Consolidated Plan
3-5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

GENERAL

CONSOLIDATED PLAN
STRATEGIC PLAN

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

JURISDICTION: Bloomington, Indiana

Con Plan Time Period: 2010-2015

Executive Summary

An Executive Summary is required. The Summary must include the objectives and outcomes identified in the plan and an evaluation of past performance.

I. What is the Consolidated Plan?

The City of Bloomington Indiana is an entitlement community selected by the U.S. Department of Housing and Urban Development and as such is the administering agency for federal programs such as HOME Partnership Act (HOME) and Community Development Block Grant (CDBG). The Housing and Neighborhood Development Department (HAND) is the lead agency in the Consolidated Plan process and must outline its plans to distribute funding based upon an analysis of community needs and resources. HAND stated mission is "to enhance the quality of life for Bloomington residents by developing programs, services, and partnerships with public and private organizations to preserve community character, promote affordable housing and encourage neighborhood vitality."

The Consolidated Plan process of 2010 prioritized community input. For over a year, Housing and Neighborhood Development (HAND) talked to many individuals and

agencies to discuss the needs and goals of the community. An additional month of comment was opened for the advertised draft. HAND utilized statistics made available through the most current surveys, studies and statistical data.

II. The Planning Process

In order to assemble the data needed to assess community needs, the City of Bloomington built upon information and studies previously completed by various city departments, other agencies and interest groups.

- 2005-2010 Consolidated Plan
- Unified Development Ordinance – Bloomington Municipal Code Title 20
- SCAN- Service Community Assessment of Needs 2003
- PHA Plan Year Plans for Fiscal Years 2005-2009- Bloomington Housing Authority
- 2009 Continuum of Care- Region 10
- 2000 Census Data and CHAS Data
- Bureau of Economic Analysis (www.bea.gov)
- Stats Indiana (www.stats.indiana.edu)

Public Meetings and Hearings

The Department developed a comprehensive plan to evaluate public opinion regarding the adequacy of current social service provisions and the disbursement of federal funding. Formats included focus groups on global topics such as affordable housing and economic development, key informant interviews regarding specific issues such as the homeless and youth concerns. Two surveys were conducted for this effort and one survey was conducted for inclusionary zoning study committee.

Agency Consultations

HAND conferred with 20 partnering agencies and groups in key informant sessions, allowing for a more rigorous look at targeted needs in our community. They represented both pubic and private organizations. Many of these sessions were held in the offices of the agencies.

Amethyst House
Area 10 Agency on Aging
BEDC
BUEA
Community Foundation
Hoosier Hills Food Bank
Rhino's Youth Center
Work One (Workforce Development)
MCCSC
Volunteers in Medicine
Shalom Community Center
Monroe County United Ministries

Additionally HAND received assistance from several city departments. One key informant survey was with the Community and Family Resources Commission and HAND director Lisa Abbott participated in a Town Hall meeting on affordable housing and homelessness sponsored by them. The Planning Department provided information the Unified Development Ordinance. HAND's unique position as the administering body for the Housing Trust Fund, Bloomington Urban Enterprise Association, Neighborhood Development Division, Historic Preservation Commission and Redevelopment Commission allowed the department a privileged view of how these organizations interact.

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III. Overview

Bloomington was established as the governmental seat of Monroe County in 1820. Not endowed with navigable rivers or strategic location, Bloomington owes much of its stability to two events: the founding of Indiana University in 1820 and the discovery of construction grade limestone in 1850. Although still viable today, the limestone industry can no longer be considered one of Bloomington's sustaining employers. The University, however, has evolved into a notable institution with world famous music, business and pubic policy departments. Today there are 42,357 students among Bloomington's population of 71,819.

(Bloomington's City Hall in a restored furniture factory.)

IV. Housing Market Analysis

A. General Market Conditions

1. Population.
   The City of Bloomington, the county seat of Monroe County, is the state's seventh largest incorporated area with a population of 71,819 (2008). Indiana University was founded in Bloomington in 1820, and, as reasonably expected, Bloomington's population is more highly educated than state or national averages (www.stats.indiana.edu). Bloomington has a relatively small minority population, with the largest minority group being Asian with 4.4% of the population.

2. Employment & Income
   As of January 2010, unemployment in Bloomington was 6.3% which is still below both the state and national rate of 10.6%. In 2008, per capita personal income for Monroe County was $29,711, which is 24.94% below national average.

3. Housing & Cost of Housing
   Bloomington's rental market is primarily driven by the student market which raises the rents charged for homes within the city limits. The gross rent as a percent of household income in 1999 showed that 48.2% of households in Bloomington spend more than 35.0% of their gross income on rent. The Federal Office of Management and Budget recently decided to include Greene and Owen counties in the Bloomington Metropolitan Area (MSA) which lowered the Fair Market Rents for Bloomington for 2005. These new Fair Market Rents could create an additional hardship on low-income families who want to live in Bloomington to be near their work or children's schools. Landlords may choose to rent at market rents which are above what subsidy programs can offer, causing a further reduction in the number of units available to low-income families.

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Bloomington's owner-occupied market is also affected by Indiana University's student population. Affordable houses in core neighborhoods are prime rental property and often purchased at prices that low to moderate income individuals and families cannot afford. The median value for an owner-occupied home in Bloomington is $126,000. A snapshot of Homefinder.org on January 26, 2005 showed that there were 53 homes priced at or below $100,000. Thirty-two of the 53 available homes were condos in primarily student complexes. Of the 53 homes, none of them were priced below $60,000, twelve were below $70,000 and eight were below $80,000.

V. Five-Year Strategic Plan

1. Increase the number of affordable housing units.

As part of the Strategic Plan process, HAND identified a geographic area west of the town square including the Upper West Side, Near West Side, Prospect Hill, McDoel and Broadview neighborhoods in order to focus revitalization activities. Several of these neighborhoods contain both developable land and substandard homes that needs to be replaced with safe affordable housing. HAND anticipates using a variety of methods to create affordable housing including the transfer of buildable lots to CHDO's and non-profits. Other HAND programs provide for the acquisition of vacant lots, acquisition of houses for transfer to owner-occupants and new construction for both owner-occupied and rental units.

(Homeownership New Construction)

(Owner-Occupied Rehab)

2. Improve existing owner-occupied structures for low to moderate income individuals/families.

Owner Occupied Rehabilitation, HAND's flagship program, has been active since the creation of CDBG in the early 1970's. The program's target population is low-mod income residents who have been in their homes for several years, including very long term residents, who cannot afford to make repairs. HAND will also provide assistance through its existing Emergency Home Repair Grant and Home Modification for Accessible Living programs. Other programs that can improve owner-occupied structures, such as energy efficiency or retrofitting programs may be developed over the next five years in order to lower the operating costs for existing homeowners.

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3. Create or improve infrastructure in target areas.

The HAND Neighborhood Division's participation in the development of sub area plans has resulted in more information about capital improvement needs. Data from the citizen conducted surveys of street, drainage and pedestrian conditions provide the ground work for future projects. These will include support for the provision of sidewalks and sewers for low income families as well as ADA adaptations for the public ways.

(Historic sidewalk repair)

4. Improvement of Public Facilities.

The upgrade and improvement of public parks facilities, particularly those located in targeted neighborhoods or near the downtown have long been a component of the City's revitalization strategies. Opportunities for projects will be selected among existing and new parks sites that meet low-mod income guidelines. Similarly the funding of ADA compliance projects for public facilities where special needs populations are served is a continuing commitment. Adequate access to needed services, including healthcare, emergency shelter, housing and meals must be assured for the disabled.

(Community Kitchen/Martha's House)

5. Public Service Assistance.

Acknowledging how difficult it is to sustain services in times of reduced funding, HAND will continue to allot the entire 15% (the maximum amount allowable) of its CDBG budget to agency operating and programming costs. In this time of financial stress for agencies who are experiencing ever increasing demand, it is important to the health of the community to provide a safety net for those in need. In addition to CDBG funds, the City will continue to allocate funding through its Jack Hopkins Council Social Service Grant Program (general fund).

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6. Encourage neighborhood stabilization.
Home Modification for Accessible Living is the city's award winning program for the elderly and disabled. In a city with a substantial population of retirees, this grant program allows people to retrofit their homes for wheelchair accessibility. The program is coordinated through Abilities Unlimited and provides eligible disabled recipients with the funds to modify existing structures or improve access. Such improvements may include curb cuts, ramps, or interior modifications that make aging in place a viable alternative to assisted care. Retaining age diversity within the city's established neighborhoods is also a priority.

(Home Modification for Accessible Living)

7. Provide assistance to low-income individuals in need of housing.
Locally the waiting list for Section 8 units is closed. The waiting list for public housing has been closed for nine of the previous 12 months. These circumstances verify the urgent need for more subsidized rental housing. Economic and regulatory conditions also point to a possible crisis in rental housing. It is feared that the new Fair Market Rents may discourage landlords from participation in either the TBRA or Section 8 programs. The Con Plan process isolated a specific need on the part of seniors who lose their Section 8 assistance through protracted hospitalization. HAND provides the Bloomington Housing Authority with funds through TBRA to pay for living arrangements for these citizens until a more permanent housing solution can be found.

HAND provides a housing counselor to the Shalom Community Center to provide housing counseling for individuals in need. HAND's housing counseling program includes pre-purchase counseling, default counseling, rental counseling, homeless counseling, and reverse mortgage counseling.

(Housing Counseling)

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I. MANAGING THE PROCESS

Consultation 91.200(b)

1. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.

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

2. Describe the jurisdiction's consultations with other public and private agencies that provide health services, social and fair housing services. (91.100(a)(1))
*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

The Housing and Neighborhood Development Department (HAND) consulted with a number of other public and private agencies in the creation of this Consolidated Plan. Those include, but are not limited to:

- Amethyst House
- Area 10 Agency on Aging
- Bloomington Housing Authority
- City of Bloomington Community and Family Resources Commission
- City of Bloomington Human Rights Division
- City of Bloomington Redevelopment Commission
- Housing Network
- Indiana Legal Services
- Monroe County Community School Corporation
- Volunteers in Medicine

These consultations include information gathered in working relationships with these agencies as a funder and through data collection at focus groups and key informant discussions. More information is provided below.

3. Describe consultations with public and private agencies that provide assisted housing, health services, and social services to determine resources available to address needs of any persons that are chronically homeless. (91.100(a)(2))

Consultations include, but are not limited to the following:

- Amethyst House
- Backstreet Missions
- Bloomington Township Trustee
- Crisis Pregnancy Center
- Martha's House
- Middle Way House

These consultations include information gathered through working relationships as a funder and member of the Housing Network; as well as data collection at focus groups and key informant discussions. More information on these consultations provided below.

4. Describe consultations with local and regional institutions and other organizations (including businesses, developers, and community and faith-based organizations) (91.105(a)(2)(ii))

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Consultations include, but are not limited to:

- The Housing Network
- Bloomington Urban Enterprise Association
- Bloomington Economic Development Corporation
- Backstreet Missions (faith-based)
- Monroe County United Ministries

The City of Bloomington is currently exploring inclusionary zoning incentives/requirements for the development of workforce housing. The Planning and Housing and Neighborhood Development Departments are co-chairing this effort. A focus group was held with local developers on February 11, 2010 to discuss the development of workforce housing in Bloomington. A survey was sent to local landlord and property managers as part of this effort on February 12, 2010. Data from both were used in the development of this Plan.

5. Describe consultations with state and local social service, health, and child service agencies in accordance with 91.100(a)(3) regarding lead based paint hazards. (92.200(b))

HAND has five licensed Lead Risk Assessors and one Lead Risk Supervisor on staff. Two HAND staff members provide technical assistance to both the Monroe County Lead Coalition and the State of Indiana Elimination Plan Advisory Committee. More information regarding HAND's efforts to eradicate lead based paint hazards are described more fully below.

Institutional Structure 91.215 (k)

6. Provide a concise summary of the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, community and faith-based organizations, and public institutions.

The City of Bloomington was incorporated in 1876 and is the county seat for Monroe County. The City of Bloomington currently employs 718 regular full time staff members to provide a variety of services to the citizens of our community. The Consolidated Plan activities will be carried out by the Housing and Neighborhood Development (HAND) staff, with the assistance of its boards and commissions. The HAND Staff is as follows:

- Executive Director
- Assistant Director
- Office Manager
- Program Manager/Construction Project Manager (2)
- Program Manager/Historic Preservation
- Program Manager/Capital Projects
- Program Manager/Loan Officer
- Program Manager/Neighborhoods
- Program Manager/Housing Counseling
- Neighborhood Compliance Officer (6)
- Support Staff (3)

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The HAND Staff work very closely with a number of Board and Commissions with responsibilities for different aspects of HAND's work. The Board and Commissions are as follows:

- **Redevelopment Commission** – this commission has statutory responsibility for the oversight of HAND's programs and properties, as well as oversight for the City's Tax Increment Financing (TIF), Community Revitalization and Enhancement District (CREeD), and Certified Technology Park (CTP) funds. It is made up of five members; three appointed by the Mayor and two appointed by the City Council.
- **Citizen Advisory Council** – this is the public body that reviews and recommends CDBG funding for a variety of community projects. The membership is as follows: two City Council members, two Redevelopment Commission members, four Community and Family Resource Commission members, and up to 18 community members appointed by the Mayor. The Council is split into two committees; one to review applications and recommend funding for physical improvement projects and one to review applications and recommend funding for public service programs.
- **Board of Housing Quality Appeals** – this board hears appeals filed by citizens with regard to administration of the Housing-Property Maintenance Code. Four members are appointed by the Mayor and three members are appointed by the City Council.
- **Bloomington Urban Enterprise Association** – this board governs a stand alone 501 (c) 3 that's mission is to provide economic development in the urban core. This board has 12 members that include a member from Plan Commission, a economic development representative, zone business members, zone residents and a representative of the Labor Union.
- **Historic Preservation Commission** -- this commission works to educate the public concerning the goals and methods of historic preservation. Nine volunteer local commissioners, all local residents experienced in historic preservation, are appointed by the mayor. The City of Bloomington has CLG (certified local government) status for recommending/reviewing national register districts and receives special consideration for grants.
- **Housing Trust Fund Advisory Board** – this board was established in 1995 using a fund seeded by the City General Fund money given to the Community Foundation of Bloomington and Monroe County, Inc. to help provide financing for the creation and preservation of affordable housing. This board advises the Community Foundation board on appropriate affordable housing projects and financing for those projects. It is made up of eleven members; five appointed by the Mayor, four appointed by the City Council, one from county government and one from the Community Foundation Board of Directors.
- **Neighborhood Improvement Grant Citizen Advisory Council** – this council reviews applications submitted by neighborhoods for allocation of the annual Neighborhood Improvement Grants. The membership is as follows: one Redevelopment Commission member, one member from the Council of Neighborhood Associations, one member from City of Bloomington's Planning Department and Public Works Engineering division, and two members from local neighborhood associations.

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

- **Bloomington Restorations, Inc.** – Bloomington Restorations, Inc. (BRI) is a Community Housing Development Organization (CHDO) whose mission is to preserve historic structures including historic residential housing.
- **Habitat for Humanity of Monroe County** – Habitat is a 501(c) 3 that develops affordable housing for low income individuals and families between 30-70% area median income (AMI). Past projects have included granting of land for development, financial assistance with infrastructure, and financial assistance with housing development.
- **Martha's House, Inc.** – Martha's House is the local homeless shelter. This non-profit provides emergency shelter for men and women that are experiencing homelessness. Past projects include the rehabilitation of the shelter, as well as financial assistance for the shelter programming.
- **Middle Way House, Inc**. – Middle Way House is the local shelter for women who are victims of domestic violence. This non-profit provides both emergency shelter and transitional shelter for its clientele. It also provides programming designed to development self-sufficiency. Past projects have included financial assistance for improvements and enlargement of the emergency shelter, financial assistance for the development of the transitional residence, and financial assistance for the domestic violence and self-sufficiency programming. Middle Way is an active CHDO.
- **South Central Community Action Program, Inc.** – This non-profit provides a variety of assistance programs to the community, as well as is the umbrella organization for the local Head Start program. Programs provided by SCCAP include affordable housing (both owner-occupied and rental), Section 8 vouchers, self-sufficiency programming, and energy assistance. Past projects include granting of land for affordable housing development (both owner-occupied and rental), financial assistance with infrastructure, financial assistance with housing development, and financial assistance with self-sufficiency programming.

The Bloomington Housing Authority was established pursuant to Indiana Code 36-7-18 – Housing Authorities. The City of Bloomington has a close relationship with the Bloomington Housing Authority. The Housing Authority is administered by a Board of Directors appointed entirely by the Mayor of the City of Bloomington. The executive director of the Housing and Neighborhood Development Department or her representative attends all Housing Authority Board meetings. Recently, the Board hired a new executive director. This hiring was done with assistance of the City of Bloomington's Employee Services Department. The candidates were also interviewed by the Mayor and a representative of HAND.

Procurement is also defined by state statute, IC 36-7-18-18. HAND, as a representative of the City, acts in an advisory capacity for the Housing Authority. HAND collaborates with the Housing Authority regarding capital improvement plans and coordinates with the Planning Department on new construction and

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development projects. Past projects include the funding of accessible units, air condition units, renovation of kitchens, addition of hard-wired smoke detectors, and foundation repair for public housing units, as well as funding ramps throughout the Housing Authority and the addition of playground equipment in their community park.

7. Provide an assessment of the strengths and gaps in the delivery system.

The main strength is Bloomington's rich social service network that provides a basics safety net for Bloomington's citizens which includes agencies and programs that provide shelter, food, medical care, child care, youth development programs in addition to enrichment programs. Those agencies and programs will be discussed in greater depth throughout this plan. The current gap in the delivery system is a lack of family shelter. Bloomington has shelters for adults; both men and women as well as a shelter for women and their children who are escaping domestic violence. However, there is only one shelter for families that include two parents and dependent children. That shelter is run by the Bloomington Township Trustee. Recently (2010), HAND acquired a house located at 3301 W. Tapp Road (general fund) and is entering into a Memorandum of Understanding with the South Central Community Action Program to manage that unit to house families in need.

8. Describe efforts to enhance coordination with private industry, businesses, developers, and social service agencies, particularly with regard to the development of the jurisdiction's economic development strategy.

Efforts to enhance Bloomington's economic development strategy include:

- The City of Bloomington's Department of Economic and Sustainable Development's mission is to enhance the quality of life for citizens by administering strategic programs and initiatives which foster an environment where businesses may thrive and retain and create new, quality jobs. The staff has four internal commissions/committees and also works with two HAND commissions/boards; the Redevelopment Commission and the Bloomington Urban Enterprise Association.
- The City's internal Tax Increment Finance (TIF) committee reviews potential TIF projects to determine if it meets the city's goals. Committee members include city employees from various departments including HAND, Public Works, Planning, Economic & Sustainable Development, and the Controller's Office. The City of Bloomington has six TIF Districts: 1) Downtown, 2) Adams Crossing, 3) Thomson, 4) Whitehall, 5) Tapp Road, and 6) Kinser-Prow.
- HAND works extensively with the local social service agencies to help provide services to citizens in need. Those efforts include providing funding through the Community Development Block Grant and Jack Hopkins Council Social Service Grant programs. A HAND staff member sits on the United Way Board of Directors and serves on the agency certification and allocation committees. The Community and Family Resources Department provides services to the social service

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Citizen Participation 91.200 (b)

9. Based on the jurisdiction's current citizen participation plan, provide a summary of the citizen participation process used in the development of the consolidated plan. Include a description of actions taken to encourage participation of all its residents, including the following:
    - low- and moderate-income residents where housing and community development funds may be spent;
    - minorities and non-English speaking persons, as well as persons with disabilities;
    - residents of public and assisted housing developments and recipients of tenant- based assistance;
    - residents of targeted revitalization areas.

The Housing and Neighborhood Development Department (HAND) conducted a series of outreach efforts to encourage citizen participation in the process encompassing more than a year of activity. These efforts include surveys, focus groups, and key informant interviews.

Surveys

HAND did two surveys to solicit input into this Consolidated Plan. The first was a community wide survey sent to more than 500 random addresses in Bloomington which garnered 247 responses. A press release regarding this survey was printed by the Bloomington Herald-Times on March 19, 2009. This press release gave the option to people who did not receive paper surveys to respond if desired electronically via surveymonkey.com. Recipients were asked to respond to a series of questions concerning housing, quality of housing, affordability of housing homeless concerns, and important issues concerning Bloomington.

The second survey was sent to random addresses to residents of the Bloomington Housing Authority Public Housing properties and the Section 8 list in July 2009. Recipients were asked to respond to a series of questions concerning experiencing homelessness, current housing, self-sufficiency programs, discrimination and social services. Paper surveys were mailed to residents, but they were given the opportunity to respond via surveymoney.com.

Focus Groups

HAND hosted the following five focus groups:

Focus Group	Date	Location
Affordable Housing	July 21, 2009	Banneker Community Center
Social Services	July 28, 2009	Community Kitchen of Monroe County
Economic Development	August 4, 2009	City Hall
Homeless Issues	August 11, 2009	Shalom Community Center
Community Development	August 20, 2009	City Hall

The focus groups were held at locations throughout the community to encourage participation from a wider variety of residents. The Affordable Housing focus

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group was held at the Banneker Community Center which is located on the Near West Side which was target area in the Consolidated Plan 2005-2010. The Banneker Community Center was Bloomington's segregated African-American grade school until 1951. The City turned this into a community center in 1954. The Social Services focus group was held at the Community Kitchen of Monroe County after dinner service was completed. This encouraged customers of the Community Kitchen to participate in the discussion. The Homeless Issues focus group was held at the Shalom Community Center which is the homeless day shelter in Bloomington. Both Economic Development and Community Development were held at City Hall as it is centrally located. Comments received our outlined in Attachment *.

Key Informant Discussions

HAND held twenty (20) key informant discussions with various group, individuals, and agencies that affect services or the need for services in Bloomington. Those include:

Topic	Agency/Group	Date	Location
Emergency Services	Shalom Center customers	11/13/2009	Shalom Center
Community Development	Community and Family Resources Commission	11/17/2009	Hooker
Substance Abuse	Amethyst House	11/19/2009	On site
Youth Issue	Rhino's Youth Center	11/23/2009	On site
Economic Development	Community Foundation	11/24/2009	On site
Elderly	Area 10 Agency	11/30/2009	On site
Economic Development	Workforce Development	12/1/2009	Hand Offices
Economic Development	BEDC	12/1/2009	On site
Students in Bloomington	Indiana college students	12/3/2009	Woodburn Hall
Health Care	Volunteers in Medicine	12/7/2009	On site
Economic Development	Bloomington Downtown Commission	12/7/2009	McCloskey
Housing	Housing Network	12/10/2009	McCloskey
Economic Development	Bloomington Urban Enterprise Association	1/6/2010	McCloskey
Low Income Issues	Bloomington Township Trustees Office	1/11/2010	On site
Youth/Education	MCCSC	1/11/2010	On site
Homeless	Backstreet	1/20/2010	On site

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	Missions		
Youth Issues	Big Brothers and Big Sisters	1/21/2010	On site
Food Delivery	Food Bank	1/22/2010	On site
Low Income Issues	Monroe County United Ministries	1/25/2010	On site
Legal service	Indiana Legal Service	2/14/2010	On site

While many of these discussions were with agency personnel, the discussion at the Shalom Community Center was with the customers/participants of the day center. And, for the first time, input was solicited from Indiana University students during a seminar on community development for a class on December 3, 2009.

Town Hall Meeting

In addition, the Community and Family Resources Commission (a commission of the City of Bloomington) hosted a town hall meeting on housing and homelessness on October 20, 2009 at City Hall. Two speakers, Joel Rekas, Executive Director of the Shalom Community Center and Lisa Abbott, Director of the Housing and Neighborhood Development Department at the City of Bloomington discussed national and local trends on housing and homelessness. After which, the public was invited to share their concerns, views and ideas.

10. Provide a description of the process used to allow citizens to review and submit comments on the proposed consolidated plan, including how the plan (or a summary of the plan) was published for review; the dates, times and locations of a public hearing, or hearings; when and how notice was provided to citizens of the hearing(s); the dates of the 30 day citizen comment period, and if technical assistance was provided to groups developing proposals for funding assistance under the consolidated plan and how this assistance was provided.

Notification of the publication of the Consolidated Plan was discussed at the various commission and committee meetings, including the City Council meetings held for the approval of the Community Development Block Grant allocations on February 10th and February 17th. Those meetings were broadcasted on Community Access Television (CATS). Upon publication, notice was provided in the Bloomington Herald-Times (Attachment *) and on the City's website (Attachment *). It was further announced at the City Council meeting on * under Reports from the Mayor (Attachment *). Comments were accepted in writing sent to the attention of Lisa Abbott, Director, Housing and Neighborhood Development Department, City of Bloomington, PO Box 100, Bloomington, IN 47402.

Technical assistance was not provided to groups developing proposals under the Consolidated Plan process; however, every year at the release of the Community Development Block Grant applications, an informational meeting is held to inform potential applicants about the CDBG process. HAND further hosts two technical assistance meetings for agencies interested in applying for social service funding and two technical assistance meetings for agencies/departments interested in

applying for physical improvement funding. Interested applicants are required to attend one. HOME technical assistance is available upon request.

11. Provide a summary of citizen comments or views received on the plan and explain any comments not accepted and reasons why these comments were not accepted.
*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

To be completed at the end of the public comment period.

12. Describe the criteria the jurisdiction will use for determining what changes in the jurisdictions planned or actual activities would constitute a substantial amendment to the consolidated plan.

The following shall constitute a substantial amendment to the Consolidated Plan:
A reallocation of fifty percent (or more) of available program funds;
The funding of a project or activity not previously described in the Plan;
A substantial change in the scope, purpose, location or beneficiaries of an activity.

In the event that approval is required from the U.S. Department of Housing and Urban Development (HUD) before the amendment may take effect, a public hearing shall be held. Notice of the public hearing will be published in the local newspaper at least ten days prior to the date of the hearing.

Amendments to be submitted for HUD approval will be available for public comment for a period of thirty days, and in the same manner as the Consolidated Plan, a summary of comments and views (both accepted and not accepted) will be included as an attachment to the amendment.

II. STRATEGIC PLAN

The strategic plan must be developed to achieve the following statutory goals and objectives, principally for extremely low-, low-and moderate-income residents:

- provide decent housing and
- a suitable living environment and
- expand economic opportunities.

Priority Needs Analysis and Strategies 91.215 (a)

13. In this narrative, describe the reasons for setting priorities for allocating investment among different activities and needs, as identified in tables* prescribed by HUD. 92.215(a)(1)

***If not using the CPMP Tool:** Complete and submit Table 1A Homeless and Special Needs Population; Table 1B Special Needs (Non-Homeless) Populations; Table 2A Priority Housing Needs/Investment Plan Table; and Table 2B Priority Community Development Needs.*

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*****If using the CPMP Tool:*** *Complete and submit the Needs Table file: Needs.xls*

Strategies to meet the above outlined needs/priorities include:

Strategy 1: Increase the number of affordable housing units.

- Assist for-profit and non-profit developers with the cost of creating affordable housing units by subsidizing the construction/rehabilitation costs for low income individuals/families and by providing low cost construction financing.
- Assist for-profit and non-profit developers meet Planning requirements by waiving sewer hook-on fees for affordable housing projects and by assisting with the cost of infrastructure improvements such as sidewalks.
- Acquire and rehabilitate existing structures for owner-occupancy. This program targets former rental units that need code related repairs.
- Provide down payment and closing cost assistance to income eligible applicants.
- Provide technical assistance to for-profit and non-profit developers.

Strategy 2: Improve existing owner-occupied structures for low income individuals/families.

- Assist low income city residents who own homes with structural needs through a variety of HAND programs:
- Owner-Occupied Rehabilitation Loan Program – provides zero percent interest loan money for the rehabilitation of existing owner-occupied structures for income qualified applicants;
- Emergency Home Repair Grant – provides a grant up to $7,500 to make emergency repairs that threaten the health and safety of the occupants; and
- Home Modification for Accessible Living – provides a grant up to $7,500 to make modifications to existing structures (renters also eligible) so that income qualified applicants may remain in their homes. (This is a partnership program with Abilities Unlimited.)
- Assist non-profit organizations with the cost of rehabilitating existing owner-occupied structures.

Strategy 3: Create or improve infrastructure in target areas.

- Provide funding for the creation or repair of water/sewer lines, street improvements (including curb improvements), and sidewalks (including ADA improvements).
- Provide technical assistance to Street Department, Utilities Department, or developers.

Strategy 4: Improvement of Public Facilities:

- Provide funding to non-profits for the improvement of public facilities that are primarily used by HAND target populations.
- Provide funding to improve neighborhood parks in HAND target areas.

Strategy 5: Public Services Assistance:

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- Provide funding to non-profit organizations that serve low income individuals/families with their basic emergency needs: food, shelter and health care.
- Provide funding to non-profit organizations that provide a safety net for community members in need.
- Provide funding to non-profit organizations that provide valuable services to improve quality of life.

14. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.

HAND programs will be available city-wide during this next Consolidated Plan period. HAND will, however, continue to market their programs more extensively in the following areas: Upper West Side, Near West Side, Prospect Hill, McDoel Gardens, and Broadview.

Bloomington has a relatively small minority population and the greatest percent of minorities in Bloomington are connected to Indiana University as either students or faculty. Bloomington does not have any geographic areas where concentrations of minorities live. Minorities live throughout the community.

Population by Race 2000

White	60,301	87.0%
Black or African-American	2,940	4.2%
American Indian or Alaskan Native	199	0.3%
Asian	3,644	5.3%
Native Hawaiian or Other Pacific Islander	49	0.1%
Other	763	1.1%
Two or More Races	1,395	2.0%

Population by Race for Monroe County 2008

White	170,344	92.6%
Black or African-American	4,632	2.5%
American Indian or Alaskan Native	571	.3%
Asian	5,817	3.2%
Native Hawaiian or Other Pacific Islander	78	.04%
Other	Not included	
Two or More Races	2,502	1.4%

The City of Bloomington Planning and HAND departments are co-chairing a committee to look at the possibility of implementing an inclusionary zoning ordinance. This committee is specifically looking at moderate income workforce housing; however, specific income categories have yet to be decided. This initiative may create opportunities for affordable housing in areas of the city that are predominately upper income areas. HAND will continue to be open to these opportunities as they become available.

15. If applicable, identify the census tracts for Neighborhood Revitalization Strategy Areas and/or any local targeted areas.

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Not applicable.

16. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)).

Not applicable.

17. If appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to Neighborhood Revitalization Strategy Areas and/or any local targeted areas.

Not applicable.

18. Identify any obstacles to meeting underserved needs.

Bloomington's most apparent obstacle is the cost of housing. Bloomington continues to suffer from comparatively low wages compromised further by challenging housing costs. At $29,711[1], Bloomington's per capita income (2008) is a full 24.94% below the national average and are $4,894[2] below the state per capita income. Meanwhile, 48.2% of the population spends more than 35% of their gross income on rent and the median house at $167,500[3] would require approximately $44,964 in income to purchase using current assumptions of term of mortgage, insurance, taxes, etc (see *Housing Market Analysis*). Affordable housing continues to be among the city's highest priorities.

A serious impediment to the revitalization of the Upper West Side, one of our geographically targeted areas, is suspicion and documentation of environmental hazards. Since the 1970's, the City of Bloomington has attempted to identify areas near Westinghouse where industrial dumping took place. Sites in close proximity to these scavenge areas are difficult to build upon with federal money. Perhaps the key to assisting this underserved need is to find a predictable way to deal with the redevelopment of brownfield sites.

Another continuing concern among social service providers is the lack of dependable income for operating costs. A major obstacle expressed in the SCAN report, is the amount of time taken away from clients that is now needed to fund raise. Grant sources continue to dry up. In 2008, gifts from individuals represented 75% of all contributions. According to Giving USA's annual report for 2008, social service charities suffered a 12.7% decrease in charitable gifts from 2007 – despite an increase in demand for services.

Specific Objectives 91.215 (a) (4)

19. Summarize priorities and specific objectives the jurisdiction intends to initiate and/or complete in accordance with the tables* prescribed by HUD.

[1] www.bea.gov
[2] www.bea.gov
[3] http://www.city-data.com/city/Bloomington-Indiana.html

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***If not using the CPMP Tool:** Complete and submit Table C Summary of Specific Objectives.*
***If using the CPMP Tool:** Complete and submit the Summaries Table file: Summaries.xls*

The City of Bloomington Housing and Neighborhood Development Department's mission is to improve our neighborhoods through a variety of means as outlined below. Stable neighborhoods and improved housing is a form of economic development. It is imperative that Bloomington have stable, attractive neighborhoods in order to attract investment in our community.

More specifically, HAND's objectives are as follows:

Objective 1: Create opportunity for affordable homeownership.

A. Acquire available properties for the construction of affordable housing units.
B. Provide infrastructure assistance when applicable.
C. Provide subsidy to for-profit and non-profit developers for the construction of affordable owner-occupied homes.
D. Provide non-profit developers with attractive construction loans for the construction of affordable owner-occupied homes.
E. Acquire appropriate available properties for the rehab
F. Provide homeowners direct assistance to purchase and rehabilitate existing homes through HAND's Purchase-Rehab program.
G. Provide homeowners direct assistance to purchase homes through HAND's Down Payment and Closing Cost Assistance program.
H. Continue to work with local lenders to create partnership opportunities to finance affordable housing projects.
I. Provide support and assistance to potential first time homebuyers through HAND's Homebuyer's Club

Objective 2: Create opportunities for the development of affordable rental units

A. Provide subsidy to for-profit and non-profit developers for the construction of affordable rental units.
B. Provide infrastructure assistance when applicable.
C. Provide non-profit developers with attractive construction loans for the construction of affordable rental units.
D. Continue to work with local lenders to create partnership opportunities to finance affordable rental units.
E. Provide support and assistance to potential renters through HAND's educational opportunity R101 – Renting in Bloomington.

Objective 3: Encourage neighborhood stabilization.

A. Provide rehabilitation and historic renovation assistance to existing eligible homeowners.
B. Provide subsidy to create more accessible rental units to for profit and not-for-profit developers.

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C. Provide rental inspections to maintain the integrity of rental properties.
D. Provide existing homeowners with assistance to make emergency home repairs that threaten the health and safety of the occupant or the integrity of the structure.
E. Provide technical assistance to homeowners on appropriate historic renovation, where applicable.
F. Provide neighborhood assistance through the Neighborhood Improvement Grant or the Small & Simple Grant (general fund).
G. Provide neighborhoods with neighborhood clean-up grants (general fund).
H. Provide technical assistance to neighborhoods to create or strengthen neighborhood associations.
I. Provide technical assistance to neighborhoods to develop a neighborhood plan (long-term strategic plan).
J. Provide technical assistance to citizens to encourage community building through programs such as the Citizen's Academy.

In 2001, HAND's Neighborhood Division partnered with the Bloomington City Planning Department to launch a neighborhood planning initiative in the McDoel Gardens area. Since that time the city has completed four neighborhood plans. The neighborhoods selected are eligible for or have actually received CDBG funds for the installation or replacement of sewers, sidewalks and storm water mitigation. The neighborhood planning process involves multiple public meetings and is guided by a steering committee composed of residents, business owners and agencies with an interest in the area. Input from these meetings establishes the principal concerns of the neighborhood and will facilitate needed public projects. Three of these neighborhoods are within HAND's geographic area of interest, and the plans themselves have proved invaluable in prioritizing and scheduling capital improvements as well as the use of existing programming.

Over the past five years, the City of Bloomington has provided funding for requested neighborhood improvements that include WPA sidewalk restorations, creation of a naturalized neighborhood pocket park, playground equipment and park amenities including a shelter, an information kiosk for the Bloomington Housing Authority's resident center, and neighborhood benches, trash containers and lighting. These investments have improved pedestrian pathways, created places for people to gather, play and enjoy nature, and provided ways to inform residents of educational and recreational activities. Over the past five years, the City has invested $234,438 in targeted areas that was matched by neighborhood investment of $152,348.

Between 2010-2015, the Housing and Neighborhood Development Department will continue to provide Neighborhood Improvement Grants to help stabilize and improve Bloomington's neighborhoods. Current funding levels for this grant program are $50,000/year and HAND anticipates stable funding for the next five years.

HOUSING

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Housing Needs 91.205

***If not using the CPMP Tool:** Complete and submit Table 2A Priority Housing Needs/Investment Plan Table.*
If using the CPMP Tool: Complete and submit the Needs/Housing Table*

20. In this narrative, describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost- burden, substandard housing, and overcrowding (especially large families).

Due to the current economic situation, the City of Bloomington's priorities will be equally for owner-occupied and rental housing. HAND will fund the rehabilitation of rental units and new construction of rental units, as well as the renovation of acquired properties for owner-occupancy. New construction will be generally limited to partnerships with Habitat for Humanity. The relative cost of owning a home versus renting a home in Bloomington, still make owning a home a reasonable expectation. HAND will also continue to fund the renovation and improvement of units at the Bloomington Housing Authority.

Households			Priority Need Level	Estimated Units to be completed Year 1
Owner	Elderly	0 – 30%	High	10
		31 – 50%	High	2
		51 – 80%	High	2
	Small Related	0 – 30%	High	10
		31 – 50%	High	2
		51 – 80%	High	2
	Large Related	0 – 30%	High	2
		31 – 50%	High	0
		51 – 80%	High	1
	All Other	0 – 30%	High	2
		31 – 50%	High	4
		51 – 80%	High	5

Households			Priority Need Level	Estimated Units to be completed Year 1
Rental	Elder	0 – 30%	High	7
		31 – 50%	High	0
		51 – 80%	High	0
	Small Related	0 – 30%	High	2
		31 – 50%	High	0
		51 – 80%	High	0

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	Large Related	0 – 30% 31 – 50% 51 – 80%	High High High	0 0 0
	All Other	0 – 30% 31 – 50% 51 – 80%	High High High	3 0 0

HAND will provide assistance as follows:

Elderly persons	• Home Modification for Accessible Living • Emergency Home Repair • Owner-Occupied Rehabilitation
Persons with disabilities	• Home Modification for Accessible Living • Owner-Occupied Rehabilitation
Persons w/ HIV/AIDS & their families	Served by Positive Link through Bloomington Hospital
Victims of Domestic Violence	• HOME funded 6 units (in progress)
Public Housing Residents	• CDBG funded renovations
Section 8 Wait List	• Tenant Based Rental Assistance

21. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must provide an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

Please see Priority Needs Analysis and Strategies on page *.

Priority Housing Needs 91.215 (b)

22. Describe the relationship between the allocation priorities and the extent of need given to each category specified in the Housing Needs Table (Table 2A or Needs.xls). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.

The need for affordable housing, and the need for improved housing, runs across all segments of the market. It affects both rental and owner-occupied and individuals/families from 30% to above 80% area median income (AMI). In the last five years, HAND has focused most of its efforts on single family units, primarily owner-occupied. Many of the core neighborhoods have a mix of both rental and owner-occupied and are older housing stock. Stabilizing these core neighborhoods, predominately on the west side of Bloomington, continues to be HAND's main objective which is why both owner-occupied programs and rental programs which are rated "high." However, many of the potential issues with regard to rental properties are handled through HAND's comprehensive Rental Inspection program; Bloomington Municipal Code Title 16.

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Elderly Housing

A review of the Housing Needs Table shows the elderly at or below 30% AMI are split 60% rental and 40% owner-occupied. However, the owner-occupied seniors tend to be more cost burdened at 74.1% versus 50.1%. If one assumes that half of the elderly renters receive rental assistance that would explain their lower percentage of cost burden. Seniors in the 30 – 50% AMI bracket are actually reversed, with 64% being homeowners and 36% being renters. The cost burdens shift as well, with 62.9% of the renters being cost burdened as compared to 34.6%. In the 50 – 80% AMI bracket, the difference is even greater with 72% being homeowners and 28% being renters. An interesting fact is that for the renters in the higher bracket, 41.7% of them are cost burdened.

HAND assists seniors in a variety of ways, including:

- Home Modification for Accessible Living is a program that is available to both renters and owner-occupants. This program makes modifications to their homes to help them with accessibility issues. This is a partnership with Abilities Unlimited which can refer them to other necessary services.
- Tenant-Based Rental Assistance is a partnership with the Bloomington Housing Authority. A need that HAND noticed was that seniors who were hospitalized for a long period lost their Section 8 assistance and had to wait until another voucher became available. Upon their release from the hospital, they would have no place to go or funds to pay to stay. HAND provides the Bloomington Housing Authority with funds through TBRA to pay for living arrangements for these citizens until a more permanent housing solution can be found.
- Emergency Home Repair (owner-occupied housing only) is a program that corrects health and safety issues for homes. These repairs can be a simple as front step repairs and as extensive as a new roof or furnace.
- Reverse mortgage counseling is provided to interested seniors who may be able to reduce their cost burden through a reverse mortgage.
- HAND's Rental Inspection program insures safe and sanitary rental units.

Small Related Housing

Small related, which is defined as families of 2 - 4 members, is HAND's main target market. It is a larger group than elderly and/or large related and is the main type of resident in Bloomington's core neighborhoods. This group is primarily renters and the lower income brackets are more heavily cost burdened. In the 50-80% AMI bracket, the small related renters likely have the income to consider homeownership, plus are paying a high enough rent that a mortgage payment might be similar in amount.

HAND's goals with regard to this bracket are:

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- Educate this population about the benefits of homeownership through HAND's Home Buyer's Club.
- Provide down payment and closing cost assistance to them through the Down Payment and Closing Cost Assistance or Purchase-Rehab programs.
- Provide rehabilitation funds for potential affordable homeownership units through Acquisition-Rehab or Purchase-Rehab.
- Provide additional affordable homeownership opportunities through partnerships with non-profit and for-profit developers.

Large Related Housing

Large related is the smallest group of the three with a total of 456. As stated in the *Housing Needs* section, Bloomington has two ordinances to limit problems with overcrowding. On the occasions when HAND encounters eligible owner-occupied families who are experiencing overcrowding, funds are used to rectify this situation.

HAND's goals with regard to this bracket:

- Providing rehabilitation assistance to ease overcrowding through Owner-Occupied Rehabilitation Loan or Purchase-Rehab programs.
- Provide additional affordable homeownership or rental opportunities through partnerships with non-profit or for-profit developers.

23. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category, particularly among extremely low-income, low-income, and moderate-income households.
 Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

The Housing Needs Tables were completed using Census and other HUD provided data. However, HAND operates a comprehensive rental inspection program through which every rental unit within the City of Bloomington limits must be registered and inspected on a three to five year rotation. As of February 1, 2010, HAND's database showed that there are 21,394 registered units within the city limits. According to the 2000 Census, the breakdown is as follows:

Total Housing Units	32,736	--
Owner-Occupied	10,474	31.99%
Renter – Occupied	19,356	59.13%
Vacant	2,906	8.89%

A majority (59.91%) of the housing stock in Bloomington was built prior to 1979 according to *. This creates the potential for lead-based paint hazards. In 2001, HAND implemented a comprehensive Lead program (see Lead Based Paint section on page *), but lead is only one of the detriments to a home of this age;

these houses typically are in need of foundation, electrical, plumbing and energy efficiency assistance as well. Many of the homes in the core neighborhoods are historic or historically eligible and require work appropriate to the Secretary of the Interior's Standards.

Year Constructed	# of Houses	Percent of Total
Total	32,736	
2005 or later	1,215	3.71%
2000 – 2004	2,501	7.64%
1990 – 1999	6,648	20.31%
1980 – 1989	4,176	12.76%
1970 – 1979	5,495	12.76%
1960 – 1969	6,461	19.74%
1950 – 1959	4,420	13.50%
1940 – 1949	2,038	6.23%
1939 & earlier	2,515	7.68%

Affordability – Rental:

As a result of a decision made by the Federal Office of Management and Budget, the Bloomington Metropolitan Area (MSA) now includes Monroe, Greene and Owen counties. It is the opinion of this department that Greene and Owen counties rental situation is significantly different than Bloomington/Monroe County.

Fair Market Rents 2009

0 BR	1 BR	2 BR	3 BR	4 BR
$473	$548	$668	$949	$981

However it is important to recognize that the Bloomington rental market is primarily driven by students. For example, 1,970 rental units have been added to Bloomington's market since January 1, 2005. The vast majority of these units are in primarily student markets; however, Crestline Properties created 45 single family structures that will be rented to low income households. The increase in the MSA area has created an additional financial hardship on low-income families who want to live in Bloomington to be near their work and children's schools. Landlords may choose to rent at market rates which are above what subsidy programs can offer, causing a further reduction in the number of units available to the low-income families.

According to the updated Census information, the gross rents are as follows:

Gross Rents 2008

Less than $200	400	
$200 - $299	647	
$300 - $499	2,750	
$500 - $749	7,262	
$750 - $999	5,026	
$1,000 - $1,499	1,992	
$1,500 or more	830	
No cash rent	445	

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However, the Gross Rent as a Percent of Household Income in 2009 show that 48.8% of households spend more than 35.0% of their gross income on their rent.

Gross Rents as % of Household Income 2009

Less than 15.0%	1,769	
15.0 – 19.9%	1,485	
20.0 – 24.9%	1,714	
25.0 – 29.9%	1,662	
30.0 – 34.9%	1,826	
35.0% or more	9,462	
Not computed	1,078	

Affordability -- Owner-Occupied:

The Bloomington owner-occupied market is also affected by the Indiana University student population. Affordable houses in the core neighborhoods are prime rental property and often purchased by investors at prices that low to moderate income individuals and families cannot afford.

Value for Owner-Occupied Housing Units 2008

Less than $30,000	675	
$30,000 - $34,999	0	
$35,000 - $39,999	0	
$40,000 - $49,999	63	
$50,000 - $59,999	51	
$60,000 - $69,999	98	
$70,000 - $79,999	528	
$80,000 - $89,999	638	
$90,000 - $99,999	315	
$100,000 - $124,999	894	
$125,000 - $149,999	1,065	
$150,000 - $174,999	1,303	
$175,000 or more	4,844	

24. Identify any obstacles to meeting underserved needs.

There are a number of obstacles to meeting the underserved housing needs of our citizens. They include the following:

- Providing affordable housing units. Available, affordable city lots are difficult to acquire for the creation of affordable housing units, both rental and owner-occupied. A snapshot of available lots listed on www.homefinder.org on March 8, 2010 show that there are 117 lots for sale. Of those 117 lots, only 20 are listed at or below $50,000 and only four were at or below $30,000.
- Increased cost of projects. Increases in materials, wages, gas, insurance have caused the individual projects to increase. The increase in costs and the limited amount of funds mean that HAND will be able to serve less clients with the funds available than in the past. The City of Bloomington requires that developers include sidewalks in all newly constructed housing. The cost of the sidewalk can be as much as $42 a

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linear foot and the average linear feet in a residential sidewalk is 70 feet which increases the cost of the development. In some cases, storm water sewers may be required. This requirement make developers plan for water detention and treatment prior to release.

- Lead-Based Paint Hazards. HAND has a comprehensive lead-based paint program and all HAND assisted homes are tested for lead hazards. The cost of dealing with lead hazards increases the cost of projected on average $6,000 - $12,000. HAND's priority is to eliminate potential safety hazards for all housing in Bloomington and, while this is a costly program, it has long-term benefits for Bloomington citizens.
- Perceived impediments to participating in HAND programs. HAND has worked for years to create an excellent brand name in the community. Most renters will recognize HAND's name and has a basic understanding of its work because of the comprehensive Rental Inspection program. HAND has advertised its home owner and home buyer programs extensively and the Home Buyer's Club is well attended, serving approximately 80 households a year. However, many residents, particularly the elderly, are reluctant to use "government" programs. This perception is an impediment to helping some residents, particularly the elderly, with their housing issues.
- Fair Housing. The City of Bloomington Human Rights Commission oversees the City's Fair Housing program. There were no complaints of housing discrimination filed with the Bloomington Human Rights Commission in 2010. Activities undertaken by the BHRC to insure fair treatment of all citizens include:
  - Provide training on fair housing to housing providers, including the Bloomington Housing Authority.
  - Maintain an FAQ section on the Monroe County Apartment Association's web site about fair housing.
  - Produce a monthly newsletter, "Rights Stuff," which among other topics addresses recent developments in fair housing and fair employment.
  - Investigate complaints of housing discrimination, employment discrimination and discrimination in public accommodations.

Housing Market Analysis 91.210

Refer to the Housing Market Analysis Table in the Needs.xls workbook

25. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families.

The housing market has changed significantly over the last five years. According to the 2000 census, the following was the housing breakdown in Bloomington:

Total Housing Units	28,400	--
Owner-Occupied	9,341	32.9%
Renter – Occupied	17,127	60.3%
Vacant	1,932	6.8%

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The Housing and Neighborhood Development (HAND) Department is responsible for the enforcement of Bloomington Municipal Code Title 16 – Property Maintenance Code (16.04) and Housing Quality (16.12). Title 16 requires that every rental unit within the City of Bloomington corporate boundaries be registered and inspected by the HAND Department. The City of Bloomington Consolidated Plan 2005-2010 shows 19,341 registered rental units. As of 2/1/2010, there are 21,394 registered rental units. Rental units within the city limits are inspected on a 3, 4 or 5 year rotation and must meet the Property Maintenance Code standards to be issued a rental occupancy permit. Owner-Occupied housing units are not inspected and no actions are placed on those units until the meet the Unsafe Building Law standards. According to Stats Indiana, there are 3,948 vacant units in Monroe County (www.stats.indiana.edu).

As of February 10, 2010, there were 296 properties for listed for sale on the Bloomington Multiple Listing Service (www.homefinder.org). Of those 67 were priced at or under $125,000. Of those 67 units, 37 of them were single family structures. The average household size in Bloomington is 2.27 so using the income levels for a three person household, a 5% fixed interest rate for 30 years and a 25% housing ratio, a family at 80% area median income could afford a house valued above $150,000.

There are no rental units specifically set aside to serve persons with HIV/AIDS. Positive Link, a program of Bloomington Hospital that serves persons with HIV/AIDS does provide rental assistance to program participants in need. For 2009, Positive Link provides housing assistance for 28 households with their HOPWA funds and 26 households with other funds. There are 6 households on the waiting list. While there is a need for additional funding to assist households with their housing costs, data would indicate that specific set-aside units are unnecessary as housing discrimination against persons with HIV/AIDS is either very rare or very covert. According to the Human Rights Commission, no housing discrimination complaints have been filed for persons with HIV/AIDS in the last five years.

The City of Bloomington does not track rental units that are handicapped accessible; however, we know that there are at least 455 units within the city limits. Furthermore, the HAND Department partners with Abilities Unlimited to modify existing homes to accommodate accessibility concerns through its Home Modification for Accessible Living (HMAL) program. Since June 1, 2005, HMAL has served 35 households; 33 owner-occupied and 2 rental properties.

26. Provide an estimate; to the extent information is available, of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.

According to Census information, there are 1,932 vacant properties in Monroe County, Indiana. Most of the housing stock in Bloomington is relatively valuable because of its rental income potential and Bloomington, Indiana is where Indiana University's main campus is located. Indiana University currently has in excess of 40,000 students at the Bloomington campus. However, the Housing and Neighborhood Development Department also administers the City's Unsafe Building Ordinance (Title 17) and is aware of most of the abandoned or vacant structures. While it is possible to renovate/rehabilitate most any structure, it

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may not be a financially viable project. The HAND Department looks for vacant properties it can acquire and rehabilitate through its Acquisition/Rehab program. As of January 2010, HAND has one on-going Acquisition/Rehab project.

27. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).

Housing inventory for the Bloomington Housing Authority and the Section 8 Program is discussed in the Needs of Public Housing section located on page *. In addition to those units, the South Central Community Action Program (SCCAP) also provides rental assistance through its Section 8 Program and currently has 101 vouchers available in Monroe County. SCCAP also has three affordable rental units funded with HOME dollars that provides housing to three households at or below 60% area median income.

Other affordable units, assisted through the Low Income Housing Tax Credit Program include:

Development	Type of Housing	No. of Units
Bicycle Apartments	Family	77
Cambridge Square	Elderly	153
Crestline Properties	Family	45
Henderson Courts	Family	150
Orchard Glen Cooperative	Family	350
Providence Place	Elderly	57
Westplex Woods Apartments	Accessible	20
Woodbridge Apartments I	Family	30
Total		882

HAND has also provided HOME funding for the development of affordable rental units. Those units include (may include units that are partially funded by HOME and partially funded by other sources):

Development	Type of Housing	No. of Units
Amethyst House	¾ House	5
Centerstone	SRO	13
Middle Way House	DV Apts.	28
Renaissance Rentals	Accessible Apts.	11
Rental New Construction	Family	58
Rental Rehab	Family	52
Total		167

Of these units, 30 units will be removed from the program in the next five years.

Specific Objectives/Housing 91.215 (b)

Note: Each specific housing objective must specify the number of extremely low-income, low-income, and moderate-income households to whom the jurisdiction will provide affordable housing as defined in 24 CFR 92.252 for rental housing and 24

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CFR 92.254 for homeownership. (24 CFR 91.215(b)(2)

28. Identify each specific housing objective by number (DH-1, DH-2, DH-2), contain proposed accomplishments and outcomes the jurisdiction hopes to achieve in quantitative terms over a specified time period, or in other measurable terms as identified and defined by the jurisdiction.

    Complete and submit Table 1C Summary of Specific Objectives or, if using the CPMP Tool, the Summaries.xls file.

29. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

30. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units.

31. If the jurisdiction intends to use HOME funds for tenant-based rental assistance, specify local market conditions that led to the choice of that option.

Needs of Public Housing 91.210 (b)

32. In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including
    - the number of public housing units in the jurisdiction,
    - the physical condition of such units,
    - the restoration and revitalization needs of public housing projects within the jurisdiction,
    - the number of families on public housing and tenant-based waiting lists and
    - results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25).

The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

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Bloomington Housing Authority

The PHA's stated mission (2005) is to "administer public funds using available resources in a manner which will allow the BHA to offer a variety of affordable housing opportunities and supportive services that foster stability and self sufficiency through creative partnerships while servicing our customers with the highest level of professionalism and respect." The local PHA ranks among the top 5 housing authorities in the State of Indiana.

Public housing includes the federally subsidized affordable housing that is owned and operated by the local Public Housing Authority. The Housing Authority also administers the Section 8 Program. The Housing Authority has a board of seven members appointed by the Mayor of the City of Bloomington, one of which is a resident commissioner. A successful search for a new Executive Director was completed in 2004. The city was involved in the review of applicants. The HAND Department also works closely with the Housing Authority to coordinate services and provide maintenance and upgrades to these subsidized units. In the past three years the city has awarded CDBG funds to provide kitchen and electrical upgrades, air conditioning, smoke alarms, and improvements to the adjoining Crestmont Park. In ten of the last federal funding cycles HAND has subsidized Housing Authority rehabilitation projects nine times. During the four funding years 2005-2009, the BHA received $392,211 for needed upgrades and remodeling. Funding through the city general fund under the Neighborhood Improvement Grant program totaling $56,845 has been used for landscaping, installation of an information kiosk for the Resident Council, creation of a community family area and park, and the installation of lighting for the tot lot play area. In 2010, a grant has been applied for to provide signage, bus stop benches, and flower pots.

The Bloomington Housing Authority has an established a rent rate of 100% Fair Market Rents. Tenant profiles (2004) indicate that 90% fall in the extremely low (30% of median) income category. (Tenant Statistical Reporting PH) Another 7% fall below the 50% of area median range. A disproportionate number of elderly (11.9%) and disabled (31%) reside in public housing in Bloomington as compared with the general population. The following is an assessment of existing housing administered by the Bloomington Housing Authority:

Public Housing Programs

There are 310 total units of conventional public housing available at three sites in Bloomington: Walnut Woods, Reverend Butler and Crestmont complexes. Some of these units, housed in the Reverend Butler complex, are earmarked for elderly.

Complex	Bedroom type	Number of units	Square footage
Crestmont (1967)	0	4	390
	1	50	486
	2 flat	2	729
	2	60	421

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	3	66	502
	4	8	634
	5	4	734
Reverend. Butler (1972)	1	32	557
	2	10	713
	3	14	991
Walnut Woods (1982)	1	26	570
	2 flat	4	500+
	2	14	710
	3	16	733

The Housing Authority has 25 applicants on the waiting list. The one bedroom waiting list was closed for 10 months between October 2003 and August 2004 and is now open.

Over the past five years, the Bloomington Housing Authority public units have been undergoing renovation to make them more energy efficient and to modernize the units. To date, exterior doors have been replaced in 75 of the units; all exterior doors panted; and complete kitchen upgrades with new refrigerators, stoves, cabinets and sinks; bathroom remodels which include new fixture, walk-in showers, sinks and vanities; new flooring for 56 units with eight units totally renovated for accessibility both inside and out and energy upgrades to all units in 2008 including new lighting, HVAC and water heater retrofits.

In December 2009, REAC inspections conducted at Crestmont scored 97% with no health and safety hazards identified.

Section 8 Tenant-Based Assistance

There are 1,284 vouchers Section 8 active within the city, however this is far below the demand for subsidized housing and a long waiting list currently exists. Additionally, the BHA administers 12 Single Room Occupancy (SRO) vouchers and 35 VASH vouchers for veterans. The number of vouchers fluctuates monthly. On September 8 and 9, 2009, the Section 8 waiting list was opened up for applications. 444 applications were received. The list is now currently closed again.

The following reflects the kinds of units occupied with vouchers at a point in time. This count was provided on February 2010:

Efficiency	20
1 bedroom	410
2 bedrooms	495
3 bedrooms	363
4 bedrooms	76
5 bedrooms	8
TOTAL	1372

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Using Tenant Statistical Reporting for Section 8, 1244 families (about 91%) are extremely low income, 121(9%) are very low income and 1% are low income. The disabled make up approximately 50% of all Section 8 tenants.

Public Housing Strategy 91.210

33. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list).

The Housing Authority is in the process of completing its 5 year plan for Fiscal Years 2005-2009. During that time period, they have been able to increase their rating from "standard performer" PHAS to "high performer" rating and have received this rating the last five years. In 2003 the BHA completed a comprehensive physical needs assessment created by Morgan Sweeney Associates. In response to that assessment, an Energy Performance Contract was initiated and a major renovation has taken place at Reverend Butler and Crestmont sites. To date, all the units have received energy upgrades involving new lighting, HVAC and water heater retrofits, and insulation which as resulted in substantial energy savings for the BHA since the units are on a single meter.

The Housing Authority is committed to providing self sufficiency services to its tenants and this programming has continued to grow over the past two years. The Family Self Sufficiency program for Section 8 tenants coordinates educational services for families in a 5 year contract. Participants receive set aside funds upon completion of the program. The Authority provides on-site programs for housekeeping, credit counseling and budget issues for the participants, as well as one-on-one counseling sessions with the participants. The program has become so popular, that it now has a wait list. HAND, Workforce Development, and the Office of Family and Children are some of the partners who have worked with the clients of the Family Self Sufficiency program. During 2008, four participants transitioned from welfare to work, eight families graduated from the FSS program, and five purchased homes through the Section 8 Homeownership Program. Additionally, the HAND Department has provided through its general funded Small and Simple grant program, financial assistance with the National Night Out event held each year by the housing authority to promote safe and civility among the tenants.

Created in late 2004, the resident services coordinator serves as the primary liaison with the resident council. This position works with residents to determine their needs and match them with programming, including researching grant opportunities, developing on-site programs and coordinate the resident council's activities. The resident coordinator also responds to complaints and mediates tenant issues. The Housing Authority has an active resident council which holds regular meetings, all of which are attend by PHA staff. Flyers are routinely distributed to notify tenants of the monthly meetings and the training and educational initiatives available.

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In its current 5 year plan, the Housing Authority identifies a shortage of housing for all eligible populations. The following demographic profiles taken from the 2005 Housing Authority and Section 8 waiting lists prove the level of need for safe, clean and basic housing within the community.

Bloomington Housing Authority Waiting List Profile (44 total- PHA Plan)

Extremely low	<30% AMI	88.6%
Very Low	30-50% AMI	9.1%
Families with Children		44%
Elderly families		3%
Caucasian		86.4%
Black		13.6%

Section 8
Waiting List Profile (444 total- PHA Plan)

Extremely low	<30%	78.4%
Very Low	30-50% AMI	21.1%
Families with Children		60%
Elderly families		2%
Families with disabilities		15%
Caucasian		75.1%
Black		24.9%
Asian		0%

34. Describe the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing.

The Bloomington Housing Authority has been undertaking a major renovation of the Crestmont and Reverend Butler public housing units. The City of Bloomington has heavily invested in these renovations by providing the following:

Year	Fund	Amount
2005	CDBG	$104,000
2006	CDBG	$46,445
2007	CDBG	$61,373
2008	CDBG	$88,783
2009	CDBG	$91,610
2010 Recommendation	CDBG	$100,000
2005	PW – General Fund	$75,772
2006	PW – General Fund	$37,749
2007	PW – General Fund	44,158
2007	NIG – General Fund	$11,942
2008	NIG – General Fund	$23,030
2010	NIG – General Fund	$10,646
Total		**$695,508.00**

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In addition, the City of Bloomington has provided over $80,000 in funding for rental assistance and programs such as National Night Out.

35. Describe the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.

The Bloomington Housing Authority, in its 2005 Plan, has prioritized assistance for families at or below 30% AMI, and committed to exceed HUD targeting requirements. Consistent with their mission to support those in the most urgent need of housing, they will employ admissions preferences aimed at families at 50% AMI who are employed. It will increase the number of affordable units by expanding the number of Section 8 units available. In attempting to maximize the number of occupied units at the Housing Authority, the PHA will improve its maintenance policies to maximize the number of units that are off-line at any one time. They hope to reduce the amount of time that a unit is vacant between tenants and reduce time spent renovating the existing units. In order to address the needs of special populations within the Housing Authority, they intend to apply for special-purpose vouchers for the elderly and families with disabilities. They will also affirmatively market to races/ethnicities that have disproportionate needs as well as the disabled by coordinating with local non-profit agencies to identify needs in those populations. Recently, the PHA updated its admissions policy to give preference to local county residents and applicants who are currently employed.

36. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))

As outlined above, the Bloomington Housing Authority has an active Resident Council. The Resident Council, which acts as their neighborhood association, applies for grants as discussed in #34. A member of the Resident Council also sits on the Bloomington Housing Authority Board of Directors. The Family Self-Sufficiency Program provides educational opportunities for its Section 8 participants. Through this program, five households have purchased homes through the Section 8 Homeownership Program.

37. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

Not applicable.

Lead-based Paint 91.215 (g)

38. Estimate the number of housing units* that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.

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**If using the CPMP Tool*, *this number can be provided on the Housing Needs Table in the Needs.xls file.*

Lead is a naturally occurring element that is harmful to people when taken into the body through ingestion or inhalation. Lead can accumulate in various organs or bones and can cause serious and long-lasting physical and neurological problems. Lead can enter the body quickly in a large dose or slowly over a period of time. Children under the age of six or pregnant women are the most at risk for lead poisoning. According to the HUD National Survey of Lead and Allergens in Housing (January, 2001), approximately 38 million homes have lead-based paint somewhere in the building. The survey also found that 25 million homes have significant hazardous conditions that are likely to expose families to unsafe levels of lead.

There are 28,359 housing units within the city limits. Of those, 62% where constructed prior to 1979 and 14.4% prior to 1950. HAND administered a small four part study grant from the Indiana State Department of Health to determine if accepted work practices and cleaning methods are successful over time. Under this grant 100 homes participated in the study. 80 homes received visual assessments and literature on safe work practices and cleaning methods. Twenty homes received risk assessments, attend a seminar on safe work practices and cleaning methods, and tracked for six months to determine if those practices were being adhered to and if they were successful in minimizing the amount of lead to which families are exposed. Income eligible families were referred to HAND's rehabilitation programs. Blood monitoring for children living in the homes where a visual assessment was conducted and the final portion to provide lead remediation with South Central Community Action Program's Weatherization program to five homes.

Results of assessment revealed the difficulty of getting landlords and lower-income tenants to participate. Fear of the results of the assessments and their housing status were expressed by both the tenant and landlord. Further discussions acknowledge both groups lack of understanding and knowledge about lead hazards. This point was driven home by the number of interested parties that did not return calls to schedule the free visual assessment.

For the cleaning section monitoring proved to be problematic and a change was made to conduct periodic phone questionnaires. While there were scheduling conflicts and apathy to home monitoring and phone contact no participant withdrew from the study. Of the demographics collected on 12 of the twenty participants, five had income over $25,000; four had income over $50,000 and one over $75,000. All had graduated from high school, with ten having a graduate degree. This level of education makes it difficult in determining how effective the cleaning class was as the households had the capacity to read and effectively use the information.

Blood testing revealed no child had blood lead-level over 5ug/dl. The most important development from this portion of the grant was Bloomington Hospital developing new protocol guideline with Southern Indiana Pediatrics in testing and monitoring children to identify any significant elevation of lead before reaching

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10ug/dl. This would allow intervention action to be taken on behalf of the child before the action level.

The weatherization portion with the State SCCAP agency demonstrated this program could be successful in reaching the most at-risk household for lead hazards. However, it became clear that CAP's allowable weatherization budget would need to be revised for the increase cost of lead remediation as part of a weatherization rehab.

In short, the study conclusion revealed the need for education on the issues of lead, that any type of cleaning effort is successful in lowering lead levels in the home. Greater efforts for blood monitoring are necessary before the lead poison action level is reached. Finally, any effort to address lead hazards in a home will require supplemental funding to address that issue. It should be noted that this study demographics exceeds the norm for the most at risk group of household, those of lower income and education levels. Any lead program should consider both written material and guidance to ensure success.

39. Describe the jurisdiction's plan to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

HAND's Risk Assessment Program

The City of Bloomington Housing and Neighborhood Development Department (HAND) has five (5) licensed risk assessors to do lead risk assessments for HAND's housing rehabilitation programs. Lead evaluation and remediation is a housing program requirement for any approved applicant. We have three (3) lead supervisor contractors to conduct lead remediation as required by HAND/HUD's housing program. We have two staff members who serve on the State of Indiana's Lead Hazard Reduction Housing Committee responsible for the development the States lead policy. HAND has assisted in numerous community outreach programs with the Bloomington Hospital and the Monroe County Lead Coalition. HAND staff participates in the development and implementation of the yearly State Lead Conference. HAND conducted in 2009 a contractor/maintenance staff lead safe-worker training. Since 2001, HAND has conducted **92 lead inspections/risk assessments or presumptions of lead**. Of those risk assessments, **52** showed to have unacceptable lead levels with the highest lead level of dust wipe being 79,460/µg/ft², paint chip being 42.74%, soil being 7,585.7 ppm. **Ten** of those assessments were for families with children.

Risk assessment steps include:

- Scheduling an interview. Interview questions include:
  - Locations where children play, sleep and eat.
  - Location where toys are stored.
  - EBLL testing results, if any.
  - Any visible evidence of chewed paint?

  - Entrances most frequently used.
  - Windows most frequently opened.
  - Locations of any window air conditions.
  - Do any members engage in gardening? If so, where?
  - Are you planning any landscaping activities? If so, where?
  - How often is the household cleaned?
  - What cleaning methods to you use?
  - Any recent completed remodeling or renovation? If so, where?
  - Was any building debris stored in the yard?
  - Are you planning any remodels or renovations?
  - Do any household members work in a lead-related industry? If so, where?
  - Where any work clothes stored and cleaned?
  - Have there been previous lead-based paint evaluations?
  - Have there been previous lead hazard control activities?
- Determine location of dust swipes (approximately 12 – 14 swipes/project).
- Retrieve paint chip samples from exterior of house and trim.
- Collect composite soil samples. If play area, separate sample from play area.
- Provide owner with an extensive written report of test results.
- Each household receives instruction on how to inspect for interim control failure and how to remedy the situation.

Lead Poisoning Prevention and Screenings

The Monroe County Lead-Safe Coalition is made up of members from Bloomington Hospital, the City of Bloomington, Head Start, Legal Services, Monroe County Health Department, Monroe/Owen Medical Society, South Central Community Action Program and Women, Infant and Children's Program. The Monroe County Lead-Safe Coalition provides education to interested individuals and groups about lead poisoning. Local testing is available through local pediatricians, WIC or Bloomington Hospital's Community Health Services Walk-in Clinic. Home lead testing kits are available through the Monroe County Lead-Safe Coalition. City of Bloomington Housing and Neighborhood Development Department (HAND) staff will continue to provide and develop outreach material and programs to assist the community, contractors, maintenance staff and landlords in dealing with lead hazard issues.

Barriers to Affordable Housing 91.210 (e) and 91.215 (h)

40. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.

Barriers to affordable housing can be broken down into two main categories; economic factors and development factors.

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Economic Factors:

A. The economic downturn has significantly impacted the low income members of our community. Job loss, reduction in hours, and increased expenses contribute to increases numbers of foreclosures and evictions. Over the past several years an ever growing number of individuals and families struggle to find and/or keep secure, affordable housing. More people are homeless and more are living under significant housing stress than before the recent economic downturn. Any new construction of apartments locally has been for "high end" units while construction of affordable rental units has been non-existent. Rental rates of units considered affordable have increased and the numbers of individuals and families living on the margin has increased the competition for low rent affordable housing units. Subsidized housing and Section 8 waiting lists have increased and Section 8 applications are closed due to the length of the waiting list. For individuals and families that would, in better economic times, purchase homes, the reduction in mortgage availability and increased credit scores required for first time home buyers has significantly reduced the proportion of low and moderate income families purchasing homes. Applications for down payment and closing cost assistance have reduced by 33% from 2007 to 2008 and 50% from 2008 to 2009. Based on the first few months of 2010 this trend will continue. In addition, this decline in low to moderate income families becoming homeowners has also increased the competition for "affordable apartments" because fewer renters are moving into homeownership.

B. Indiana University's main campus is located in Bloomington, Indiana. The substantial presence of Indiana University students in the community, they make up a large proportion of the population when school is in session, has profoundly impacted housing affordability in Bloomington. A great number (26,936) students reside "off campus" directly competing with Bloomington residents of moderate to low income for entry level housing and rental units. This summer, Indiana University will be permanently removing from their housing stock an apartment unit with 119 units and will be renovating 206 units from August 2010 – December 2011. This will increase the number of students living off-campus starting in August; although some of those students may return to campus living after the renovations are complete.

C. Due to the demand for rental housing, the cost of rental housing is high compared to the rest of the state. Recently, HAND conducted a survey of landlords and agents and found early indicates are . .

Development Factors:

A. Prior to the City's adoption of the Unified Development Ordinance (UDO) in 2007, the common zoning approach to creating affordable housing units was for developers, non-profit affordable housing providers, and the City itself to develop affordable housing units either through the rezoning process (most typically through Planned Unit Developments) or via the variance process.

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Through the granting of variances and rezoning approvals, the City's Planning and HAND Departments were successfully able to partner in facilitating affordable single family housing units at such locations as the intersection of 9th and Fairview, in the McDoel Gardens neighborhood, in the Broadview neighborhood, and in HAND's EverGreen Village neighborhood. In addition, the granting of variances and rezonings has also assisted in the construction of multifamily housing units, most typically in the northwest and southwest sectors of the Bloomington. In some of these cases, the multifamily housing units were also enabled using State of Indiana tax credits or local bond approvals.

On February 12, 2007, the City adopted a comprehensive update of its zoning and subdivision regulations. This updated code is entitled the Unified Development Ordinance (UDO). During the update process, Plan Commissioners and Council members indicated a strong interest in creating zoning incentives that would better allow affordable housing units to be constructed without the need for variances or rezoning approvals. This interest in streamlining the process led to the development of the Affordable Housing Standards section of the UDO.

This section outlines a series of incentives that have been most typically requested as part of affordable housing projects constructed in Bloomington prior to February 12, 2007. Incentives that were placed in this section include: 1) waiver of Plan Commission/Board of Zoning Appeals filing fees, 2) waiver of right-of-way excavation permit fees, 3) sewer hook-on fee waivers, 4) installation of sidewalks and street trees by the City of Bloomington, 5) reduced parking requirements, 6) reduced lot area standards, 7) reduced lot width standards, 8) reduced sideyard building setbacks, and 9) reduced rearyard building setbacks.

B. Since the creation of these incentives, one major affordable housing project has been constructed using this incentive package. This project, known as the Crescent Pointe subdivision, contains 45 lots, 35 with single family homes and 10 with duplexes. This project, which has been completely constructed despite a difficult housing market, has started as a rental development, but will convert to having for-sale units within 15 years. The important fact to note is that the project was able to be constructed without the need to rezone property or obtain variances. This is the most important change that has occurred with respect to affordable housing as a result of the UDO's creation. Some areas of the City have infrastructure needs such as the Broadview Neighborhood located on Bloomington's southwest side. This neighborhood has few sidewalks with storm drainage, streetlights and an incomplete sewer system. A number of neighborhoods have limited sidewalks which is an important part of Bloomington's walkability.

C. While zoning and infrastructure requirements can drive the cost of a development, other development costs can also be a barrier to affordable housing. Current economic conditions have improved the construction costs of some projects, but land costs continue to be high within the city limits particularly in the downtown. The County Building Department does not have fee waivers or fee reductions for building permit fee for the

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development of affordable housing units; however, in some cases, sewer hook-on fees can be waived.

41. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

Many of the negative effect of public policies have improved in the last five years due to the creation and implementation of the Unified Development Ordinance. Barriers that still exist would include the cost of infrastructure and public amenities; however policies regarding these development needs are important to maintain the long-term livability of Bloomington. For more information, see the Analysis to Impediments, attachment *.

Fair Housing/Analysis of Impediments

42. The jurisdiction must certify that it has completed an analysis of impediments to fair housing choice, and that it is taking appropriate actions to overcome the effects of any impediments identified through that analysis, and that it maintains records reflecting the analysis and actions in this regard. The jurisdiction is not required to submit the analysis as part of the consolidated plan.

The City of Bloomington has completed its Analysis of Impediments. A copy of which is attached and marked as Exhibit *.

Monitoring 91.230

43. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

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.

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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. 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.

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.

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HOME projects administered by CHDO's, non-profits or for-profit entities are monitored 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.

HOME rental projects are monitored as follows:

1. Each project is monitored as described above; however, on an annual basis each project is monitored for beneficiary compliance.
2. Documentation is provided to the program manager to ensure compliance with the funding agreement/mortgage/covenants. This documentation shows the number of assisted units, income level of residents, utility allowances, and units receiving Section 8 or units receiving TBRA, if applicable.
3. Program manager may contact tenants to verify information provided.
4. Physical inspections of HOME units are handled through HAND's comprehensive rental inspection program. Those inspections verify the physical condition of each unit and insure that they are in compliance with HOME standards and the City's Housing and Property Maintenance Code.

Tenant Based Rental Assistance projects are monitored as follows:

1. TBRA projects are governed according to their funding agreements.
2. On an annual basis, the HAND program manager meets with the administrator of each TBRA program. The administrator provides the program manager with information program policy and procedures, outreach, participant selection, unit information (including lead-based paint visual and HQS inspections), tenant income documentation, tenant leases, and, if applicable information regarding required self-sufficiency programming.
3. The HAND program manager may meet with the tenants to verify information.

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4. Claims for payment must be approved by the HAND program manager and must include applicable documentation.

COMMUNITY DEVELOPMENT

Community Development Needs 91.215 (e)

*Refers to Table 2B or to the Community Development Table in the Needs.xls workbook

44. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table* – i.e., public facilities, public improvements, public services and economic development.

The following narrative is broken down into categories that follow the Community Development Needs table attached to this document. See the Needs table for goals and funding source. Please note that the Need, Current, Gap and Goals are "people" unless otherwise indicated below:

- 03I – Flood Drainage Improvements – Housing Units
- 03J – Water/Sewer Improvements – Housing Units
- 04 – Clearance and Demolition – Housing Units
- 05R – Homeownership Assistance (not direct) – Households
- 12 – Construction of Housing – Housing Units
- 13 – Direct Homeownership Assistance – Households
- 14A – Rehab: Single Unit Residential – Housing Units
- 14B – Rehab: Multi-Unit Residential – Housing Units
- 14C – Public Housing Modernization – Housing Units
- 14G – Acquisition for Rehabilitation – Housing Units
- 14I – Lead Based Paint/Hazards Test/Abatement – Housing Units
- 16A – Residential Historic Preservation – Housing Units
- 16B – Non-Residential Historic Preservation – Businesses/Organizations

Dollars to address are in thousands, unless otherwise indicated.

Public Facilities and Improvements:

03C. Homeless Facilities: As outlined in the Housing Market Analysis, and further in the sections on Homeless issues, Bloomington continues to lacks a facility for sheltering homeless families. Recently, the City of Bloomington acquired a house on the edge of the city with general funds that will be used to house families at risk of homelessness or are experiencing homelessness under a Memorandum of Understanding with the South Central Community Action Program, Inc. The need for a homeless family shelter was discussed repeatedly during the community focus groups and key informant sessions. This situation is not a permanent fix, but will provided needed assistance for the next several years. There are three shelters for individuals in Bloomington;

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Backstreet Missions which is faith-based homeless shelter exclusively for men and another shelter for women and children; and Martha's House which is an individual homeless shelter. It has 18 beds, six of which are reserved for homeless women without dependents. Middle Way House, Inc. is a shelter for women and their children who are victims of domestic violence.

03J. Water/Sewer Improvements: The City has targeted five neighborhoods for additional assistance. Some homes within those neighborhoods are still on septic and some have sewer lines that are being reviewed for upgrades. Several of these neighborhoods are of the age that the sewer systems need to be replaced.

03K. Street Improvements: Road surfaces, curbing and drainage are substandard for the population served in all five targeted neighborhoods. In two of the neighborhoods, curbing and drainage are non-existent.

03L. Sidewalks: Many of the targeted areas are in need of sidewalks or sidewalk repairs. Per Municipal Code 12.04.010 it is the duty of the adjacent owner to maintain and repair the sidewalks in front their house. Low to moderate income homeowners have a difficult time adhering to this requirement because of the extraordinary expense of sidewalk repair. Furthermore, Broadview has few sidewalks or sidepaths, as is true of sections of the Upper West Side. Several other neighborhoods, such as McDoel or Prospect Hill, have historic brick or WPA limestone sidewalks that are in need of repair. Newly constructed homes are required to put sidewalks in as part of the permit approval process and this causes the cost of the home to increase. It is imperative that HAND assist low to moderate income households, as well as developers of affordable housing with the expense of sidewalks. Because transportation is a large issue for our community, sidewalks are doubly important because they provide linkage to bus stops, services, or the downtown.

04. Clean-up of Contaminated Sites: the City annexed a large portion of property northwest of the downtown just prior to the previous Consolidated Plan 2005-2010. This area, included in the Upper West Side, also includes the Lemon Lane Landfill which was once the main dumping site for refuse and debris from Westinghouse. This landfill is contaminated with PCBs and the City, with assistance from the EPA, required Westinghouse to clean up the landfill. However, surrounding privately owned properties are also known to be or suspected to be contaminated. HAND continues to search for resources and methods to address these needs.

Public Services: Please note that the City of Bloomington elects to allocate the maximum allowable (15%) of Community Development Block Grant funds to social service programming. All CDBG social service funds are allocated through the Citizen Advisory Council and while not every category will be discussed in this section, please note that the allocations will be based on the community's needs at the time of allocation.

05. Public Services General: Over the past five years, the Citizen Advisory Council has allocated over $269,538 toward this category. Agencies that are funded through this category include Hoosier Hills Food Bank,

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Community Kitchen, and Mother Hubbard's Cupboard. According to the Bloomington Housing Authority Survey, the second most utilized agency was Mother Hubbard's Cupboard, followed by the Salvation Army and the Community Kitchen. Hoosier Hills Food Bank supplies both Mother Hubbard's Cupboard and the Community Kitchen with the food product they use.

05C. Legal Services. Legal services continues to be a high level need in Bloomington. The current housing crisis has increased this need substantially. HAND has a close working relationship with Indiana Legal Services and it is a high priority need. Typically, HAND does not fund assistance offered from ILS directly as they receive funds from other sources; however, HAND has a cooperative relationship, particularly with ILS clients needing assistance through HAND's housing counseling program. Middle Way House also provides legal assistance to its clients, which are victims of domestic violence.

05D. Youth Services. Over the past five years, the Citizen Advisory Council has allocated over $141,609 to youth services. Boys & Girls Club has an active club at the Bloomington Housing Authority Crestmont complex with 62.8% of children living at the Crestmont complex having memberships. Research shows that youth who are involved in activities with caring adult role models and mentors are more likely to complete school, do better academically, make healthier life choices, and engage in fewer destructive activities. The Crestmont Club has active afterschool tutoring programs that assists members with their homework needs and provides additional educational resources focusing on improving the reading and math skills of its members

05E. Transportation. Over the course of HAND's data analysis, transportation became a reoccurring theme. In this area, there are three main public transportation systems: 1) Bloomington Transit, 2) Rural Transit, and 3) Indiana University Bus System. Indiana University students can use both the Indiana University Bus System and Bloomington Transit through an agreement between both entities. The general public is limited to the use of Bloomington Transit and Rural Transit. Special fares are offered to seniors, K-12 students and persons with disabilities. This service is provided with funds from entities other than HAND, including property tax levy, County Option Income Tax, Indiana University, and other governmental funds.

05F. Substance Abuse Services. The Service Community Needs Assessment indicates that 10% of those surveyed with household incomes below $15,000/year had a minor problem with substance abuse. The survey conducted of Bloomington Housing Authority residents showed that 2 of 26 respondents have used the services of Amethyst House, the local substance abuse center/program, which is 7.6% of the respondents. CARES, which serves as the local coordinating council for the Governor's Commission for a Drug-Free Indiana, stated that "There are more men in need of transitional housing beds than there are beds available for such treatment." This is true for our local substance abuse center as it runs at 96% capacity and often has a waiting list. This program has been allocated CDBG funds in the past.

05G. Battered and Abused Spouses. Middle Way House is a domestic violence program and shelter. Middle Way House is currently in the process of renovating the Coca Cola building into a new home for their shelter and related programs. The new facility will also house their

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economic development programs; Confidential Document Destruction and Food Works, as well as 6 one-bedroom apartments for clients without children. Clients with children can access transitional housing at The Rise, located across the street. Over the past five years, the Citizen Advisory Council has allocated over $60,659 to this category. The overwhelming majority of the women served at the local shelter are low-income and have no meaningful work history. Most of them have children. It is imperative that these services continue to provide safe passage to a secure space and whatever assistance is needed to assure victimized individuals and families that their future can be free of violence and fear. HAND has further invested both CDBG and HOME funding in their new facility.

05H. Employment Training. Employment training is a high priority for the City of Bloomington; however, due to the recent economic crisis, it dropped in ranking in both surveys behind housing and basic needs. While this continues to be a high priority for our community, programs that address this issue are funded with monies from other entities. For example, the Bloomington Urban Enterprise Association offers scholarships to zone residents to further their education at IVY Tech State College. The Department of Workforce Development has an office in Bloomington that also offers training opportunities for individuals and companies; as well as placement services.

05J. Fair Housing Activities. Fair housing activities are a high priority for our community. To that end, the Human Rights Commission, which is funded with City of Bloomington general fund dollars, enforces the Human Rights Ordinance that "promotes equal opportunity in employment, education, housing and access to public accommodations, regardless of race, sex, religion, color, sexual orientation, national origin, ancestry or disability." The Human Rights Commission is staffed by a city attorney who specializes in this type of law.

05L. Child Care Services. Child care, like transportation, is an inter-linked service. Reliable, quality, affordable child care is one of the greatest barriers to women obtaining and keeping a job. Over the last five fiscal years, the Citizen Advisory Council has allocated over $59,679 to this category.

05M. Health Services. Healthcare continues to be a high priority in Bloomington. It was rated the second most important issue by the Bloomington Housing Authority resident survey. Bloomington has its own hospital, with an emergency room, and it served over * patients in 2009. In addition, there are two clinics who serve patients on a sliding scale, Volunteers in Medicine and Planned Parenthood. As of year-end 2009, a total of * children were enrolled in Hoosier Healthwise in Monroe County which is an increase of *% since 2004. Hoosier Healthwise is the Indiana State Children's Health Insurance Program. It serves children ages birth to 18 and pregnant women who meet the income eligibility guidelines. These programs are usually funded by other entities, including Jack Hopkins which has dedicated $42,975 to Volunteers in Medicine since it opened in 2007.

05R. Homeownership Assistance. The City of Bloomington Housing and Neighborhood Development Department has a comprehensive housing counseling program that offers pre-purchase, post-purchase, default, home equity conversion mortgage, rental, homeless and predatory lending counseling. Last fiscal year, over 500 individuals/families were

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helped with their housing needs. This program is funded under a separate HUD grant offered through the SuperNOFA.

Other:

12. Construction of Housing. HAND provides subsidy to local developers, both non-profit and for-profit, to construct affordable housing on vacant land within the city limits. This enables HAND to increase the number of affordable housing units for owner-occupancy or rental.
13. Direct Homeownership Assistance. HAND has a comprehensive home buyer education class which offers successful graduates the opportunity to apply for down payment and closing cost assistance. The cost of housing in Bloomington, as outlined in the Housing Market Analysis, is high. Paying a high rent, while trying to save for a down payment, is very difficult. The cost of a down payment is a significant barrier to homeownership, which in Bloomington is the way individuals and families can stabilizing their housing costs. Down payment and closing cost assistance is available to successful graduates of the Home Buyer's Club. Since 2005, HAND has assisted 27 households acquire owner-occupied housing through this program.

14A. Rehab; Single-Unit Residential. HAND's flag-ship program is the Owner-Occupied Rehabilitation Loan Program. This program has been in operation since 1974 and has helped a lot of homeowners stabilize their structures. In 1999, HAND launched a new program called Purchase-Rehab, which was designed to help home buyers purchase a home and rehabilitate it. As outlined in the Housing Market Analysis, many of the homes that are affordable to new home buyers are older housing stock, often former rentals, that are in need of repairs.

14C. Public Housing Modernization. HAND works cooperatively with the Housing Authority and will assist them in implementing physical improvements identified in their * comprehensive physical needs assessment. The Housing Authority is the * year of its redevelopment plan to improve the Crestmont and Revered Butler complexes. HAND anticipates continued funding these projects though CDBG, because it acknowledges the role that public housing plays in housing the very low income and the pivotal role the Housing Authority plays in the Upper West Side neighborhood.

14G. Acquisition – for Rehabilitation. In late 2004, HAND launched a new initiative to acquire properties that are in need of assistance, likely former rentals, in order to rehabilitate and resell them for owner-occupancy. This is an opportunity to have an impact on both the make-up of certain neighborhoods, as well as the structure itself.

14I. Lead-Based/Lead Hazard Test/Abate. HAND has a comprehensive lead-based paint program that is incorporated into the housing programs discussed above.

15. Code Enforcement. HAND operates an extensive code enforcement program for all rental properties within the city limits. Each rental unit must be registered with HAND and inspected on a 3-5 rotation and by complaint. This category is entirely funded by the general fund. In 2009, the HAND Department conducted 7,429 rental inspections.

16A. Residential Historic Preservation. Within the city limits there are four residential National Register Districts, one residential conservation district and many scattered sites. HAND encourages historic renovation

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whenever possible, but it is included in 14A and 14G above. HAND also staffs the City of Bloomington's Historic Preservation Commission.

16B. Non-Residential Historic Preservation. The City of Bloomington encourages non-residential historic preservation also through its Historic Preservation Commission. The City Council passed a demolition delay ordinance in order to give the Planning Department and the Historic Preservation Commission an opportunity to review the feasibility of preservation of each building prior to its destruction. The Historic Preservation Commission has reviewed 110 demolition requests since the ordinance was passed in 2005.

21H. HOME Admin/Planning Costs of PJ. HAND utilizes its administrative funds to pay wages for support staff. While certain staff members are only partially funded through grant funds, each staff member plays an important role in community development and provides countless hours of technical assistance to local non-profits and public education to its citizens.

45. Describe the basis for assigning the priority given to each category of priority needs provided on Table 2B or the Community Development Table in the CPMP Tool's Needs.xls worksheet.

The City of Bloomington Housing and Neighborhood Development (HAND) Department determined its non-housing community development needs based on a variety of means and data collection tools:

1. Existing community data. HAND reviewed information from the Census 2000, the Service Community Needs Assessment completed in 2003 and updated annually, data from Stats Indiana (www.statsindiana.edu) developed and maintained by Indiana Business Research Center of the Kelley School of Business at Indiana University, and information from the Bureau of Economic Analysis.
2. Community Surveys. HAND developed two surveys for this purpose; one to random Bloomington address and one to random addresses of the Bloomington Housing Authority Public Housing complexes and the Section 8 participant list.
3. Community Focus Groups. HAND held five community focus groups on different topics at locations around Bloomington. They were as follows: Affordable Housing, Homelessness, Social Services, Community Development and Economic Development. All of the focus groups were widely advertised and fairly well attended. In addition, HAND participated in a town hall meeting on housing and homelessness sponsored by the City of Bloomington Community and Family Resources Commission.
4. Key Informant Surveys. HAND met with "key informants" on a variety of topics over the course of 4 months. Key informants included community leaders, business persons, social service providers, and social service clients.
5. Historical data. HAND reviewed projects and programs previously funded, especially those programs and projects that were funded through the Citizen Advisory Council process.
6. Additional sources. HAND is a multi-faceted department that includes rental housing inspections, code enforcement, neighborhood services

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including providing neighborhood grants and education, and is a HUD approved housing counseling agency.

46. Identify any obstacles to meeting underserved needs.

Underserved needs include a homeless shelter for families. Limited funding is always an obstacle to meeting underserved needs. Bloomington is fortunate that the City of Bloomington provides the full 15% allowable to social services. It further designates funding to social service agencies through its Jack Hopkins Council Social Service Grant program (general fund). Over the last five years (2005-2010), the Jack Hopkins program has funded $761,411 to agencies to provide services to Bloomington residents. Mayor Kruzan has made commitments to increase the Jack Hopkins fund over the next several years as follows: *.

Specific Community Development Objectives

47. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons. ***Complete and submit Table 1C Summary of Specific Objectives or, if using the CPMP Tool, the Summaries.xls worksheets.***

Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.
The jurisdiction may satisfy this requirement by using Table 3C or, if using the CPMP Tool, the Projects.xls worksheets

Antipoverty Strategy 91.215 (h)

48. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget) and revised annually

The City of Bloomington's Anti-Poverty Strategy consists of a pattern of coordinated support for families below the poverty level through the homeless, public housing, housing and non housing community development strategies outlined in this document. The Bloomington poverty rate for 2008 is 20.7% and the poverty rate for children under 18 is 18.9%

A significant part of the Anti-Poverty Strategy is to provide access to information and emergency assistance to the most vulnerable elements of the community. Employment, health, legal, substance abuse, youth and housing counseling are

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available from a diverse group of agencies and programs. In order to help households find needed services, United Way spearheaded an effort to launch 211 in 2006. In 2009, 211 received about 6,000 calls which was an 80% increase of 2006 and a 27% over 2008. The safety net is most apparent in the number of individuals offering Self-Sufficiency Programs through Formal Education and Life-skills Education:

Habitat for Humanity
Housing Solutions
Center for Behavioral Health
Middle Way House
South Central Community Action
HAND
Amethyst House
Indiana Legal Services

Counseling and case management services are available or advertised at the following facilities in Bloomington: Middle Way House, Community Service Center, Shalom Center, Community Kitchen, Center for Behavioral Health, Monroe County Youth Shelter, Township Trustees, Monroe County United Ministries, Martha's House, and Salvation Army.

Key Goals of the City's Anti-Poverty Strategy which are funded through CDBG and HOME programs are:

- Targeting revitalization activities in the west side geographic area defined in the Con Plan
- Elimination of substandard housing
- Provision of adequate and affordable rental property
- Operating funding for emergency housing providers

An integral part of the city's Anti-Poverty Strategy is leveraging funds for programming through other organizations. The Housing Network has primary responsibility for gathering data for the Continuum of Care applications. As such, it is an essential part of the development of new programs and facilities to address poverty issues. It annually reassesses those needs and identifies new programming to be funded. As a result of this work, the youth agency, Stepping Stones, received funds to establish a six unit transitional youth facility. In 2009, Stepping Stones applied for and received funding from the Jack Hopkins Council Social Service Grant Program to expand their services. The Housing Network identified the need for a residential mentoring program for "runaway" or "throwaway" teens who are struggling to survive having no resources to attain independence. This program is strength-based rather than punitive. Its intention is to provide life skills training in order to create self sufficient adults. In this way the most vulnerable of the economically disadvantaged population are given an opportunity to succeed as adults.

Another key component of the Anti-Poverty Strategy is cooperation with economic development initiatives by others. Economic development aspects of the strategy are coordinated through the BUEA, BEDC, and other groups who can leverage additional funds targeted to those at or below the poverty level in our community. Critical to this strategy is support for disadvantaged school districts and vocational schools, which are currently assisted by scholarship and grant

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programs through the BUEA. Economic Development is well served by obtaining a skilled and more literate work force. This is a key component in the city's plan for all its citizens to earn a living wage.

49. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

Neighborhood Revitalization Strategy Areas 91.215(e) (2) and 91.215 (b)(2)

50. If the jurisdiction has one or more approved Neighborhood Revitalization Strategy Areas, the jurisdiction must provide, with the submission of a new Consolidated Plan, either: the prior HUD-approved strategy, or strategies, with a statement that there has been no change in the strategy (in which case, HUD approval for the existing strategy is not needed a second time) or submit a new or amended neighborhood revitalization strategy, or strategies, (for which separate HUD approval would be required).

    Not applicable.

Low Income Housing Tax Credit (LIHTC) Coordination 91.315 (k)

51. (States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.

    Not applicable.

HOMELESS

Homeless Needs 91.205 (b) and 91.215 (c)

*Refer to the Homeless Needs Table 1A or the CPMP Tool's Needs.xls workbook

52. Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but

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are at imminent risk of either residing in shelters or becoming unsheltered.

Although figures for the January 27th 2010 Point in Time Homeless Count are not yet available, figures acquired the previous year (1/29/09) will be used in this document. On that date there were 141 individuals housed in Transitional and Emergency Shelters within the jurisdiction. This year included the cooperation of both faith –based participants, Continuum of Care Agencies and township trustee offices located within the jurisdiction. The Housing Network, the principal consortium of providers that oversees the Continuum of Care application and planning for Region 8, is confident that literally all providers within the city are now reporting to the IHCDA for this event. The following statistics are based upon the CoC area, but they are accurate because only two entities outside the jurisdiction reported in 2009 (hence the total of 174 rather than 141). Of the sheltered approximately 50% were reported to be members of a family.

Statistics Point in Time 1/29-2009 Sheltered Count

Number of adults in a Family

1	40	23%
2	1	.6%
3	0	0%
Unknown	133	76.4%
	174	1)0%

Number of Children in a Family

0	62	35.6%
1	19	10.9%
2	17	9.8%
3	12	6.9%
4	6	3.4%
5	1	.6%
6	0	0%
Unknown	57	32.8%
	174	100%

Chronically Homeless

Yes	28	16.1%
No	124	71.3%
Unknown	22	12.6%
	174	100%

Mental Illness

Yes	36	20.7%
No	119	68.4%
Unknown	19	10.9%
Unsure	0	0%
	174	100%

Drug or Alcohol Addiction

Yes	58	33.3%
No	91	52.3%

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Unknown	23	13.2%
Unsure	2	1.1%
	174	100%

Veteran

Yes	7	4%
No	142	81.6%
Unknown	24	13.8%
Refused	1	.6%
	174	100%

HIV/AIDS

Yes	11	6.3%
No	130	74.7%
Unknown	23	13.2%
Unsure	10	5.7%
	174	100%

Abusive Relationship

Yes	61	35.1%
No	94	54%
Unknown	18	10.3%
Unsure	1	.6%
	174	100%

Under 18 Head of Household

Yes	8	4.6%
No	166	95.4%
	174	100%

With Permanent Housing how many times in the last 3 years

1-3		25.9%
Unknown		74.1%
	174	100%

Have you been released from prison

Yes	15	8.6%
No	57	32.8%
Unknown	102	58.6%
Unsure	0	0%
	174	100%

Are you currently employed?

Yes	45	25.9%
No	60	66.1%
Unknown	14	8%
Unsure	0	0%
	174	100%

During the point in time count, 59 people were interviewed who could not claim any current habitation. These were the unsheltered homeless, constituting about 30% of the people who qualified as homeless. They were overwhelmingly male (69.5%) and white (79.7%) although the following statistics are interesting as it pertains to the general population of Bloomington. According to 2008 STATS Indiana, only 3.4% of the population on Monroe County as a whole is black. So

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representation of this group among the unsheltered homeless is certainly disproportionate.

Black	11	18.6%
White	37	62.7%
Asian	0	0%
Other race	2	3.4%
Unknown	10	16.9%

The Unsheltered Homeless provide a distinct demographic from the sheltered count. They are more likely not to be part of a family or to have one other member.- 93.2% declare that they are not part of a family. They are more than twice as likely to be chronically homeless and more than four times as likely as likely to be a veteran. Characteristics of mental illness and addiction are similar.

Chronically Homeless

Yes	21	35.6%
No	27	45.8%
Unknown	11	18.6%
	59	100%

Mental Illness

Yes	14	23.7%
No	33	55.9%
Unknown	10	16.9%
Unsure	2	3.4%
	59	100%

Drug or Alcohol Addiction

Yes	18	30.5%
No	31	52.5%
Unknown	10	16.9%
Unsure	0	0%
	59	100%

Veteran

Yes	10	16.9%
No	402	67.8%
Unknown	9	15.3%
Unsure	0	0%
	59	100%

HIV/AIDS

Yes	0	0%
No	49	83.1%
Unknown	10	16.9%
Unsure	0	0%
	59	100%

Abusive Relationship

Yes	13	22%
No	35	59.3%

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Unknown	11	10.3%
Unsure	9	.6%
	59	100%

Under 18 Head of Household

Yes	0	0%
No	59	100%
	59	100%

With Permanent Housing how many times in the last 3 years

1-3	41	69.5%
Unknown	18	30.5%
	59	100%

Have you been released from prison?

Yes	14	23.7%
No	35	59.3%
Unknown	10	22%
Unsure	0	0%
	59	100%

Are you currently employed?

Yes	5	8.5%
No	40	67.8%
Unknown	13	22%
Unsure	1	1.7%
	59	100%

As a group they are much more likely to have been released from prison and much less likely to have employment.

Using information available in the 2003 SCAN report, the typical homeless person in Bloomington may have a host of life problems: a lack of education or limited job skills added to a disabling condition, addiction or victimization. The single most direct indicator appears to be education. Those linked in families seem more likely to be sheltered than those who are alone. Ironically, this contrasts with the oft noticed lack of emergency housing for families, which was one of the most repeated gaps in services documented through the Focus group discussions. But this is coupled with the observation that families frequently have to be separated before obtaining emergency or transitional shelter. Addiction treatment facilities and mental health facilities do not allow dependent children and faith-based facilities locally do not allow a male parent to stay with the family. DMV facilities for women, by definition separate the male head of the household.

53. Describe, to the extent information is available, the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

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Among the sheltered homeless, 2.3% claimed Hispanic ethnicity, 9.8% were black. Among the unsheltered 18.6% were black. Bloomington overall demographic is 3.4% black according to statistics compiled in 2008 (STATS IN). So the conclusion must be that blacks continue to be over represented among those with housing issues locally. There were 49 reported chronically homeless in 2009.

Homeless Inventory 91.210 (c)

54. The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A or in the CPMP Tool Needs Table. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. This inventory of facilities should include (to the extent it is available to the jurisdiction) an estimate of the percentage or number of beds and supportive services programs that are serving people that are chronically homeless.

The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

Facility name	Program name	Program type	Population	Eligibility criteria	Year round beds	Family Beds
Amethyst House	¾'s House	Transitional	Single Adult males	SA	5	0
Backstreet Missions	Backstreet	Emergency	Single A Males	Homeless	28	
Bloomington Township Trustee	Rosie's Place	Emergency	SP or M Couple with dependent children	Homeless	1	5
Crisis Pregnancy Center	Hannah House	Transitional	Single Adult Females and dependent children	Homeless	8	16
Martha's House Inc.	Martha's House	Emergency	Single Adult Females and Males	Homeless	28	

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			Married Couples no children			
Amethyst House	Men's Amethyst House	Transitional	Single Adult Males	SA	17	
Amethyst House	Women in Transition	Transitional	Single Adult Females, Single Female with dependent children	SA	10	
Middle Way House, Inc.	Middle Way House Emergency Shelter	Emergency	Single Adult females, Single females with dependent children	DMV, Homeless	21	
Middle Way House, Inc.	The Rise	Transitional	Single Adult females, Single females with dependent children	DMV	102	
Martha's House, Inc.	Supportive Housing Program	Permanent Supportive Housing	Single Adult females. SP or Married Couples with Children	Homeless	15	
Backstreet Missions	Agape House	Transitional	Single Adult females with dependent children	Homeless	11	5
Stepping Stones		Transitional	Youth		6	
Trinity	Low barrier Shelter	Emergency	Single Adult females and males	Homeless	30	
Centerstone	Hoosier	Transitional		MHI	10	

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	House					
Centerstone	**Shelter Plus Care**	**Permanent Supportive Housing**	**Single Adult Males and females**	**MHI**	**10**	
Centerstone	**Grant Street SRO**	**Permanent Supportive Housing**	**Single Adult Males and Females**	**MHI**	**12**	

Newly opened in 2008-9, a downtown faith-based low barrier emergency shelter continues today in a slightly different form. The shelter's capacity is 30 beds and it accepts single men and women who may not qualify for existing facilities because of substance abuse issues. Community members identified this as a need in the community. In its first year the shelter was located in Trinity Episcopal Church in the downtown area near the Shalom Center. This year three churches and the city collaborated to retain these places in four different locations that rotate through the season. This is much less convenient, and funding is still a problem. The churches need more support to continue.

Also being developed in 2010 is Middle Way House's New Wings downtown facility that will house an emergency shelter and 6 one-bedroom units of permanent housing. The shelter is projected to have 25 units and the fate of the older shelter on West Kirkwood is not known.

Region 10 also qualified and is receiving funding for a three year program called the Homeless Prevention Rapid Re-housing Project which is being administered through Centerstone. The program will provide $748,000 over three years and has already catalyzed an effort to identify all the different sources of emergency funding for rent and utilities in the area. This translates into about $15,000 per month. The inventory itself will make the search for and location of emergency funds more efficient within the community. At the end of three years, HPRP funds may be renewed based upon program performance. The long term goal is to establish self sufficiency with stable permanent housing for those who have received assistance. One of the impediments identified in the new Analysis of Impediments results from research done for this program. Discussions among the organizers of the local HPRP program identified the need to survey multiple agencies to qualify for emergency housing. The qualifications and criteria vary with each source of funding. Many funds attach a requirement that they be the last dollar in or that all other options being attempted before. So qualifying for funding often requires that the client have access to a telephone or transportation. It is hoped that having at least one full time case worker analyzing the options and doing coordination may help navigate the current system and ultimately evolve into a one-stop effort to locate emergency housing funds.

In addition to this new funding, the community has received a special allotment of vouchers for veterans and a new case worker to assist in placement. The Department of Housing and Urban Development and the Department of Veterans Affairs Supported Housing (HUD-VASH) Program, through a cooperative partnership, provides long-term case management, supportive services and permanent housing support. Nationwide HUD

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provided 20,000 "Housing Choice" Section 8 vouchers designated for HUD-VASH to participating Public Housing Authorities approximately 35 of them will be distributed locally.

Service coordination is a key part of the local strategy of support and effort to regain self-sufficiency. Shalom Community Center is a daytime resource center for anyone experiencing poverty and or homelessness. Created in 2000 the center is open from 7:00 a.m. to 4:00 p.m. Monday through Friday. The Center serves breakfast and lunch as well as providing shower and clothes washing facilities. In addition, the agency hosts local social service agencies on a regularly scheduled basis to meet with guests of the Shalom Community Center to their deliver their agencies services. Participating agencies include: Social Security Administration, Positive Link, Head Start, Ivy Tech Community College, City of Bloomington Housing and Neighborhood Development Department, Veterans Administration, New Leaf New Life, Centerstone, Projects for Assistance in Transition from Homelessness (PATH), and Saint Vincent DePaul. The Center also sponsors a Friday Market held off site at Templeton School. This market offers basic food items, diapers, baby food and formula to families with children.

Opening in May of 2008, "Project H.E.L.P. Legal Clinic" operates weekly legal clinics for the city's homeless at the Trinity Episcopal Church. The clinic is open for walk-in visits from 1-4 p.m. every Friday. Through its partnership with the District 10 Pro Bono Project and the IU Maurer Law School Student Body, H.E.L.P. has provided consultation and representation in areas such as housing, public benefits, family law, bankruptcy, and property law. H.E.L.P. features team of volunteer law students conducting intake interviews and helping clients act on attorney advice. Two or three attorneys staff the clinic each week. These volunteers come from both local law firms and solo practice.

Provider Organizations	Prevention				Outreach				Supportive Services									
	Mortgage Assistance	Rental Assistance	Utilities Assistance	Counseling/Advocacy	Legal Assistance	Street Outreach	Mobile Clinic	Law Enforcement	Case Management	Life Skills	Alcohol/ Drug Abuse	Mental Health Counseling	Healthcare	HIV/AIDS	Employment	Childcare	Transportation	Education
Monroe County Sheriff Dept.								X										
Bloomington Police								X										
Amethyst House									X	X	X				X			
Centerstone						X			X	X	X	X			X		X	
Indiana Legal Services					X													
Martha's House									X	X								
Middle Way House				X	X				X	X					X	X		
Stepping Stones				X					X	X					X			
Shalom Community Center				X	X	X			X	X					X			
Rhino's Youth Club										X								
Youth Services Bureau																		
Positive Link		X	X	X					X	X			X	X				
Monroe County Health Dept.													X	X				
Dept. of Child Services																		
SCCAP		X	X													X		X
The Villages				X						X						X		
Stone Belt/Villages									X	X								
Workforce One															X			X

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Monroe County United Ministries			X											X	
Salvation Army							X	X							
Public Health Nursing						X					X	X			
Monroe Co. Schools														X	X	X
Bloomington Transit															X	
IU Law School					X											
VITAL																X
Headstart															X	X
Vocational Rehabilitation															X	X
HAND	X	X	X	X												X
Com. and Family Resources													X			
Monroe Co. Habitat for Humanity	X															
Volunteers in Medicine											X					
VASH		X														
CPRP		X	X				X									
New Life New Leaf					X		X									

Priority Homeless Needs

*Refer to the Homeless Needs Table 1A or the CPMP Tool's Needs.xls workbook

55. Describe the jurisdiction's choice of priority needs and allocation priorities, based on reliable data meeting HUD standards and reflecting the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals.

Over the last 8 months HAND has consulted with homeless providers and those experiencing homelessness at several input sessions. Primary among these were the Focus Group on homelessness conducted at the Shalom Center on August 11, 2009. Other interviews included Backstreet Missions, the Housing Network, VIM, and both township trustees. The issue of affordability came up in several other sessions as did the problems with qualifying people for different emergency housing funds.

Two major gaps in services were identified through the community discussions about housing and homelessness specifically. Since 2007, community members have discussed the possibility of developing emergency shelter for families with the goal of assuring that families can stay intact. Over seven months, these discussions researched multi-site housing through rent subsidy, purchase of a building, and case work support though existing agencies. They explored what appeared to be successful paradigms in other locations. With little no new funding directed towards these goals from the federal government, the idea was temporarily dropped as unsupportable. But the need still exists according to members of the Housing Network.

The second need, articulated during the discussion at the Shalom Center among those experiencing homelessness, is the desire for an SRO that would serve the needs of single people in the community. It was noted that affordable housing, is not only challenged by high rents, but also difficulty in obtaining deposits, leases, and the lack of efficiency and 1-bedroom units in the community. Although HAND's Rent 101 currently assists with deposits, it routinely runs out of funds before year

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end. In 2009, 24 individuals were served. The funding for this program comes from the Community Foundation but is not guaranteed to be renewable on an annual basis.

The experiment with a winter low barrier shelter is now in its second year, subsidized largely by local churches, but now with the help of the city and Monroe County government grants. First United Church, Trinity Episcopal Church, First Christian Church and the city's Allison-Jukebox Center have agreed to open their doors on a rotating basis. The venues can host up to 30 beds, but only one is open at a time. Funding is coming in from multiple sources, none of it pledged to be repeating so that the viability of the shelter is year to year. Last year the shelter received $5,000 from the city, $9,000 from the Monroe County Council, $15,000 from the Community Foundation, and $2,250 from the Perry Township Trustee. The first year (2009) proved the need, with a single church hosting approximately 23 persons per night.

The voucher program for veterans also targets the population of single males who have been identified as being most likely to be chronically homeless. Vouchers are a cooperative agreement between HUD and the VA. It is a new program locally but it started in Indianapolis in the 1990's . Like Section 8 vouchers, these stay with the veterans until they are ineligible as individuals and stay with the community in perpetuity. Event after placement, the veterans receive ongoing case management. The local administrator is at the Shalom Center on Wednesdays and makes home visits. Already almost half of the vouchers are being used.

Those using the Shalom Center complained about the relatively recent loss of day job opportunities. They complained that easy access to low skilled jobs is a thing of the past, and several men at the Shalom Center noted that locations where you could show up to work for the day are closed.

Another more general need in the community is affordable healthcare which became evident through discussions with VIM Volunteers in Medicine. VIM is a very successful program serving low income (200% of poverty) and uninsured citizens since 2007. It replaces the CHAP program. Although well supported by United Way and Bloomington Hospital, there are gaps in services. In particular, few providers of dental care and few specialists volunteer locally. Administrators say most people using the program are underemployed but working. The goal of the program over time is to reduce the number of emergency room visits.

56. Provide an analysis of how the needs of each category of residents (listed in question #47.) provided the basis for determining the relative priority of each priority homeless need category.

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HAND works closely with the Bloomington Urban Enterprise Association to provide scholarships to residents of the zone. Ivy Tech has been a supportive partner in this effort. Since 2003, the BUEA has provided $11,127.00 in scholarships, assisting over 20 students in the resident scholarship program. They also annually fund upgrades to facilities, programs, and equipment in public schools located within the zone, budgeting around $20,000 yearly.

HAND has also substantially assisted in the future relocation of the Middle Way House training facilities to the Coca Cola Building project. This building will house a employment facility where Middle Way House residents are trained in catering and cooking. Another facility trains in document shredding. These two facilities will be expanded and improved during the New Wings project that relocates an emergency shelter and provides 6 new units of permanent supportive housing.

57. Provide a brief narrative addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.
A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

According to recent counts, the demographic of the chronically homeless is largely comprised of single adult males, often with substance abuse or mental health issues. Recently the community has begun to work with finding shelter for persons who do not met the threshold to stay at either Martha's House or Backstreet Missions. The subgroup of this category may include some homeless veterans who now have both a case worker to support them and a certain number of vouchers available. At this time 15 of the 35 vouchers have been assigned.

Housing for these individuals continues to be a challenge. There are few landlords willing to take in people without adequate work records or with criminal histories. Vouchers help in placing individuals, but the number of vouchers available to the chronically homeless is not adequate to their needs. And landlords will not consider tenants without deposits and steady employment.

Assistance with and the expediting of disability and social security payments is a high priority with this community, many of whom appear to be waiting for resolution of different claims. During the period that Indiana Social Services were computer administered, many had difficulty obtaining benefits that they qualified for. The return of caseworkers into this system should help with the frustration of previous system. Continued legal assistance and free public phones at a central location (now the Shalom Center and Martha's House) is key to leveraging better housing.

Homeless Strategy (91.215 (c))

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Homelessness

58. Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living.

For the currently homeless, the Shalom Center provides a downtown venue for sharing service information. Since this is a location for hot meals, it has provided an ideal location to make caseworkers from different agencies available. Several days a week, representatives meet with homeless clients there to discuss options and offer assistance. To the extent possible, Housing Network members are creating Memorandums of Agreement to share services and solidify the roles that they play in the continuum. Some of the agencies involved are listed above.

For the extremely low income, the Public Housing Authority has always been the most available housing. Upgrades to the three facilities: 310 units at Crestmont, Reverend Butler, and Walnut Woods continue since the 2003 Comprehensive Physical Needs Assessment. Although the number of units has stayed the same over the last five years, the appearance and livability of the Housing Authority has been improved with porches, air conditioning, new kitchen and bath facilities. Money for parks, meeting space, and landscaping have improved the surrounding neighborhood. The Housing Authority self-sufficiency program has 65 families enrolled. Its goal is to help families and individuals save for homeownership.

For those in danger of loosing their housing the HPRP program, the township trustees, Salvation Army, Backstreet Missions, MCUM and others have small amounts of money available for emergency purposes. Many of these funds have different criteria and it is frequently an obstacle to identify which sources can be used. It is hoped that the HPRP program will help to clarify and expedite emergency funds for the community by acting as a clearing house. Administrators have already performed the service of inventorying existing blocks of emergency money and creating a network of contacts. HAND provided housing counseling to 20 homeless clients in 2009.

Self Sufficiency "Circles," a new program run by South Central Community Action Project was instituted in 2008. Circles™ is an intentional way for people to build relationships across class and race lines to end poverty in their communities. Circles™ is a high impact strategy that will:
- Change the mind-set of the community so it wants to end poverty
- Change goals, policies, and approaches to end poverty and,
- Empower people in poverty to help solve community problems while transitioning out of poverty themselves.

This effort seems particularly tailored for families at risk, rather than individuals.

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New Life New Leaf, now going into its 4th year, was established to mitigate the problems with recidivism in the prison community. The volunteers help those who are incarcerated or recently released from prison and attempting to reintegrate in society. This kind of mentoring program is similar in structure to Circles. The LET program is a voluntary program for men and women inmates seeking to free themselves of addictions. The Transition Program was launched in collaboration with Work One and the Jail. New Leaf coordinates volunteers who serve as mentors for inmates and those released from jail to find help and sources of support for successfully re-entry into the life and work of the community.

In response to a declared need, the city instituted R101 classes to assist with those planning to lease a home or apartment. This training includes credit repair, landlord expectations, tenants rights and duties usually comes with a subsidy towards the deposit. Its goal is to bring former tenants back from eviction, help clients retain housing and to improve chances for housing stability. It is a basic need in the community, where rental options are challenging and often make the difference between homelessness and shelter. Additionally, even though a household can demonstrate the ability to meet rental/utility obligations based on anticipated income and or public benefits, the security deposit requirement is often impossible for the temporarily homeless person or family to meet because their savings has been depleted due to the hardship that preceded their current homeless situation. With 20% of area residents living in poverty (U.S. Census 2008 estimates), one of the most difficult problems that temporarily homeless persons or families face in seeking permanent housing is the necessity of paying a security deposit in addition to paying the first month's rent.

In addition to HAND's long term housing programs described elsewhere, HAND is actively working with Habitat to obtain buildable lots. According to habitat guidelines, prospective home owners must be at least 70% of median income to participate. Over the last 5 years, the city has funded 17 Habitat projects or about 4 houses per year; This does not additional sites where the city conducted gratis environmental reviews but did not disburse CDBG or HOME money. From time to time Habitat houses are assisted with infrastructure improvements as well.

59. Describe the jurisdiction's strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.

HAND has increased its subsidy for tenant based rental assistance (TBRA) from $10,000 in 2008 to $45,000 in 2009 recognizing the great need for rental assistance in this community. These figures are added to existing pools of assistance through the Housing Authority and SCCAP.

In addition HAND's emergency repair programs have been more heavily funded in the recent past, in order to keep older and low income people, for whom repairs are prohibitively expensive, in their homes. In 2009, $71,224 was funded through CDBG and in 2010 EHR was increased to $85,000. Considering steady reductions in federal support, this funding is increasing as a proportion of the

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local allocation. This effort buoys the stability of housing for low-income (60% median) by doing repairs that are basic needs such as roofing, heating and air conditioning for those who are challenged with staying in their homes.

HAND now has three HUD approved housing counselors certified by the Indiana Foreclosure Prevention Network. They provided 38 people with tenant counseling, 152 were counseled for mortgage foreclosure and 55 advised on reverse mortgages.

Chronic Homelessness

60. Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented in Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness.

Coordination with members of the Housing Network is key to assessing an overview of the numbers and characteristics of the homeless in Bloomington. This organization has helped publicize the plight of the homeless, through Homeward Bound and identify the extent of the local problem through the point-in-time count in January for the last 4 years. In the last year, members have actively sought to formalize agreements between member agencies for the purposes of sharing and coordinating services.

Since the start up of the HPRP programming, more attention has been focused on preventing homelessness through the multiple funding sources available in the community. These include addressing the commonly attributed "triggers" of utilities and rent payments by quickly accessing funds before the family or individual is evicted, then working with them to stabilize their housing.

Access to additional capital funding for other identified needs such as the emergency family shelter or an SRO continues to be problematic in this economy.

61. Describe the efforts to increase coordination between housing providers, health, and service agencies in addressing the needs of persons that are chronically homeless.

The Region 10 Housing Network has provided coordination between providers over the last 10 years, by developing responses to the Continuum of Care application, by supporting the Homeward Bound Walk, and by increasing the number of formal Memorandums of Agreement between agencies. The Housing Network meets monthly and shares announcements and news. Several years ago the Housing Network incorporated as a not-for-profit in order to allow more flexibility in its role. This year templates for memorandums were circulated and discussion started between providers who could swap services.

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Additionally the Housing Network has developed its outreach efforts to faith-based agencies in order to conduct the local HUD mandated point-in-time homeless count. Today at least three members of the Housing Network represent faith-based housing programs.

The receipt of HPRP money has improved communication between the many overlapping providers in our area. In order to set up the program, a general survey of emergency funding contacts created a good inventory of active housing agencies.

Homelessness Prevention

62. Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.

For the first time, after traditional allocations for emergency funds have been exhausted (trustees, Salvation Army, MCCUM and SCAAP), there is an additional source of money for rent and utilities through HPRP. In addition there are now three programs PATH, Centerstone Shelter + Care, and Bridges that help place at-risk people in permanent supportive housing programs that are blended into the community. In 2010, 6 new units of permanent housing for domestic violence victims will be created through Middle Way's New Wings project.

Another obstacle to obtaining housing locally is deposit money. Individuals and families living on a crisis budget struggle to save the funds to make a rental security deposit and not-for-profits and churches have intermittent funds, no one agency has the means to cover an entire deposit and each of them require that they are "last dollar in", which makes this almost impossible for the citizen to collect enough money in a timely enough manner to secure a lease. Resolution of this problem will be a major improvement in conditions for the homeless.

Institutional Structure

63. Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.

HAND is a city department that houses such diverse duties as federal grant dispersal, housing code enforcement, historic preservation, trash and weeds, and oversees housing construction projects. Community Development Block Grant funds are allocated through the Citizen Advisory Council process. The Citizen Advisory Council membership, of up to 18 members, includes two City Council members, two Redevelopment Commission members, and four Community and Family Resources Commission members. This council reviews the applications for physical improvement projects and social service programs. The recommendations of the council are presented to the Redevelopment Commission for approval, then to the Mayor, and finally to the City Council. Approved allocations are awarded funding for the following fiscal year.

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HAND works with several organizations that provide additional funding to address homelessness issues including the Community Foundation, Bloomington Urban Enterprise Association, Common Council and city of Bloomington budget money through the Jack Hopkins grants. This year Jack Hopkins funding from the City of Bloomington budget, provided more money to agencies (200K) than CDBG, which at 15% of total allotment is $177,334. The Housing Network, on which a staff member serves as a board member, coordinates the annual application for Continuum of Care monies, which can bring up to $750,000 a year into the community. The annual Homeward Bound Walk raises in excess of $60,000 per year for these issues. The Housing Trust Fund also supports affordable housing issues but has not granted significant funds in the last few years.

HAND helps fund operating costs for a variety of social service agencies that provide emergency food and shelter through CDBG and also administers the Jack Hopkins grants. In 2008 more money was provided through the city budget than through the 10% of CDBG funds allotted for this purpose.

Discharge Coordination Policy

64. Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include "policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons." The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

The City of Bloomington continues to survey discharge policies affecting the housing status of those released by local institutional care givers. These discussions have taken place at Housing Network monthly meetings, with parole officers during the interviews in the formulation of HAND's R101 classes and with the Sheriff's office. Until such time as a more comprehensive approach is finalized, the City of Bloomington's discharge policy is that HUD McKinney-Vento homeless assistance that is governed or administered by the City of Bloomington will not be used for projects that target persons being discharged from public funded institutions or systems of care.

The initial step in the plan will be to coordinate with the Housing Network to identify the institutional facilities that release into the Bloomington area and points of contact within the community. This ongoing discussion through the Housing Network is the initial phase of a more accurate understanding of what is being done now and what can be changed to meet HUD's guidelines. However a recent impediment is that Continuum of Care information is no longer being shared among either the agencies or the with the PJ because it is being electronically sent directly to the IHCDA and is no longer accessible.

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Corrections:
In the city's jurisdiction, the Monroe County Sheriff's office administers the local correctional facility. The average population of the jail is 225. Of these inmates, 80 % have been incarcerated three times. Approximately 95% of the inmates suffer from addictions. Many have diagnosed mental illness. The Sheriff's Office has a long standing relationship with a volunteer group called "Citizens for Effective Justice" staffed with retired professors who do one-on-one counseling with inmates. This counseling is designed to ease the inmates' transition into employment and housing upon release. This group successfully retained a grant after organizing as a not-for-profit called "New Life, New Leaf." It now retains paid staff and has a cell set aside for activities associated with the grant. The one year grant was obtained through the Institute for Criminal Justice. The Sheriff's Office also works actively with church groups and liaison from First Christian Church, Backstreet Missions, Sherwood Oaks Christian Church and Unchained Ministries.

Foster Care:
Discussion has revealed that local case workers and youth residential program directors will need to be educated about discharge policy. The Chafee Plan outlines each state's implementation of the Foster Care and Independence Act of 1999 (FCIA) which helps individual, (14-18 years) in their transition from foster care to independence.

Mental Health:
Centerstone has begun coordination with the Monroe County Jail to monitor and provide assistance to those who qualify as seriously mentally ill. Implementation of a more comprehensive approach is planned for further discussion by the Housing Network.

Amethyst House has been approached by the Department of Corrections in order to implement a grant assisted program through the Director of Addiction Services. This is intended to provide emergency housing for paroled prisoners in the penal system.

Martha's House is cooperating with the prison regarding released inmates. Released prisoners are given $20 per diem to stay at Martha's House for up to two weeks. This is a loan which is expected to be repaid. After staying at Martha's House for a certain term they can be reclassified and placed at other facilities.

Specific Objectives/Homeless (91.1)

65. Identify specific objectives that the jurisdiction intends to initiate and/or complete in accordance with the tables* prescribed by HUD, and how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.
Complete and submit Table 1C Summary of Specific Objectives or, if using the CPMP Tool, the Summaries.xls worksheets.

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Strategy 1: Commitment in the coordination of services for the homeless through the Housing Network for Region 10.

A. Provide staff assistance and monthly meeting space for the Housing Network.
B. Provide technical assistance for the Continuum of Care application.
C. Assist in the development/implementation of a Discharge Coordination Policy by the Housing Network.

Strategy 2: Aid agencies/programs that assist individuals and families who are experiencing homelessness.

A. Provide assistance through the Housing Network to agencies in implementing HMIS.
B. Encourage the Citizen Advisory Council to continue to set aside at least 50% of the social service funding for emergency services, which are classified as food, shelter and medical care.
C. Provide City staff and other City resources for the planning and implementation of the "Homeward Bound" walk, which is a fundraiser for the homeless in Bloomington.
D. Continue to provide technical assistance for groups applying to other funding entities, such as the Jack Hopkins Council Social Service Grants, for financial assistance.
E. Continue to provide a City of Bloomington housing counselor at the Shalom Community Center to provide one-on-one assistance to individuals and families who are at risk of homelessness or are experiencing homelessness.
F. Provide financial assistance, such as TBRA, for transitional housing for individuals and families that have experienced homelessness. Case management is a requirement for funding.

Strategy 3: Provide assistance for the identification, development and rehabilitation of housing/facilities for individuals and families at risk of homelessness or who are experiencing homelessness.

A. Assist in the identification of facilities with services for the homeless through the Consolidated Plan and the Continuum of Care.
B. Provide a structure (general fund purchase) to be used to provide temporary shelter for families at risk for homelessness or who are experiencing homelessness through a partnership with South Central Community Action Program, Inc.
C. Provide technical and financial assistance for the development and rehabilitation of facilities that serve homeless families, at the instigation of an appropriate agency.
D. Provide technical and financial assistance, using HUD, City and private funding, for the development of alcohol and drug treatment centers, such as the Center for Behavioral Health or Amethyst House.
E. Provide technical and financial assistance for the development and rehabilitation of affordable rental and owner-occupied housing.

66. Identify each specific objective developed to address a priority need by number and contain proposed accomplishments and outcomes the jurisdiction expects to achieve in quantitative terms through related

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activities over a specified time period (i.e. one, two, three or more years), or in other measurable terms as identified and defined by the jurisdiction. *The jurisdiction may satisfy this requirement by using Table 3C or, if using the CPMP Tool, the Projects.xls worksheets*

Emergency Shelter Grants (ESG)

67. (States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

    Not applicable.

NON-HOMELESS SPECIAL NEEDS

*Refer to Table 1B Non-Homeless Special Needs or the CPMP Tool's Needs.xls workbook

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

*Please also refer to the Non-homeless Special Needs Tables 1A & 1B or, in the CPMP Tool, the Needs.xls workbook.

68. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (Table 1B or Needs.xls in CPMP Tool) of their Consolidated Plan to help identify these needs.
    *****Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.

    See Non-Homeless Special Needs Table.

69. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.

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70. Describe the basis for assigning the priority given to each category of priority needs.

71. Identify any obstacles to meeting underserved needs.

72. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

73. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

Specific Special Needs Objectives (91.215)

74. Identify each specific objective developed to address a priority need by number and contain proposed accomplishments and outcomes the jurisdiction expects to achieve in quantitative terms through related activities over a specified time period (i.e. one, two, three or more years), or in other measurable terms as identified and defined by the jurisdiction. *The jurisdiction may satisfy this requirement by using Table 3C or, if using the CPMP Tool, the Projects.xls worksheets*

HAND partners with community organizations to provide assistance to citizens with special needs in our community. HAND's objectives to assist the elderly, disabled or those with very low incomes are as follows:

Objective 1: Provide assistance to the elderly or disabled to allow them to remain in their homes.

A. Provide financial and technical assistance, in partnership with Abilities Unlimited, to make accessibility modifications to the homes of eligible applicants. Both owner-occupied and rental (with permission from owner) are eligible.
B. Provide financial assistance in the form of Tenant-Based Rental Assistance, through a partnership with the Bloomington Housing Authority, to help individuals released from the Hospital who have lost their Section 8 eligibility.

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Objective 2: Provide financial assistance to low-income individuals and families in need of housing.

A. Provide financial assistance in the form of Tenant-Based Rental Assistance, through a partnership with the Bloomington Housing Authority and the South Central Community Action Program, to help individuals/families who are waiting for rental assistance.
B. Provide financial assistance in the form of Tenant-Based Rental Assistance, through a partnership with the Salvation Army, to help families who are in transition from homelessness to self-sufficiency.

Objective 3: Provide financial assistance for the creation of handicapped accessible housing.

A. Provide subsidy to for-profit and non-profit developers to create affordable rental units that are handicapped accessible.
B. Provide subsidy for for-profit and non-profit developers to create affordable owner-occupied units that are handicapped accessible.

Objective 4: Provide financial assistance to organizations that serve special needs groups.

A. Provide financial assistance to organizations to make modifications to their facilities to make them handicapped accessible.
B. Provide technical assistance to organizations that serve special needs groups on how to make accessibility modifications.
C. Provide financial assistance for operations to organizations that serve special needs groups that include abused spouses, homeless persons, or individuals suffering from substance abuse.

Objective 5: Provide financial and technical assistance to provide for handicapped accessible infrastructure.

A. Provide financial assistance to create or repair sidewalks that meet ADA requirements.
B. Provide technical assistance to developers and other City departments on creating infrastructure needs, such as sidewalks and curb cuts, that meet ADA requirements.

75. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

Housing Opportunities for People with AIDS (HOPWA)

*Refers to the HOPWA Table in the Needs.xls workbook.

76. Describe the activities to be undertaken with HOPWA Program funds to

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address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living.

HOPWA is administered by Positive Link, a program of Bloomington Hospital.

77. Identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.

Not applicable.

78. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.

Not applicable.

79. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).

Not applicable.

80. Provide an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.

Not applicable.

81. Describe the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with

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HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.

Not applicable.

82. Include the certifications relevant to the HOPWA Program.

Not applicable.

Specific HOPWA Objectives

83. Identify specific objectives that the jurisdiction intends to initiate and/or complete in accordance with the tables* prescribed by HUD.
Complete and submit Table 1C Summary of Specific Objectives or, if using the CPMP Tool, the Summaries.xls worksheets.

Not applicable.

84. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

Not applicable.

OTHER NARRATIVE

85. Include any Strategic Plan information that was not covered by a narrative in any other section.

86. Section 108 Loan Guarantee

Jurisdiction may use the Section 108 Projects Worksheet in the Projects.xls file of the CPMP Tool to provide this information. However, a brief summary should be included in the narratives section on what activities associated with the Section 108 Project will take place during the years covered by the Consolidated Plan Strategic Plan.

If the jurisdiction has an open Section 108 project, provide a summary of the project. The summary should include the Project Name, a short description of the project and the current status of the project, the amount of the Section 108 loan, whether you have an EDI or BEDI grant and the amount of this grant, the total amount of CDBG assistance provided for the project, the national objective(s) codes for the project, the Matrix Codes, if the activity is complete, if the national objective has been met, the most current number of beneficiaries (jobs created/retained, number of FTE jobs held by/made available to LMI

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persons, number of housing units assisted, number of units occupied by LMI households, etc.)

Not applicable.

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