Home Modification Loan Program (HMLP)

Application Guide

Thank you for your interest in the Home Modification Loan Program. The first several pages of this guide are Frequently Asked Questions. We hope you find this helpful.

HMLP is a Massachusetts state-funded program that provides loans to homeowners or landlords to make homes more accessible for older adults and individuals with disabilities. To be eligible for a HMLP loan, a project must directly help someone living in the home to function on a day-to-day basis. Most loans are secured by a mortgage on the property to make sure the loan is repaid. Repaid loan funds will be used to make similar loans in the future.

Please read this guide carefully before completing this application.

In most cases, HMLP will not pay for work that has already been completed.

If you have any questions, or need help completing any part of the application, please contact the local provider agency serving your community (see page 2).

- **This program cannot assist with home repairs,** including roof, window, septic or heating system replacement**.** Contact your local provider agency, who can provide you with a list of other housing resources.
- **Review the checklist on page 8** to make sure you have included all the necessary information and documents with your application.
- **You need to send all the information and documents requested in this application to verify that your application is eligible.**
- **You will choose a contractor who is qualified to do the work.** Your contractor must have the required MA licenses for your project scope and have liability insurance to be qualified. Your contractor will complete the Home Modification Loan Program Bid Form and Scope of Work Bid Form (Bid Form). This form is necessary to show how much your project will cost and that your project is eligible. **HMLP will not approve an application without this form.**
- You can submit parts of your application at any time and then submit any missing information later.
- **HMLP has both income and asset limits.** Please review the frequently asked questions below for more information.
- **Reasonable accommodations,** including those due to a disability, will be provided as needed by the provider agency. **If you need any help with the application,** please let your provider agency know how they can help.

Provider Agencies

Please send your completed application directly to the agency serving your community. If you are unsure of where to send your application, please call 1-866-500-5599 (toll free in MA only) or 857-939-7227.

Berkshire County
Berkshire Regional Planning Commission
1 Fenn Street, Suite 201
Pittsfield, MA 01201
Contact: Michaela Grady
413-442-1521, x55
HMLP@berkshireplanning.org

Franklin County
Franklin County Regional Housing & Redevelopment Authority
241 Millers Falls Road
Turners Falls, MA 01376
Contact: Gandhi Gracia
413-223-5228
ggracia@fcrhra.org

Hampden & Hampshire Counties
Valley Community Development
256 Pleasant Street, Suite A
Holyoke Street Entrance
Northampton, MA 01060
Contact: Donna Cabana
413-586-5855 x180
hmlp@valleycdc.org

Greater Springfield
Way Finders
1780 Main Street
Springfield, MA 01103
Contact: Jaqueline Luna
413-233-1615
jaluna@wayfinders.org
homelending@wayfinders.org
Serving: Agawam, Chicopee, Holyoke, Northampton, Springfield, West Springfield, Amherst, S. Hadley, and Westfield

Central, MA
RCAP Solutions, Inc. (RCAP)
191 May Street
Worcester, MA 01602
Contact: Ashur Gurbuz
Office: 978-630-6725
Cell: 978-502-7963
agurbuz@rcapsolutions.org

MetroWest, MA
South Middlesex Opportunity Council (SMOC)
345 Union Ave
Framingham, MA 01702
Contact: Kimberly Yau
508-326-5349
hmlp@smoc.org

Northeast/North Shore, MA Region
Community Teamwork, Inc. (CTI)
165 Merrimack Street
Lowell, MA 01852
Contact: Catherine Tammany
Cell: 351-322-5512
ctammany@commteam.org

Greater Boston
Metro Housing Boston
1411 Tremont Street
Boston, MA 02120
Contact: Natasha Collins
617-425-6637
Natasha.collins@metrohousingboston.org

Southeastern, MA
NeighborWorks Housing Solutions
422 Washington Street, Quincy, MA 02169
or
12 Taunton Green Suite 203, Taunton MA 02780
Contact: Julie Lane, 781-422-4202
Lending@nhsmass.org

The Cape & Islands
South Middlesex Opportunity Council (SMOC)
345 Union Ave
Framingham, MA 01702
Contact: Kimberly Yau
508-326-5349
hmlp@smoc.org

Home Modification Loan Program

www.cedac.org/hmlp

Frequently Asked Questions

What is the Home Modification Loan Program? The HOME MODIFICATION LOAN PROGRAM (HMLP), is a Massachusetts state-funded loan program that provides loans to homeowners or landlords to make homes more accessible for older adults and individuals with disabilities.

What kinds of projects are eligible? The program is NOT a general home repair program. To be eligible for an HMLP loan the project must directly help someone living in the home to function daily. Some examples of projects funded through the program include ramps and lifts, hardwired alarm systems, fencing, sensory integration therapy spaces, ADUs or accessory dwelling units, as well as accessible bathrooms and kitchens.

What do I need to do to prove that a household member needs home modifications because of a disability or functional limitation? There is a form in the application called Documentation of Need from Professional Form. The form must be completed by a medical professional that has a relationship with the household member who has a disability or limitation impacting daily life. This one-page form can be completed by someone like a primary care doctor, specialist, case manager or social worker.

How do I apply? There are nine (9) agencies, serving ten (10) regions, throughout the Commonwealth. These agencies receive applications and work directly with applicants throughout the loan process. Visit: www.cedac.org/hmlp, to view a list of communities served by each agency. You can also contact Susan Gillam for assistance at: 1-866-500-5599.

How much can I borrow, and when will I need to pay it back? Loans for property owners are from \$1,000 up to \$50,000. Loans for owners of manufactured or mobile homes are from \$1,000 to \$30,000.

All approved homeowners receive a 0% interest, deferred payment loan. This means that no interest or fees are added, and there are no monthly payments, with the full loan amount due when you sell or refinance your home, unless you violate the terms of your loan agreement.

HMLP loans made to owners of homes or condo units are secured with a mortgage against the property. Loans made to owners of manufactured or mobile homes are secured with a UCC-1 lien filed against the home.

Some landlords may be eligible for a 3% interest, amortizing loan to make modifications for an eligible tenant. Please see below for more information on loans for landlord property owners.

What are the income limits? Income limits for this loan program are updated annually and are based on the information published by the U.S. Department of Housing and Urban Development. Homeowners can have a total gross household income of up to 200% of the area median income (AMI).

"Gross household income" means the total income, before any taxes or deductions, for all household members from all sources. This includes wages, tip income, Social Security and pensions, interest and dividends, cash benefits like SSI, SSDI or TANF, alimony or child support, and other sources.

2026 Income Guidelines

Updated by HUD yearly around April

Household Size	Eligible with Gross Income up to:
1	**\$240,000**
2	**\$274,400**

3	**$308,600**
4	**$342,800**
5	**$370,400**
6	**$397,800**
7	**$425,200**
8	**$452,600**

What documents do I submit for proof of my current household gross income? Applicants should submit pay stubs, benefit letters, or other proof of income for the last 60 days for all household members. If someone in your household receives income other than wages, please provide the individual's benefit statement (SSI, SSDI, Veterans), pension statement, income tax returns, or other documents to prove income.

Please note, you may have to update your income documentation at the time of loan closing, with documentation provided for the 60 days before the loan closing.

How much in countable assets can I have and still qualify? The primary head(s) of household (i.e. property owners) cannot have more than $175,000 in assets from the following sources: cash savings, deposits held in checking, savings, money market and brokerage accounts, cash value of stocks, bonds, mutual funds, ETFs, index funds, or other capital investments, real estate (investment or 2nd properties only), recreational vehicles, and personal property held as investment (such as gold, jewelry, coins, etc.).

HMLP does not include retirement accounts, your primary residence or vehicles, home equity loan funds or the funds necessary to complete your home modifications as part of your countable assets.

How do I apply? There are nine (9) agencies, serving ten (10) regions, throughout the Commonwealth. These agencies receive applications and work directly with HMLP applicants throughout the loan process. The regions and the provider agencies are listed on page 2. Or visit: www.cedac.org/hmlp, to view a list of communities served by each agency. You can also contact Susan Gillam for assistance at 1-866-500-5599 or (cell) 857-939-7227.

If you need help or reasonable accommodation during your application process, please let your local provider know.

Can a landlord apply for a loan to modify a rental unit? A landlord owning fewer than 10 housing units can apply for an HMLP loan of up to $50,000 to address accessibility in a rental unit. Income and countable asset eligibility is based on the tenant household's gross annual income and assets. The Documentation of Need form will also be completed for a member of the tenant household requiring modifications to the unit.

> **NOTE:** Any landlord with a unit in a building of 10 or more units is required to make modifications under MGL Chapter 151B, Section 4, Paragraph 7A, and is **NOT** eligible for the Home Modification Loan Program unless the landlord can prove hardship through litigation under this statute.

Landlord loans require monthly payments of principal and interest with the repayment period based on the total loan amount. For example, loans of $50,000 have a monthly payment over 15 years.

What is the loan application process? Watch this short video on the loan process. We also have a video on application tips, which you can view here. These videos can be found at www.cedac.org/hmlp

In most cases, the Home Modification Loan Program does not reimburse applicants for already completed construction projects, but please speak with your Provider.

Step-One
Applications are taken anytime and reviewed on a first-come, first-served basis. When submitting your application please complete all pages of the application, and submit the documents listed on the *Application Checklist* on page 8.

If you need help completing your application, or want to check its status, contact your local provider agency. Provider staff are also available to answer any questions.

Step-Two
Once the provider agency has your full application, including the *Home Modification Loan Program Bid, Scope of Work and Contract Form* (Bid Form) completed by your qualified contractor. A construction monitor (a construction professional who advises HMLP) will schedule a time to visit your property to review your construction project.

The program also has dedicated resources for contractors. Visit and/or direct your qualified contractor to www.cedac.org/hmlp-for-contractors download the Bid Form or complete the Bid Form online and learn more.

Step-Three
Following the inspection, the provider agency prepares the HMLP loan documents for your review and signature. The loan will be then secured either with a mortgage filed with the county land records or a UCC-1 Financing Statement filed with the Massachusetts Secretary of State. The fees to record a mortgage or file the UCC-1 may be included in your loan, or you may pay these fee(s) directly.

Step-Four
Once your mortgage or UCC-1 is filed, the provider agency will be able to request your loan funds. Then your loan funds can then be paid according to the payment schedule you and your contractor outlined in the Bid Form. This payment schedule can also be found in your HMLP Loan Agreement. **Please note, your loan funds will be available about 4 – 6 weeks after the inspection.**

Your contractor must apply for the necessary construction permits from your city or town. Loan funds cannot be paid until copies of these permits are submitted to your provider. If the contractor requests money before any work starts, the first payment can only be for construction materials and cannot be more than 1/3 of the price of the total project.

All loan funds are sent to you after you submit receipts or invoices from your contractor. Please note, invoices submitted directly by your contractor to your provider cannot be paid. It is your responsibility to confirm that you have approved the work, and it is complete. We also suggest that you confirm the payment milestone, such as demo complete or dry wall installed, has been finished so you can confidently request your loan funds. Homeowners should never pre-sign invoices from their chosen contractor.

Step-Five
The construction monitor conducts a final inspection only when your project is finished to your satisfaction, and city/town inspection(s) have been conducted. The final payment (at least 10% of the total contract price) is paid after the final HMLP inspection. The contractor must also sign a “lien waiver” – a document saying they have been paid everything they are owed for the work.

What happens if my application is determined not eligible? The provider agency will notify you by phone or in writing. They will try to refer you to other programs or sources of funding.

What if my project will cost more than my available loan amount? You will be responsible for any additional funds needed to complete the project. As part of your HMLP loan application, you will need to provide documents showing you have the additional funds to complete your project. Also, during construction, you will need to pay your contractor with these other funds before using your HMLP loan funds, to be sure the project can be completed.

Information on organizations or other programs that may have funds available can be found on our website or your provider can provide you with a handout with this information.

Who will do the actual work to modify the home? HMLP and your provider cannot recommend contractors. You will hire a qualified contractor of your choice to complete your project. All contractors must have the required license(s) for your project scope and be insured in the state of Massachusetts. Also, the person who signs the legally binding construction contract and gets the required building permits should be a licensed individual. For resources on hiring a contractor visit https://www.mass.gov/info-details/homeowners-guide-to-hiring-a-home-improvement-contractor.

Does HMLP does have any energy efficiency requirements? Yes. If your project scope includes new appliances, water heater or a heating and/or cooling unit, your contractor must use EnergyStar certified products. Products using fossil fuels (gas, oil, propane, etc.) will not be permitted, unless there is insufficient grid capacity or other unusual circumstances.

The project scope includes creating additional living space or is an ADU or Accessory Dwelling Unit – What are the requirements? First, for an ADU project we encourage you to visit mass.gov to learn more about these unit types. There are many conversations and additional resources taking shape around the development of these units.

Please note, HMLP can only help with creating an ADU in limited circumstances. Usually, for a family member such as an elderly parent or adult child with a disability, so that other family members can help care for them. Please see this short video on the most common circumstances where HMLP can be a funding source to assist with building an ADU.

We also encourage you to look at HMLP's resource list of additional funding sources, as you may find additional programs listed here to help assist with project financing.

ADU Energy Efficiency requirements:

- HMLP encourages all projects to explore the use of solar energy. Any ADU project funded by HMLP will be asked to certify that this energy option was considered.
- ADU and property additions are required to use electricity for heating, cooling and hot water, unless this is not possible due to grid capacity or if the project will tie into the property's existing systems.
- EnergyStar certified heating & cooling units, insulation, windows, doors and appliances are required. Please note, absolutely no gas appliances or water heaters will be allowed, unless there is insufficient grid capacity.

What should I expect during construction? Be sure to review Step Four above about how your loan funds will be paid during construction. Please note, your provider cannot negotiate or discuss the details of your project or application with your chosen qualified contractor.

The website for general contractors www.cedac.org/hmlp-for-contractors has more information about what happens during construction.

Homeowners are responsible for overseeing their contractor and deciding when to make a payment. You should keep a copy of your construction contract nearby and refer to it often. If something is not going the way you feel it should or if you have questions, you need to speak to your chosen contractor. You should also notify the provider, who can advise you on the next possible steps you can consider.

What if I have a dispute with my contractor? HMLP, your provider and the construction monitor cannot be involved in disputes between you and your chosen contractor. It is very important that you and your qualified chosen contractor both sign a legally binding contract with details outlining materials, labor, timeline, etc.

More information about hiring a construction contractor and consumer protection laws, including how to file a complaint can be found on the Massachusetts Office of Consumer Affairs and Business Regulation at: https://www.mass.gov/info-details/home-improvement-contractor-law-resources or call the state office's toll-free hotline at (888) 283-3757.

May I do any of the work myself? If you are a licensed contractor, you may do the work yourself, but HMLP loan funds can pay for the cost of materials only. You will not be allowed to use HMLP loan funds to pay for the labor costs of yourself or your immediate family member(s).

What happens if I need to refinance my primary mortgage in the future. Or obtain a HELCO or Equity Loan? Your new lender will ask that HMLP "subordinate" its mortgage (meaning the new mortgage will be in first place and will be the lender to be repaid first or before your HMLP loan).

Since HMLP is a state-funded program, the conditions under which the program can subordinate are more limited. HMLP will consider subordination only when a homeowner is refinancing to take advantage of a lower interest rate on their primary mortgage or if the refinance will extend the loan term, allowing for lower monthly payments.

Please note, HMLP will only subordinate its mortgage to a cash-out loan, including a home equity loan or line of credit, if the cash is being used to pay down other debt(s) or for necessary, non-luxury home repair(s).

To request a subordination, you'll work directly with your provider agency. You will need to provide them with a copy of your loan application, home appraisal, and credit report(s) to determine if HMLP will be willing to subordinate.

Regardless of the above information, HMLP reserves the right to deny any subordination request and recommends that you contact your provider agency before you contemplate a refinance of an existing loan or a new loan.

Is a Mortgage Protection Plan a requirement of the program? No. Some borrowers have received notices in the mail about a mortgage protection plan after they get a mortgage, including the HMLP mortgage. These notices are not from your provider or HMLP. You should consult an attorney, insurance agent or other trusted advisor for information on mortgage protection plans.

My home is in a Trust, am I eligible? A Trust does not prevent you from being eligible for an HMLP loan. Your provider will require copies of your trust documents for review by HMLP's legal counsel. This review is so your provider can correctly document your loan.

I bought my home using an affordable home ownership program, am I eligible? This does not prevent you from being able to get a HMLP loan. These home ownership programs have restrictions that require you to seek approval for any construction on your home. They also require permission to get mortgage financing, so the resale price of your home remains affordable for the next homeowner.

Your provider agency will work closely with you to ensure you get the necessary permission(s) you need for your HMLP mortgage.

Home Modification Loan Program

Application Checklist

Applicant Name: ___________________________________

Your application should be mailed directly to the provider agency serving your community, see page 2. Review this checklist carefully and be sure to submit a complete, signed, application, and the required documents to the provider agency serving your community.

Sections of the Application:

- ☐ **Applicant or Homeowner Information (page 9)**
- ☐ **Household Income Information (page 10)**
- ☐ **Primary Head(s) of Household Asset Information (page 11)**
- ☐ **Beneficiary Information and Home Modification Project Information (page 11-12)**
- ☐ **Documentation of Need from Professional Form (page 13).** *Your selected professional MUST complete the entire form*
- ☐ **Release of Information Form (page 14)**
- ☐ **Property Information (page 15)**
- ☐ **PENALTY FOR FALSE OR FRAUDULENT STATEMENT (page 16)**
- ☐ Landlord Form (if applicable, ask your provider agency for a copy)

Required Application Documentation:

- ☐ **Copy of Driver's License** or other government issued ID
- ☐ **Proof you are up to date on real estate taxes** (a letter from your city or town, or an escrow account statement from your mortgage holder)
- ☐ **MA Income Tax Return** (or proof you are up to date on your state income taxes) (If taxes were owed, you must include proof of payment)
- ☐ **Household Income Documentation for the last 60 days** (pay stubs, pension statement, benefit statement)
- ☐ **Copy of Current Mortgage Statement from your primary mortgage company, if applicable**
- ☐ **Copy of Current Deed for Property to be modified or a Copy of the Bill of Sale for Mobile Homes**
- ☐ **HMLP Bid, Scope of Work & Contract Form** all parts of this form *MUST be* completed by your selected qualified contractor
- ☐ For projects over $50,000 or $30,000 (your loan max.), proof of funds to complete the project (personal funds, lines of credit or loans, grants, gifts), if applicable
- ☐ Trust, Power of Attorney, or Deed Rider documents, if applicable

Home Modification Loan Program Application

Applicant or Homeowner Information

The applicant is the individual or individuals who own the property to be modified. Landlord applicants must complete a *Landlord Form*; please ask your provider agency for a copy.

Please Print Clearly

Name (Last, First, MI): ____

Mailing address: ____

Number Street Unit #

____

City State Zip Code

Telephone: Home: ____________________ Work and/or Cell: __________________________

TTY/TTD: __________ E-Mail: ____________________

Address of Property to be Modified (if different from above):

____

Number Street Unit #

____

City State Zip Code

Is any person listed in this application (including all property owners or beneficiary) an employee or a relative of an employee of the Provider agency administering the Home Modification Loan Program?
Yes ☐ No ☐

Has any person listed in this application (including all property owners or beneficiary) received a Home Modification Loan from this or any other HMLP Provider agency? Yes ☐ No ☐ If yes, has it been repaid?
Yes ☐ No ☐ Please list provider agency____

Ethnic Background (Optional) please circle which apply

Native American **White** **Hispanic** **Black** **Asian** **Other** ________________

How Did You Learn About the Home Modification Loan Program?

☐ Internet Search ☐ Radio/TV/Print Advertisement ☐ Informational Poster
☐ Friend or Relative ☐ Senior Center/Council on Aging ☐ Independent Living Center
☐ Community or Housing Organization ☐ Municipal Office ☐ Regional Mass Abilities office
☐ Other State Agency (DDS, DPH, DMH, MCB, MCDHH) ☐ Disability Organization
☐ Healthcare Agency (home health, skilled nursing facility, doctor's office, or hospital) ☐ contractor
Other ____

Income Information

Applicant or Homeowner Name: ___________________________________

☐ If Applicant is a landlord renting to a family member, list all individuals in both the beneficiary's household and the property owner's household.

☐ If Applicant is a landlord renting to a non-family member, list all individuals in the tenant's household.

Please list all persons in household (attach additional sheet if needed):

1. NAME: ______________________________Date of Birth ______SOCIAL SECURITY NO.______________

   Insurance: Private ☐Medicare ☐ Medicaid ☐ None ☐

2. NAME: ______________________________Date of Birth ______SOCIAL SECURITY NO.______________

   Insurance: Private ☐Medicare ☐ Medicaid ☐ None ☐

3. NAME: ______________________________Date of Birth ______SOCIAL SECURITY NO.______________

   Insurance: Private ☐Medicare ☐ Medicaid ☐ None ☐

4. NAME: ______________________________Date of Birth ______SOCIAL SECURITY NO.______________

   Insurance: Private ☐Medicare ☐ Medicaid ☐ None ☐

5. NAME: ______________________________Date of Birth ______SOCIAL SECURITY NO.______________

   Insurance: Private ☐Medicare ☐ Medicaid ☐ None ☐

Indicate in the table below all income for each individual in the household listed above.

Name (# From above)	Source of Income	Documentation	Income/Month	Income/Week	Annualized

Please DO NOT fill out the section below the dotted line. This is for Provider Use Only:

Total # Persons in Household: __________ ***Total Annual Household Gross Income: $***_______________
Head(s) of Household Assets $_________________________

*20__ Income Limit for family size listed above: $*_____________ *Verified By:* ________________________________

Loan Product Eligibility: ☐ *yes* ☐ *no* *Date:* _____________________

Assets of Primary Head(s) of Household

Indicate the cash value of the following assets for the primary head(s) of the household. Please note, account statements may be required.

Name	Cash	Checking Acct.	Savings Acct.	Money Market Acct.	Brokerage Acct.	Stocks	Bonds	Mutual Funds	Other Investment Capital	Personal Property (including real estate)

Beneficiary Information

The beneficiary is the individual(s) in the household with the professionally documented limitation(s) and the person(s) who will benefit from the modifications (if additional space is needed, please include on a separate sheet):

(1) Name: ____ Age: ______
Last First MI

Relationship to Homeowner/Landlord (i.e. child, niece, brother, friend, tenant): ___________
Is the property listed above the Primary Permanent Address of this person: ___ yes ___ no

(2) Name: ____ Age: ______
Last First MI

Relationship to Homeowner/Landlord (i.e. child, niece, brother, friend, tenant): ___________
Is the property listed above the Primary Permanent Address of this person: ___ yes ___ no

(3) Name: ____ Age: ______
Last First MI

Relationship to Homeowner/Landlord (i.e. child, niece, brother, friend, tenant): ___________
Is the property listed above the Primary Permanent Address of this person: yes___ no ___

<u>Home Modification Project</u>

Explain your need for home modifications as it relates to the individual(s) with a documented limitation(s) in your household. Attach additional pages as needed. Include an *estimated* amount of the cost of the project if possible. Please provide as much detail as possible.

____
____
____
____
____
____
____
____
____
____

Estimated Cost (if available) $_______________________________

If the project exceeds $50,000 or $30,000 (your loan max), you must provide evidence of other funds to complete your home modification project. The HMLP loan will be disbursed only *after* all other funds have been used. If your other funding source(s) has the same requirement, please contact your provider agency. <u>Documentation of this funding will be required prior to completing the loan process.</u>

<u>Documentation of Need from Professional</u>

<u>Please have a chosen professional complete all sections of the form on the next page.</u> This person must be someone whom the beneficiary has a professional relationship with, such as a doctor, physical therapist, occupational therapist, social worker, case manager, or other relevant professional. Please consider the expertise of the professional carefully when selecting the individual, if the documentation provided is inadequate or insufficient, additional information will be required.

DOCUMENTATION OF NEED FROM PROFESSIONAL FORM

Your selected professional must complete all sections of this form and sign it for it to be considered valid.

The Home Modification Loan Program provides funding for necessary home modifications or adaptations, which are required because the individual's ability to function on a daily basis is limited by the configuration of their home. When completing this form, please be specific and identify the functional aspects of the individual's limitation(s) that directly relates to a need for improved accessibility and/or safety.

Date: __________________

1. Name of Individual: _____________________________________Age:_________________________

2. What is the individual's primary impairment? ____

   What is the individual's secondary impairment? ____

   List any additional impairments:

3. What types of functional limitations does the individual's impairment(s) involve? (Please check all that apply):

   □ Mobility (uses wheelchair)
   □ Mobility (uses walker/other mobility device)
   □ Mobility (currently uses no mobility device)
   □ Dexterity
   □ Difficulty breathing/shortness of breath
   □ Emotional or behavioral
   □ Sensory
      □ Sight
      □ Hearing
      □ Chemical sensitivity
   □ Developmental
   □ Cognitive
   □ Limited safety awareness

   □ other – Please specify ____

   ____

4. List the necessary permanent home modifications or the changes to the current configuration of the home, which directly relate to improving the individual's day-to-day function or will allow the person to live independently in the community. *For example, Sally has gait issues and is unable to safely get in and out of her current shower. She would benefit from a barrier-free shower.*

   ____

   ____

   ____

   ____

   ____

   ____

__________________________________ __________________________________

Signature of Professional

__________________________________ __________________________________

Print Name

____________________________Phone # __________________________________

Mailing Address

Release of Information

I hereby give authorization to_________________________ (*Provider agency)* to make inquiries for my Home Modification Loan Program application as needed, to verify the following:

______ Total Household income, for all household members.

______ Primary head(s)s of household countable assets.

______ Unsafe conditions noted at the time of HMLP project inspection.

______ The need for permanent home modifications as documented by_______________________, (the medical or clinical professional with whom the beneficiary has a client history).

Address of the residence to be modified is:

____

Number street city/town zip

____

Phone e-mail

This information is regarding my request for a Home Modification Loan.

Signature: ________________________________ Date: ______________

This authorization is valid until my loan has been closed and all modification work completed.

Property Information

To verify you are current on your primary mortgage payments, if applicable, please include a copy of your most recent mortgage statement with your application.

I, the undersigned Borrower/Property Owner for the Home Modification Loan Program, affirm and attest that the following is true of the property to be modified under this program at

______________________, ____________, _________
Address City/Town Zip

1. Type of property: ☐ Single Family ☐ Multi-Family ☐ Mobile Home ☐ Condominium

If multi-family: number of units: ______________ How many units are occupied? _____________

2. Owner(s) of record of the property to be modified: (those listed on the property's deed)

1. __________________________ 2. __________________________

3. __________________________ 4. __________________________

Please include a copy of your property's <u>current</u> deed with your application. If you need help obtaining a copy of your deed, please contact your Provider agency for assistance.

Please verify your most current deed by providing the Book: _______ and Page #: _________ or Document # _______________ of your property's deed, that is filed at the _______________ Registry District.

If you are a manufactured or mobile homeowner, you must provide a copy of your mobile home's Bill of Sale.

3. Lead Paint Verification I understand that it is my responsibility to comply with all applicable laws and regulations regarding the presence of lead paint in my home. The provider agency and HMLP are not responsible for lead paint abatement in my home.

YES	NO	
☐	☐	(1) The home was built before 1978.
☐	☐	(2) The property is subject to an emergency lead management plan and letter of interim control.

4. Historic Certification

☐ My property is **NOT** listed in, or located within or near another home or historic district listed in the Historic Register.

☐ My property **IS** listed in, or located within or near another home or historic district listed in the Historic Register.

5. Is your home owned by a **Trust**? ☐Yes ☐ No If yes, attach the Declaration of Trust and Schedule of Beneficiaries (there are additional recording fees; ask your provider agency for more information).

6. Do you or the beneficiary have a **Power of Attorney?** ☐Yes ☐ No If yes, attach a copy (there are additional recording fees, ask your provider agency for more information).

7. Does your property have a **Deed Rider** or affordability restriction through your city/town or state (example a LIP unit or 40B project)? ☐ Yes ☐ No. <u>A deed rider may affect our ability to offer you an HMLP loan.</u>

8. Are you currently filing or planning on filing for **bankruptcy**? ☐ Yes ☐ No

<u>PENALTY FOR FALSE OR FRAUDULENT STATEMENT</u>

The applicant(s) certifies that all information provided herein, and all information in support of this application, is given for obtaining assistance from the Home Modification Loan Program (HMLP).

I/We hereby certify that all of the above statements are true, accurate, and complete to the best of my/our knowledge and belief.

I hereby consent to the verification of any information given in this application. I understand that the information will be used to determine eligibility for this program and is subject to the requirements of HMLP Program Guidelines. The applicant(s) agree(s) to abide by the HMLP requirements in connection with any assistance received pursuant to this application.

I understand that HMLP may deny my application if I am currently **<u>filing for bankruptcy and/or have a bankruptcy case pending</u>.** I will notify the Provider agency of any current, pending, or future bankruptcy or foreclosure action against me.

All information generated as a part of this program is confidential between the program applicants and program administrators.

Signature(s) of Property Owner/Borrowers:
The signatories below acknowledge that this document is signed under pains of penalties of perjury.

<u>All persons listed on the deed must sign below.</u>

Signature:	**Date:**
______________________________	______________
______________________________	______________
______________________________	______________
______________________________	______________
______________________________	______________