



Home Modification Loan Program

HMLP provides loans to homeowners to make modifications to the primary permanent residence of elders, or adults and children with special needs. These modifications allow people to remain in their homes and live more independently in their communities. The modification to the home must relate to the individual's ability to function on a daily basis.

Who is eligible? Any homeowner who is 65 years or older; Any homeowner who has a disability; any homeowner who has a household member who is an elder or has a disability; AND, Landlords with fewer than 10 units may be also eligible.

How Much Money Can I Borrow? Based on income guidelines, \$1,000 to \$30,000 may be borrowed.

How Do The Loans Work? The money may be borrowed in either a deferred payment loan or an amortized loan. Amortized loans will be secured by a promissory note and a mortgage lien. This program offers 0% deferred payment loans and 0% and 3% amortizing loans.

What types of loans are there?

- 0% Deferred Loans: Homeowners eligible for a 0% deferred payment loan do not make any monthly payments and no interest accrues. Repayment is required when the property is sold or has its title transferred.
- 0% Amortizing Loans: require monthly payments on principal only no interest is charged. Loans re-payments range from 5 to 15 years depending on the size of the loan.
- 3% Amortizing Loans: require monthly payments on principal and interest. Loans range from 5 to 15 years depending on the size of the loan.

How do I apply?

There are six agencies, serving seven regions throughout the Commonwealth that administer the program. You can contact these providers for more information.

HMLP List of Provider Agencies

WESTERN MA

HAP, Inc.

*(Agawam, Chicopee, Holyoke, Northampton, Springfield,
W. Springfield and Westfield)*

Marta Alvarez malvarez@haphousing.org

413-233-1615 www.haphousing.org

TTY/TDD: 413-233-1699

Pioneer Valley Planning Commission

(all other Hampden, Hampshire, Franklin and



Berkshire county communities)
Shirley Stephens sstephens@pvpc.org
413-781-6045 www.pvpc.org
TTY/TDD: 413-781-7168

CENTRAL MA

RCAP Solutions Financial Services, Inc.
Lovette Chislom lchislom@rcapsolutions.org
978-630-6725 www.rcapsolutions.org
TTY/TDD: 978-630-6754

NORTHEAST/NORTH SHORE MA

Community Teamwork, Inc.
Alan Trebat atrebat@commteam.org
978-654-5741 www.commteam.org
Mass Relay Available: Dial 711

METROWEST MA

South Middlesex Opportunity Council, Inc.
Susan Aaron saaron@smoc.org
508-620-2682 www.smoc.org
TTY/TDD: 508-872-4853

SOUTHEASTERN MA/CAPE/ISLANDS

South Middlesex Opportunity Council, Inc.
Amy Allen aallen@smoc.org
508-202-5919 www.smoc.org
TTY/TDD: 508-872-4853

METROPOLITAN BOSTON

Metropolitan Boston Housing Partnership
Jennifer Shaw jennifer.shaw@mbhp.org
617-425-6637 www.mbhp.org
Mass Relay Available: Dial 711
(fax) 617-532-7539

How long does it take? Applications are reviewed on an ongoing basis and are processed as they are received. The application includes a check list to ensure that all the necessary items are included and the application is complete. It can take 4 to 6 weeks to receive funds.

How do you get the proper documentation to support the proposed modification? You need to go to any professional with whom the elder or disabled person has a patient/client history. The application does not specify the type of professional, but some examples may include your primary care physician, occupational therapist, physical therapist, vision therapist, mental health therapist, etc.

Want more information and a step by step guide?

Go to www.cohenlawservices.com



Click on the Lady Law Library

We have for sale a step by step guide on the Home Modification Loan Program.

Special Needs Trusts:

If you have a loved one with special needs, please consider setting up a special needs trust.

A SNT supplements the life of your special needs loved one and keeps them from losing important government benefits.

A SNT can pay for anything the person needs, as long as the purchase is not illegal and does not violate the terms of the trust.

Certain types of disbursements, specifically payments for food and shelter may reduce the amount of Government benefits like SSI.

Learn how to protect the special needs loved one in your life.

Want to set up a legal strategy session?

If you have any questions or want more information on how to protect your loved ones with special needs...

Please call me to schedule a legal strategy session:

Cohen Law Services: 508-366-8805



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