

The Home Modifications Loan Program



providing low- and no-interest loans to modify the homes of adults and children with disabilities, and elders



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

COMMONWEALTH OF MASSACHUSETTS

Governor Mitt Romney

Lt Governor Kerry Murphy Healey

Home Modifications Loan Program

Massachusetts Rehabilitation Commission

Commissioner Elmer C. Bartels

27-43 Wormwood Street

Boston, MA 02210-1606

Provider Agencies

Western MA

HAP, Inc

(Agawam, Chicopee, Holyoke, Northampton,
Springfield, West Springfield and Westfield)
Deborah Broaden 413-233-1611

dbroaden@haphousing.org

Fax: 413-731-8723 TTY/TDD: 413-233-1699

or

Pioneer Valley Planning Commission

(other Western Ma cities/towns not served by
HAP)

Laurel Foley 413-781-6045

lfoley@pvpcc.org

Fax: 413-732-2593/TTY/TDD: 413-781-7168

Central MA

RCAP Solutions, Inc

Linda Dellasanta 978-630-6725

ldellasanta@rcapsolutions.org

1-800-488-1969

Fax: 978-630-2751/TTY/TDD: 978-630-6754

Northeast/North Shore

Community Teamwork, Inc.

Judith Tavano, 978-459-0551 ext. 331

jtavano@comteam.org

Fax: 978-453-9150/ Bell Atlantic Relay available

Metrowest Area

South Middlesex Opportunity Council, Inc.

Kassia Pereira, 508-620-2682

kassiap@smoc.org

Fax: 508-620-2683/TTY: 800-724-7662

South Shore/Cape/Islands

South Shore Housing Development Corp.

Tom Pacheco, 781-422-4251

tpacheco@southshorehousing.org

Fax: 781-545-7483

Bell Atlantic Relay 1-800-243-0957

Metropolitan Boston

Metropolitan Boston Housing Partnership

Jennifer Shaw, 617-425-6637

jennifer.shaw@mbhp.org

Fax: 617-426-4256/ Bell Atlantic Relay available

About the program

The state-funded Home Modification Program provides loans to make access 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 and live independently in their communities.

There are seven 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 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.

In determining who is eligible:

- Income guidelines are based on the total household gross income of the homeowner.
- The unit requiring modifications must be the primary, principal residence of the individual with the disability.
- 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 the functional limitation caused by the disability.

How does the program work?

Based on the income guidelines below, from \$1,000 up to \$25,000 (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 will not have to repay the loan until 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 payment schedules.

Income Guidelines

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

Interest Rate	0%	3%
	(DPL)	(Amortized loan)
Household size	up to 100% of median income	100 – 200% of median income
1	\$57,850	\$115,700
2	\$66,200	\$132,400
3	\$74,500	\$149,000
4	\$82,600	\$165,200
5	\$89,500	\$179,000
6	\$96,000	\$192,000
7	\$102,500	\$205,000
8	\$109,200	\$218,400

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 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.

For more information, visit our Web site:

www.mass.gov/mrc

or

CALL

Steve Scarano, 617 204-3724
Steven.Scarano@MRC.state.ma.us