

Please know that you (as a homeowner) may be in a position to improve safety in your home through a zero interest loan through the Massachusetts Rehab Commission. There are no age requirements.

The **Home Modification Loan Program** offered by the Massachusetts Rehabilitation Commission (MRC) offers 0% and 3% loans (up to \$30,000) to help Massachusetts homeowners make modifications to stay at home.

Loans can help finance projects such as:

- Ramps
- Stair lifts and wheelchair lifts
- Kitchen and bathroom adaptations
- Home security... hard-wired alarm systems, safety windows, and fences

With generous income guidelines, approximately 95% of borrowers qualify for a 0% loan with no monthly payments. Repayment is required when the home is sold or transferred.

For more information, visit: www.cedac.org/hmlp ... or call **Susan Gillam at 1-866-500-5599.**