

Expected Resources

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

Introduction

These federal funds are an important part of the resources used to meet the goals outlined in this document; however, as they continue to decline other resources become important in meeting the needs of the community. Some of those resources, discussed in this plan, include the Jack Hopkins Council Social Service Grant Program (general fund), code enforcement (general fund), historic preservation (general fund), and economic development (through resources outlined above).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	797,468	23,000	129,590	950,058	0	We anticipate receiving an average of \$700,000 per year for the remaining four years of our Consolidated Plan.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	469,559	40,000	0	509,559	0	We anticipate receiving an average of \$400,000 per year for the remaining four years of our Consolidated Plan.

Table 1 - Expected Resources – Priority Table

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

The City leverages funds from private and non-federal public sources in several ways: 1) Infrastructure provided by general or enterprise (utilities) funding; 2) Infrastructure provided by private developers; 3) Private mortgages; 4) Infrastructure/projects funded by Tax Increment Financing District(s); 5) Community Revitalization Enhancement District Funds; 6) Certified Technology Park funds; and 7) Bloomington Housing Trust Fund.

Historically, Bloomington has met match requirements with the following: 1) Cash contributions (from non-federal resources); 2) Foregone taxes, fees, and charges; 3) Appraised land/real estate; 4) Non-federal on-site and off-site infrastructure improvements to affordable housing

projects; 5) Site preparation, construction material and donated labor.

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

At this time, the City of Bloomington has no public owned land or property located within the jurisdiction that will be used to carry out the plan.

Discussion

CDBG funds will be allocated through the Citizen Advisory Council so that allocations will continue to meet the needs of the community as defined in this document and as they emerge. HOME funds will be allocated using program guidelines to use opportunities to meet community needs. The City will continue to invest general fund money into the preservation of our community through our Historic Preservation Program, code enforcement efforts and through the Jack Hopkins Council Social Service Grant Program.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Developer subsidy - owner-occupied	2015	2019	Affordable Housing	City-wide	Affordable Housing Units Improve existing structures Infrastructure improvements	HOME: \$370,434	Homeowner Housing Added: 5 Household Housing Unit Direct Financial Assistance to Homebuyers: 4 Households Assisted
2	Developer subsidy - rental	2015	2019	Affordable Housing	City-wide	Affordable Housing Units Improve existing structures Infrastructure improvements Public Facilities	CDBG: \$100,000 HOME: \$52,170	Rental units constructed: 2 Household Housing Unit Rental units rehabilitated: 4 Household Housing Unit
3	Direct housing assistance -- owner-occupied	2015	2019	Affordable Housing	City-wide	Affordable Housing Units Improve existing structures	CDBG: \$135,647	Homeowner Housing Rehabilitated: 15 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Rental assistance	2015	2019	Affordable Housing Homeless	City-wide	Affordable Housing Units Improve existing structures	HOME: \$40,000	Tenant-based rental assistance / Rapid Rehousing: 11 Households Assisted
5	Owner-occupied rehabilitation	2015	2019	Affordable Housing	City-wide	Affordable Housing Units Improve existing structures	CDBG: \$129,590	Homeowner Housing Rehabilitated: 11 Household Housing Unit
6	Create or improve infrastructure	2015	2019	Non-Housing Community Development	City-wide	Infrastructure improvements	CDBG: \$156,280	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 39000 Persons Assisted
7	Improvement of Public Facilities	2015	2019	Affordable Housing Non-Housing Community Development	City-wide	Affordable Housing Units Improve existing structures Infrastructure improvements Public Facilities	CDBG: \$276,480	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 40000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 426 Households Assisted
8	Public service assistance	2015	2019	Homeless Non-Housing Community Development	City-wide	Public Service Assistance	CDBG: \$122,158	Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted

Table 2 – Goals Summary

Goal Descriptions

Annual Action Plan
2015

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1	Goal Name	Developer subsidy - owner-occupied
	Goal Description	Funds will be used to create additional owner occupied housing through acquisition, construction and reconstruction of vacant lots, existing structures and new construction.
2	Goal Name	Developer subsidy - rental
	Goal Description	Funds will be used to create additional rental units for eligible tenants through acquisition, construction and reconstruction of vacant lots, existing structures and new construction.
3	Goal Name	Direct housing assistance -- owner-occupied
	Goal Description	Funds will assist homeowners with rehabilitation of existing homes.
4	Goal Name	Rental assistance
	Goal Description	Funds will offer Tenant Based Rental Assistance funds to agencies to assist households in need of housing or the City may choose to administer this program themselves.
5	Goal Name	Owner-occupied rehabilitation
	Goal Description	Funds will be used to assist homeowners to rehabilitate their owns for emergency repairs, home modifications for persons living with disabilities or overall rehabilitations.
6	Goal Name	Create or improve infrastructure
	Goal Description	Funds used to make infrastructure improvements to eligible projects and eligible block groups in local census tracts.
7	Goal Name	Improvement of Public Facilities
	Goal Description	Funds used to rehabilitate public facilities for eligible projects and in eligible block groups in census tracts.

8	Goal Name	Public service assistance
	Goal Description	<ol style="list-style-type: none"> 1. Provide funding to non-profit organizations that serve low income individuals/families with their basic emergency needs: food, shelter and health care. 2. Provide funding to non-profit organizations that provide a safety net for community members in need. 3. Provide funding to non-profit organizations that provide valuable services to improve quality of life.

Projects

AP-35 Projects – 91.220(d)

Introduction

Listed below are projects that have been approved for the City of Bloomington's 2015 Annual Action Plan

Projects

#	Project Name
1	PUBLIC SERVICES
2	CDBG HOUSING ASSISTANCE
3	FACILITY REHABILITATION
4	Curb and Sidewalk Program
5	CDBG ADMINISTRATION
6	HOME ADMINISTRATION
7	HOME NEW CONSTRUCTION FOR HOMEBUYER
8	HOME RENTAL ASSISTANCE
9	HOME CHDO ASSISTANCE

Table 3 - Project Information

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

The City of Bloomington's allocation priorities are for all funds to be used to benefit low to moderate income households. Approximately thirty seven percent (37%) of our CDBG physical improvement funds will be specifically dedicated to projects that directly benefit low income households this fiscal year. Those projects/programs include improvements to Bloomington Housing Authority units, and group homes of LifeDesigns and Stone Belt. Twenty nine percent (29%) of the funds will be used to construct curbs and sidewalks in an area within a qualified census tract. The full amount allowable will be used for CDBG public services. It is estimated that over 8,625 income eligible persons will be assisted through the social service programs being funded by CDBG public services.

AP-38 Project Summary
Project Summary Information

1	Project Name	PUBLIC SERVICES
	Target Area	City-wide
	Goals Supported	Public service assistance
	Needs Addressed	Public Service Assistance
	Funding	CDBG: \$122,158
	Description	Funds to assist local public service organizations with administration expenses for programs that assist eligible persons and households.
	Target Date	5/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	8,625 income eligible persons are estimated to be assisted.
	Location Description	Various locations in the City.
	Planned Activities	Provide food to agencies that assist low income persons and households. Provide meals and food items to low income persons and households. Provide affordable child care to low income households. Provide assistance to women and their dependents fleeing abusive relationships. Provide after school youth programming to low income households.
2	Project Name	CDBG HOUSING ASSISTANCE
	Target Area	City-wide
	Goals Supported	Direct housing assistance -- owner-occupied Rental assistance Owner-occupied rehabilitation
	Needs Addressed	Affordable Housing Units Improve existing structures
	Funding	CDBG: \$235,727
	Description	Funds used to rehabilitate, restore and reconstruct existing units for eligible households.
	Target Date	5/25/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 8 units will be rehabilitated for eligible households.

	Location Description	One of two locations in the Bloomington Housing Authority Crestmont location will be rehabilitated with these funds
	Planned Activities	Rehabilitation for eight units for eight eligible households.
3	Project Name	FACILITY REHABILITATION
	Target Area	City-wide
	Goals Supported	Improvement of Public Facilities
	Needs Addressed	Affordable Housing Units Improve existing structures Infrastructure improvements Public Facilities
	Funding	CDBG: \$276,400
	Description	Funds will be used to rehabilitate, restore or reconstruct existing facilities that house eligible households or public facilities that serve eligible persons.
	Target Date	5/25/2016
	Estimate the number and type of families that will benefit from the proposed activities	Three facilities will be rehabilitated and will serve as residences for eligible persons or households and two facilities will be rehabilitated, restored or reconstructed and serve eligible persons.
	Location Description	Addresses include: 4417 Blackstone Cr; 1006 W. 11th St; 4100 E. Deckard Dr, 1835 S. Maxwell St, 713 E. Miller Dr; 214 E. Southern Dr; 803 N. Monroe St; 318, 320, & 338 S. Washington St; 2727 N. Dunn St; and, 930 W. 7th St.
	Planned Activities	Most activities are interior rehabilitations except for 930 W. 7th St which is the restoration of a historic limestone retaining wall at a historic community center.
4	Project Name	Curb and Sidewalk Program
	Target Area	City-wide
	Goals Supported	Create or improve infrastructure Improvement of Public Facilities
	Needs Addressed	Infrastructure improvements
	Funding	CDBG: \$156,280

	Description	Funds to assist the reconstruction, restoration or construction of existing or new sidewalks and drainage areas in appropriate census tracts and block groups or affordable housing projects.
	Target Date	5/25/2016
	Estimate the number and type of families that will benefit from the proposed activities	Generally individual families are not assisted with this program unless an affordable housing project needs some funding for infrastructure improvements.
	Location Description	In eligible census tracts and block groups and affordable housing projects.
	Planned Activities	To construct, reconstruct, restore or build new curbs and sidewalks and miscellaneous items involved with its completion.
5	Project Name	CDBG ADMINISTRATION
	Target Area	City-wide
	Goals Supported	Developer subsidy - owner-occupied Developer subsidy - rental Direct housing assistance -- owner-occupied Rental assistance Owner-occupied rehabilitation Create or improve infrastructure Improvement of Public Facilities Public service assistance
	Needs Addressed	Affordable Housing Units Improve existing structures Infrastructure improvements Public Facilities Public Service Assistance
	Funding	CDBG: \$159,493
	Description	Funds used to administer the CDBG program.
	Target Date	5/25/2016
	Estimate the number and type of families that will benefit from the proposed activities	None. CDBG Administration activity.
	Location Description	
	Planned Activities	CDBG Administration activity.

6	Project Name	HOME ADMINISTRATION
	Target Area	City-wide
	Goals Supported	Developer subsidy - owner-occupied Developer subsidy - rental Rental assistance
	Needs Addressed	Affordable Housing Units Improve existing structures
	Funding	HOME: \$46,955
	Description	Funds used to administer the HOME program.
	Target Date	5/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	HOME administration project.
	Location Description	
	Planned Activities	HOME administration project.
7	Project Name	HOME NEW CONSTRUCTION FOR HOMEBUYER
	Target Area	City-wide
	Goals Supported	Developer subsidy - owner-occupied Create or improve infrastructure
	Needs Addressed	Affordable Housing Units Infrastructure improvements
	Funding	HOME: \$300,000
	Description	Funds used to purchase, reconstruct, restore or construct housing units for homebuyers.
	Target Date	5/25/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately eight households will benefit from this project.
	Location Description	To be determined.
	Planned Activities	Acquisition, construct, reconstruct, restore and rehabilitate housing for eligible homebuyers.

8	Project Name	HOME RENTAL ASSISTANCE
	Target Area	City-wide
	Goals Supported	Developer subsidy - rental Rental assistance Create or improve infrastructure Improvement of Public Facilities
	Needs Addressed	Affordable Housing Units Improve existing structures Infrastructure improvements Public Facilities
	Funding	HOME: \$92,170
	Description	Funds will be used to acquire, construct, rehabilitate, restore or reconstruct housing units for eligible households. Funds can also be used to fund a Tenant Based Rental Assistance (TBRA) program.
	Target Date	5/25/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 6 households may be assisted.
	Location Description	To be determined.
	Planned Activities	Funds will be used to acquire, construct, rehabilitate, restore or reconstruct housing units for eligible households. Funds can also be used to fund a Tenant Based Rental Assistance (TBRA) program.
9	Project Name	HOME CHDO ASSISTANCE
	Target Area	City-wide
	Goals Supported	Developer subsidy - owner-occupied Create or improve infrastructure
	Needs Addressed	Affordable Housing Units Improve existing structures Infrastructure improvements
	Funding	HOME: \$70,434
	Description	Funds used to assist a community housing development organization acquire, construct, reconstruct, rehabilitate or restore a housing unit(s) for an eligible homebuyer.
	Target Date	5/25/2016

	Estimate the number and type of families that will benefit from the proposed activities	One eligible household.
	Location Description	To be determined.
	Planned Activities	Funds used to assist a community housing development organization acquire, construct, reconstruct, rehabilitate or restore a housing unit(s) for an eligible homebuyer.

AP-50 Geographic Distribution – 91.220(f)

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

The Bloomington jurisdiction will concentrate program funding with-in the boundaries of the Bloomington Urban Enterprise Zone (BUEA). Whenever possible, funding for low income housing projects will be dispersed throughout the community in an effort to continue to de-concentrate poverty in Bloomington.

Geographic Distribution

Target Area	Percentage of Funds
City-wide	100

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

See above.

Discussion

See above.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City's goals are as follows:

- Increase number of affordable housing units (owner-occupied & rental).
- Provide assistance to improve existing owner occupied units for low income individuals/households.
- Provide assistance to the elderly or disabled to allow them to remain in their homes
- Provide inspections of rental housing for compliance with local housing code.
- Provide assistance to low-income individuals/households in need of housing through Tenant Based Rental Assistance.
- Increase the number of handicapped accessible affordable housing units.
- Provide assistance to non-profit organizations that serve low income individuals/households and provide valuable community services to improve the quality of life.
- Provide rental security deposit loan assistance to low-income individuals/households through HAND's R-101 Renting in Bloomington program.

One Year Goals for the Number of Households to be Supported	
Homeless	10
Non-Homeless	0
Special-Needs	10
Total	20

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	6
The Production of New Units	4
Rehab of Existing Units	5
Acquisition of Existing Units	0
Total	15

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

Discussion

Households to be supported -Homeless -- this assistance will be through the City's R-101-Renting in Bloomington rental security deposit loan assistance program. Approximately 10 households are assisted

each year.

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

Households to be supported -rental assistance -- this assistance will be through the City's Tenant Based Rental Assistance program. Approximately 6 households are assisted each year.

Households to be supported - production of new units -- this assistance will be through the subsidy to developers for the creation of new units.

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

AP-60 Public Housing – 91.220(h)

Introduction

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

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

The City will assist BHA in completing the interior renovation of eight (8) units.

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

HAND will continue to offer its Home Buyers Club to interested parties including those who are residents of public housing.

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

The Bloomington Housing Authority has a strong history of achieving high ratings for performance in both Public Housing and Section 8. In 2013 the Section 8 Management Assessment (SEMAP) score was 100 and the Public Housing Assessment Score (PHAS) for 2014 was 96. Joint projects to promote affordable housing or improve environmental conditions for low-income individuals and households are completed regularly.

Discussion

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

Introduction

HAND is a member of the South Central Housing Network (SCHN) that includes many of the housing and sheltering agencies for Indiana Region 10 for the Continuum of Care. SCHN meets monthly to discuss ways to improve care to those who are homeless or at risk of homelessness. With the assistance of The Corporation for Supportive Housing (CSH) the group developed a Plan to End Homelessness with parts of the plan being implemented. In addition, HAND is a participating member of the Downtown Outreach Program, which is currently finishing its first year of operation. This program provides alternatives to arrest for individuals who are experiencing homelessness that are in need of services. The homeless individuals are engaged through the use of street social workers who communicate and coordinate with designated outreach officers of the Bloomington Police Department. Partnerships with area social service agencies have been developed to offer available resources to referred homeless individuals.

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

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

As stated above, the City of Bloomington launched the Downtown Outreach program to engage and serve homeless persons, which was granted funding through the City of Bloomington's Jack Hopkins Social Service Fund grant program. The pervasive problems of mental illness and substance abuse -- not simply extreme poverty -- often underlie the causes of chronic homelessness. The program continues to enhance collaborations with social service agencies to provide opportunities for homeless persons. Services offered through the program have been for general case management, employment related services (special certification training, acquiring personal identification documents, interview or job related equipment, and transportation), mental health evaluation and follow up counseling services, and assistance in acquiring prescribed medications. In addition, the city will continue to provide financial assistance through various funding mechanisms to other agencies that assist the homeless such as New Hope Family Shelter, Stepping Stones, and Shalom Community Center.

This program continues to evolve as we learn what is most effective to serve this population. The Outreach Committee meets monthly and the newly formed sub-committee on mental health has been meeting for the last several months. This year our goals are as follows:

1. Continue outreach and relationship building through the Resource Officers and Street Social Worker.
2. Providing access to medical and mental health assistance. Indiana recently rolled out Healthy Indiana Plan (HIP) Plus which allows very low income individuals to enroll for a co-pay based on income (power account). As part of this program, we are requesting funds to help homeless individuals pay this power account.
3. While Volunteers in Medicine provides a full continuum of medical services at no cost, there is still considerable barriers to getting people through the doors. In an innovative collaboration between the BPD Outreach Program, IUH Community Health Services, and Volunteers in Medicine, we are planning to debut a mobile health clinic. Mobile clinics are uniquely qualified to provide high-quality care to homeless populations, and they can do so with considerable cost savings.
4. Access to employment is key for any long-term solution. Through this program, Centerstone will continue to provide assistance in the form of training (such as Serv-Safe classes), job coaching, equipment assistance (safety shoes, etc.) and transportation.
5. Provide a Mental Health Outreach Specialist to work with the Street Social Worker to help remind clients about appointments, help them complete paperwork or other necessary steps to access services, advocate on behalf of the client and resolve any human errors on the system side of things, and help clients access needed treatments that cannot be brought to that client on-site.

Addressing the emergency shelter and transitional housing needs of homeless persons

"Heading Home" a Regional Plan to make Homelessness Rare, Brief and Non-repeating," and was adopted by the Housing Network in August of 2014.

Life Designs and Shalom Center are again collaborating on additional housing for the chronically homeless by attending the CSH Institute. This was one of the goals of the plan, which credits Crawford Apartments (25 units of housing single site individuals and 15 scattered site families) with significant success. A full 88% of the clients have been retained. If successful, the new project, with guaranteed funding, would come forward in 2016.

The Shalom Center, in keeping with HUD "housing first" initiatives has received two grants for HPRP services, which is intended to keep people in their current housing or quickly rehouse them. After an initial small grant of \$58,000 was used in 2014, a new \$180,000 fund will be available for HPRP.

Additionally a new facility, The Recovery and Engagement Center, has opened on the northwest side of the city. It serves as a low barrier community center and clearing house to coordinate services that support addiction recovery. This distributes service provision in a less intense environment than Shalom which welcomes all varieties of homeless individuals in a small building that also serves meals.

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

The City will continue to provide assistance through CDBG and Jack Hopkins Social Service Fund grant program (general fund). The City will continue to provide support for the Shelter + Care program and through Tenant Based Rental Assistance. HAND will also continue to offer its R101 - Renting in Bloomington program where successful graduates of the class can apply for rental damage deposit loans (general fund).

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

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

- Community Kitchen: provides free evening meals to people in need all year long at two locations and hosts a backpack buddies program with the local school system;
- Mother Hubbard's Cupboard: food pantry;
- Volunteers in Medicine: provides no cost primary and preventative medical care and education for medically underserved;
- Martha's House: emergency shelter for individuals (men and women) experiencing homelessness;
- New Hope Family Shelter: emergency shelter for families experiencing homelessness;
- Middle Way House and The Rise: emergency shelter and transitional housing for women experiencing domestic violence;
- Shalom Community Center: day center for people experiencing homelessness or at risk of homelessness;
- Stepping Stones: provide transitional housing and supportive services to homeless youth aged 16-20 years old;
- Indiana Legal Services: legal assistance for low income households

All of these agencies receive or have received financial assistance through the City of Bloomington's various funding mechanisms.

Discussion

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

Introduction:

The development costs in the City continue to increase. In order to combat the cost barriers, HAND will continue to provide:

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

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

City Departments, HAND and Planning continue to cooperate in the location and development of affordable housing sites in Bloomington. The new Comprehensive Plan (anticipated 2015) should provide a forum for discussions about affordable housing in Bloomington. A new group spearheaded by Councilpersons Susan Sandberg and Chris Sturbaum are again reviewing ways to incentivize the development of affordable rental units. Talks are ongoing about the possibility of other inclusionary zoning initiatives.

Currently the Planning Department supports variance and innovative subdivision petitions for the construction of owner occupied affordable housing. In addition, language in the adopted Growth Policy Plan supports the goal of developing more affordable housing. One of the strategies is to provide funding for infrastructure improvements like sewers, paving and sidewalks in low income areas and areas with developable land. HAND will create partnerships with housing developers and provide subsidy through infrastructure upgrades and HOME funding assistance.

The BHA confirmed its commitment to house the chronically homeless within 60 days of application. This clarification has been an improvement in the provision of housing to the neediest population

HAND will expand the funds available to TBRA through its HOME programming. It is financially well positioned to do this in 2015.

HAND will continue dialogue and attend events with the Apartment Owners Association to support retention of existing subsidized units.

Public discussion has expanded recently to include use of TIF funds for affordability, inclusionary zoning, use of the Housing Trust Fund, and permanent affordability. With a new City Council and Mayor being elected for the next four years, plans not anticipated in this document may develop to reduce barriers.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

In addition to the activities discussed earlier, the City plans to do the following:

Actions planned to address obstacles to meeting underserved needs

1. Environmental Hazards: A) Lead Based Paint -- HAND provides low or no-cost risk assessment to affordable housing or sheltering projects. B) Suspected Environmental Contamination -- The City has worked to identify areas where industrial dumping took place and sites in close proximity to those areas are difficult to develop. The City continues to explore ways to have a predictable assessment of brownfield development.
2. A major obstacle expressed in the Service Community Assessment of Need (SCAN) report is that social service agencies dedicate much of their time to fund raising. These fund raising efforts are a managerial concern for the not-for-profits because these activities reduce the amount of time the agency has to deliver their services. The City will continue to provide agencies with technical assistance for grant opportunities. The City will also continue to provide these agencies with funds through the Community Development Grant and Jack Hopkins Social Services (general fund) grants.

Actions planned to foster and maintain affordable housing

HAND will continue to foster and maintain affordable housing through a variety of housing programs such as Emergency Home Repair, Home Modification for Accessible Living and Owner Occupied Rehabilitation. HAND will continue to provide subsidy and direct assistance to create and/or maintain affordable units for income eligible households. HAND will inspect rental units within the city limits to maintain the integrity of those units and to provide safe, sanitary and affordable units for all citizens.

Actions planned to reduce lead-based paint hazards

The City of Bloomington Housing and Neighborhood Development Department (HAND) has four (4) licensed risk assessors to do lead risk assessments for HAND's housing rehabilitation programs. Since 2001, HAND has conducted 122 risk assessments and 30 visual assessments. Of those, 57 risk assessments showed unacceptable lead levels. For the risk assessments, the highest lead level found have been with the highest lead level of dust wipe being 79,460/ $\mu\text{g}/\text{ft}^2$, paint chip being 42.74%, soil being 24,000 ppm. Ten of those assessments were for families with children.

The Monroe County Lead-Safe Coalition is made up of members from IU Health Bloomington Hospital,

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

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

Actions planned to reduce the number of poverty-level families

1. The City of Bloomington will provide CDBG, HOME, and Jack Hopkins funding to various social service agencies and programs designed to reduce the number of poverty-level families.
2. HAND will continue to work with the SCHN on its implementation of the Plan to End Homelessness.
3. HAND will continue to work closely with the BPD Downtown Outreach program.

Actions planned to develop institutional structure

The HAND staff will carry out the Annual Action Plan with the assistance of its various boards and commissions.

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

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

Coordination between public and private agencies continues to be high. As stated, HAND will continue to be a participating member of the SCHN and the BPD Downtown Outreach committee to work cooperatively in addressing community needs.

Discussion:

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	23,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	23,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	90.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

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

Not applicable.

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

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

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

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

New Construction – any amount – 20 years

Rehabilitation

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

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

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

Fair Return—HAND defines a fair return as the homeowners’s initial investment (down payment)

plus any the cost of capital improvements. Capital improvements are defined as remodel that adds additional square feet to the structure, additional bathroom space and/or a complete kitchen remodel. Questions about what constitutes a capital improvement should be directed to HAND prior to the commencement of said project per the funding/loan agreement.

Net Proceed Calculations

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

See above.

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

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

Discussion: