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From: Susan Gillam
Home Modification Loan Program Project Manger

RE: Home Modification Loan Program

Were you aware that there are state resources available to help disabled or elderly family or friends remain in their homes? Enclosed are brochures to display regarding the Home Modification Loan Program a program which can greatly benefit elders and individuals with disabilities. While many Commonwealth programs have long waiting lists or lack resources, the Home Modification Loan Program is well funded and seeking applicants. We encourage you to share information about this important resource with your community, consumers and staff.

The Home Modification Loan Program, depending on household income, provides 0% and 3% loans up to \$30,000 to homeowners seeking to make accessibility modifications to their homes. Since 1999 these loans have helped over 2,000 Massachusetts households finance projects like; accessory units, home security features, fencing, ramps, wheelchair and stair lifts, widened doorways, bathroom and kitchen modifications, and more. Those eligible for the 0% deferred loan make no monthly payments and no interest accrues and repayment of the loan occurs when the property is sold or title is transferred. Additionally, 3% loans are available to landlords with identified tenants needing accessible adaptations and have buildings with fewer than ten units. For more information please see the brochure or program website, www.cedac.org/hmlp

This program has helped countless Massachusetts families by allowing them to remain together in the community and avoid costly assistive living and nursing facilities. The Home Modification Loan Program is an important state resource that helps ensure that quality appropriate housing is available for all Massachusetts residents. We appreciate any of your efforts to ensure your consumers and staff is made aware of this resource. As a part of our outreach efforts we welcome opportunities to provide in-service trainings to staff, as well as present information on these programs at conferences and workshops.

For more information or to find out how to apply for a loan please visit www.cedac.org/hmlp or contact Susan Gillam at the Home Modification Loan Program sgillam@cedac.org or toll free at **1-866-500-5599**