Homeownership 101

Homebuyer to Homeowner

About RCAP Solutions



We are the go-to resource of sustained success for individuals, families, and the communities in which they live. Established in 1969 (as Rural Housing Improvement), RCAP Solutions has supported the power and potential of communities for over half a century as strategists of community-wide well-being.

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About RCAP Solutions cont.



RCAP Solutions is the home of the Worcester County Housing Consumer Education Center (HCEC). We cover all of Worcester County and a handful of the surrounding towns.

Serving tenants, landlords, homeowners, and homebuyers, we are a "one-stop-shop" for housing information, supportive programs, and referrals.

Who we are

Our role as counselors is to **educate**, **guide**, and **provide you with resources and information** that will help you make informed decisions during and after the homebuying process.

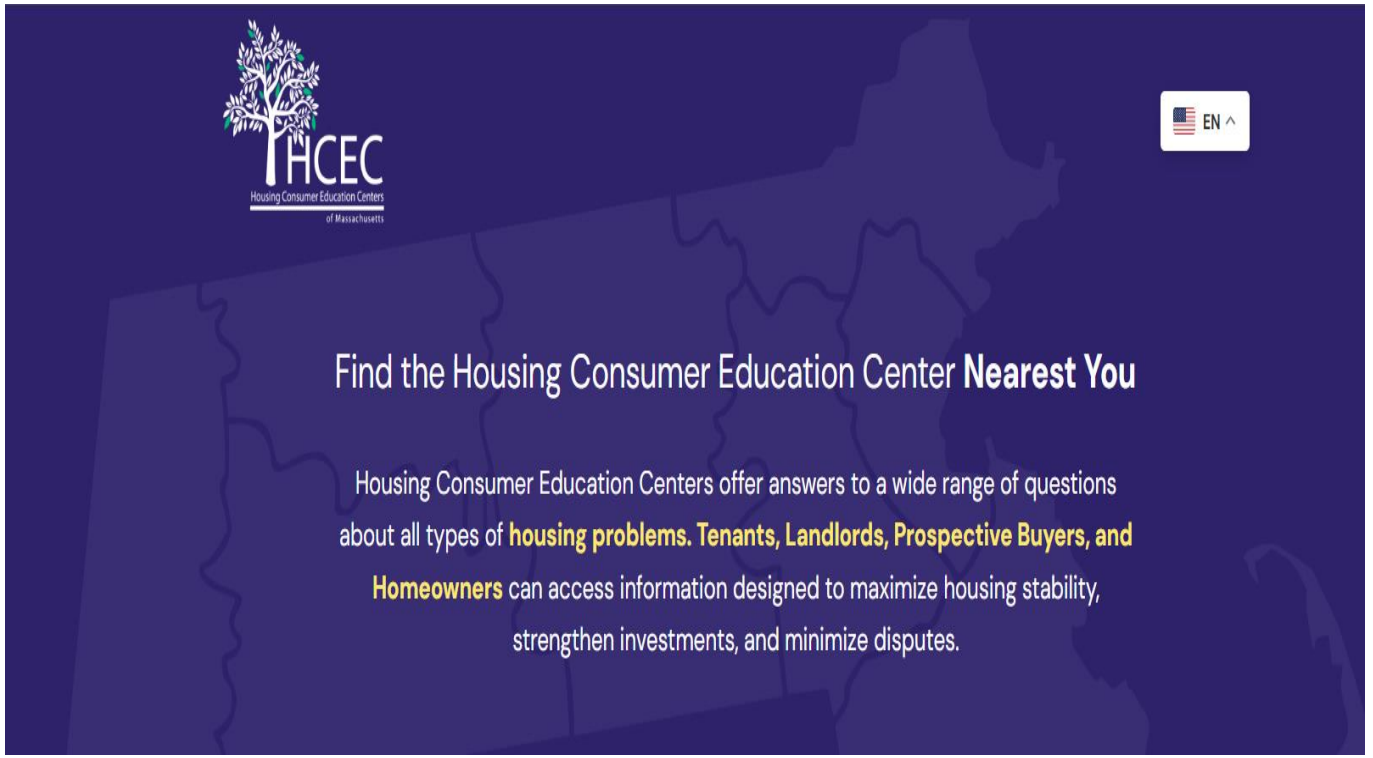
We are here for as many questions and referrals as you may need.

Service Area



There are other HCECs across the state of MA

- https://masshousinginfo.org/



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About the Presenter



Melissa Arroyo
Housing Consumer Education Center (HCEC) Manager

- Joined RCAP Solutions in August 2020
- HUD-Certified Housing Counselor
- Bilingual in English and Spanish
- Works within the organization's housing counseling program, education and training initiatives, and client/community relations
- Holds a Bachelor's in Social Work, from Lehman College, City University of New York (CUNY)

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HCEC Services

- First-Time Homebuyer Workshops and Pre-Purchase Counseling
- Multifamily Landlord Training
- Financial Coaching, Budget and Credit Counseling
- Referrals to housing programs and community resources
- Application Assistance for the RAFT program
- Life Planning 101: Preserving your homeownership investment

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First-Time Homebuyer Workshop

- Learn about programs available to assist first-time homebuyers.
- Understand the steps in the homebuying process.
- Meet professionals who will teach attendees what to look for in the homebuying team.
- Receive the necessary certification required by many first-time homebuyer programs and/or down payment assistance.
- Certification can be earned at your own convenience online in English or Spanish. https://www.ehomeamerica.org/rcapsolutions Cost is $100

*Apply discount code RCAP to receive $25.00 off only for FTHB online course

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Pre-Purchase Counseling

- Highly recommend to clients who completed first-time buyer education also offered to clients who have not completed education.
- Clients will receive 1-on-1 guidance from a housing counselor based on their personalized situation to prepare for homeownership.
- Credit report review is included which is optional for the client but can be beneficial.
- Housing counselor will discuss first-time homebuyer programs and down payment assistance/grants the client might be eligible for to make homeownership possible.

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Multifamily Landlord Training

- This training and certification also satisfies the requirements that many lenders require for multi-family home loans and down payment assistance programs.
- The training and certification is offered to new and current landlords. Cost of the training is $20.00*
- In this one-on-one, comprehensive training clients will gain a deeper knowledge of what owning and operating a rental property entails.

*If you did not complete FTHB Education with RCAP

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Financial Coaching, Budget and Credit Counseling

- Clients who enroll in counseling will meet with a housing counselor and develop a personalized goal.
- Clients will learn how to develop a sustainable spending plan, build & maintain good credit and ways on how increase savings & decrease debt.
- Financial Capability Workshops are offered free of charge. Events | RCAP Solutions

Life Planning 101: Preserving your homeownership investment

- This 1-on-1 counseling service is provided to educate homebuyers and homeowners regarding the process of deciding how to distribute your assets after you pass away.

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Foreclosure Prevention Counseling

- A housing counselor assist homeowners at risk of foreclosure.
- Provide support to the homeowner during their challenging situation and promote housing stability based on the clients personalized situation and/or goal.

Referrals

- Clients can reach out directly.
- Agencies can email over client information for us to reach out.
- HCEC Staff can work with clients to locate resources.
- External referrals for furniture, mediation, legal aid, etc.

Financial Assistance

- The **RAFT (Residential Assistance for Families in Transition) program** provides funds for struggling households. The payments are made directly to the landlord/property owner or utility company

- **Who is eligible?**
  - Households of any size experiencing a housing crisis such as:
    - risk of eviction-requires notice to quit
    - utility shutoff
    - doubled-up/asked to leave
    - couch-surfing
    - sleeping in car
    - 3 or more months behind on mortgage

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What is MyMassHome

MyMassHome is your one-stop online connection to all the tools you need on your journey to becoming a homeowner.

- Homebuyer Education Courses
- Down Payment Assistance
- Affordable Mortgage Products
- Listings of Affordable & Accessible Homes
- And Many More Resources

My Mass Home
www.mymasshome.org

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Home Modification Loan Program (HMLP)

HOME MODIFICATION
LOAN PROGRAM

A state loan program that could help you or a loved one live more independently at home.

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About the Presenter



Kiara Lopez

HMLP & RAFT Admin

- Joined RCAP Solutions in February 2026
- Bilingual in English and Spanish
- Background in banking, lending, management, and customer service.
- Certified Notary Public
- Pursing a Human Services Degree

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About the Home Modification Loan Program (HMLP)

- HMLP is a state-funded lending program that provides loans to homeowners and small landlords to fund necessary changes to keep individuals with disabilities or elderly family members in their own homes
- RCAP Solutions administers this program in collaboration with MassAbility and the Community Economic Development Assistance Corporation (CEDAC)

MassAbility

CEDAC
Community Economic Development Assistance Corporation

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About the Home Modification Loan Program (HMLP) cont.



HMLP Service Area Map

★ Headquarters Office: 191 May Street, Worcester

RCAP Solutions administers the HMLP in the towns listed here. If you reside outside of this area, visit: www.mass.gov/service-details/hmlp-provider-agencies

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About the Home Modification Loan Program (HMLP) cont.

Modifications can include:	These modifications can assist (but are not limited to):
• Ramps • Stair-lifts, platform lifts, and Hoyer lifts • Bathroom modifications (walk-in showers, grab bars) • Kitchen modifications • Walk-in closets • Walkways/driveways	• Individuals in wheelchairs or on walkers • Those with mobility issues and trouble traversing (bad knees or back) • Those who have been affected by arthritis, multiple sclerosis, an amputation, spina bifida, a spinal cord injury, cerebral palsy, muscular dystrophy, and more • Those who have suffered a heart attack or stroke
• Therapy spaces • Fences • Accessory dwelling units	• Children with autism or down syndrome • Family members with dementia, Alzheimer's, and other degenerative diseases
• Generators • Air conditioning	• Those who require life-sustaining support such as ventilators, defibrillators, dialysis machines, oxygen tanks, and more • Those who require life-sustaining medication such as insulin

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Home Modification Loan Program (HMLP) Information for Homeowners

- Loans range from $1,000 to $50,000, secured by a promissory note and a mortgage lien
- 0% interest, deferred payment
- No required monthly payments or interest
- Repayment is required when the property is sold or when the property's title is changed
- $1,000 to $30,000 loans to owners of manufactured or mobile homes, secured by a promissory note and a security agreement
- Homeowners hire the contractor of to modify the home. Contractors must be licensed and insured

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Home Modification Loan Program (HMLP) Income Guidelines

2026 Income Guidelines	
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

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Application Process

Application can be downloaded at: www.rcapsolutions.org/HMLP/

Applications are reviewed on a first-come, first-serve basis to determine both income eligibility and eligibility of the proposed modification. Eligibility is determined by evaluating the application and documentation submitted.



Items required as part of the application:

- Verification of household size and gross income
- A professional's certification that the proposed modification relates to the beneficiary's ability to function on a day-to-day basis
- Verification of paid state income taxes and property taxes
- A copy of the property deed or the manufactured/mobile homes bill of sale

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Application Process cont.

- After completing the application and if you are approved, RCAP Solutions will contact you for next steps
- Borrowers will identify a general contractor and complete a bid form
- Additional loan documents will need to be signed, then construction can begin!



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Is my project eligible?

- Modifications must relate to the functional limitation/medical need of the beneficiary (individual homeowner or family member)

- Projects that are not directly related to the beneficiary's ability to function on a day-to-day basis are not eligible for financing



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Home Modification Loan Program (HMLP) Information for Landlords

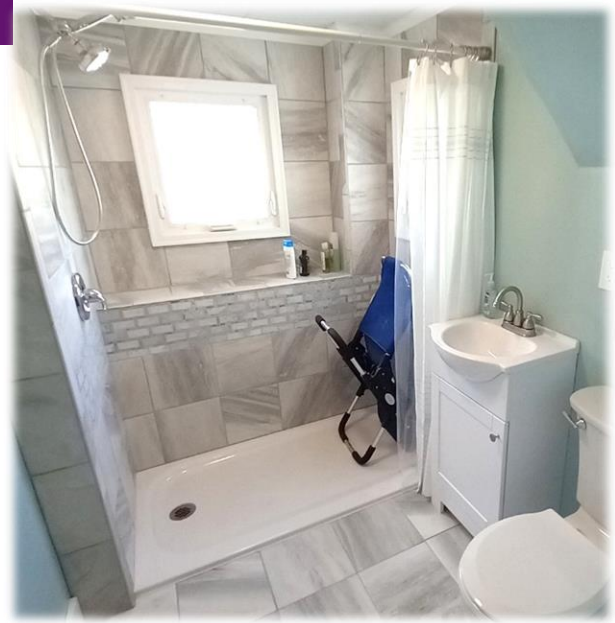
- Landlords with <10 units may apply for a loan at 3% interest
- Landlord renting to family member with disabilities may qualify for a 0% Deferred Loan with a one-time payment
- In most cases, homeowners who rent units to disabled family members are eligible

Why should I take out a loan for my tenant?

- Ensures stable tenancy/decreased vacancy rates
- Reduces tenant turnover and improves the stability of your property
- Increases the pool of tenants who might rent from you in the future
- Makes unit desirable to individuals with disabilities, families with disabled children, and the elderly

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Possible Modifications



Bathroom modifications
(walk-in showers, grab-bars, etc.)



Kitchen modifications



Stair-lifts and platform lifts

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Possible Modifications



Ramps



Sensory/therapy spaces



Accessory dwelling units

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Possible Modifications



Generators



Walkways/driveways

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Before & After: Bathroom Modification

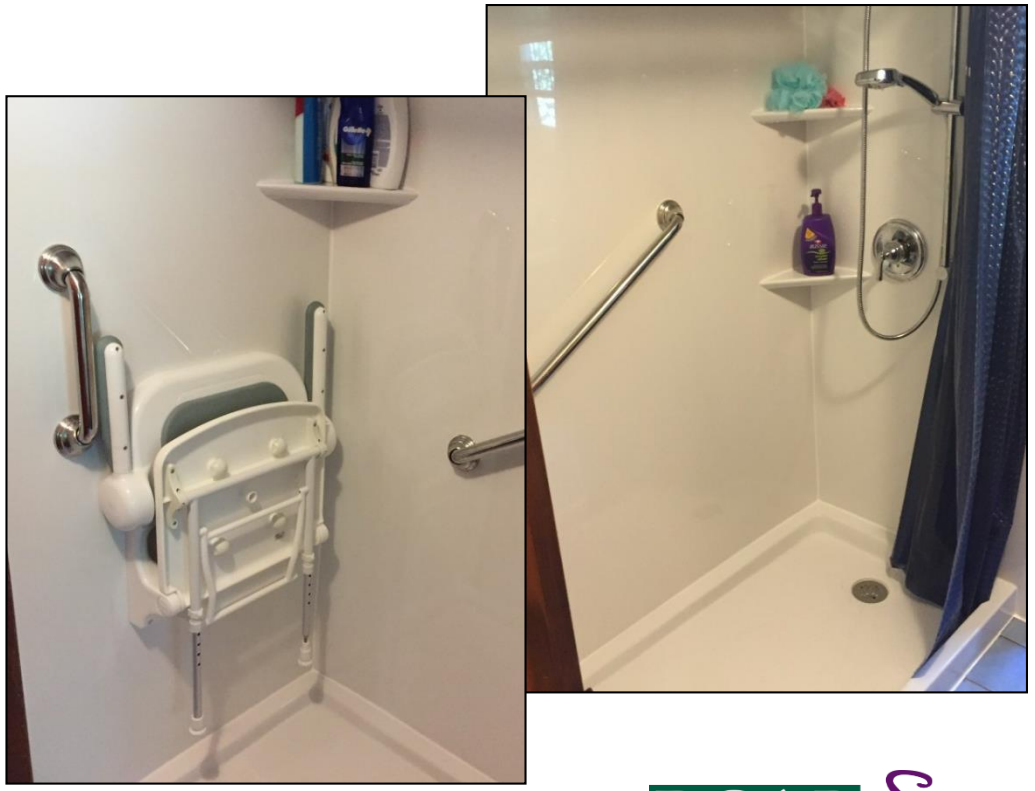




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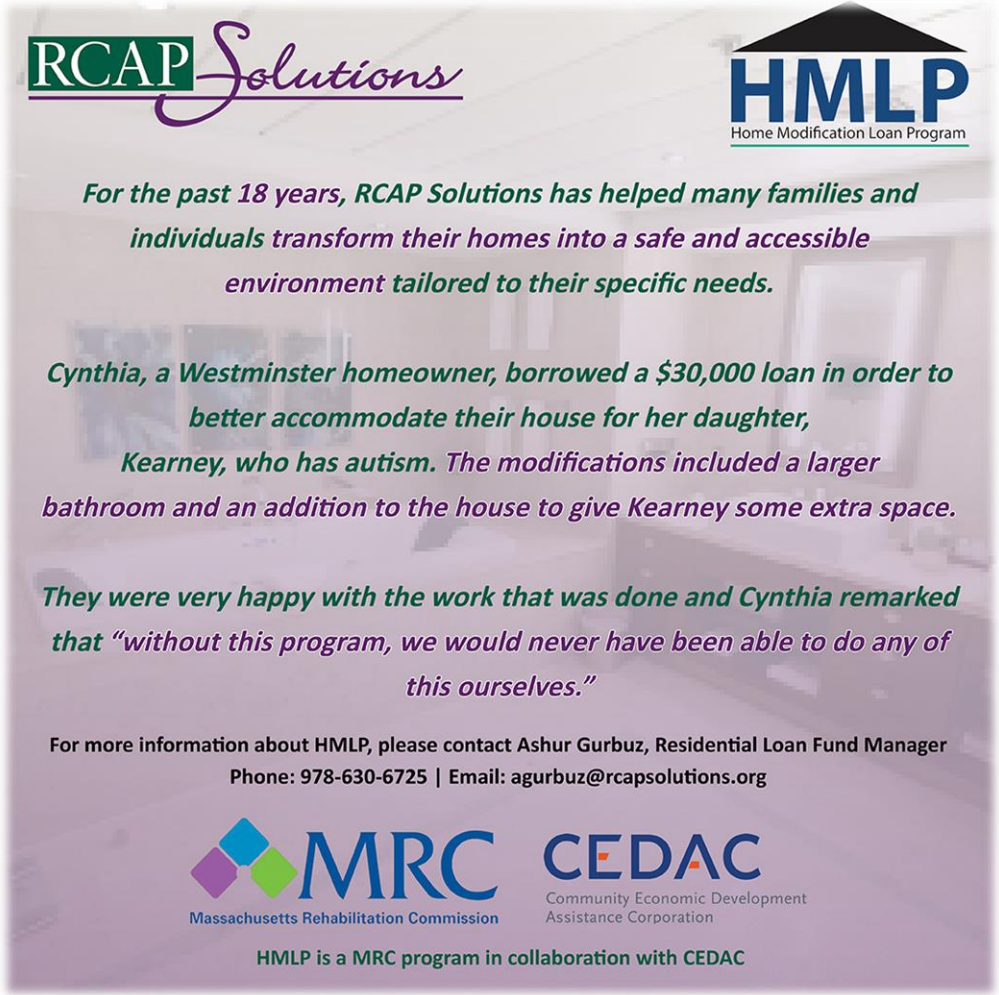
Before & After: Shower Renovation





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What borrowers are saying…

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RCAP Solutions & USDA Partnership Supporting Very-Low-Income Rural Homeowners

- RCAP Solutions partners with USDA Rural Development (Southern New England) to support very-low-income homeowners in eligible rural areas
  - USDA Income and Property Eligibility website: https://tinyurl.com/RDEligibility
- Through the **USDA Section 504 Home Repair Program**, homeowners may receive:
  - 1% fixed-interest loans up to $40,000 for repairs and removal of structural safety hazards
  - Grants up to $10,000 for homeowners age 62+
  - Up to $50,000 total assistance when loans and grants are combined
- RCAP Solutions acts as a USDA loan packager, assisting with credit checks, repair guidance, contractor bids, and application documentation to help homeowners access funding

Contact Information





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RCAP Solutions

Housing Consumer Education Center

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- Phone: 978-630-6772
- Website: www.rcapsolutions.org/HCEC
- Headquarters Office – 191 May Street Worcester, MA 01602



Thank You!

Questions?

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