



Community Teamwork's Financial Education Center Home Modification Loan Program



Are you eligible?

- Are you a homeowner?
- Is someone in the household an older adult or person with a disability?
- Are you looking for funding or accessibility renovations or modifications related to this household member's ability to function in the home on a day-to-day basis?

The program has generous annual income guidelines, visit:

www.cedac.org/find-out-if-you-qualify to learn more about the eligibility requirements.

Community Teamwork is a provider agency for Northeast MA.

Contact Us:

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About the Program

The Home Modification Loan Program (HMLP) is a state-funded loan program that provides financing to homeowners and small landlords for accessibility renovations to keep a household member with a disability or an older adult in their own home and community.

This is not a home repair program. Projects funded by HMLP include ramps and lifts, bathroom and kitchen adaptations, sensory integration spaces, fencing, as well as accessory dwelling units.

Loan Information:

- \$1,000 to \$50,000 loans to property owners.
- 0% interest loan.
- No monthly payments.
- Repayment is required when the property is sold or transferred.
- \$1,000 to \$30,000 loans to owners of manufactured or mobile homes.
- Landlords with fewer than 10 units may be eligible for a 3% loan for a tenant.

CEDAC
Community Economic Development
Assistance Corporation


MRC
Massachusetts Rehabilitation Commission

HMLP is an MRC program in collaboration with CEDAC.