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LUDLOW, MA 01056

From: Susan Gillam, Home Modification Loan Program Project Manager

Since 2000, the Home Modification Loan Program (HMLP) has made loans that have helped over 2,500 Massachusetts households finance projects like: accessory units, home security features, fencing, ramps, wheelchair and stair lifts, widened doorways, bathroom and kitchen modifications, and more.

HMLP now offers, depending on household income, loans up to **\$50,000** to homeowners seeking to make accessibility modifications to their homes. All loans offered by HMLP accrue no interest and require no monthly payments, with repayment of the loan required when the property is sold or when the property's title or deed is changed. HMLP also offers loans up to \$30,000 to owners of manufactured or mobile homes. Landlords with identified tenants needing accessible adaptations and who have buildings with fewer than ten units can qualify for a 3% loan.

Enclosed are brochures to share information on the Home Modification Loan Program. We appreciate your help in spreading the word and ensuring that your consumers and staff are made aware of this resource. We welcome opportunities to provide in-service trainings and are happy to attend fairs and workshops. We also would be happy to provide a simple newsletter article on the program to share in your agency's next newsletter or to use on social media. We appreciate any help you can provide in helping us spread the word about this important resource!

Watch a brief video on the loan process, learn more about HMLP and download an application by visiting cedac.org/hmlp. Contact Susan Gillam, sgillam@cedac.org or toll free at **1-866-500-5599 (in ma only)** or 617-727-5944.