Massachusetts Home Modification Loan Program Could Be Right for You

By Melinda Flaherty, Program Coordinator at South Middlesex Opportunity Council

If your goal is to age in your current home, you may be thinking about the modifications that will be needed to achieve your goal, particularly if you anticipate changes in your mobility, eyesight or cognition. Although older adults who have acquired disabilities often don't think of themselves as having a disability, more than 30% of Americans over age 65 have some sort of "physical or mental impairment that substantially limits a major life activity"—the ADA definition of disability.

The Home Modification Loan Program (HMLP) is a state-funded loan program provided by MassAbility in collaboration with Community Economic Development Assistance Corporation (CEDAC) that provides financing to homeowners and small landlords for accessibility renovations/modifications in order to allow seniors or a household member with a disability to live independently in their own home. The loan is up to $50,000 for land and dwelling properties and $30,000 for mobile homes with 0% interest and a 50-year note. Landlord guidelines are slightly different with a 3% interest, amortized loan.

To be determined eligible for the HMLP, a project must directly help someone living in the home to function on a day-to-day basis. In addition, the household must meet income and asset guidelines, and be current on tax obligations. The HMLP loan is secured by a mortgage on the property, with repayment typically required only upon property sale or transfer of deed title.

Funds can support a wide range of modifications that improve daily functioning, including wheelchair ramps, stairlifts, platform lifts, widened doorways, grab bars, walk-in showers, kitchen adaptations, hard-wired alarm systems, fencing, and sensory or therapy spaces. These changes help prevent falls, enhance mobility, and allow loved ones to stay in familiar surroundings with greater confidence and dignity.

A valuable feature of the program is its support for Accessory Dwelling Units (ADUs). Whether built as a separate unit, added to an existing structure, or created within the home, an ADU provides private, accessible living space for a family member who needs support. Many families use HMLP funding to help create these units, enabling seniors or individuals with disabilities to live with them while maintaining a level of autonomy. This fosters stronger multigenerational households, offers built-in caregiving networks, and is often more affordable and emotionally rewarding than other care options. Click here for more information about ADUs from Mass.gov.

South Middlesex Opportunity Council (SMOC) is the HMLP provider agency for the Cape Cod and Islands area. Our experienced staff is here to make the application process easier. From your very first call or email, we provide personalized step-by-step guidance, reviewing your application and project eligibility and assisting with all required documentation.

To learn more about the Massachusetts Home Modification Loan Program, contact me at 508-202-5919 or hmlp@smoc.org. Our dedicated staff is ready to answer questions, schedule a consultation, and guide you through the application with care and expertise. Take the first step toward a more accessible future—right where you belong!