

For Immediate Release

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HOME MODIFICATION LOAN PROGRAM ANNOUNCES NEW PARTNERS IN WESTERN MASSACHUSETTS

New Partnerships Signal Commitment to Ensuring Access for Residents throughout Berkshire, Franklin, Hampden, and Hampshire Counties

BOSTON (January 13, 2023) – The [Community Economic Development Assistance Corporation \(CEDAC\)](#) announced today that the Commonwealth of Massachusetts’ [Home Modification Loan Program \(HMLP\)](#) has reconfigured its ‘Western Massachusetts’ area into four sub-regions in an effort to better reach and serve homeowners in those communities.

HMLP is a state-funded loan program that provides no-interest loans to those in need of accessibility improvements to their homes. It is a collaborative initiative between the Massachusetts Rehabilitation Commission (MRC), the Executive Office of Health and Human Services (EOHHS), the Department of Housing & Community Development (DHCD), and CEDAC.

Consumers apply for an HMLP loan through regional provider agencies, which serve applicants in a designated region. As the state-wide administrator of the program, the Community Economic Development Assistance Corporation (CEDAC) is committed to providing a strong network of regional provider agencies to ensure residents throughout Massachusetts have knowledge of and access to this resource.

“CEDAC and the Home Modification Loan Program selected these partners because of their deep roots and depth of knowledge of these communities,” said CEDAC’s Executive Director, Roger Herzog. “We know there is a significant need for this resource, and these new agencies will allow consumers to more easily reach HMLP and connect with someone local, at an organization closer to home and their community.”

The new partners will provide greater knowledge of the Home Modification Loan Program throughout the region and act as a local resource for consumers in each community. The Western MA regional HMLP Provider Agencies are:

- [Way Finders, Inc.](#) will continue to serve the greater Springfield area (Agawam, Amherst, Chicopee, Holyoke, Northampton, South Hadley, Springfield, Westfield, and West Springfield). Interested applicants should contact: Amneris Moreno at 413-233-1615 or amoreno@wayfinders.org.
- [Valley Community Development](#) will now serve all other communities in Hampden and Hampshire Counties not served by Way Finders. Interested applicants should contact: Donna Cabana at 413-586-5855 x180 or HMLP@valleycdc.org.
- [Berkshire Regional Planning Commission](#) will now serve all communities in Berkshire County. Interested applicants should contact Christie Lewis at 413-442-1521 x23 or clewis@berkshireplanning.org.
- [Franklin County Regional Housing & Redevelopment Authority](#), will now serve all communities in Franklin County. Interested applicants should contact Grafton Brown, at 413-223-5228 or gbrown@fcrhra.org.

About CEDAC

CEDAC is a public-private community development financial institution that provides project financing and technical expertise for community-based and other non-profit organizations engaged in effective community development in Massachusetts. CEDAC's work supports two key building blocks of community development: affordable housing and early care and education. CEDAC is also active in state and national housing preservation policy research and development and is widely recognized as a leader in the non-profit community development industry. For additional information on CEDAC and its current projects, please visit www.cedac.org.

About HMLP

Over the past 20 years, the Home Modification Loan Program (HMLP) has helped over 3,000 households to finance home accessibility improvements to make it possible for individuals with disabilities and older adults to remain in their own homes and communities. Established by the Massachusetts Legislature in 1999, HMLP is a state-funded loan program that provides

financing to homeowners and small landlords for necessary home modifications such as ramps and lifts; widening of doorways; fencing; renovating flooring; handrails; sensory integration spaces, and much more. Learn more at www.cedac.org/hmlp, or contact Susan Gillam, HMLP Project Manager, directly at 1-866-500-5599 or sgillam@cedac.org