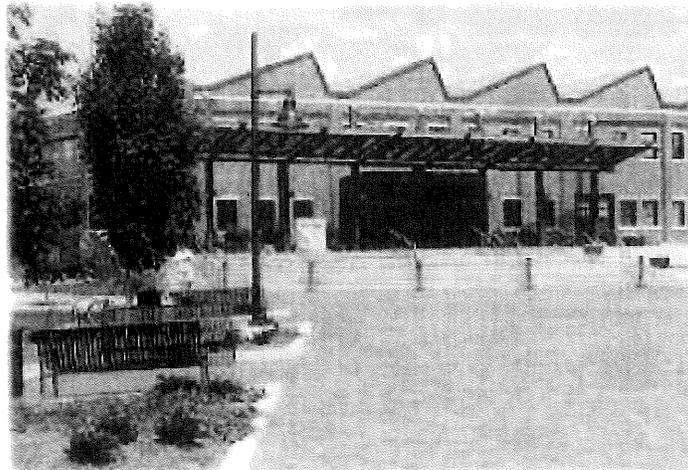




City of Bloomington

*Housing and Neighborhood
Development Department*



2014 Annual Action Plan

May 5, 2014

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

I. What is the Annual Action Plan

The City of Bloomington is an entitlement community selected by the U.S. Department of Housing and Urban Development to receive an annual allocation of Community Development Block Grant and HOME Investment Partnership Program funds. The Housing and Neighborhood Development (HAND) Department is the administering agency (department) for these funds. Each year, HAND outlines in the Annual Action Plan how it will use the funds to meet goals outlined in the Consolidated Plan. The current Consolidated Plan 2010 - 2014 can be found at <http://bloomington.in.gov/media/media/application/pdf/14050.pdf>. This is the fifth, or last, Annual Action Plan under this Consolidated Plan. Past Annual Action Plans are also available on-line at www.bloomington.in.gov/hand. This year's plan is based on funding estimates as the City has not yet received its allocation amounts from HUD. **As agreed upon by the Citizens Advisory Council, Mayor Mark Kruzan, the Redevelopment Commission and the City Council, the following plan was executed upon receipt of its allocation amounts from HUD on March 19, 2014:**

Physical Improvements: If HAND receives more than expected, the additional funding will be allocated to the Rockport Road project. If HAND receives less than expected, the funds will be proportionally reduced across all projects.

Social Services: If HAND receives more than expected, the funds will be distributed proportionally by total score attained by the agencies that were recommended for funding. If HAND receives less than expected, the reduction will be made proportionately to the score attained over all social service allocations. If the increase is \$15,000 or more then the 6th ranking agency will receive those funds.

II. The Allocation Process

Community Development Block Grant funds are allocated through the Citizen Advisory Council process. The Citizen Advisory Council (CAC) membership includes two City Council members, two Redevelopment Commission members, and up to eighteen members appointed by the Mayor. The CAC is split into two sub-committees; one to review physical improvement applications and one to review social service applications. The CAC's allocation recommendations are forwarded to the Redevelopment Commission for approval, the Redevelopment Commission forwards the approved recommendations to the Mayor,

and the Mayor forwards his approved recommendations to the City Council. The City Council approves the allocation recommendations over two meetings, this year held on February 12 and 19th, that are both broadcasted on Cable Access Television (CATS). There are four meetings where the public can provide comment on the applications: 1) the agency presentations to the CAC; 2) the CAC allocation recommendations review and approval by the Redevelopment Commission; 3) and the two meetings held by the City Council to review and approve the allocation recommendations from the Mayor. More detail about the calendar is provided below.

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

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The City of Bloomington's allocation priorities are for all funds to be used to benefit low to moderate income households. Approximately thirty-two (32%) of our CDBG physical improvement funds will be specifically dedicated to projects that directly benefit low income households this fiscal year. Fifty-nine percent (59%) of the funds will be used to make needed road improvements in Broadview Neighborhood area. Those improvements include sidewalk, stormwater and road improvements. Those projects/programs include HAND's Emergency Home Repair Grant, HAND's Owner-Occupied Rehabilitation Loan Program, improvements at the Bloomington Housing Authority and Monroe County United Ministries. In addition, the road reconstruction will benefit the residents in a qualified census tract.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City of Bloomington developed its goals through the Consolidated Plan process. There was considerable public input into the development of those goals as described below. The Community

Development Block Grant allocations are done through an application process as outlined below. HAND holds an informational meeting for the members of the Citizens Advisory Council (see below) and explains the Consolidated Plan process and familiarizes the members with the Plan. The applicants are required to tie their grant requests back to the goals outlined in the Consolidated Plan 2010-2015. The Citizen Advisory Council members are asked to score their applications on a variety of items, including how it fits into the goals of the Consolidated Plan.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Every year, HAND convenes the Citizen Advisory Council (CAC) to review Community Development Block Grant (CDBG) applications. The CAC is made up of members from the City Council, the Redevelopment Commission, and community members appointed by the Mayor. Half of the CAC reviews physical improvement applications and other half reviews social service applications. An informational meeting was held on September 4, 2013 for interested parties not familiar with the CDBG process. Mandatory technical assistance meetings were held for all applicants on October 16th and 22nd (must attend one). The CAC held public hearings for both physical improvement and social service applicants in early January. Those hearing were broadcasted on Cable Access Television (CATS). The allocation recommendations were reviewed by the Redevelopment Commission at an open meeting on February 3, 2014 and by the City Council on February 12 and 19, 2014. No one spoke at the Redevelopment commission meeting, but two people spoke at a City Council meeting thanking the Council for approving the allocations to Monroe County United Ministries and Middle Way House.

HAND provides on-going, year-round technical assistance on HOME funded programs. Those programs are outlined on our webpage at www.bloomington.in.gov/hand and in our procedural manual. HAND staff members will meet with HOME applicants individually to review their projects and assist them in developing an appropriate application, if necessary.

HAND has considerable public participation in the development of its Annual Action Plan. As outlined above, the CDBG process is a citizen driven process and the CDBG allocations are based on the recommendations of that committee. The Redevelopment Commission reviews all program guidelines for approval so there is input into the development of both CDBG and HOME funded programs. In order to keep updated on various community issues and concerns, various HAND staff members will attend community meetings and events to provide ample opportunity to engage with members of the public. In addition, other duties outlined later in this Plan provide us with opportunities to interact and engage with the public in a number of ways providing us with information on the needs of the community.

The Annual Action Plan is advertised, as required in the Bloomington Herald Times. We noted that we would be posting it at the City Council meetings (which are broadcasted on CATS). It will be noted in the April Redevelopment Commission packet (which is posted on-line) in the Director's Report. Hard copies are available in the HAND office and at the Monroe County Public Library in the Indiana Room. Comments will be accepted for 30 days. See attached copy of the Legal Ad and website posting.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

No comments were received.

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

No comments were received.

7. Summary

No comments were received.

PR-05 Lead & Responsible Agencies – 91.200(b)

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

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	BLOOMINGTON	Housing and Neighborhood Development Department
HOME Administrator	BLOOMINGTON	Housing and Neighborhood Development Department

Table 1 – Responsible Agencies

Narrative (optional)

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 Annual Action Plan 2014 can be found at the Housing and Neighborhood Development Department Office, Showers City Hall, 401 N. Morton, 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 desire to comment on this proposed statement of Community Development and HOME objectives 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 – 91.100, 91.200(b), 91.215(I)

1. Introduction

The Annual Action Plan will be carried out by the Housing and Neighborhood Development (HAND) staff, with assistance from its boards and commissions. Those boards and commissions includes the Redevelopment Commission, CDBG Citizen Advisory Council, Board of Housing Quality Appeals, Historic Preservation Commission, and the Housing Trust Fund Advisory Board. HAND works to continually improve staff knowledge and efficiencies by attending appropriate training sessions whenever possible.

Provide a concise 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 (91.215(I))

South Central Housing Network -- SCHN is a constortium of housing providers, of which HAND is a member, that oversee Region 10's Contiuum of Care. They are working on the update/implementation of the Plan to End Homelessness. Along with local housing providers, including the Bloomington Housing Authority (public housing and Section 8) and the South Central Community Action Program (Section 8 and subsidized HOME units), other service providers are invited to attend. SCHN meets monthly to discuss Regional concerns.

BPD Downtown Outreach -- The City of Bloomington Police Department recently launched an intitutive to respond to the challenges related to individuals who appear to be experiencing homelessness who may need assistance from social service, mental health or medical services. There has been an increase in the interactions between this demographic and BPD. Rather than arresting them, BPD is working with local providers to create a plan to provide services rather than arrest to individuals in need. This Outreach subcommittee, which is co-chaired by BPD and HAND, includes Centerstone (mental health provider), IU Health (Bloomington Hospital), the faith-based community, Shalom Community Center (day center), Volunteers in Medicine, Monroe County Probation, and the Monroe County Library. The co-chairs will also be meeting quarterly with the members of Downtown Bloomington, Inc. (local businesses membership) to get feedback on the effectiveness of the Outreach activities.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

In addition to the above, HAND works with:

Bloomington Housing Authority -- HAND has provided BHA with CDBG funding over the last 10 years to do extensive remodeling of the public housing units. HAND has worked with BHA on National Night Out (HAND is a major sponsor), providing financial assistance for special projects such as the "Green Cleaning Buckets" (general fund), to survey their residents and Section 8 tenants to get feedback on community needs. BHA is an advisory member to the Outreach Committee.

Crawford Apartments/Homes -- HAND provided HOME subsidy to the construction of Crawford Apartments which provides permanent supportive housing for individuals experiencing homelessness. In addition, HAND has a staff member who sits on the advisory committee.

Martha's House, Inc. -- Martha's House is a shelter for men and women experiencing homelessness. Past projects include the rehabilitation/expansion of space for additional women's beds.

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 housing for its clientele. HAND has provided assistance through CDBG and HOME for this program/project.

Shalom Community Center -- Shalom is a day center for individuals and families experiencing homelessness. They are a member of the SCHN and the Outreach Committee. They have received Jack Hopkins Council Social Service funding (general fund) which is administered by HAND.

All of these agencies are members of the SCHN.

Describe consultation 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 (SCHN) 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.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

1	Agency/Group/Organization	BLOOMINGTON HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HAND worked with BHA to survey the residents of public housing and Section 8 for the Consolidated Plan and has applied for and received CDBG funding for renovation of Public Housing units every year of this Plan.

Table 2 – Agencies, groups, organizations who participated

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

Not applicable.

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	Information in the Consolidated Plan 2010-2015 helped form the basis for the development of the Charrette completed in 2013 for the Development of the Plan to End Homelessness. Elements of overlap are described later in this document.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

Every year, HAND convenes the Citizen Advisory Council (CAC) to review Community Development Block Grant (CDBG) applications. The CAC is made up of members from the City Council, the Redevelopment Commission, and community members appointed by the Mayor. Half of the CAC reviews physical improvement applications and other half reviews social service applications. An informational meeting was held on September 4, 2013 for interested parties not familiar with the CDBG process. Mandatory technical assistance meetings were held for all applicants on October 16th and 22nd (must attend one). The CAC held public hearings for both physical improvement and social service applicants in early January. Those hearing were broadcasted on Cable Access Television (CATS). The allocation recommendations were reviewed by the Redevelopment Commission at an open meeting on February 3, 2014 and by the City Council on February 12 and 19, 2014. No one spoke at the Redevelopment commission meeting, but two people spoke at a City Council meeting thanking the Council for approving the allocations to Monroe County United Ministries and Middle Way House.

HAND provides on-going, year-round technical assistance on HOME funded programs. Those programs are outlined on our webpage at www.bloomington.in.gov/hand and in our procedural manual. HAND staff members will meet with HOME applicants individually to review their projects and assist them in developing an appropriate application, if necessary.

HAND has considerable public participation in the development of its Annual Action Plan. As outlined above, the CDBG process is a citizen driven process and the CDBG allocations are based on the recommendations of that committee. The Redevelopment Commission reviews all program guidelines for approval so there is input into the development of both CDBG and HOME funded programs. In order to keep updated on various

community issues and concerns, various HAND staff members will attend community meetings and events to provide ample opportunity to engage with members of the public. In addition, other duties outlined later in this Plan provide us with opportunities to interact and engage with the public in a number of ways providing us with information on the needs of the community.

The Annual Action Plan is advertised, as required in the Bloomington Herald Times. We noted that we would be posting it at the City Council meetings (which are broadcasted on CATS). It will be noted in the April Redevelopment Commission packet (which is posted on-line) in the Director's Report. Hard copies are available in the HAND office and at the Monroe County Public Library in the Indiana Room. Comments will be accepted for 30 days. See attached copy of the Legal Ad and website posting.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Non-targeted/broad community	Agency application presentations for CDBG Physical Improvements and Social Service Funding on January 7th and 10th. All agencies applying for funds attended. No public chose to attend.	No comments received.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Non-targeted/broad community	City Council meetings for the approval of the CDBG allocations held on February 12th and 19th.	Two agencies thanked the City Council Members for their allocations.		

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c) (1, 2)

Introduction

Priority Table

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: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	846,527	77,000	0	923,527	0	Current funding is committed to specific activities or specific projects that will soon have specific activities.

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	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	508,637	37,000	0	545,637	0	Current funding is committed to specific activities or specific projects that will soon have specific activities.

Table 5 - 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: 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) Infrastructure/projects funded by Tax Increment Financing Districts; 6) Community Revitalization Enhancement District funds; 7) Certified Technology Park funds; and 8) Bloomington Housing Trust Fund.

Historically, Bloomington has meet 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; 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 has completed a master plan for the development of 12 acres owned by the Redevelopment Commission that will include a housing component in the future.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Social Service funding	2014	2015	Public Service		Public Services Assistance	CDBG: \$124,500	Public service activities other than Low/Moderate Income Housing Benefit: 4514 Persons Assisted
2	Create opportunity for affordable homeownership	2010	2014	Affordable Housing		Increase the number of affordable housing units. Encourage Neighborhood Stabilization Assistance to individuals in need of Housing	HOME: \$141,478	Direct Financial Assistance to Homebuyers: 7 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Encourage Neighborhood Stabilization	2010	2014	Affordable Housing Public Housing Non-Housing Community Development Neighborhood Stabilization		Improvement of Public Facilities Encourage Neighborhood Stabilization	CDBG: \$210,760 HOME: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 80 Persons Assisted Rental units rehabilitated: 14 Household Housing Unit Homeowner Housing Rehabilitated: 7 Household Housing Unit
4	Create opportunity for affordable rental units	2010	2014	Affordable Housing Public Housing Homeless		Increase the number of affordable housing units.	HOME: \$140,000	Rental units constructed: 4 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted
5	Community Development-non social service	2014	2015	Non-Housing Community Development		Create or improve infrastructure Encourage Neighborhood Stabilization	CDBG: \$519,991	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1592 Persons Assisted

Table 6 – Goals Summary<TYPE=[text] REPORT_GUID=[9B4786E64DDAC839A8E119B13CB7DB46]>

Goal Descriptions

1	Goal Name	Social Service funding
	Goal Description	The City of Bloomington provides the full 15% allowable under CDBG to social service agencies. Specifics are available in the Program Worksheets.

2	Goal Name	Create opportunity for affordable homeownership
	Goal Description	
3	Goal Name	Encourage Neighborhood Stabilization
	Goal Description	
4	Goal Name	Create opportunity for affordable rental units
	Goal Description	
5	Goal Name	Community Development-non social service
	Goal Description	

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):

We estimate that the City of Bloomington will provide 16 households with either rental rehabilitation or TBRA and 9 households with either homeownership new construction or owner-occupied rehabilitation assistance.

AP-35 Projects – 91.220(d)

Introduction

Listed below are projects that have been approved for the City of Bloomington's 2014 Annual Action Plan.

#	Project Name
12	SOCIAL SERVICE PROGRAMS

Table 7 – Project Information

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

The City of Bloomington's allocation priorities are for all funds to be used to benefit low to moderate income households. Approximately thirty-two (32%) of our CDBG physical improvement funds will be specifically dedicated to projects that directly benefit low income households this fiscal year. Fifty-nine percent (59%) of the funds will be used to make needed road improvements in Broadview Neighborhood area. Those improvements include sidewalk, stormwater and road improvements. Those projects/programs include HAND's Emergency Home Repair Grant, HAND's Owner-Occupied Rehabilitation Loan Program, improvements at the Bloomington Housing Authority and Monroe County United Ministries. In addition, the road reconstruction will benefit the residents in a qualified census tract.

Projects

AP-38 Projects Summary

Project Summary Information

1	Project Name	SOCIAL SERVICE PROGRAMS
	Target Area	
	Goals Supported	Social Service funding
	Needs Addressed	Public Services Assistance
	Funding	CDBG: \$124,500
	Description	Funds used to assist local public service organizations that serve eligible persons and households.
	Target Date	5/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	4,514 income eligible persons are estimated to be assisted.
	Location Description	Various locations in the City.
	Planned Activities	Provide food to agencies that assist low income persons. Provide meals to low income persons. Provide affordable childcare to low income households. Provide assistance to women and their dependents fleeing abusive relationships. Provide assistance to youths seeking shelter.

AP-50 Geographic Distribution – 91.220(f)

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. HAND 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 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

See above.

Discussion

See above.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

As outlined above, the City's goals are as follows:

- Increase number of affordable housing units (owner-occupied & rental).
- Rehabilitation of existing housing stock to bring it up to local code and increase energy efficiency.
- Inspection of rental housing for compliance with local housing code.
- Provide assistance to household through Tenant Based Rental Assistance.
- Provide assistance to social service agencies that provide a safety net to the communities most vulnerable citizens.

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

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	5
The Production of New Units	3
Rehab of Existing Units	2
Acquisition of Existing Units	0
Total	10

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

Households to be supported -special-needs -- this assistance will be through the City's partnership with Centerstone for Shelter + Care. They assist approximately 10 households each year.

Households to be supported -rental assistance -- this assistance will be through the City's Tenant Based Rental Assistance program.

Households to be supported -production of new units -- this assistance will be through the subsidy to

developers for the creation of new units.

Households to be supported - rehab of existing units -- this assistance will be through the City's Owner-Occupied Rehabilitation Program.

AP-60 Public Housing – 91.220(h)

Introduction

The Bloomington Housing Authority's mission is to "administer public funds using available resources in a manner which will allow BHA to offer a variety of affordable housing opportunities and supportive services that foster stability and self-sufficiency through creative partnerships while serving 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 BHA in completing the interior renovation of three units. 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 Homebuyer'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 2013 was 100 and the Public Housing Assessment Score (PHAS) for 2013 was 91. Joint projects to promote affordable housing or improve environmental conditions for low-income individuals and families are completed regularly.

Discussion

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

HAND is a member of the South Central Housing Network that 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 Network created the draft of the Plan to End Homelessness with the assistance of CSH. Pieces of that Plan are currently under development.

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 state above, the City of Bloomington has launched a BPD Downtown Outreach program to provide alternatives to arrest for individuals who are experiencing homelessness that are in need of services and have interactions with BPD. The pervasive problems of mental illness and substance abuse -- not simply extreme poverty -- often underlie the causes of chronic homelessness. Enhancing collaborations with social service agencies will provide opportunities for the end result of interactions with BPD to be something other than arrest. Already this Outreach committee is making improvements through connecting resources and programs. For example, Centerstone runs a HOPE Program (Helping Offenders through Partnership and Employment) that is coming to an end this September. The Outreach committee is submitting an application for funding to the City of Bloomington's Jack Hopkins Council Social Service Grant program that will include, among other things, a request for funding for important pieces of that existing program so that there is a continuation of those services. That request includes funding for providing Serve-Safe training, necessary equipment for employment such as specific footwear, and transportation to and from employment.

Addressing the emergency shelter and transitional housing needs of homeless persons

SCHN, of which HAND is a member, has done the following:

1. Developed the draft of the Plan to End Homelessness. Pieces of that plan are currently being implemented.
2. Through a subcommittee of SCHN members, created/developed Crawford Apartments which came on-line this past year and will provide permanently supportive housing for 25 individuals experiencing

homelessness.

3. Through a subcommittee of SCHN members, created/developed Crawford Homes which provides scatter site permanently supportive housing for 15 individuals and families.

The City of Bloomington, through its various funding mechanisms, has provided assistance to the Inter-Faith Winter Shelter (low-barrier winter shelter), Martha's House (individual shelter), New Home Family Shelter (family shelter), Middle Way House (emergency shelter for women experiencing domestic violence), Stepping Stones (youth shelter) and the Shalom Community Center (day center). The City will continue its partnership with Centerstone through the Shelter + Care program.

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 Grants (general fund) programs. The City will continue to provide support for the Shelter + Care program and through Tenant Based Rental Assistance. HAND will continue to offer its R101 - Renting in Bloomington program where successful graduates can apply for damage deposit loans (general fund).

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.

The city of Bloomington has a robust social service network that provides assistance to households in need by providing food, shelter and health care. Examples include:

- Community Kitchen -- provides free evening meals to people in need and hosts a backpack buddies program with the local school system;
- Mother Hubbard's Cupboard -- food pantry;
- Volunteers in Medicine -- medical care for low income and uninsured individuals & families;
- Martha's House -- emergency shelter for individuals (men and women) experiencing homelessness;
- New Hope Family Shelter -- emergency shelter for families experiencing homelessness;

- Middle Way House & The Rise -- emergency shelter and transitional housing for women experiencing domestic violence;
- Shalom Community Center -- day center for people experiencing homelessness or at risk of homelessness
- Indiana Legal Services -- legal assistance for low income households

Most, if not all, of these agencies receive or have received financial assistance through the City of Bloomington's various funding mechanisms.

Discussion

One year goals for the number of households to be provided housing through the use of HOPWA for:
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family
Tenant-based rental assistance
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds
Total

AP-75 Barriers to affordable housing – 91.220(j)

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 the cost barrier, HAND will continue to provide:

1. Subsidies to both developers and homeowners/homebuyers.
2. Work with the City's Planning Department to provide incentives for the development of affordable housing.
3. Provide education through its programs such as the Homebuyer's Club and R101 - Renting in Bloomington.

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. Developers who are willing to build affordable housing units are offered financial incentives to help with the cost of land acquisition or construction.
2. Incentives through the Unified Development Ordinance (zoning code) include reduction in lot size requirements, increased density, and reduced on-site parking requirements.
3. Infrastructure assistance may be available through sewer hook-on waivers and city development assistance.

Discussion

AP-85 Other Actions – 91.220(k)

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. Environmental Hazards: A) Lead Based Paint -- HAND provides low or no-cost risk assessment to affordable housing or sheltering projects. B) Suspected Environmental Contamination -- The City has worked to identify areas where industrial dumping took place and sites in close proximity to those areas are difficult to develop. The City continues to explore ways to have a predictable assessment of brownfield development.
2. Lack of Dependable Income: 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. The City will continue to provide assistance through CDBG and Jack Hopkins Council Social Service Grants (general fund) for social service agencies.

Actions planned to foster and maintain affordable housing

HAND will continue to monitor existing subsidized affordable units and to ensure they are maintained and safe, sanitary and 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 elsewhere in this plan. HAND will inspect rental units within the city limits to maintain the integrity of those units for all citizens, including low-income citizens.

Actions planned to reduce lead-based paint hazards

Mike

Actions planned to reduce the number of poverty-level families

1. The City of Bloomington will provide CDBG, HOME and Jack Hopkins to various social service agencies and programs designed to reduce the number of poverty-level families as outlined above.
2. HAND will continue to work with the SCHN to implement the Plan to End Homelessness.
3. HAND will continue to work with the BPD Outreach Committee as outlined above.

Actions planned to develop institutional structure

The HAND staff will carry out the Annual Action Plan with the assistance of its various boards and commissions. The HAND staff includes two HOME Administration Certification, three HOME Certification, and four licenses Lead-Based Paint Risk Assessors.

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 operations to ensure compliance with the variety of local, state and federal statues/guidelines that govern HAND's actions.

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

Coordination between public and private housing owners and social service agencies continues to be high. The SCHN, of which HAND is a member, is pursuing implementation of the Plan to End Homelessness. The BPD Outreach Committee is working cooperatively to fulfill its mission.

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(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	0
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:	0

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(l)(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 Rehabilitation—RECAPTURE PROVISION These are always loans. 100% of funds are recaptured either through monthly payments or at the time of property transfer (sale). In the case of foreclosure or where the sales price does not support the existing debt of a HOME assisted property; the recapture amount is based on the net proceeds of the sale of the property. See below for how net proceeds of the sale are calculated.

Homebuyer Assistance—RECAPTURE PROVISION This program encompasses assistance to homeowners in the form of down payment & closing cost assistance, purchase-rehabilitation, new construction, and land acquisition. The recapture option used to recover HOME funds under the down payment & closing cost assistance is 20% of the funds are forgiven each year for five years and under the purchase-rehabilitation program 100% of funds are recaptured if property transferred before year 5. 10% of the funds are forgiven from years 6 – 15. **The resale option** is used for land acquisition and new construction requiring the subsequent buyer to make the unit affordable to a low-income family. In the case of foreclosure or where the sales price does not support the existing debt of a HOME assisted property; the recapture amount is based on the net proceeds of the sale of the property.

Rental Assistance—RECAPTURE PROVISION This program encompasses assistance to developers to build housing both new construction and rehabilitation. Under new construction, funds are forgiven after 20 years of affordability. Under rehabilitation, the funds are due at the end of the affordability period. If the developer mirrors the affordability period, the loan is forgiven overtime. As follows:

New Construction – any amount – 20 years

Rehabilitation

- <\$15,000 – 5 years mandatory and an additional 5 years forgiveness
- \$15,000 - \$40,000 – 10 years mandatory and an additional 10 years forgiveness

>\$40,000 – 15 years mandatory and an additional 15 years forgiveness.

In the case of foreclosure or where the sales price does not support the existing debt of a HOME assisted property; the recapture amount is based on the net proceeds of the sale of the property.

Fair Return—HAND defines a fair return as the homeowners’s initial investment (down payment) plus any the cost of capital improvements. Capital improvements are defined as remodel that adds additional square feet to the structure, additional bathroom space and/or a complete kitchen remodel. Questions about what constitutes a capital improvement should be directed to HAND prior to the commencement of said project per the funding/loan agreement.

Net Proceed Calculations

In the event of foreclosure or where the sales price does not support the existing debt, the following calculation will be used to determine net proceeds and HOME recapture:

Step 1:

Sales price - (1st mortgage + closing costs) = Net Proceeds

Step 2:

HOME Subsidy

HOME Subsidy + Homeowner investment X Net Proceeds = HOME Recapture

- 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:

The City of Bloomington has no plans to refinance existing debt secured by multifamily housing.