

Helping HAND for Homeowners & Renters

HOME REPAIRS

CLOSING COSTS

SECURITY DEPOSIT

The City of Bloomington Department of Housing and Neighborhood Development (HAND) offers grants and loans for income-eligible homeowners and renters.

OWNER-OCCUPIED REHABILITATION

This loan program a 0% interest loan of up to \$50,000 to homeowners with the goal of restoring the health and safety of your home. The loan covers all costs associated with the rehabilitation project (labor, supplies, and materials). HAND manages the project from start to finish.

EMERGENCY HOME REPAIR

This program provides grants of up to \$7,500 to homeowners to respond to needed repairs with the goal of restoring the health and safety your home. The grant covers all costs associated with the repairs (labor, supplies, and materials). HAND manages the project from start to finish.



HOME MODIFICATION FOR ACCESSIBLE LIVING

This program provides grants for both owner-occupied and rental properties for modifications in your home to provide barrier-free housing. The grant covers all costs associated with the project (labor, supplies, and materials). HAND manages the project from start to finish.

DOWN PAYMENT & CLOSING COST ASSISTANCE AND SHARED EQUITY HOMEOWNERSHIP

This loan program provides funding of up to \$50,000 with the goal of making homeownership a reality. The home must be owner-occupied throughout the life of the loan. The loan must be in second position behind a primary mortgage. Applicant must provide up to \$2,000 towards the down payment.

SECURITY DEPOSIT FOR RENTERS

Upon completion of the HAND renter education class, R101: *Renting in Bloomington*, income eligible participants may apply for security deposit assistance of up to \$500.



If you need a helping HAND, we're here for you. Please contact our office:

812-349-3401

hand@bloomington.in.gov

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