REHAB LOAN PROGRAMS

in partnership with Mayor Jared C. Nicholson, City of Lynn

Charles Gaeta,
Executive Director

LYNN HOUSING AUTHORITY & NEIGHBORHOOD DEVELOPMENT

Equal Housing Opportunity

10 Church Street
781-581-8600
lhand.org

Direct Loan Program

Owner-occupants of 1-4 unit residential buildings are eligible for a $30,000 loan at 3% interest for the cost of eligible repairs with a 5-15 year repayment period.

Handicap Accessibility Program

Owner-occupants who own a 1-4 unit residential building are eligible for a $30,000 deferred loan at 0% in order to make any unit in their home handicap accessible.

Elderly Deferred (62 years or older)

Owner-occupants age 62 or older who own a single family home are eligible for a deferred $30,000 loan at 0% interest for the cost of eligible repairs.

Household Size (Number of Persons)							
1	2	3	4	5	6	7	8
$96,000	**$109,700**	**$123,400**	**$137,100**	**$148,100**	**$159,050**	**$170,050**	**$181,000**
Gross Annual Income Limits as of 06/01/2026							

Household income from all sources cannot exceed the income limits above