-2227 ext. 134
www.nhsmass.org
TTY/TDD: 617-801-5218

CAPE AND ISLANDS

South Middlesex Opportunity Council, Inc.
Amy Cowan
acowan@smoc.org
508-202-5919
www.smoc.org
TTY/TDD: 508-872-4853

WESTERN MA

Way Finders
(Agawam, Amherst, Chicopee, Holyoke, Northampton,
South Hadley, Springfield,
W. Springfield and Westfield)
Araceli Rivera
arivera@wayfinders.org
413-233-1615
www.wayfinders.org
TTY/TDD: 413-233-1699

Pioneer Valley Planning Commission
(all other Hampden, Hampshire, Franklin and
Berkshire county communities)
Shirley Stephens
sstephens@pvpc.org
413-781-6045

HMLP

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

2020 Income Guidelines	
Household Size	Eligible with Gross Income up to:
1	\$179,200
2	\$204,800
3	\$230,400
4	\$255,800
5	\$276,400
6	\$296,800
7	\$317,200
8	\$337,800



HMLP is a MRC program in collaboration with CEDAC

For more information
call Susan Gillam at
1-866-500-5599
or visit cedac.org/hmlp