



Funding Sources for Home Modification

Massachusetts Rehabilitation Commission (MRC) Home Modification Resources

Vocational Rehabilitation Program

The Rehabilitation Technology Department's Adaptive Housing Program at MRC serves consumers with disabilities who are pursuing vocational/employment goals with needs for home modification. Contact: Steve Scarano at (617)-204-3724 or

Steven.Scarano@MRC.state.ma.us

Independent Living Center: Title VII Part B

In Massachusetts, federal money from Title VII Part B funding is made available to many of the Independent Living Centers (ILC) in Massachusetts for the purchase of equipment and services to assist people to maintain or achieve independence. For more information, please contact a regional ILC or Cindy Wentz at (617)-204-3628 or Cindy.Wentz@MRC.state.ma.us

Statewide Head Injury Program and Turning 22-IL Program

Individuals eligible for services through the Statewide Head Injury Program or the Turning 22-IL Program should speak with their case manager/service coordinator about their adaptive housing needs. Contact: SHIP at (617) 204-3852 or T22-IL at (617) 204-3851.

Home Modification Loan Program

The Home Modification Loan Program provides low- and no-interest loans to modify the homes of elders, adults and children with disabilities. Such home modifications allow individuals with disabilities to remain in their homes and live independently in their communities. Any homeowner who has a disability or has a household member who has a disability, or rents to an individual with a disability may apply for this loan. Contact: Susan Gillam at (617)-204-3739 or via email at Susan.Gillam@MRC.state.ma.us or visit the website for more information www.mass.gov/mrc/hmlp.

The Massachusetts Assistive Technology Loan Program (ATLP)

The Massachusetts Assistive Technology Loan Program (ATLP) provides low-interest loans to qualified people with disabilities and their families to purchase assistive technology devices and services that will help them lead more independent lives. If you are not financially eligible for home modifications under the HMLP, you can apply to the ATLP. Contact: Jason Luciano at 1-800-244-2756 ext.428 TTY 1-800-564-9700 or www.massatloan.org

Other State Agencies with Home Modification Resources

Massachusetts Commission for the Blind (MCB): Title VII Part B

In Massachusetts, federal money from Title VII Part funding for individuals who are legally blind is available through the MCB for the purchase of equipment and services to assist blind, multiply disabled individuals to maintain or achieve independence. Contact Lorraine Teehan 617-626-7580 Lorraine.Teehan@mcb.state.ma.us

Department of Mental Retardation (DMR)

Individuals eligible for services for the Department of Mental Retardation may be eligible to receive adaptive housing services through the Family Support Program. For more information contact your regional DMR office or visit www.mass.gov/dmr.

Massachusetts Executive Office of Elder Affairs (EOEA)

EOEA directs or provides services to thousands of elders in the Commonwealth.

www.800ageinfo.com

Annette V. Peele at (617) 727-7750 or annette.v.peele@state.ma.us
1-800-243-4636 (1-800-AGE-INFO)

Catastrophic Illness in Children Relief Fund (CICRF)

The Catastrophic Illness in Children Relief Fund was established by legislation in 2000 to help families bear the excessive financial burdens associated with the care of children with special health care needs and disabilities. In order to be eligible, a family must have expenses related to a child's medical condition that exceed 10% of the family's gross annual income up to \$100,000 and 15% of any portion of the annual family income that exceeds \$100,000. For more information, call Division for Special Health Needs Community Support Line at 1-800-882-1435 or go to www.mass.gov/cicrf

Mass Housing, Home Improvement Loan Program

Mass Housing is the state's affordable housing bank. They lend money at rates below the conventional market to support affordable rental and home ownership opportunities for low- and moderate-income residents of Massachusetts. The Home Improvement Loan Program provides funds to make general, non-luxury improvements to your property, which include necessary home modifications. www.masshousing.com 617-854-1000

Regional Organizations with Home Modification Resources

Central Co-operative Bank, Special Needs Loans

A unique program first established in 1997 that has provided funding for special needs customers in the purchasing of special equipment, retrofitting motor vehicles and homes for those with special needs. This fixed rate loan uses more liberal underwriting guidelines and allows for longer repayment terms. For more information, or for interest rates, please contact a representative in the Loan Originations Department at (617) 629-4240 or www.centralbk.com/site/loans_info.html#special

Rebuilding Together

Rebuilding Together is a nonprofit organization, using community resources and volunteers to provide free home modifications and repairs for elders and individuals with disabilities.

www.rebuildingtogether.org

The following communities in Massachusetts have local Rebuilding Together chapters:

Boston: 617-971-0058

Worcester: 508-842-8833

Haverhill: 978-469-0800

Lowell: 978-458-7816

Springfield: 413-750-0958

Federal Agencies with Home Modification Resources

U.S. Housing and Urban Development

Community Development Block Grant Program (CDBG)

The Massachusetts Community Development Block Grant Program is a federally funded program designed to help small cities and towns meet a broad range of community development initiatives. Some communities may chose to use these funds for home modifications or home repairs. Visit <http://www.hud.gov/local/ma/community/cdbg/> to see if your community receives CDBG funding or contact your city/town's Housing or Community Development Office.

U.S. Department of Agriculture, Rural Development

Home Improvement Loans and Grants

Low income rural homeowners may receive funds to make substantial home repairs, or to remove health and safety hazards. The Home Repair Program also provides funds to make a home accessible to someone with disabilities. Homeowners 62 years and older are eligible for grants, other low income families and individuals may receive loans at a 1% interest rate. Visit <http://www.rurdev.usda.gov/ma/housing.htm> for more information. Or contact a regional office: Western MA 413-585-1000, Central MA and the North Shore 508-829-4477, Southeastern MA, Cape and Islands 508-295-5151

Department of Veteran's Affairs

Veterans with service disabilities can receive funds to modify their homes. The Specially Adapted Housing Program allows veterans with a service related disability to receive a grant of not more than 50% of cost of specially adapted housing unit or to a max of \$60,000. The funds may be used to build, buy or modify a home. For more information call 800-827-1000 or go to website at www.va.gov

Homes for Our Troops

Homes for Our Troops is a non-profit, non-partisan, 501 (c)(3) organization founded in 2004. The organization assists severely injured Servicemen and Women and their immediate families by raising donations of money, building materials and professional labor and then coordinating the process of building a new home or adapting an existing home for accessibility.

(Toll free) 1-866-7-TROOPS

www.homesforourtroops.org

Disability Specific Organizations

These organizations offer a range of resources and may or may not have resources specifically related to home modifications.

Muscular Dystrophy Association

www.mda.org

Greater Boston - Boston (617) 368-9155

Southeast - Raynham (508) 821-1533

Central Mass. - Westboro (508) 898-3375

Northeast - Beverly (978) 720-2800

Western Mass - Longmeadow (413) 567-5500

Multiple Sclerosis Society, Massachusetts Chapter

www.nationalmssociety.org

(781) 890-4990 or (800) 493-9255

Spina Bifida Association, Massachusetts Chapter

www.msbaweb.org

(888) 479-1900

United Cerebral Palsy (UCP)

UCP of the Berkshires

www.ucpberkshire.org

Pittsfield (413) 442-1562

North Adams (413) 664-9345

UCP of Metro Boston

www.ucpboston.org

Watertown (617)-926-5480

Amyotrophic Lateral Sclerosis (ALS) Association of MA

www.als-ma.org

781-326-4600

American Heart and Stroke Association

www.americanheart.org

www.strokeassociation.org

508-620-1700

American Parkinson's Disease Association

www.apdama.org

617-638-8466

Brain Injury Association of Massachusetts

www.biama.org

508-475-0032

Federation for Children with Special Needs

www.fcsn.org

(617) 236-7210

Western MA, (413) 323-0681

Civic and Religious Organizations

There are many civic and religious organizations that provide help to individuals on a wide variety of issues. You should reach out to those in your community who may know more about what is available in your community. Some examples of these kinds of organizations include:

Elks, Knights of Columbus, Shriner's, Lion's, Rotary, Masons Grand Lodge