

Home Modification Loan Program (HMLP)

The Massachusetts Rehabilitation Commission's (MRC) **Home Modification Loan Program (HMLP)** offers 0% interest loans from \$1,000 to \$50,000 to all income-eligible households.

This program is not for home repairs. Rather, home improvements must relate to a resident's ability to function on a daily basis. Repayment is required only when the home is sold or transferred.

Loans can help finance projects such as: ramps, stair lifts, wheelchair lifts, kitchen and bathroom adaptations, and home security features including hard-wired alarm systems, safety windows, and fences.

The HMLP was established by the Massachusetts Legislature in 1999. It is a lending program that finances housing adaptations or modifications to increase access for seniors and people with disabilities, with the intent to allow household members to live more independently in the community.

For more information, visit: cedac.org/hmlp or call Susan Gillam at 1-866-500-5599.

[Click here for HMLP brochure](#)