



The Home Modification Loan Program



Providing no or low interest loans to
modify the homes of elders and
those with disabilities



Who is Eligible for a Home Modification Loan?

Any Homeowner:

- With a functional limitation or has a household member with a functional limitation
- Whose total gross household income meets the current income guidelines
- Additionally, the property to be modified must be recipient's the primary residence



Also,

A small landlord with fewer than 10 units who has a tenant with a physical limitation may apply

Eligibility is based upon

- The tenant's household income
- and the modifications must related to the tenants ability to function on a daily basis.



Some Examples





What kinds of loans are available?

Depending on the total household income, loans from \$1,000 to \$30,000:

- 0% interest ***deferred*** payment loans
- 3% interest ***deferred*** payment loans
- 3% interest amortized loans
- 3% interest loans for small landlords (fewer than 10 units) with a tenant with a physical limitation



2009 Income Guidelines

based on HUD published median income for

the Boston MESA

Interest Rate

0%

3%

Household Size	Up to 100% of median income	100-200% of median income
1	\$63,100	\$126,200
2	\$72,200	\$144,400
3	\$81,200	\$162,400
4	\$90,200	\$180,400
5	\$97,400	\$194,800
6	\$104,600	\$209,200
7	\$111,800	\$223,600
8	\$119,100	\$238,200



What Types of Home Modification are Eligible?

Modifications which:

- Are necessary to allow a frail elder or person with a disability to remain in the home
- And specifically relates to that individual's ability to function on a day to day basis

Some Examples of Eligible Modifications

- Ramps and lifts
- Accessible flooring
- Widening of Doorways
- Accessible Kitchen features
- Home Security features, specialized locks and alarms
- Accessible Door Hardware
- Accessible bathroom features such as grab bars and roll-in showers
- Air filtration Systems
- Other safety modifications, such as Plexiglas windows, light fixtures



How to Start the Process

The First Step

- Contact the regional Provider Agency to get an application
- The Provider determines:
 - Eligibility criteria of income and modification
 - Loan terms
- The Provider will either approve the application or provide information and referral services



How Does the Process work?

- Homeowners find and hire their contractor
 - Providers can give guidance on choosing and hiring but cannot recommend contractors
- Homeowners get contractor bids for the application, but work does not start until the loan is approved

Regional Provider Agencies

Western Region

HAP, Inc
(Metro Springfield & Northampton)
Marta Alvarez 413-233-1615

or

**Pioneer Valley Planning
Commission**
Laurel Foley 413-781-6045

Central Region

RCAP Financial Services
Linda Dellasanta 978-630-6725

Northeast/North Shore Region

Community Teamwork, Inc.
Ken Nason, 978-459-0551

Metropolitan Boston Region

Metropolitan Boston Housing Partnership
Jennifer Shaw, 617-425-6637

Southeastern Region

South Middlesex Opportunity Council
Mary Ann Walsh, 508-202-5919

Metrowest Region

South Middlesex Opportunity Council
Christina Cutting, 508-620-2682



For More Information

www.mass.gov/mrc

Under the “*What We Do*” menu on
the left chose “*Housing*”

Then choose “*Home Modification
Loan Program*”



Conclusion

- Currently there is no waiting list
- The Home Modification Loan Program is well funded
- We want to reach homeowners before they modify their homes