

The Home Modification Loan Program (HMLP)

Are you 65 years or older (elder) and/or do you have special needs?

OR

Are you living with someone who is an elder or who has special needs?

Is there something you wish you had in your home that would make your life or your loved one's life easier, for example a wheelchair ramp, a fenced in yard, a hardwired alarm-system, accessible bathrooms or kitchens, or some other safety modifications?

Did you know that there is a Massachusetts state-funded Home Loan Modification Program that can help you make those changes in your home?

What Is The 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 you 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.

Based on 2016 income guidelines (for these guidelines please see our downloadable E-Book on HMLP at: www.cohenlawservices.com/ladylawlibrary)

- **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.

What else do I need to know?

An HMLP loan can only be obtained once per property and more funding cannot be sought after the project is complete.

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. The Agencies are:

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

You can also download our E-Book at
<http://www.cohenlawservices.com/Please-check-back-PDF-9-16-16.pdf> for the
Complete Step by Step Instructions, Application and to receive a copy of your property deed.

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.

Lady Law's eBook

In order to make this process easier for you, we have a downloadable eBook on our website. The eBook costs \$19.99 and includes the application, a detailed description of the process as well as answers to many of the questions most commonly asked. It also includes step by step instructions for filling out the application. **Most significantly, when applying for the HMLP, you will need to provide a copy of your property's deed with your application.** You will need the Book# and Page# of the deed at the Registry of Deeds in your County of Residence. Once you have downloaded the application, we will do the Registry of Deeds Search for you to provide you with the book # and page # of your property. **You must have an email or fax for us to provide you with a copy of your Deed.**