



**Compassion. Equity. Community.**

# Home Modification Loan Program

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

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SMOC HMLP Manager: Amy Cowan

# HMLP Mission

*Our mission is to enable people to continue to live in their own home and be as independent as possible.*

# Home Modification Loan Program



*Helping you live more independently at home*



The Home Modification Loan Program (HMLP) is a state-funded lending program that provides **0% or 3% interest** loans to fund necessary changes/modifications to keep disabled or elderly family members in their homes and communities.

## **HMLP provides loans up to:**

- \$50,000 for land and dwelling properties
- \$30,000 for mobile homes

# HMLP Eligibility Requirements

- ✓ Household gross income must be at or below 200% of HUD-published area median income
- ✓ 0% interest loans available to homeowners
- ✓ 3% interest loans available to landlords of buildings under 10 units, with qualifying tenant(s)

# of Household Members	Annual Household Gross Income
1	\$196,400
2	\$224,400
3	\$252,400
4	\$280,400
5	\$303,000
6	\$325,400
7	\$347,800
8	\$370,200

The above-stated limits are effective from 4/12/22

*The vast majority of homeowners qualify with these generous income guidelines!*

# HMLP Application Process

Applications are reviewed by SMOC on a first come first serve basis to determine both income eligibility and eligibility of the proposed modification.



- **Items required as part of your application:**

- ❑ *certification that the proposed modification relates to the beneficiary's ability to function on a day to day basis*
- ❑ *verification of household size and gross income*
- ❑ *a professional's certification of proposed modifications*
- ❑ *verification of paid state income taxes and property taxes*
- ❑ *copy of the property deed or the manufactured/mobile home bill of sale*
- ❑ *applicants must have less than \$75,000 in liquid type assets*

# HMLP Contractors

- Homeowners hire the contractor/or vendor of their choice to modify the home
- Contractors **must** be licensed and insured
- Contractor bids for the Home Modification Loan Program must be detailed
- A homeowner's chosen contractor will need to complete HMLP's required Bid Form & Invoice Form



# HMLP SMOC Coverage Regions

MetroWest	
Acton	Medway
Ashland	Millis
Avon	Natick
Boxborough	Needham
Canton	Norfolk
Carlisle	Norwood
Concord	Plainville
Dedham	Sharon
Dover	Sherborn
Foxborough	Stoughton
Framingham	Stow
Holliston	Sudbury
Hopkinton	Walpole
Hudson	Wayland
Lincoln	Wellesley
Littleton	Weston
Marlborough	Westwood
Maynard	Wrentham
Medfield	

Cape & Islands	
Aquinnah	Mashpee
Barnstable*	Nantucket
Bourne*	Oak Bluffs
Brewster	Orleans
Chatham	Provincetown
Chilmark	Sandwich
Dennis	Tisbury
Eastham	Truro
Edgartown	Wellfleet
Falmouth	West Tisbury
Gosnold	Yarmouth
Harwich	
<i>In addition, we service 15</i>	
<i>neighborhoods within these towns</i>	

# HMLP Available Modifications

- ✓ Ramps and interior/exterior lifts
- ✓ Bathroom, kitchen & laundry adaptations
- ✓ Fencing
- ✓ Sensory spaces
- ✓ Accessory dwelling units
- ✓ Widening doorways & hard floor surfaces / removing thresholds
- ✓ Hard wire alarm systems





# EXAMPLES OF MODIFICATIONS



# Add a Ramp or Chair Lift

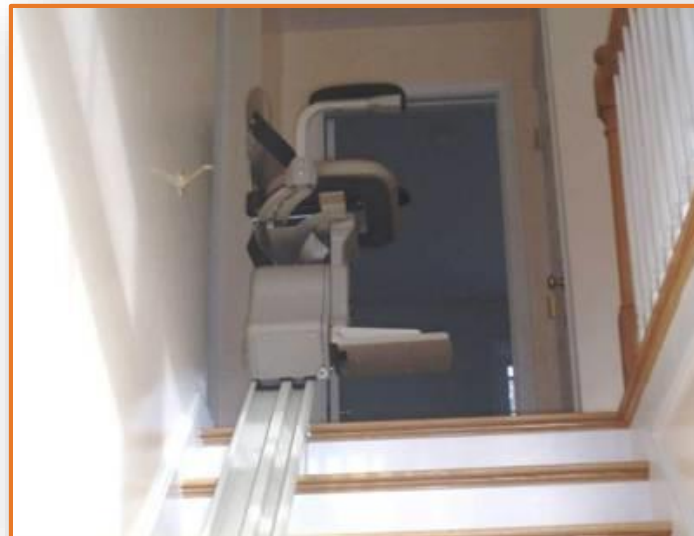




# Level Surfaces & Add a Walkway



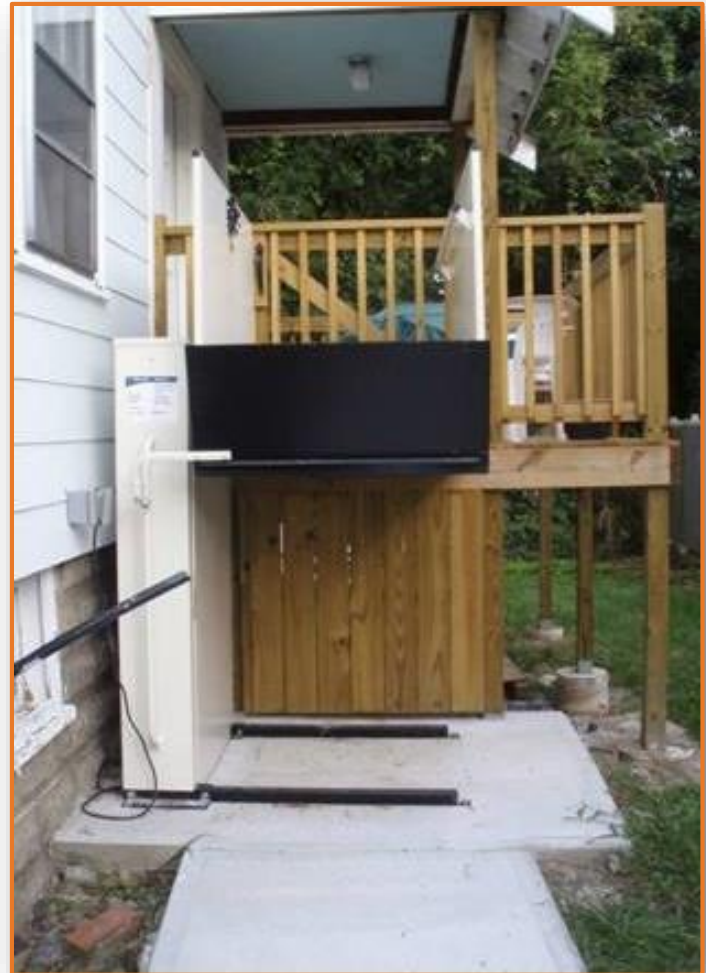
# Add a Stairlift



# Before



# After





# Add a Fence



# Before



# After





# Sensory/Therapy Rooms





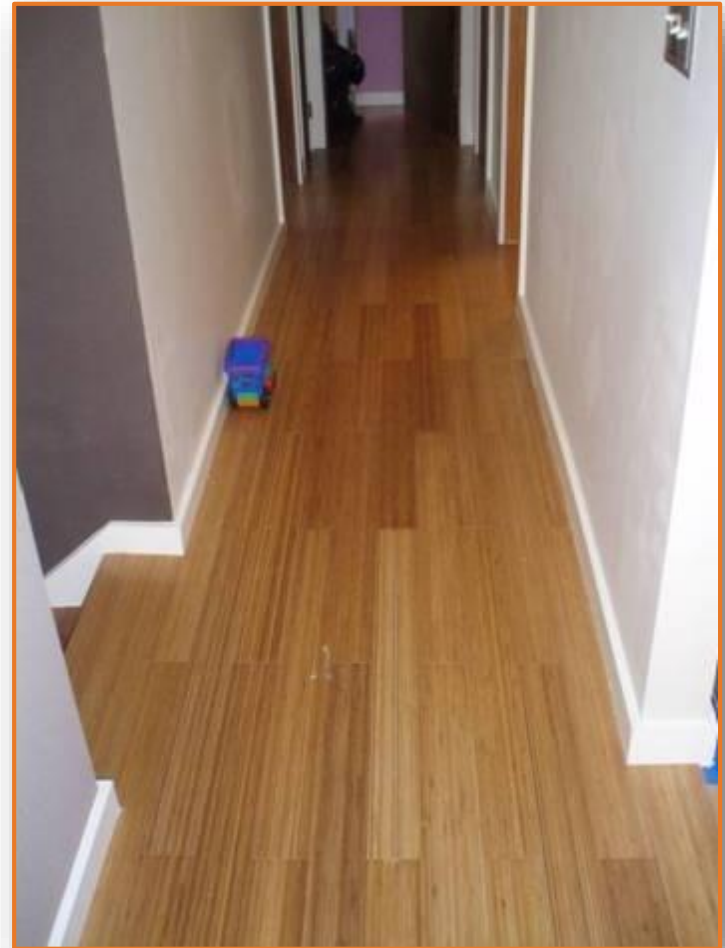
# Widen Doorways & Hallways



# Remove Thresholds



# Remove Carpet & Add Solid Surface Flooring



# Modify a Bathroom



# Add Grab Bars





# Walk-in Showers



# Before



# After



# Walk-in Bathtubs





# Modify a Kitchen (1)



# Modify a Kitchen (2)



# Before



# After



# Contact Us



For **general program information**, or to obtain:

- Subordination Requests
- Payoff Letters
- Mortgage Discharges



please call **508-326-5349** or email [HMLP@smoc.org](mailto:HMLP@smoc.org)

For the program brochure and application, visit:

[SMOC.org/hmlp.php](http://SMOC.org/hmlp.php)

**Thank You!**