

## CR-05 - Goals and Outcomes

### Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The goals as outlined by the Consolidated plan are: 1) Provide funding for social services; 2) Create opportunity for affordable homeownership; 3) Encourage neighborhood stabilization; 4) Create opportunity for affordable rental units; and 5) Community development (non-social service).

### Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
2013 Goal - Community Development -- non-social service	Non-Housing Community Development		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted		0				
2013 Goal - Community Development -- non-social service	Non-Housing Community Development		Public service activities for Low/Moderate Income Housing Benefit	Households Assisted		0				

2013 Goal - Community Development -- non-social service	Non-Housing Community Development		Facade treatment/business building rehabilitation	Business		0				
2013 Goal - Create opportunity for affordable homeownership	Affordable Housing		Homeowner Housing Added	Household Housing Unit	5	10	200.00%	0	0	
2013 Goal - Create opportunity for affordable homeownership	Affordable Housing		Homeowner Housing Rehabilitated	Household Housing Unit		6		0		
2013 Goal - Create opportunity for affordable homeownership	Affordable Housing		Direct Financial Assistance to Homebuyers	Households Assisted	5	3	60.00%			
2013 Goal - Create opportunity for affordable homeownership	Affordable Housing		Housing for Homeless added	Household Housing Unit		0				
2013 Goal - Create opportunity for affordable homeownership	Affordable Housing		Housing for People with HIV/AIDS added	Household Housing Unit		0				

2013 Goal - Create opporunity for affordable rental units	Affordable Housing		Rental units constructed	Household Housing Unit	6	11	183.33%			
2013 Goal - Create opporunity for affordable rental units	Affordable Housing		Rental units rehabilitated	Household Housing Unit		1		0	0	
2013 Goal - Create opporunity for affordable rental units	Affordable Housing		Tenant-based rental assistance / Rapid Rehousing	Households Assisted	15	1	6.67%			
2013 Goal - Create opporunity for affordable rental units	Affordable Housing		Other	Other	10	0	0.00%			
2013 Goal - Encourage Neighborhood Stablization	Affordable Housing Neighborhood Stablization		Rental units rehabilitated	Household Housing Unit	1	9	900.00%			
2013 Goal - Encourage Neighborhood Stablization	Affordable Housing Neighborhood Stablization		Homeowner Housing Rehabilitated	Household Housing Unit	3	16	533.33%	0	0	

2013 Goal - Encourage Neighborhood Stabilization	Affordable Housing Neighborhood Stabilization		Housing for Homeless added	Household Housing Unit		0				
2013 Goal - Encourage Neighborhood Stabilization	Affordable Housing Neighborhood Stabilization		Housing for People with HIV/AIDS added	Household Housing Unit		0				
2013 Goal - Encourage Neighborhood Stabilization	Affordable Housing Neighborhood Stabilization		Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	5000	0	0.00%			
2013 Goal - Encourage Neighborhood Stabilization	Affordable Housing Neighborhood Stabilization		Other	Other	5	0	0.00%			
2013 Goal - Social Services Funding	Homeless Non-Homeless Special Needs Public Service		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted		144		0	0	
2013 Goal - Social Services Funding	Homeless Non-Homeless Special Needs Public Service		Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	50000	3276	6.55%			

2013 Goal - Social Services Funding	Homeless Non-Homeless Special Needs Public Service		Homeless Person Overnight Shelter	Persons Assisted	375	0	0.00%			
2013 Goal - Social Services Funding	Homeless Non-Homeless Special Needs Public Service		Homelessness Prevention	Persons Assisted	720	0	0.00%			
Community Development- non social service	Non-Housing Community Development	CDBG: \$519991	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	9832		1592	9832	617.59%
Create opportunity for affordable homeownership	Affordable Housing	HOME: \$141478	Direct Financial Assistance to Homebuyers	Households Assisted	0	8		7	8	114.29%
Create opportunity for affordable rental units	Affordable Housing Public Housing Homeless	HOME: \$140000	Rental units constructed	Household Housing Unit	0	8		4	8	200.00%
Create opportunity for affordable rental units	Affordable Housing Public Housing Homeless	HOME: \$140000	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	0	15		10	15	150.00%

Encourage Neighborhood Stabilization	Affordable Housing Public Housing Non-Housing Community Development Neighborhood Stabilization	CDBG: \$210760 / HOME: \$100000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0		80	83	103.75%
Encourage Neighborhood Stabilization	Affordable Housing Public Housing Non-Housing Community Development Neighborhood Stabilization	CDBG: \$210760 / HOME: \$100000	Rental units rehabilitated	Household Housing Unit	0	0		14	0	0.00%
Encourage Neighborhood Stabilization	Affordable Housing Public Housing Non-Housing Community Development Neighborhood Stabilization	CDBG: \$210760 / HOME: \$100000	Homeowner Housing Rehabilitated	Household Housing Unit	0	12		7	12	171.43%

Social Service funding	Public Service	CDBG: \$124500	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	4561		4514	4561	101.04%
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**Table 1 - Accomplishments – Program Year & Strategic Plan to Date**

**Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.**

As planned, 100% of CDBG funds were used to benefit persons of low and moderate income.

## CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME
White	3,775	30
Black or African American	386	2
Asian	22	0
American Indian or American Native	142	1
Native Hawaiian or Other Pacific Islander	2	0
<b>Total</b>	<b>4,327</b>	<b>33</b>
Hispanic	85	6
Not Hispanic	4,242	27

Table 2 – Table of assistance to racial and ethnic populations by source of funds

### Narrative

The presence of Indiana University within Bloomington city limits brings a mix of racial and ethnic groups compared to other cities in Indiana. And due to the University's influence on the racial makeup of Bloomington, there are no identified sections of the city where a concentration of minorities reside. According to the 2010 US Census data for Bloomington, IN 83% of the total population had the race classification of white. This closely aligns with 87% of the families assisted through CDBG and HOME funded projects being the race of white. The same census data shows only 3.5% of Bloomington's population being Hispanic or Latino (of any race). In comparison 2% of the Hispanic or Latino populations in Bloomington were assisted through CDBG. But approximately 18% of the total families assisted by HOME funded projects were of the Hispanic or Latino race. The City of Bloomington has a Latino Outreach Program through the Community and Family Resources Department which may explain why a high percentage of Latino families are aware of HAND's housing programs.

## CR-15 - Resources and Investments 91.520(a)

### Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG			932,558
HOME			482,074

Table 3 - Resources Made Available

### Narrative

The City of Bloomington received funding from the following sources to provide housing assistance: i) HAND received a HUD Housing Counseling Grant in the amount of \$15,028 awarded in 2014. HAND served 203 clients in 2014 under this Comprehensive Housing Counseling Grant. HAND Housing Counseling received contributions of \$1,800.00 in 2014. ii) HAND used general fund dollars in the amount of \$3,637.00 as rental damage deposit loans for eligible successful graduates of R101-Renting in Bloomington. iii) The City allocated \$266,324.98 to social service agencies under the Jack Hopkins Council Social Service Grant program. iv) The City allocated \$58,500.00 in Neighborhood Improvement Grants during 2014 to meet specific neighborhood needs. v) the City allocated over \$2,300 and many city resources (including a sanitation truck for trash disposal, city trucks for pick-up and staff members to work the clean-up) to assist two neighborhoods with significant neighborhood clean-ups. The clean-ups removed 12.35 tons of trash, 113 tires, 2,293 pounds of metal (which was recycled) and hazardous materials (not measured).

### Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
City-wide	100	100	city-wide

Table 4 – Identify the geographic distribution and location of investments

### Narrative

The City of Bloomington identified a city-wide geographic target area in the 2014 Annual Action Plan. All programs are advertised and available city-wide.

## Leveraging

**Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.**

The City of Bloomington did not use any publicly owned land to address needs identified in the plan. Match is primarily satisfied through the donation of labor through our partnership with Habitat for Humanity. The City currently does not have a Match requirement; however, we do maintain a log of Match eligible contributions from completed projects. Please see below for details.

<b>Fiscal Year Summary – HOME Match</b>	
1. Excess match from prior Federal fiscal year	1,774,742
2. Match contributed during current Federal fiscal year	45,109
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	1,819,851
4. Match liability for current Federal fiscal year	0
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	1,819,851

**Table 5 – Fiscal Year Summary - HOME Match Report**

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
1221 W Greentree Lane	0	0	1,000	0	0	0	0	1,000
2012 S. Rogers St	0	0	1,000	0	0	6,204	0	7,204
2016 S. Rogers St	0	0	1,000	0	0	11,218	0	12,218
2103 S. Rockport Rd	0	0	1,000	0	0	8,185	0	9,185
2107 S. Rockport Rd	0	0	1,000	0	0	8,462	0	9,462
565 N Walnut St	0	0	40	0	0	0	0	40
919 S Rolling Rock	0	0	1,000	0	0	0	0	1,000
932 Moravec Way	0	0	1,000	0	0	0	0	1,000
940 W. Moravec Way	0	0	1,000	0	0	0	0	1,000
Rental Deposit Assistance	0	3,000	0	0	0	0	0	3,000

Table 6 – Match Contribution for the Federal Fiscal Year

**HOME MBE/WBE report**

<b>Program Income – Enter the program amounts for the reporting period</b>				
<b>Balance on hand at begin-ning of reporting period</b> \$	<b>Amount received during reporting period</b> \$	<b>Total amount expended during reporting period</b> \$	<b>Amount expended for TBRA</b> \$	<b>Balance on hand at end of reporting period</b> \$
1,016	202,188	139,039	10,698	64,165

**Table 7 – Program Income**

<b>Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period</b>						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
<b>Contracts</b>						
Dollar Amount	121,579	0	0	0	0	121,579
Number	56	0	0	0	0	56
<b>Sub-Contracts</b>						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
<b>Contracts</b>						
Dollar Amount	121,579	0	121,579			
Number	56	0	56			
<b>Sub-Contracts</b>						
Number	0	0	0			
Dollar Amount	0	0	0			

**Table 8 – Minority Business and Women Business Enterprises**

<b>Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted</b>						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

**Table 9 – Minority Owners of Rental Property**

<b>Relocation and Real Property Acquisition</b> – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0	0			
Businesses Displaced		0	0			
Nonprofit Organizations Displaced		0	0			
Households Temporarily Relocated, not Displaced		0	0			
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

**Table 10 – Relocation and Real Property Acquisition**

## CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	0	0
Number of Special-Needs households to be provided affordable housing units	10	10
<b>Total</b>	<b>10</b>	<b>10</b>

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	5	15
Number of households supported through The Production of New Units	3	8
Number of households supported through Rehab of Existing Units	2	12
Number of households supported through Acquisition of Existing Units	0	0
<b>Total</b>	<b>10</b>	<b>35</b>

Table 12 – Number of Households Supported

### Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

Although the City exceeded many of the goals that were established, we did encounter a slow start with 3 rental rehab projects. In all three of these cases, there were few contractors bidding and those that did bid were above the projected estimate. Two of these projects were successfully rebid, awarded a contract and are nearing completion. The third project needed additional funding for the project to move forward. The agency applied for and received additional funding (from other City sources) to move the project along. This project is expected to be completed by December 2015.

An unexpected problem with area contractors has occurred with construction of Interstate 69. This project requires many local companies and local workers that may have shifted from building construction to highway construction. Although we don't think that this will have a long term effect, it may play a factor over the next two to three years.

**Discuss how these outcomes will impact future annual action plans.**

If fewer firms bid on our projects, we may experience an increase in our construction costs. If this does happen, we will expand the area that we advertise for bidders and increase our project budgets.

**Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.**

<b>Number of Persons Served</b>	<b>CDBG Actual</b>	<b>HOME Actual</b>
Extremely Low-income	8	15
Low-income	3	12
Moderate-income	1	3
<b>Total</b>	<b>12</b>	<b>30</b>

**Table 13 – Number of Persons Served**

**Narrative Information**

HAND works with other agencies public, private and not-for profit to increase the availability of and access to housing for households and individuals with a range of incomes, from those who are homeless to those in middle-income households. HAND has developed programs and developed partnerships that help maintain the current available units while continuing to increase the number of affordable units.

HAND strives to preserve and expand the supply of good-quality housing units for low income citizens.

HAND has worked in the past year with The Housing Network, Habitat for Humanity, local contractors and tax credit developers to expand the number of new affordable units available. As the table indicates HAND contributed to the construction of 8 new apartments for senior citizens and 8 homebuyer activities. The homebuyer activities include 6 partnerships with Habitat for Humanity and 2 households assisted through our down payment and closing cost activity.

The department also works to make sure that the quality of existing units are affordable. Several of the rehabilitation programs such as Emergency Home Repair (EHR), Owner -occupied Rehabilitation (OOR), Manufactured Housing Rehabilitation and Home Modification for Accessible Living (HMAL) provide grants for our residents to help them maintain their units adequately. These programs improve substandard units and prevent deterioration and/or loss of our existing affordable housing units.

Making affordable rental units available is achieved through programs that offer rental assistance to tenants. Examples of these programs are the Tenant Based Rental Assistance (TBRA) in conjunction with the Bloomington Housing Authority which assisted fifteen households and the rental deposit assistance program R101 which assisted eighteen households.

## **CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)**

**Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:**

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

The City of Bloomington Police and Housing & Neighborhood Development Departments launched an Outreach Program in April 2014 to reach out to homeless persons to help them access needed assistance. Through the BPD Outreach Program, the City has provided funding to the Shalom Community Center to hire a street social worker to assist the Resource Officers (BPD Officers who volunteered for this program) with their efforts. The BPD Outreach Program also provided funding to other local agencies for medical, mental health, employment, transportation, and other forms of assistance. In the 9 months that the program operated in 2014, the Street Social Worker made 116 referrals to over 20 different community resources. At the beginning of the program, BPD identified fifty high-risk individuals who either self-identified as homeless or who used the Shalom Community Center (community day center) as their permanent address who had repeated law enforcement contact over 2013. At the end of 2014 a review of those same individuals showed calls for service had decreased 48%, arrest rates decreased over 55% and the use of the emergency room decreased 29%. In 2015, a high priority of this program will be to enroll individuals in HIP 2.0. and provide liaison assistance to medical providers. The City will fund the required power accounts in order to ensure that cover is continuous for the entire year.

In addition, the City has allocated funds through its CDBG Social Service and Jack Hopkins Counsel Social Service grant programs, to agencies who provide services as follows:

Sheltering services: \$73,640

Nourishment services: \$68,204

Day center services: \$47,275

Ex-offender services: \$6,000

Medical services: \$12,455

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Emergency shelter and transitional housing for homeless persons has been undergoing significant review and transition this past year. Martha's House, a long time high barrier shelter for homeless individuals will be closing its doors this winter. The Perry Township Trustee is funding the shelter while a committee of community members works on a long-term resolution to the sheltering concerns.

### **Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after**

**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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

- Tenant Based Rental Assistance -- HAND provides funding to its partner, the Bloomington Housing Authority, to provide rental assistance to households in need. In PY 2014, fifteen (15) households were assisted.
- Home Modification for Accessible Living -- HAND assisted four (4) households with necessary accessibility modifications to keep people in their homes.
- LifeDesigns -- HAND provided funding for the rehab of six (6) units of housing for adults with special needs.
- New Leaf-New Life -- the City, through its Jack Hopkins Counsel Social Service Grant program, provided assistance to New Leaf-New Life (an ex-offender service program), funding a case manager to work with former inmates to re-accumulate them with the general population.
- Nourishment programs -- provided assistance through various funding sources to agencies who provide food or meals to individuals or families. Those programs include Community Kitchen, Hoosier Hills Food Bank, and First Christian Church.
- Medical assistance--provided assistance through various funding sources to agencies who provide medical assistance to low income individuals and families. Those agencies include Volunteers in Medicine and Planned Parenthood of Indiana & Kentucky.

**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**

- Shalom Community Center, a partner in the South Central Housing Network, provides assistance through Rapid Rehousing. Last year, Shalom assisted 87 households.
- Increased VASH vouchers to 80.
- In 2014, Martha's House sheltered 293 persons.
- New Hope Family Shelter, a partner in the South Central Housing Network, sheltered 63 persons in 20 families in 2014. 40% of the families at New Hope in 2014 attained self-sufficiency and 66% increased their financial resources.
- Middle Way House, a partner in the South Central Housing Network, sheltered 169 women and 78 children in 2014.
- Stepping Stones, a partner in the South Central Housing Network, provided assistance for 21 clients (between the ages of 16 - 21).

- Developed permanently supportive housing units at Crawford Apartments (25) and scattered throughout the region (15).
- HAND participates with Centerstone through the Continuum of Care (COC ) grant to help house individuals with mental health issues who are either homeless or at high risk of becoming homeless.

## **CR-30 - Public Housing 91.220(h); 91.320(j)**

### **Actions taken to address the needs of public housing**

With our 2014 CDBG allocation, we assisted with the rehabilitation of four rental units. These units were still under construction at the end of our program year and are nearing completion now. The City has a TBRA funding agreement the Bloomington Housing Authority and currently is assisting fifteen households who are on the Section 8 Wait List. It is the City intention to offer another TBRA funding agreement to the BHA when the current agreement expires.

The Bloomington Public Housing Authority (BHA) continues to achieve a High Performance rating. With the completion of their current project, the BHA should stay competitive within the surrounding affordable apartment market.

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

HAND and BHA have a strong partnership that has been built through HAND representatives being diligent in regularly attending BHA board meetings enabling HAND to listen to and offer advice and suggestions to BHA on ways to partner to better serve the low income community. This partnership will continue forward through HAND continuing to attend BHA board meetings. Additionally, HAND's Neighborhood Services program manager is available to support the Crestmont Resident Council to help empower them as an association by educating in the areas of operation, organization, and planning.

Under the Housing Choice Voucher family self sufficiency program BHA tenants are referred to the HAND R101-Renting in Bloomington and Homebuyer's Club classes, where, after completion of the course, they can become eligible for rental deposit and down payment closing cost assistance. HAND's TBRA funds, established in 1992, are earmarked to assist people on the BHA waiting list for Housing Choice Voucher housing. HAND assisted 15 households in the 2014 program year.

### **Actions taken to provide assistance to troubled PHAs**

Not applicable.

## **CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)**

**Actions taken 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. 91.220 (j); 91.320 (i)**

The Planning Department is also in the middle of a new Growth Policy Plan discussion. So far Fair Housing issues have been discussed, although no policy decisions have been made. Regarding the regulatory impediments associated with development standards and costs:

A letter supporting the development of more affordable housing for challenged populations has been sent to the steering committee. This letter is signed by 6 City Commissions so far. Their points include that the city housing goals be:

- affordable (including for those with low-incomes)
- accessible (including for those with any disability)
- fully integrated (socioeconomically as well as ethnically)
- mixed purpose (complete neighborhoods with housing and retail)
- multigenerational
- community oriented (not geared specifically towards students to the exclusion of families)
- near public transportation

In addition, the City of Bloomington can provide fee waivers, increased density and tax abatement for affordable housing projects where appropriate. See CR-15 - Resources and investments for more information.

## **Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)**

- BPD Outreach Program shows decreases in calls for service, arrests and emergency room usage from 2013 to 2014. It also received further funding to provide medical outreach and liaison services to help enroll individuals in HIP 2.0.
- LifeDesigns and Shalom work to develop a second Permanently Supportive Housing building.
- 2 families received homebuyer assistance from HANDs Down Payment and Closing Costs Assistance program.

## **Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)**

## **Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)**

The City of Bloomington Housing and Neighborhood Development Department (HAND) has four (4) licensed Lead Risk Assessors and two (2) Licensed Lead Risk Renovators for its housing rehabilitation programs. In PY 2014 there were 10 exempted projects, 1 presumed to have lead, and 1 visual inspection completed. Since 2001, HAND has conducted 122 Lead Risk Assessments and Presumptions of Lead Paint verified projects to be exempt for lead rules as well as thirty Visual Assessments Of those 103 risk assessments showed unacceptable lead levels. For the risk assessments, the highest lead levels found have been with dust wipes at 171380µg/ft<sup>2</sup>, paint chip 43% and soil 24000ppm. Thirteen of those assessments were for families with children.

### **Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)**

HAND provides financial assistance to social service agencies, through its CDBG and Jack Hopkins allocation processes, who provide services to families in need. These include New Hope Family Shelter, Community Kitchen, Volunteers in Medicine and many others. A full list of agencies who received funds and the individuals they served can be found in Section CR-05 Goals and Outcomes.

HAND attempts to fill the substantial gap between housing costs and the elevated local poverty level with an effort to educate the public about housing issues, (R101, Default Counseling, Predatory Lending) to coordinate supporting programs, and share contact information with agencies to assist in better housing choice.

HAND provides funding for a variety of agencies who provide services to the neediest members of the community. It sends a staff member to the Region 10 Housing Network, which plays a key role in identifying and attempting to fill gaps in services for the homeless. In addition, HAND is co-chairing the BPD Outreach Committee. The BPD Outreach program has six officers working with a street social worker to reach out to the homeless population in Bloomington and provide appropriate assistance wherever possible. In addition to the salary and equipment necessary for the Street Social Worker position, the City has funded employment assistance through Centerstone. The committee is currently working with Volunteers in Medicine and Centerstone to provided medical assistance.

### **Actions taken to develop institutional structure. 91.220(k); 91.320(j)**

The Housing and Neighborhood Development Department works with various stakeholders including other city departments, social service agencies, housing groups, and interested citizen boards to bring about positive change in Bloomington. HAND has developed a variety of programs and services all centered around improving people's living environments by providing federal and local funding for social

service agencies, regulating rental properties, working with neighborhoods to ensure self-directed improvements, and providing assistance with community development and redevelopment activities.

'Imagine Bloomington' is the vision statement for the Planning & Transportation Department's New Growth Policy Plan. A draft of the plan will be released this fall with adoption by the Common Council expected in 2016. Goal 4 identifies affordable rental housing as a critical area to explore in the future. The occupancy rate in Bloomington is approximately 91% (<http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=bkmk>) and the cost of rental housing in Bloomington is very high for Indiana with 60.4% of the occupied units paying 35% or more of their monthly household income in rent.

HAND also works with the BPD Outreach Program and the South Central Housing Network to ensure that structure is in place to provide services to the community's most vulnerable.

**Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)**

The Housing Network has developed plans to adopt the statewide coordinated access system when it becomes available. The "Heading Home" Region 10 Plan to End Homelessness is implementing a housing first strategy, buoyed by recently obtained HPRP funding will focus on retaining existing housing where possible or connecting people with supported permanent units.

**Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)**

Coordinating accessibility policy through layered regulations

The consolidation of the Planning Department with Engineering will reduce the bureaucratic path for people who must make design decisions for development projects that require public accessibility.

Barbara McKinney attorney for the Human Rights Commission monitors all fair housing complaints. There was one in 2014.

Fair Market Rent structure and lack of affordable rentals.

The structure of rents in Bloomington are heavily influenced by the lack of on-campus housing at Indiana University. The actions HAND took to increase the inventory of affordable rentals were to assist Crawford Apartments for the chronically homeless Apartments for the elderly at Patterson Pointe, and a single family rental construction during 2013.

Competition in funding for emergency providers. Knowledge and coordination of how to gain access to the system.

The local Housing Network has placed a member on the State Steering Committee for the COC. This should help to expedite the distribution of emergency shelter data from the state. Coordinated access software is still being developed by the state.

#### Sharing of Local Data for HUD Reports

The Housing Network now has a member who also serves on the COC state steering committee. This should provide additional access to local data collected at the state level. The HSN now conducts programming at their membership meetings which allow agencies to describe their services, by category.

Data is also being collected for the Plan to End Homelessness. This data includes privately owned affordable units and will assist agencies in locating housing for clients.

Environmental contamination in development areas.

HAND will annually retain an environmental consulting firm to address environmental assessment reports as they arise. After experiencing several complications with large projects, HAND will expedite these more complex development proposals by hiring experts familiar with contamination and clearance methodology.

#### Transportation

A larger, more modern Transit Center was completed in 2014. The major problems with access to Ivy Tech and the license bureau have been resolved. Bus Passes are widely accessible through Agencies like the Shalom Center and the BHA.

#### Perception of affordable housing/Section 8

HAND continues to partner with groups like the Community Foundation, Housing Trust Fund and the City Council to seek funding for their R 101 class, a curriculum that provide rental deposit money upon completion. Teaching people to be better tenants can make them more attractive to landlords. HAND graduated 24 students in 2014.

HAND has subsidized upgrades to Public Housing Authority units for over 15 years and will continue this partnership.

## **CR-40 - Monitoring 91.220 and 91.230**

**Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The City of Bloomington follows the policies and procedures outlined in the manual posted on the city's website that outlines requirements for receiving funding from HAND. The manual can be found at <http://bloomington.in.gov/media/media/application/pdf/20328.pdf>. In addition, HAND regularly talks to various individuals and groups about HAND programs and services and how local businesses (such as contractor's) may participate.

### **CDBG Monitoring**

CR-40 Monitoring CDBG 91.220 and 91.230 It is the goal of the Housing and Neighborhood Development Department to ensure that all programs and projects comply with the applicable regulations and standards governing the actions of the department. Community Development Block Grant Physical improvement projects are monitored as follows:1. Each project is required to fill out an application to be reviewed by the Citizen Advisory Council (CAC) for allocation recommendation. Applications include specific information regarding design of project, cost of project, and beneficiaries.2.

Successfully funded applications are required to sign a funding agreement outlining all of the requirements, regulations and standards.3. A program manager from HAND will do site inspections periodically throughout the project.4. Claims for payment are filed, with appropriate documentation, with the program manager. The program manager reviews the claim and approves it for payment.5.

Davis-Bacon and affirmative action monitoring is completed by the contract compliance officer who is a staff attorney in the City of Bloomington Legal Department.6. The HAND program manager will receive copies of all reports from the Monroe County Building Department, City of Bloomington Planning Department, and/or City of Bloomington Fire Department for compliance with all city and county regulations. If any other inspections are required or completed, a copy of that report must also be supplied to the program manager.7. The HAND program manager will also monitor for beneficiary compliance before completion in IDIS. Depending upon the project and the agency, monitoring may occur both before and after the project. Social service programs are monitored as follows:1. Each project is required to fill out an application to be reviewed by the Citizen Advisory Council (CAC) for allocation recommendation. Applications include specific information about the program funded and the beneficiaries.2. Successfully funded applications are required to sign a funding agreement outlining all of the requirements, regulations and standards.3. A program manager from HAND will receive and review all claims for payment. Claims for payment must include beneficiary information.4.

The HAND program manager will monitor for compliance prior to the end of the fiscal year. If needed, monitoring may occur at more regular intervals.

## HOME Monitoring

There are two categories of HOME projects; HOME projects administered by HAND and HOME projects administered by CHDOs, Non-Profits, or For-Profit entities. HOME projects administered by HAND are monitored as follows:

1. HAND operates a number of housing projects that are funded by HOME. Each client is required to fill out an application to determine eligibility. Each application is processed by the HAND program manager/loan officer to determine income and residency eligibility and project feasibility.
2. The HAND program manager/construction project manager will inspect each project to determine project costs and requirements.
3. Upon approval of a project, funding agreements and/or mortgages are signed by applicant outlining terms and conditions of funds.
4. The HAND program manager/construction project manager will monitor the progress of the project, ensuring compliance will all building codes and HAND construction standards.
5. Claims for payment are reviewed and approved by the program manager/construction project manager monitoring the project.
6. A final inspection at the completion of the project must be completed prior to the final payment. This inspection also includes obtaining the certificate of occupancy from the Building Department.

HOME projects administered by CHDOs, non-profits or for-profit entities are monitored (annually or as required) as follows:

1. Applications for funding must include specific details about the project, costs and beneficiaries.
2. Successfully funded applications are required to sign a funding agreement, mortgage and/or covenants outlining all of the requirements, regulations and standards.
3. A program manager from HAND will do site inspections periodically throughout the project.
4. Claims for payment are filed, with appropriate documentation, with the program manager. The program manager reviews the claim and approves it for payment.
5. Davis-Bacon and affirmative action monitoring, if applicable, is completed by the contract compliance officer who is a staff attorney in the City of Bloomington Legal Department.
6. The HAND program manager will receive copies of all reports from the Monroe County Building Department, City of Bloomington Planning Department, and/or City of Bloomington Fire Department for compliance with all city and county regulations. If any other inspections are required or completed, a copy of that report must also be supplied to the program manager.
7. The HAND program manager will also monitor for beneficiary compliance. Depending upon the project and the agency, monitoring may occur both before and after the project.

## Subrecipient Monitoring

**PROCESS FOR MONITORING HOME SUBRECIPIENTS**

The City of Bloomington, through the Department of Housing and Neighborhood Development (HAND), has established the following process for monitoring subrecipients of the HOME program as required by the United States Department of Housing and Urban Development through 24 CFR 92.504(a) and 24 CFR 92.508(a)(6)(iii).

- I. Notification of Monitoring: Subrecipients will be contacted by email or by letter to be notified that a monitoring is to take place. The notification will be sent at least 30 days prior to the monitoring. The notification will provide a list of available dates and times for the monitoring and instructions for selecting a monitoring time.
- II.

Monitoring Checklist: Included in the notification will be a monitoring checklist to inform the subrecipient what will be covered in the monitoring.

- III. Monitoring Report: Any reporting/correspondence regarding the monitoring between HAND and the subrecipient will take place

in a written form. Within 30 days after the completion of the monitoring HAND will provide the subrecipient with a copy of the monitoring outcomes and note any findings, concerns, or commendable practices. IV. Opportunity for Response: At the time HAND provides the subrecipient with the outcome of the monitoring the subrecipient will be notified of the opportunity and deadline to provide HAND a response (if necessary) to the outcomes of the monitoring.

**Citizen Participation Plan 91.105(d); 91.115(d)**

**Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.**

The Comprehensive Annual Performance Evaluation Report was posted on the City's web site on July 31, 2015. It was also made available at the Monroe County Public Library's Indiana Room and the City of Bloomington Housing and Neighborhood Development office and its availability was advertised in the Herald-Times on August 1, 2015 for public comment. It was noted at the August 3, 2015 Redevelopment Commission meeting. The public heavily participates in the CDBG allocation process and provides on-going comments/suggestions through the Department's e-mail and the public meetings attended by HAND staff members.

No public comments were received during the available commenting period.

**CR-45 - CDBG 91.520(c)**

**Specify the nature of, and reasons for, any changes in the jurisdiction’s program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.**

There were no changes in the City of Bloomington's program objectives this year.

<b>Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?</b>	No
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**[BEDI grantees] Describe accomplishments and program outcomes during the last year.**

## **CR-50 - HOME 91.520(d)**

### **Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations**

Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

1721 S. Highland; 1725 S. Highland; 1731 S. Highland; 1805 S. Huntington (8 units); 416 W. 4th (5 units); 401 S. Washington (15 units) and 454 S. Westplex. Bloomington Municipal Code requires all rental units to be inspected on a three, four or five year inspection cycle. In addition to those inspections, HAND also conducts HOME inspections to the Bloomington Municipal Code Standard as outlined by the regulation.

### **Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 92.351(b)**

HAND has an implemented Affirmative Marketing Plan in compliance with the HOME program. The major objectives are that individuals who normally might not apply for available housing units because they are socially and/or economically disadvantaged:

- Be informed of available HOME housing units
- Be encouraged to apply
- Have an equal opportunity to rent/own housing units

Projects with HOME sponsored units comply with applicable federal and state laws on fair housing and housing accessibility, including the Fair Housing Act, the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990 and the Architectural Barriers Act of 1969. As an example Crawford Apartments Project represents a collaboration between several of Bloomington Indiana's most respected and tenured support organizations on behalf of those experiencing homelessness. This project first formed when representatives from the local Continuum of Care region joined to apply to the Indiana Permanent Supportive Housing Institute. The group identified a need for permanent supportive housing in Bloomington as a priority for the Continuum region. Furthermore, the 2014 Point In Time homeless survey identified 42 households (131 individuals) living in Monroe County. Fifty-eight percent of the reported households with children were residing in transitional housing at the time of the count. None of those households reported to be families of veterans.

LifeDesign, as the lead agency, worked with local homeless service providers to identify potential tenants for this project. Shalom, Centerstone, IU Health – Positive Link, Genesis Church, the Housing Network, Bloomington Housing Authority and the City of Bloomington were actively involved in designing the project and were committed to its success. The primary referral source for this project

has been the Shalom Center, which is Bloomington's day shelter. Shalom has been part of this team since its inception and has been pivotal in development of the service plan, based on their regular interactions with potential residents of Crawford Apartments. In addition, the project receives referrals from Centerstone, the local behavioral support provider.

Currently the same agencies are continuing to work together on developing a second Crawford due to their success with the first development.

**Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics**

\$118,820.25 in HOME program income was spent on 30 HOME assisted units. Twenty seven households were white which includes one hispanic household. Two households were African-American. And one household was Other Multi-Racial. Fifteen households had household incomes between 0-30% AMI; twelve households had household incomes between 31-50% AMI; two households had household incomes between 51-60% AMI and one household had a household income between 61-80% AMI.

**Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 91.320(j)**

**Homebuyer Assistance**

- **Downpayment & Closing Cost Programs;** For HAND's Down Payment and Closing Cost program the recapture option is used to recapture HOME funds if the property is transferred during a 5 year period. The maximum HOME funds allowed for this program is \$5,000. Each year, 20% of the funds are forgiven during the five year period.
- **Purchase Rehabilitation Program:** For HAND's purchase-rehabilitation program, the following will be instituted based on the HOME investment. HOME Investment less than \$15,000, 100% of HOME funds are recaptured if the property is transferred before year 5 and then 20% of the funds are forgiven yearly for years 6-10. HOME Investment equal to or in excess of \$15,000, 100% of HOME funds are recaptured if the property is transferred before year 5 and then 10% of the funds are forgiven yearly for years 6-15.

**Rental Assistance:**

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. Rehabilitation with federal funds less than \$15,000 has 5 years mandatory and an additional 5 years forgiveness. Rehabilitation with federal funds between \$15,000 and \$40,000 has 10 years mandatory and an additional 10 years forgiveness. Rehabilitation

with federal funds over \$40,000 has 15 years mandatory and an additional 15 years forgiveness.

**Recapture:**

In all recapture events, the maximum amount of HOME funds will be limited to the greater of the calculation above or the net sale proceeds. Additionally, 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.

**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

**RESALE option**

Used in HAND's rehabilitation programs where there is no direct subsidy (only a development subsidy) and all new construction homebuyer program requiring the subsequent buyer to make the unit affordable to a low moderate income household.

**Buyers:** The home must be sold to a household to a low income household (household income is less than or equal to 80% area median income. The homebuyer fixed cost of purchasing the home (loan payment) is not more than 29% of their income, and total debt is not more than 41%. The recapture or resale provision is outlined in an agreement produced and provided by HAND.

**Sales Price:** The home must be sold at a price that is affordable to a reasonable range of low-income buyers as determined by the percentage change in the Consumer Price index over the period of ownership.

**Fair Return**—HAND defines a fair return as the homeowners's initial investment (down payment) plus the cost of capital improvements. Capital improvements are defined as a 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.

## CR-60 - ESG 91.520(g) (ESG Recipients only)

ESG Supplement to the CAPER in *e-snaps*

For Paperwork Reduction Act

### 1. Recipient Information—All Recipients Complete

#### Basic Grant Information

Recipient Name	BLOOMINGTON
Organizational DUNS Number	070711239
EIN/TIN Number	356000954
Identify the Field Office	INDIANAPOLIS
Identify CoC(s) in which the recipient or subrecipient(s) will provide ESG assistance	

#### ESG Contact Name

Prefix  
First Name  
Middle Name  
Last Name  
Suffix  
Title

#### ESG Contact Address

Street Address 1  
Street Address 2  
City  
State  
ZIP Code  
Phone Number  
Extension  
Fax Number  
Email Address

#### ESG Secondary Contact

Prefix  
First Name  
Last Name  
Suffix  
Title  
Phone Number  
Extension  
Email Address

### 2. Reporting Period—All Recipients Complete

**Program Year Start Date** 06/01/2014  
**Program Year End Date** 05/31/2015

**3a. Subrecipient Form – Complete one form for each subrecipient**

**Subrecipient or Contractor Name**  
**City**  
**State**  
**Zip Code**  
**DUNS Number**  
**Is subrecipient a victim services provider**  
**Subrecipient Organization Type**  
**ESG Subgrant or Contract Award Amount**

## CR-65 - Persons Assisted

### 4. Persons Served

#### 4a. Complete for Homelessness Prevention Activities

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
<b>Total</b>	

Table 14 – Household Information for Homeless Prevention Activities

#### 4b. Complete for Rapid Re-Housing Activities

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
<b>Total</b>	

Table 15 – Household Information for Rapid Re-Housing Activities

#### 4c. Complete for Shelter

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
<b>Total</b>	

Table 16 – Shelter Information

**4d. Street Outreach**

<b>Number of Persons in Households</b>	<b>Total</b>
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
<b>Total</b>	

**Table 17 – Household Information for Street Outreach**

**4e. Totals for all Persons Served with ESG**

<b>Number of Persons in Households</b>	<b>Total</b>
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
<b>Total</b>	

**Table 18 – Household Information for Persons Served with ESG**

**5. Gender—Complete for All Activities**

	<b>Total</b>
Male	
Female	
Transgender	
Don't Know/Refused/Other	
Missing Information	
<b>Total</b>	

**Table 19 – Gender Information**

**6. Age—Complete for All Activities**

	<b>Total</b>
Under 18	
18-24	
25 and over	
Don't Know/Refused/Other	
Missing Information	
<b>Total</b>	

**Table 20 – Age Information**

**7. Special Populations Served—Complete for All Activities**

**Number of Persons in Households**

<b>Subpopulation</b>	<b>Total</b>	<b>Total Persons Served – Prevention</b>	<b>Total Persons Served – RRH</b>	<b>Total Persons Served in Emergency Shelters</b>
Veterans				
Victims of Domestic Violence				
Elderly				
HIV/AIDS				
Chronically Homeless				
<b>Persons with Disabilities:</b>				
Severely Mentally Ill				
Chronic Substance Abuse				
Other Disability				
Total (unduplicated if possible)				

**Table 21 – Special Population Served**

**CR-70 – ESG 91.520(g) - Assistance Provided and Outcomes**

**10. Shelter Utilization**

Number of New Units – Rehabbed	
Number of New Units – Conversion	
Total Number of bed - nighths available	
Total Number of bed - nights provided	
Capacity Utilization	

**Table 22 – Shelter Capacity**

**11. Project Outcomes Data measured under the performance standards developed in consultation with the CoC(s)**

## CR-75 – Expenditures

### 11. Expenditures

#### 11a. ESG Expenditures for Homelessness Prevention

	Dollar Amount of Expenditures in Program Year		
	2012	2013	2014
Expenditures for Rental Assistance			
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance			
Expenditures for Housing Relocation & Stabilization Services - Services			
Expenditures for Homeless Prevention under Emergency Shelter Grants Program			
<b>Subtotal Homelessness Prevention</b>			

Table 23 – ESG Expenditures for Homelessness Prevention

#### 11b. ESG Expenditures for Rapid Re-Housing

	Dollar Amount of Expenditures in Program Year		
	2012	2013	2014
Expenditures for Rental Assistance			
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance			
Expenditures for Housing Relocation & Stabilization Services - Services			
Expenditures for Homeless Assistance under Emergency Shelter Grants Program			
<b>Subtotal Rapid Re-Housing</b>			

Table 24 – ESG Expenditures for Rapid Re-Housing

#### 11c. ESG Expenditures for Emergency Shelter

	Dollar Amount of Expenditures in Program Year		
	2012	2013	2014
Essential Services			
Operations			
Renovation			
Major Rehab			
Conversion			
<b>Subtotal</b>			

Table 25 – ESG Expenditures for Emergency Shelter

**11d. Other Grant Expenditures**

	Dollar Amount of Expenditures in Program Year		
	2012	2013	2014
Street Outreach			
HMIS			
Administration			

Table 26 - Other Grant Expenditures

**11e. Total ESG Grant Funds**

Total ESG Funds Expended	2012	2013	2014

Table 27 - Total ESG Funds Expended

**11f. Match Source**

	2012	2013	2014
Other Non-ESG HUD Funds			
Other Federal Funds			
State Government			
Local Government			
Private Funds			
Other			
Fees			
Program Income			
<b>Total Match Amount</b>			

Table 28 - Other Funds Expended on Eligible ESG Activities

**11g. Total**

Total Amount of Funds Expended on ESG Activities	2012	2013	2014

Table 29 - Total Amount of Funds Expended on ESG Activities