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

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Up to 100% of median income</th>
<th>100-200% of median income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$63,100</td>
<td>$126,200</td>
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<tr>
<td>2</td>
<td>$72,200</td>
<td>$144,400</td>
</tr>
<tr>
<td>3</td>
<td>$81,200</td>
<td>$162,400</td>
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<td>$90,200</td>
<td>$180,400</td>
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<td>5</td>
<td>$97,400</td>
<td>$194,800</td>
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<tr>
<td>6</td>
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<td>$209,200</td>
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<tr>
<td>7</td>
<td>$111,800</td>
<td>$223,600</td>
</tr>
<tr>
<td>8</td>
<td>$119,100</td>
<td>$238,200</td>
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</tbody>
</table>
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

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

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
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