



HOME MODIFICATION LOAN PROGRAM

March 2024

From: Susan Gillam, Home Modification Loan Program

Learn more about this Massachusetts state-funded loan program that provides loans to homeowners and small landlords for necessary home adaptations or modifications.

Do you know someone who might be looking for financial assistance for a more accessible home? Is their bathroom difficult to navigate? Would they benefit from a stair-lift or ramp? Or perhaps they have considered converting or adding living space to be able to live all on one level? The Home Modification Loan Program can help.

Since 2000, the Home Modification Loan Program (HMLP) has made loans to over 3,000 Massachusetts households to finance home accessibility projects like: accessory dwelling units, home security features, fencing, ramps, wheelchair and stair lifts, widened doorways, hand-rails and walkways, bathroom and kitchen modifications, and more.

Enclosed are brochures to share information on the Home Modification Loan Program (HMLP). Thanks for helping to spread the word and ensuring that your consumers and staff are made aware of this resource.

You can also visit: www.cedac.org/find-out-if-you-qualify and answer a few questions to review eligibility requirements and see if they qualify and request program information. Or visit our homepage directly to download an application: www.cedac.org/hmlp.

Please do not hesitate to call me directly to learn more, Susan Gillam, sgillam@cedac.org or toll free at 866-500-5599.