

Executive Summary

ES-05 Executive Summary

1. Introduction

The City of Bloomington is an entitlement community selected by the U.S. Department of Housing and Urban Development and receives an annual allocation of HOME Investment Partnership Program and Community Development Block Grant funds. The Housing and Neighborhood Development Department is the administering agency for these funds. Each year, funds are set aside to meet program goals outlined in the Consolidated Plan 2010-2015

(<http://bloomington.in.gov/media/media/application/pdf/7500.pdf>). The Annual Action Plan outlines the goals and funds for this particular fiscal year. This is the third Annual Action Plan under this Consolidated Plan. Past Annual Action Plans and Comprehensive Annual Performance Evaluation Reports are available on-line at http://bloomington.in.gov/sections/viewSection.php?section_id=233.

Community Development Block Grant funds are allocated through the Citizen Advisory Council process. The Citizen Advisory Council membership includes two City Council members, two Redevelopment Commission members, and up to eighteen members appointed by the Mayor. This council reviews the applications for physical improvement projects and social service programs. The recommendations of the Citizens Advisory Council are presented at a public hearing to the Redevelopment Commission for approval, then to the Mayor, and finally to the City Council. Approved allocations are awarded funding for the following fiscal year which begins June 1. There are four meetings during which the public can provide input into the process: 1) the agency presentations (separate presentation events) to the CAC; 2) the CAC recommendations to the Redevelopment Commission; and 3) the CAC recommendations as approved by the Redevelopment Commission and the Mayor presented to the City Council. (See calendar outlined below.)

HOME funds are for projects that directly result in affordable housing units and applications are accepted year-round by the HAND staff.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Objectives are outlined as attached.

3. Evaluation of past performance

The City of Bloomington's allocation priorities are for all funds to be used to benefit low to moderate income households. Approximately sixty (60%) of our CDBG physical improvement funds will be specifically dedicated to projects that directly benefit low income households this fiscal year. Those projects/programs include HAND's Emergency Home Repair Grant, HAND's Manufactured Housing Rehab, HAND's Home Modification for Accessible Living, HAND's Hard-wired Smoke Detector for Rental Properties and facility improvements at the Life Designs, Middle Way House and Monroe County United Ministries. In addition, the Rockport Road reconstruction will benefit the residents in a qualified census tract that includes one large low-income housing apartment complex and one apartment complex for low to moderate income senior citizens.

4. Summary of citizen participation process and consultation process

On an annual basis, prior to the submission of the Annual Action Plan, HAND convenes the Citizen Advisory Council to review Community Development Block Grant (CDBG) applications. This council is made up of members from the City Council, Redevelopment Commission, and community members appointed by the Mayor. Half of the council reviews applications for physical improvement projects and the other half reviews applications for funding of social service programs. The calendars for this application process is attached.

HAND provides technical assistance to CDBG applicants at the mandatory applicant training that was held in October. HAND also provides on-going technical assistance to anyone applying for HOME funds. HAND staff members will meet with HOME applicants individually to review their projects and assist them in developing an appropriate application, if possible.

The plan is legally noticed in the Bloomington Herald-Times and is posted on the City's webpage. Hard copies are available at the Housing and Neighborhood Development office located in City Hall and at the Monroe County Public Library in the Indiana Room. Public comments are accepted for 30 days. See attached copy of Legal Ad.

The City of Bloomington has considerable public participation in the development of its Annual Action Plan. As outlined above, the Community Development Block Grant allocations are based on recommendations made by a citizen council. The posting of the plan for public comment is advertised in the local newspaper. The plan is also discussed at the City Council meeting where the allocations are considered. Agencies that serve persons with disabilities are well aware of the plan as many of those agencies are recipients of either CDBG or Jack Hopkins funding.

The City of Bloomington Community & Family Resources Department provides services to non-English speaking community members. For more information about the city's outreach and services, please see http://bloomington.in.gov/sections/viewSection.php?section_id=64.

The Annual Action Plan was posted for comment on March 13, 2013 on the City's web site, at the Housing and Neighborhood Development Department Office, and at the Indiana Room of the Monroe County Public Library. The posting was published in the Herald-Times on March 13, 2013, and discussed at the City Council meeting held on February 13, 2013 and/or February 20, 2013. City Council meetings are broadcasted on Community Access Television (CATS).

5. Summary of public comments

No comments were received during the public comment period.

6. Summary of comments or views not accepted and the reasons for not accepting them

No comments were received during the public comment period.

7. Summary

No comments were received during the public comment period.

PR-05 Lead & Responsible Agencies

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	BLOOMINGTON	

Table 1 – Responsible Agencies

Narrative

Pursuant to the Housing and Community Development Act of 1974, as amended, the City of Bloomington is required to publish a Final Statement of Community Development Objectives and Projected Use of Funds and invite citizens to examine this statement and submit comments on the proposed statements and on the community development performance of the City. Copies of the plan can be found at the Housing and Neighborhood Development Office, City Hall, 401 N. Morton Street, Suite 130, Bloomington, Indiana. Copies are also available at the Monroe County Public Library in the Indiana Room. A copy may also be viewed at www.bloomington.in.gov/hand. Any interested party who desires to comment on this proposed statement of Community Development objectives and projected use of funds or on the community development performance of the City may submit their comments in writing to the address below.

Consolidated Plan Public Contact Information

Lisa Abbott, Director

City of Bloomington Housing and Neighborhood Development Department

PO Box 100

Bloomington, IN 47402

(812) 349-3401

HAND@bloomington.in.gov

AP-10 Consultation

1. Introduction

The City of Bloomington Housing and Neighborhood Development Department is the lead entity overseeing the development of the consolidated plan.

Summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies

HAND works with a variety of organizations in order to carry out its tasks under the Consolidated Plan. Those organizations include, but are not limited to, the following:

South Central Housing Network -- SCHN is a constortium of housing providers that oversee Region 10's Continuum of Care. They are also working on a Plan to End Homelessness. HAND is a member of SCHN and has provided funding for the Plan.

Habitat for Humanity of Monroe County – Habitat is a 501(c) 3 that develops affordable housing for low income individuals and families between 30-70% area median income (AMI). Past projects have included granting of land for development, financial assistance with infrastructure, and financial assistance with housing development.

Martha's House, Inc. – Martha's House is the local homeless shelter. This non-profit provides emergency shelter for men and women that are experiencing homelessness. Past projects include the rehabilitation of the shelter, as well as financial assistance for the shelter programming.

Middle Way House, Inc. – Middle Way House is the local shelter for women who are victims of domestic violence. This non-profit provides both emergency shelter and transitional shelter for its clientele. It also provides programming designed to development self-sufficiency. Past projects have included financial assistance for improvements and enlargement of the emergency shelter, financial assistance for the development of the transitional residence, and financial assistance for the domestic violence and self-sufficiency programming.

Shalom Community Center -- Shalom is a day center for individuals and families experiencing homelessness. They are a member of SCHN. They have also received funding through the City's Jack Hopkins Council Social Service Grant program.

Bloomington Housing Authority was established pursuant to Indiana Code 36-7-18 – Housing Authorities. The City of Bloomington has a close relationship with the Bloomington Housing Authority. The Housing Authority is administered by a Board of Directors appointed entirely by the Mayor of the

City of Bloomington. The executive director of the Housing and Neighborhood Development Department or her representative attends all Housing Authority Board meetings.

Describe coordination with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The South Central Housing Network provides oversight for Region 10's Continuum of Care. ESG is allocated through the State and the Housing Network works with the State to ensure compliance with State standards and the development of policies and procedures for the operation and administration of HMIS.

Describe consultation with the Continuum(s) of Care that serves the State in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The South Central Housing Network, of which HAND is a member, work with the State to develop standards in compliance with State requirements.

2. Agencies, groups, organizations and others who participated in the process and consultations

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?
Bloomington Housing Authority	PHA	Housing Need Assessment Public Housing Needs
South Central Housing Network	Planning organization	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?
MIDDLE WAY HOUSE, INC	Housing Services-Victims of Domestic Violence	Housing Need Assessment Homeless Needs - Families with children
LifeDesigns	Housing Services-Persons with Disabilities	Homeless Needs - Chronically homeless
Monroe County United Ministries	Services-Children	Homeless Needs - Families with children Economic Development
COMMUNITY KITCHEN OF MONROE COUNTY	Services-homeless Services-Health	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
SHALOM COMMUNITY CENTER	Services-homeless	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

Table 2 – Agencies, groups, organizations who participated

How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination

A HAND staff member attends all of BHA's board meetings. Another HAND staff member works with the Resident Council to acquire neighborhood grants from the City to sponsor events such as National Night Out and do development such as the creation of a tot park. The Housing Authority is also a member of the South Central Housing Network. The Housing Authority also helped survey their clients during the development of the Consolidated Plan 2010-2014. Through all of these contacts, the Housing Authority has provided valuable information in the development of this plan.

Identify any Agency Types not consulted and provide rationale for not consulting

Many other agencies were consulted in the development of the Plan. The agencies all provide valuable input through their applications, attendance at various community meetings, and in individual meetings with HAND staff members. There are no agencies that were not consulted, but there may be agencies who chose not participate in the variety of ways to have input into the development of the city's plans.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	South Central Housing Network	SCHN has been very instrumental in the development of our Consolidated Plan. They are working on a Plan to End Homelessness and those goals, once developed, will be incorporated into the City's processes for funding.

Table 3 – Other local / regional / federal planning efforts

Narrative

AP-12 Participation

- Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting

Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
Public Meeting	Non-targeted/broad community	Agency application presentation for CDBG Physical Improvements and Social Service Funding on January 3rd and January 14th. All agencies applying for funds attended. No public chose to attend.	No comments received.		
Newspaper Ad	Non-targeted/broad community	Presentation of the allocations to the Redevelopment Commission on February 4, 2013. Redevelopment Commission members in attendance along with the director of the United Way of Monroe County.	The director of the United Way of Monroe County supported the allocations as presented.		

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources

Introduction

In addition to CDBG and HOME, the Bloomington jurisdiction expects to receive the following resources to address the needs identified in the plan:

- Section 8
- Public Housing
- HOPWA (through the State)
- ESG (through the State)
- EFSP
- Jack Hopkins Council Social Service Grant Program (general fund)
- Neighborhood Improvement and Small & Simple Grants (general fund)
- Shelter + Care

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$		
CDBG	public - federal	Acquisition Admin and Planning	736,015	51,000	1,000,000	1,787,015	0

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Economic Development Housing Public Improvements Public Services Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	391,376	48,000	448,000	887,376	0	

Table 1 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City leverages funds from private and non-federal public sources in several ways. Those may include: 1) Infrastructure provided by general or enterprise (Utilities) funding; 2) Infrastructure provided by private developers; 3) Private mortgages; 4) Assistance through the Bloomington Urban Enterprise Association; 5) Tax Increment Financing District funds; 6) Community Revitalization Enhancement District Funds; 7) Certified Technology Park funds; and 8) Bloomington Housing Trust Fund.

Historically, Bloomington has met the match requirements with the following: 1) Cash contributions from non-federal resources; 2) Foregone

taxes, fees & charges; 3) Appraised land/real property; 4) Non-federal on-site and off-site infrastructure improvements to affordable housing projects; and 5) Site preparation, construction material and donated labor.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

At this time, the City of Bloomington has no public owned land or property located within the jurisdiction that will be used to carry out the plan. The City is completing a master plan for 12 acres owned by the City that may include a housing component in the future.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Create opportunity for affordable homeownership	2010	2014	Affordable Housing		Increase the number of affordable housing units	CDBG: \$0 HOME: \$208,707	Homeowner Housing Added: 3 Household Housing Unit Direct Financial Assistance to Homebuyers: 3 Households Assisted
Create opportunity for affordable rental units	2010	2014	Affordable Housing		Increase the number of affordable housing units	CDBG: \$10,000 HOME: \$123,532	Rental units constructed: 4 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 4 Households Assisted
Encourage Neighborhood Stabilization	2010	2014	Affordable Housing Neighborhood Stabilization		Improve existing owner occupied structures Create or improve infrastructure in target areas Encourage Neighborhood Stabilization	CDBG: \$105,000 HOME: \$20,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 14 Households Assisted
Social Services	2010	2014	Homeless		Public Service	CDBG:	Public service activities other than

Annual Action Plan
2013

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Funding			Non-Homeless Special Needs Public Service		Assistance	\$118,000	Low/Moderate Income Housing Benefit: 3358 Persons Assisted
Community Development -- non-social service	2010	2014	Non-Housing Community Development		Create or improve infrastructure in target areas Improvement of Public Facilities	CDBG: \$415,805	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1592 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 222 Households Assisted Facade treatment/business building rehabilitation: 1 Business

Table 2 – Goals Summary

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b)

The City will have approximately \$352,238 in HOME funds to allocate to various projects. Approximately \$58,707 must be allocated to our local CHDO. Bloomington has one active and successful CHDO that acquires and restores historic houses for eligible homebuyers. The nature of these homes often requires the homeowners to be interested in these types of homes and do some routine maintenance. Typically these homebuyers are in the 60-80% AMI income bracket. This leaves approximately \$293,531 for other homebuyer, rental, owner occupied rehabs and TBRA activities. We anticipate working with Habitat for Humanity on 5 activities and their clients are typically low-income. We anticipate 4 rental projects that will serve very low income households and 4 other rental activities that will serve low-income houses. Finally, we anticipate that we will serve one owner occupied homeowner that will be low income.

Projects

AP-38 Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding
SOCIAL SERVICE PROGRAMS		Social Services Funding	Public Service Assistance	CDBG: \$118,000
CDBG HOUSING REHABILITATION SERVICES		Encourage Neighborhood Stabilization	Improve existing owner occupied structures	CDBG: \$25,000
CDBG RENTAL HOUSING REHABILITATION		Encourage Neighborhood Stabilization		CDBG: \$86,000
FACILITY REHABILITATION FOR NOT-FOR-PROFIT AGENCIES		Social Services Funding	Improvement of Public Facilities	CDBG: \$36,158
INFRASTRUCTURE IMPROVEMENTS		Encourage Neighborhood Stabilization	Create or improve infrastructure in target areas	CDBG: \$353,647
HOMEBUYER ASSISTANCE		Create opportunity for affordable homeownership	Increase the number of affordable housing units	HOME: \$150,000
HOME OWNER-OCCUPIED REHABILITATION		Encourage Neighborhood Stabilization	Improve existing owner occupied structures	HOME: \$20,000
HOME RENTAL HOUSING ASSISTANCE		Create opportunity for affordable rental units	Increase the number of affordable housing units	HOME: \$113,532

Table 3 – Project Summary

AP-35 Projects

Introduction

The following programs and projects are proposed to be implemented during the Program Year 2013.

#	Project Name
1	SOCIAL SERVICE PROGRAMS
2	CDBG HOUSING REHABILITATION SERVICES
3	CDBG RENTAL HOUSING REHABILITATION
4	FACILITY REHABILITATION FOR NOT-FOR-PROFIT AGENCIES
5	INFRASTRUCTURE IMPROVEMENTS
6	HOME BUYER ASSISTANCE
7	HOME OWNER-OCCUPIED REHABILITATION
8	HOME RENTAL HOUSING ASSISTANCE

Table 4 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

AP-50 Geographic Distribution

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The Bloomington jurisdiction includes all areas within the corporate boundaries of the city. The Department makes support available for all income eligible individuals and families within the jurisdiction. Bloomington does not have any geographic areas where concentrations of minorities live. Minorities live throughout the community and support will be available for all citizens community-wide.

Geographic Distribution

Target Area	Percentage of Funds

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

NA

Discussion

Affordable Housing

AP-55 Affordable Housing

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	22
Special-Needs	10
Total	32

Table 6 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	18
The Production of New Units	5
Rehab of Existing Units	9
Acquisition of Existing Units	0
Total	32

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing

Introduction

The Bloomington Housing Authority's mission is to "administer public funds using available resources in a manner which will allow the BHA to offer a variety of affordable housing opportunities and supportive services that foster stability and self sufficiency through creative partnerships while servicing our customers with the highest level of professionalism and respect."

Actions planned during the next year to address the needs to public housing

The City will assist the Housing Authority in completing the interior renovation of six 2-bedroom units in two buildings. Renovations in the Summit Street units will provide ADA compliance housing to better serve disabled residents. This work will also further BHA's environmental and energy savings initiatives.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

HAND will continue to offer its Home Buyer's Club to interested parties, including those who are residents of public housing.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Bloomington Housing Authority has achieved the rating of "high performer" in both Public Housing and Section 8. The Section 8 Management Assessment (SEMAP) score for 2012 was 100 and the Public Housing Assessment Score (PHAS) for 2012 was 93. HAND has a close relationship with BHA and HAND's Assistant Director is a member of the Board of Directors. Joint projects to promote affordable housing or improved environmental conditions for low-income individuals and families are completed regularly.

Discussion

AP-65 Homeless and Other Special Needs Activities

Introduction

HAND is a member of the South Central Housing Network which includes most of the housing and sheltering agencies for Indiana Region 10 for the Continuum of Care. The Network meets monthly to discuss ways to improve care to those who are homeless or at risk of homelessness. In 2013, the Housing Network intends to develop a Plan to End Homelessness with the assistance of CSH.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

As stated above, the South Central Housing Network (SCHN) is developing a Plan to End Homelessness with the assistance of CSH. This plan will work to assess the current level of services for homeless persons and create a plan for filling any possible gaps in services. The city will continue to provide financial assistance, through the Jack Hopkins Council Social Service Grant program, to agencies who work with the homeless, such as Martha's House and the Shalom Community Center, on assessing their individual needs.

Addressing the emergency shelter and transitional housing needs of homeless persons

Again as outlined above, the South Central Housing Network (SCHN) is developing a plan on homeless services for Region 10. This plan will address emergency shelter and transitional housing. Due to funding changes through HUD, the State is working with local transitional housing agencies to move their services to a permanent-supportive housing model. The city will assist in these efforts whenever possible. These agencies include Middle Way House, Martha's House, New Home Family Shelter, and LifeDesigns (already a permanently supportive housing model). This will be a year of transition as local agencies work as part of the SCHN on this plan and to adhere to the State's new funding model.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals

and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The city will continue to provide assistance through CDBG and Jack Hopkins Council Social Service Grant programs while the agencies, through the SCHN, develop a plan for assisting homeless persons and families. The city has already committed HOME funds to LifeDesigns for the development of 24 one-bedroom units for chronically homeless persons and will continue to provide Tenant-Based Rental Assistance through its partnership with the Bloomington Housing Authority.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Early indications from the SCHN planning meetings show that the Plan will work towards preventing homelessness wherever possible. In the meantime, the city will continue to provide funding through its various sources to agencies who work with individuals and families at-risk for or experiencing homelessness. The city will also continue to provide Tenant-Based Rental Assistance through its partnership with the Bloomington Housing Authority, which has in the past, used said assistance to help individuals being released from the hospital/nursing homes who have lost their Section 8 assistance.

Discussion

AP-75 Barriers to affordable housing

Introduction

As outlined in the Consolidated Plan 2010-2015, the lucrative rental market drives the cost of land, construction and renovation. In order to combat th cost barrier, HAND will continue to provide:

- 1) subsidies to both developers and homeowners/homebuyers
- 2) work with the local Housing Trust Fund Advisory Board to provide technical assistance to projects that will create affordable housing units.
- 3) work with the City's Planning Department to include amendments to the City's Unified Development Ordinance to include incentives for the development of affordable housing.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

- 1) HAND provides subsidies to current homeowners to rehabilitate their homes. This incentive helps to maintain the amount of affordable, safe, and decent housing stock.
- 2) Through its down payment and closing cost assistance program, HAND increases the amount of low/moderate income individuals to become homeowners. Without this assistance, many families will not be able to afford homeownership. HAND also provide classes to potential homeowners which covers the home buying process and also discuss what it means to be a homeowner. Statistics show that individuals who attend a homebuying class or less likely to default on their mortgages.
- 3) Developers who are willing to build affordable housing are offered financial incentives to help the developer with construction costs. In exchange for financial assistance, the developer agrees to keep the units affordable for a period from 15 to 20 years.
- 4) The amendments to the Unified Development Ordinance, the city hopes to attract developers to build more affordable housing units. Proposed amendments would include: waiver of filing fees and permits, reduction in lot sizes, reduced on-site parking requirements, and the city constructing some of the required infrastructure improvements.

Discussion

AP-85 Other Actions

Introduction

In addition to the activities outlined above, the city plans to do the following:

Actions planned to address obstacles to meeting underserved needs

1. **Cost of Housing.** As outlined in other areas in this document, the cost of housing in Bloomington is high and often wages do not keep up. The city will continue to provide assistance for housing through its various programs; Owner-Occupied Rehabilitation Loan Program Emergency Home Repair Grant, Home Modification for Accessible Living, Tenant-Based Rental Assistance, damage deposits (general fund), down payment & closing cost assistance, and assistance to developers such as Miller-Valentine (senior housing development) or LifeDesigns (permanently supportive housing units for the chronically homeless).
2. **Environmental Hazards.** A serious impediment to the revitalization of the upper west side of Bloomington is the suspicion and documentation of environmental hazards, including PCBs. The city has worked at identifying areas where industrial dumping took place and sites in close proximity to those areas are difficult to build on with federal money. The city continues to explore ways to have a predictable way to assess the redevelopment of brownfield sites.
3. **Lack of Dependable Income for Operating Expenses.** A major obstacle expressed in the Service Community Assessment of Need (SCAN) report is the amount of time taken away from clients in order to fundraise. Grant and federal sources continue to decline and the need for services continue to increase. The city will continue to provide financial assistance through both CDBG and the Jack Hopkins Council Social Service Grant programs, but as need increases more dependable income for operating expenses continue to increase as well.

Actions planned to foster and maintain affordable housing

HAND will continue to monitor existing subsidized affordable units to ensure that they are maintained as affordable units. HAND will also continue to provide subsidy and direct assistance to create and/or maintain affordable units for income eligible households as outlined in this plan.

Actions planned to reduce lead-based paint hazards

The City of Bloomington Housing and Neighborhood Development Department (HAND) has three (3) licensed risk assessors to do lead risk assessments for HAND's housing rehabilitation programs. Since

2001, HAND has conducted 102 risk assessments and 30 visual assessments. Of those, 56 risk assessments showed unacceptable lead levels. For the risk assessments, the highest lead level found have been with the highest lead level of dust wipe being 79,460/ $\mu\text{g}/\text{ft}^2$, paint chip being 42.74%, soil being 7,585.7 ppm. Ten of those assessments were for families with children.

The Monroe County Lead-Safe Coalition is made up of members from Bloomington Hospital, the City of Bloomington, Head Start, Legal Services, Monroe County Health Department, Monroe/Owen Medical Society, South Central Community Action Program and Women, Infant and Children's Program. The Monroe County Lead-Safe Coalition provides education to interested individuals and groups about lead poisoning. Local testing is available through local pediatricians, WIC or Bloomington Hospital's Community Health Services Walk-in Clinic. Home inspections are available through the Monroe County Lead-Safe Coalition or through the grant funded study currently available through the City of Bloomington Housing and Neighborhood Development Department.

HAND risk assessors are available to assist not for profit organizations with lead testing on properties they have acquired or will be using to serve their clients.

Actions planned to reduce the number of poverty-level families

During 2013, in response to the enactment of the Hearth Act, the Region 10 Housing Network applied for a Hopkins Fund grant to assemble and map affordable housing data for the multi-county area. This effort is the first phase of a planning process, called the Regional Plan to Address Homelessness, that is unprecedented in the Housing Network's 16 year history. It is a direct response to pending changes in local funding levels and priorities. The Housing Network received funding from: the Community Foundation, Jack Hopkins and Rotary in order to hire CSH, a regional consulting group, which will assist in the completion of a plan. CSH had assisted with the successful Crawford Apartment project here and their offering of a charrette process was a reasonable alternative to attempting a local plan with no salaried employees. It will reduce the amount of time for completion from 2 years to less than 6 months. This regional plan will address homelessness issues on multiple levels: including use of facilities, gaps in services, the character of the population and access issues across a regional area (Morgan, Monroe, Martin, Lawrence, Green, and Owen). The first phase of this process was completed in March of 2013, including four public input sessions in Greene, Morgan, Lawrence and Monroe Counties. The Network is now focusing on assembling data and planning for Charrette week, which has been scheduled in Bloomington during the week of April 22nd. The Final Plan should be complete in May. A steering committee has been working with CSH to plan the local meetings and identify issues in order to direct public conversation. They will work with CSH to draft the final plan, based upon input. They are now contacting people to represent best practices and local experts for the

charrette week workshops. This will be the most comprehensive analysis of the regional response to homelessness and those at risk ever attempted. It is anticipated that this plan will inform the policies used to administer funding at the federal, state and local government level.

The city continues to fund the Supportive Services currently in place include Case Management, Life Skills, Employment training, Alcohol and Drug Abuse, Mental Health, AIDS-related treatment, Education, Employment Assistance, Child Care. Transportation, as well as health, legal, substance abuse, youth and housing counseling are available from a diverse group of agencies and programs. These programs are supported through CDBG and HOME funding rounds as well as by the City's own Jack Hopkins Grants.

The

Circles program through SCAP has been identified as a successful mentoring program and a template for future programming. During the public input session of the charrette, it was made clear that the "Housing First" approach to those at risk of homelessness will be carefully examined as an alternative to the staging of emergency, transitional

and permanent housing. This will be a change in priorities, catalyzed by the success of HPRP and the mandate of the Hearth Act to attempt to keep people in their housing while providing services at their address or develop access to services which will not require the loss of housing.

Actions planned to develop institutional structure

The Annual Action Plan will be carried out by the Housing and Neighborhood Development (HAND) staff, with the assistance of its boards and commissions. HAND works to continually improve the knowledge of the department staff members by attending appropriate training sessions whenever possible, including Basically CDBG, the HOME Certification and HOME Advanced Certification classes. Four staff members have HOME certification and two have HOME Advanced certification. The HAND staff work very closely with a number of Board and Commissions with responsibilities for different aspects of HAND's work. The Board and Commissions are as follows: Redevelopment Commission, CDBG Citizen Advisory Council, Board of Housing Quality Appeals, Historic Preservation Commission, Bloomington Urban Enterprise Association Board and the Housing Trust Fund Advisory Board. Detailed descriptions of these Boards and Commissions can be found in the Consolidated Plan 2010-2015.

HAND also works with a variety of organizations in order to carry out its tasks under the Consolidated Plan and the Annual Action Plan. Those organizations include, but are not limited to, the following: Bloomington Housing Authority, Bloomington Restorations, Inc., Habitat for Humanity of Monroe County, LifeDesigns, and many other community organizations.

Procedures developed by HAND staff are in place to meet a variety of requirements and conditions to operation. The City of Bloomington's Controller's Office and Legal Departments oversee various aspects of HAND's mission to ensure compliance with the variety of local, state and federal statutes that govern

HAND's actions

Actions planned to enhance coordination between public and private housing and social service agencies

At no time in the past has the coordination between public and private housing owners and social service agencies been better. The South Central Housing Network has expanded their membership to more than 30 agencies representing 6 counties. These sheltering and housing agencies are working developing a plan to better coordinate services for the homeless across six counties. This planning effort has brought many people, agencies, faith-based organizations, governmental entities, etc. to the table to talk about coordination and services. While transition is always challenging, this effort has already increase communication and cooperation between entities to better serve those in need. As the plan continues to develop, the city looks for even better coordination between the various entities that serve those in need in our community and beyond.

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220.(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	51,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	51,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220.(I)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Not applicable.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Owner-Occupied Rehab -- 100% of the funds are recaptured no later than time of property transfer.

Purchase-Rehab -- 100% of the funds are recaptured if the property is transferred before year 5. 10% of the funds are forgiven each year from years 6 - 15.

Down Payment & Closing Cost Assistance -- 20% of the funds are forgiven each year for five years.

Homebuyer New Construction and/or Rehabilitation with a subrecipient -- 15 year affordability covenants are recorded with the Deed requiring that any subsequent sale be made to an income eligible homebuyer.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

See above.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Not applicable.

Discussion

