



City of Bloomington

*Housing and Neighborhood
Development Department*



Draft **2018 Annual Action Plan**

March 13, 2018

Executive Summary

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

1. Introduction

The City of Bloomington is an entitlement community selected by the U.S. Department of Housing and Urban Development to receive an annual allocation of Community Development Block Grant (CDBG) and HOME Investment Partnership Program funds. As the administering agency of these funds, the Housing and Neighborhood Development (HAND) department enhances the quality of life for Bloomington residents by developing programs, services, and partnerships to preserve community character, promote affordable housing and encourage neighborhood vitality. The programs that are administered through this office are focused on low-moderate income persons and neighborhoods. As a recipient of federal funds, the City of Bloomington is required by HUD to produce a Consolidated Plan and Annual Action Plan. HAND is responsible for drafting and administering these plans.

Each year, HAND outlines in the Annual Action Plan how it will use the funds to meet the goals outlined in the Consolidated Plan. The current Consolidated Plan 2015-2019 can be found at <https://bloomington.in.gov/grants/community-development-block-grants/consolidated-plans>. This is the fourth Annual Action Plan under this Consolidated Plan. The project goals outlined in the plan were determined in 2018 by the City of Bloomington's Citizen Advisory Council (CAC), a citizen driven decision making process implemented by HAND in 1997. This process gives citizens an opportunity to weigh in on the use of HUD funds by either being a part of the CAC or attending one of the three public hearings held throughout the CAC process.

Additionally, housing assistance is provided to meet the needs of existing homeowners, renters and new homebuyers through a variety of programs administered by HAND. The housing programs are designed to restore and preserve the City's historic housing stock, support qualified homebuyers and help our senior population age in place.

The 2018 AAP will be available for public review and comment on the City of Bloomington's website, at City Hall in the offices of the Housing and Neighborhood Development Department and the Monroe County Public Library. The public comment period is thirty days.

2. Summarize the objectives and outcomes identified in the Plan

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

The programs that are part of the Annual Action Plan play a vital part in the City's efforts to sustain neighborhoods stability, prevent homelessness, and ensure affordable housing for people from all walks of life and in all stages of life. These programs will meet the following strategies identified in the 2015-2019 Consolidated Plan.

Strategy 1: Increase the number of affordable housing units.

Strategy 2: Improve existing owner-occupied structures and rental units for low- to moderate-income individuals/families.

Strategy 3: Create or improve infrastructure in target areas.

Strategy 4: Improvement of Public Facilities.

Strategy 5: Public Service Assistance.

In an effort to achieve these strategies, the City's allocation priorities will benefit low to moderate income households across Bloomington. Approximately forty-nine percent (49%) of our CDBG physical improvement funds will be specifically dedicated to projects that directly benefit low income households. Additional funds will be invested in neighborhood improvements in qualified census tracts. These improvements will include sidewalk, stormwater and sanitary sewers. HOME funds will be invested in the development and rehabilitation of affordable owner-occupied units and rental units and tenant based rental assistance. Existing housing programs include HAND's Emergency Home Repair grant, HAND's Home Modification for Accessible Living and HAND's Owner-Occupied Rehabilitation loan program.

3. Evaluation of past performance

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

Each year the City prepares a Consolidated Annual Performance Evaluation Report (CAPER). This report is submitted to HUD within ninety (90) days after the start of the new program year. Copies of previous years CAPERs are available for review at <https://bloomington.in.gov/housing/affordable>. The FY 2016 CAPER was submitted to HUD on September 2017. In the FY 2016 CAPER, the City of Bloomington expended one-hundred percent 100% of its CDBG funds to benefit low and moderate income persons. The City expended 13.98% of its funds during the FY 2016 CAPER period on public services, which is less than the maximum of 15% allowed. The City expended 13.59% of its FY 2016 funds on Planning and Administration, which is below the statutory maximum of 20%. The City was under the required 1.5 maximum drawdown ratio.

The City uses input from the community during the CAC process and the CAPER as evaluation tools to identify goals and projects each year. Additionally, each grant applicant is required to tie their grant requests back to the goals outlined in the Consolidated Plan. We then use outcomes from each project to track the overall performance of our CDBG and HOME programs.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The Housing and Neighborhood Development department initiates various mechanisms to engage the community through its Citizen Advisory Council (CAC) and consultation processes for the Consolidated Plan. Community members play an active role in the decision making process through four public meetings held during the CDBG allocation process outlined in Section 1 and during the 5 public meetings held as part of the 2015-2019 Consolidation Plan planning process. Additionally, the draft Annual Action Plan is made available for comment via the HAND website, HAND office and Monroe County Public Library. Citizens are allotted a 30 day comment period on the AAP.

5. Summary of public comments

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

The Housing and Neighborhood Development Department did a variety of activities to ensure broad citizen participation in the Consolidated Plan Process. On October 1, 2014, HAND mailed out a survey to 700 random addresses throughout the community. Eighty-two were returned by the Post Office as undeliverable. Two-hundred Seventy-three surveys were completed which is a 44.1% return rate. A survey to 250 Section 8 assisted tenants and Bloomington Housing Authority residents was mailed on October 30, 2014. Thirty-eight were mailed back and 48 were deposited in a sealed box at the Bloomington Housing Authority office which is a return rate of 15%.

HAND conducted series of focus groups on five relevant topics: Community Development, Economic Development, Homelessness, Social Services and Affordable Housing. The focus groups were advertised through the Herald-Times and on the City's webpage. HAND conducted a series of discussions with key community members.

In addition, HAND conducted face-to-face surveys with patrons of the Community Kitchen and the Shalom Community Center. Staff members also went out with the Bloomington Police Department Resource Officers to interview unsheltered homeless individuals. Individuals were contacted at city parks, the Monroe County Public Library and along city streets. Interviewees were asked questions about what services they use or have used and what, if any, services are needed but not available.

The input from these interviews, public meetings and community surveys are represented in the goals that have been set for Bloomington in the 2015-2019 Consolidated Plan.

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

The public comment period is open from March 15, 2018 to April 15, 2018.

7. Summary

In summary, this Consolidated Plan will build off of the work of the previous Consolidated Plan as outlined above. The City of Bloomington Housing and Neighborhood Development Department (HAND) will continue to work with its partner city departments and other outside entities to maximize resources to create a better quality of life for all citizens of Bloomington.

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

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

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

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

Table 1 – Responsible Agencies

Narrative (optional)

Consolidated Plan Public Contact Information

City of Bloomington

Housing and Neighborhood Development Department

Doris Sims, Director

401 N Morton Street, Suite 130

Bloomington, IN 47404

(812) 349-3420

AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

More information will be provided if needed.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

HAND staff coordinate with numerous boards, non-profit agencies, health and housing service providers, and community members to provide a comprehensive suite of services to the community. We coordinate with a variety of stakeholders to meet this goal. Below are a few of the boards, committees and organizations we coordinate with to better meet the needs of our community:

South Central Housing Network (SCHN) -- SCHN is a consortium of housing providers, of which HAND is a member, that oversee Region 10's Continuum of Care. Approximately 25 organizations are part of the South Central Housing Network and they are currently implementing the Heading Home Plan, a ten year plan to end homelessness. SCHN meets monthly to discuss Regional housing and homeless concerns.

Bloomington Housing Authority (BHA) Board -- At least one HAND staff member attends each monthly BHA board meeting in an effort to better coordinate programs and efforts designed to address affordable housing. This coordination allows both our agencies to address housing and supportive services comprehensively across the city. HAND also attends the Program Coordination Committee meetings which are held quarterly. Numerous non-profits and other community stakeholders attend this meeting to discuss upcoming events, training and service coordination, and general updates from each organization involved.

Monroe County Apartment Association -- HAND regularly presents at the Monroe County Apartment Association (MCAA) and has held Landlord Expos to inform landlords about affordable housing and Section 8 programs. Our goal is to put a face to affordable housing and help landlords understand the importance of providing affordable housing in our community.

Downtown Outreach Advisory Committee -- HAND coordinates efforts of the BPD Downtown Outreach Program and Advisory Committee. The Bloomington Police Department manages and funds the BPD Outreach program described below and the Outreach Advisory Committee provides the police officers with input from business owners, services providers, community members and other key stakeholders. This Advisory Committee, which is co-chaired by BPD and HAND, includes Centerstone (mental health provider), IU Health (Bloomington Hospital), and the faith-based community, Shalom Community Center (day center), Volunteers in Medicine, Monroe County Probation, and the Monroe County Library. The co-chairs also meet quarterly with the members of Downtown Bloomington, Inc.

(local businesses membership) to get feedback on the effectiveness of the outreach activities. This committee provides an opportunity for cross coordination between numerous organizations that provide support to homeless individuals.

Homebuyers Club -- HAND provides a homebuyers class two or three times per year. During these classes we coordinate with banks and realtors to provide educational materials for new homebuyers. These business leaders include representatives from John Bethel Title Company, Bloom Bank, Choice Realty and the Bloomington Board of Realtors. These classes provide opportunities for people to learn more about becoming a homeowner and qualifies each participant for down payment assistance (income qualifications apply).

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

In an effort to address homelessness in Bloomington, HAND supports several non-profits both financially and in an advisory role. Below is a list of the agencies we support, a description of their services and how HAND supports each organization. Additionally, each of these organizations is a member of the South Central Housing Network. As stated previously, the South Central Housing Network is the local organization which coordinates the Continuum of Care for the area.

Crawford II Apartments/Homes -- HAND provided a HOME subsidy to the construction of Crawford II Apartments which provides permanent supportive housing for individuals experiencing homelessness. Life Designs completed the low income housing tax credit project in December 2017 that has 35 permanent supportive housing units at the site directly adjacent to the Crawford Apartments.

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 24 transitional housing units for its clientele. HAND has provided financial assistance through CDBG and HOME for this organization.

Amethyst House -- Amethyst House provides transitional housing and supportive services for women and men ages 18 and over with chemical dependency and/or gambling addiction. Additionally, Amethyst House provides outpatient treatment. They have received Jack Hopkins Council Social Service funding (general fund) and Community Development Block Grant funds to support these services.

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

New Hope -- New Hope is a family shelter located in Bloomington, Indiana. This organization provides temporary shelter for homeless families in Bloomington and Monroe County. HAND has supported this

organization with Jack Hopkins Council Social Service funding, Downtown Outreach (general fund) and CDBG funds to rehabilitate two houses as overnight shelters.

Stepping Stones -- Stepping Stones is a non-profit that provides transitional housing and supportive services for homeless youth between the ages of 16 to 20. In the past this organization has received Jack Hopkins Council Social Service funding (general fund) which is administered by HAND.

Downtown Outreach Program -- The City of Bloomington Police Department (BPD) and HAND recently launched an initiative to respond to the challenges related to individuals who appear to be experiencing homelessness and who may need assistance from social services, mental health or medical services. There has been an increase in positive interaction between this demographic and the BPD. Rather than arresting homeless individuals, BPD is working with local providers to coordinate and provide services to those in need. Again, the BPD coordinates with multiple state and local health agencies, business leaders and civic leaders on coordination of care. Below is a list of agencies HAND and BPD coordinate with to provide services:

- IU Health (State health institution)
- Centerstone (mental health facility)
- Bloomington Chamber of Commerce
- Volunteers of Medicine
- Monroe County Probation

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

The City of Bloomington does not receive ESG funds.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Centerstone of Indiana, Inc
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is part of the South Central Housing Network and as such, provide input on the homelessness strategy implemented via the Consolidated Plan and the Region 10's Continuum of Care plan.
2	Agency/Group/Organization	Middle Way House, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is part of the South Central Housing Network and as such, provide input on the homelessness strategy implemented via the Consolidated Plan and the Region 10's Continuum of Care plan.

3	Agency/Group/Organization	Bloomington Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
4	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HAND coordinated with BHA to gather input from residents of public housing and Section 8 regarding the Consolidated Plan. Their input was incorporated in the goals of the Plan. Additionally, HAND has funded the renovation of several public housing units with CDBG funds.
	Agency/Group/Organization	AMETHYST HOUSE
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs Non-Homeless Special Needs
5	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Amethyst House assists persons struggling with alcohol and drug dependence. As part of the South Central Housing Network, HAND is able to consult with this organization regarding the Region 10's Continuum of Care and the Consolidated Plan.
	Agency/Group/Organization	SHALOM CENTER
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment

	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is part of the South Central Housing Network and as such, provide input on the homelessness strategy implemented via the Consolidated Plan and the Region 10's Continuum of Care plan. Shalom Center provides services ranging from counseling for jobs, housing and health needs.
6	Agency/Group/Organization	LifeDesigns, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As part of the South Central Housing Network, Life Designs provides input regarding the homelessness strategy outlined in the Consolidated Plan and the Region 10's Continuum of Care. Life Designs provides some housing options and services for persons living with disabilities. HAND is supporting the development of 35 additional affordable units at the Crawford II development.
7	Agency/Group/Organization	Monroe County Community School Corporation
	Agency/Group/Organization Type	Services-Children Services-Education Other government - County
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MCCSC is the largest school district in Monroe County. They share their concerns about serving students from households that live on the move and student issues. MCCSC provided input on the Consolidated Plan regarding children at risk of homelessness.
8	Agency/Group/Organization	STEPPING STONES
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Stepping Stones serves homeless youths by providing housing and other supportive services. They are a part of the South Central Housing Network and help oversee the Region 10's Continuum of Care.
9	Agency/Group/Organization	South Central Community Action Program
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As part of the South Central Housing Network, SCCAP provides input regarding the Region 10's Continuum of Care and the Consolidated Plan. SCCAP provides housing, housing assistance and childcare services.

10	Agency/Group/Organization	New Hope Family Shelter, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As part of the South Central Housing Network, New Hope provides input regarding the Region 10's Continuum of Care and the Consolidated Plan. New Hope offers housing opportunities and supportive services to chronically homeless families and individuals.
11	Agency/Group/Organization	Monroe County Probation Office
	Agency/Group/Organization Type	Services - Housing Services-homeless Other government - County
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is part of the South Central Housing Network and the Downtown Outreach Advisory Committee. The Monroe County Probation Office offers assistance to agencies that serve homeless and chronically homeless persons.
12	Agency/Group/Organization	Monroe County Public Library
	Agency/Group/Organization Type	Services-Employment Other government - County

Annual Action Plan
2018

13

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As part of both the South Central Housing Network and the Downtown Outreach Advisory Committee, this organization provides input regarding the homeless strategy in Bloomington. Monroe County Public Library serves as a gathering place for many homeless and chronically homeless persons.
13	Agency/Group/Organization	HABITAT FOR HUMANITY OF MONROE COUNTY
	Agency/Group/Organization Type	Housing Services - Housing Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As part of the South Central Housing Network, this organization provides input regarding affordable housing issues across the city. Habitat for Humanity provides homebuyer opportunities for income eligible households.
14	Agency/Group/Organization	IU Health Bloomington Hospital/Positive Link
	Agency/Group/Organization Type	Services - Housing Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provides comprehensive case management services for all residents of HOPWA and Supportive Housing Programs. Part of housing network group which provides input into the homelessness strategy for the community

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

Annual Action Plan
2018

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

Every year, HAND convenes the Citizen Advisory Council (CAC) to review Community Development Block Grant (CDBG) applications. The CAC is made up of members from the City Council, the Redevelopment Commission, and community members appointed by the Mayor. Half of the CAC reviews physical improvement applications and other half reviews social service applications. An informational meeting was held on September 13, 2017 for interested parties not familiar with the CDBG process. Letters of Intent were due on October 13, 2017 and mandatory technical assistance meetings were held for all applicants on October 24th and 26th (must attend one). The CAC held an Organizational and ConPlan meeting on November 30, 2017. The CAC for Physical Improvements conducted site visits on December 14, 2017. The CAC held public hearings for Physical Improvement applicants on January 4, 2018 and for Public Service applicants on January 11, 2018. Those hearings were broadcast on Cable Access Television (CATS). The allocation recommendations were reviewed by the Redevelopment Commission at an open meeting on February 5, 2018 and by the City Council on February 14, 2018. The City Council meeting on February 14, 2018 was also televised on CATS. We received no comments at any of the public hearings.

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

As outlined above, the CDBG process is a citizen driven process and the CDBG allocations are based on the recommendations of that committee. The Redevelopment Commission reviews all program guidelines for approval which provides the community an opportunity to provide input into the development of both CDBG and HOME funded programs. In order to keep updated on various community issues and concerns, HAND staff members attend community meetings and events to provide ample opportunity to engage with members of the public. We also host a listserve of over 700 emails which we use to send out regular HAND Update emails. We use this listserve to gather input on programs/projects and to notify community members of upcoming public meetings regarding CDBG/HOME funded programs.

The draft Annual Action Plan is made available for public comment via the City website and hard copies of the plan are available at our office and at the Monroe County Public Library. The plan was available from March 15, 2018 to April 15, 2018 (30 days) for public input. Citizens were

Annual Action Plan
2018

16

asked to submit their questions and/or comments via email to hand@bloomington.in.gov or phone at 812-349-3420. All comments and questions were documented and outlined below. The public comment period was advertised in the Bloomington Herald Times on March 12, 2018.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Persons or organizations that serve low and moderate income households	This was a public meeting open to any person or organization that wanted to learn more about HUD funding from CDBG and HOME funds.			
2	Public Meeting	CDBG applicants	Technical assistance meeting to educate applicants for CDBG funding.			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Newspaper Ad	Non-targeted/broad community		Availability of the Annual Action Plan was published in the local newspaper, placed on the city's website and a copy placed in the Indiana Room of the public library for public comment. No comments were received		

Table 4 – Citizen Participation Outreach

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.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	700,000	2,000	0	702,000	We have been advised that we will receive \$xxx,xxx in 2018 CDBG funding and we anticipate receiving approximately \$2,000 from CDBG program income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	435,000	25,000	0	460,000	400,000	We have been advised that we will receive \$xxx,xxx in 2018 HOME funding and we anticipate receiving \$25,000 from HOME program income.

Table 5 - Expected Resources – Priority Table

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

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

The City of Bloomington anticipates partnering with a developer to build 4-6 HOME assisted units on property that is currently owned by the City.

Discussion

No comments.

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
2	Developer Subsidy - rental housing	2015	2019	Affordable Housing	City-wide	Affordable Housing Units	HOME: \$295,450	Rental units constructed: 5 Household Housing Unit
3	Financial Housing Assistance - owner-occupied	2015	2019	Affordable Housing	City-wide	Affordable Housing Units	HOME: \$25,000	Homeowner Housing Added: 5 Household Housing Unit
4	Public Housing Improvements	2015	2019	Public Housing	City-wide	Affordable Housing Units Improve existing structures	CDBG: \$150,000	Rental units rehabilitated: 5 Household Housing Unit
5	Housing Rehab and Modifications	2015	2019	Affordable Housing	City-wide	Improve existing structures	HOME: \$96,050	Homeowner Housing Rehabilitated: 4 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Facilities Improvements	2015	2019	Affordable Housing Non-Housing Community Development	City-wide	Infrastructure improvements Public Facilities	CDBG: \$307,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4820 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 45 Households Assisted
7	Social Service Assistance	2015	2019	Homeless Non-Housing Community Development	City-wide	Public Service Assistance	CDBG: \$105,000	Public service activities other than Low/Moderate Income Housing Benefit: 18782 Persons Assisted
8	Grant Administration	2015	2019	Grant administration	City-wide	Affordable Housing Units Improve existing structures Infrastructure improvements Public Facilities Public Service Assistance	CDBG: \$140,000 HOME: \$43,500	Other: 5 Other

Table 6 – Goals Summary

Goal Descriptions

2	Goal Name	Developer Subsidy - rental housing
	Goal Description	Funds will be used to create nine affordable rental units. HOME EN funds and HOME CHDO funds will be used for these units.
3	Goal Name	Financial Housing Assistance - owner-occupied
	Goal Description	Approximately five households will be assisted with this program.
4	Goal Name	Public Housing Improvements
	Goal Description	Approximately \$150,000 in CDBG funds will be used to assist our local public housing authority by renovating 5 public housing units.
5	Goal Name	Housing Rehab and Modifications
	Goal Description	\$96,050 in HOME funding will assist 4 income eligible households through our Owner Occupied Rehabilitation Program.
6	Goal Name	Facilities Improvements
	Goal Description	Funds will be used to rehabilitate a transitional housing facility, rehabilitate a housing facility to accommodate persons living with disabilities, facility improvements at a youth community center located next to the Bloomington Housing Authority, infrastructure improvements to create an accessible route for pedestrians and extending sanitary sewer mains into a low and moderate neighborhood that currently has limited sanitary sewers access.
7	Goal Name	Social Service Assistance
	Goal Description	Funds will be used to assist local public service organizations with administering their programs citywide.
8	Goal Name	Grant Administration
	Goal Description	Funds will be used to administer the CDBG and HOME programs. Also includes CHDO Operating Expenses.

Projects

AP-35 Projects – 91.220(d)

Introduction

The Annual Action Plan is a one (1) year document based on community participation which addresses how current year HUD grants will be expended. The five year Consolidated Plan identifies priority needs for each of the formula grants and this one (1) year document serves as the guiding document for 2018. Below is a list of projects identified for the 2018 Annual Action Plan.

Projects

#	Project Name
24	Monroe County United Ministries--Childcare
25	Mother Hubbard's Cupboard
26	Community Kitchen
27	Middle Way House-Domestic Violence Shelter
28	Hoosier Hills Food Bank
29	Boys and Girls Clubs at Crestmont
30	Bloomington Housing Authority Rehabilitation
31	Centerstone Transitional Housing
32	Boys and Girls Clubs at Crestmont
33	LifeDesigns Facility Rehab on Winslow Road
34	Infrastructure Improvements at Adams-Third-Kirkwood
35	Broadview Sanitary Sewers
36	HOME Developer Subsidy-Rental Housing
37	HOME Housing Rehabilitation and Modifications
38	HOME Administration
39	CDBG Administration

Table 7 - Project Information

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

Allocating all funds to benefit low to moderate income households is the priority for the City of Bloomington. Approximately 68.2% of our CDBG physical improvement funds will be specifically dedicated to projects that directly benefit low income households this fiscal year. Thirty-one percent (31.8%) of the funds will be used to make needed infrastructure and park improvements in low income neighborhoods. Additionally, several low income rental projects will be constructed and/or renovated during this fiscal year. The impact Indiana University has on the rental market in Bloomington constricts

the market and drives up rental prices in the area. Finding developers interested in building affordable rental units is a serious obstacle in Bloomington. During this fiscal year we will focus on supporting the development of more affordable rental properties.

AP-38 Project Summary
Project Summary Information

Annual Action Plan
2018

28

1	Project Name	Monroe County United Ministries--Childcare
	Target Area	City-wide
	Goals Supported	Social Service Assistance
	Needs Addressed	Public Service Assistance
	Funding	CDBG: \$10,000
	Description	Provide affordable day care service to low and moderate income households.
	Target Date	5/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 130 children will be assisted with this program. Of this amount, approximately 40% will be extremely low income, 35% low income. and 15% low-moderate income.
	Location Description	827 W. 14th Court, Bloomington, IN 47404
	Planned Activities	Provide affordable childcare.
2	Project Name	Mother Hubbard's Cupboard
	Target Area	City-wide
	Goals Supported	Social Service Assistance
	Needs Addressed	Public Service Assistance
	Funding	CDBG: \$20,000
	Description	Provide food and food related education for community households in need.
	Target Date	5/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 11,000 persons will be assisted. Of this amount, approximately 76% will be extremely low income, 20% low income, and 4% low-moderate income.
	Location Description	1100 W. Allen St, Bloomington, In 47403
	Planned Activities	Persons will receive food items that will allow them to prepare them as needed.
3	Project Name	Community Kitchen
	Target Area	City-wide
	Goals Supported	Social Service Assistance
	Needs Addressed	Public Service Assistance

	Funding	CDBG: \$24,000
	Description	Provides meals for low and moderate persons and households.
	Target Date	5/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 2,940 persons will be provided service. Approximately 55% will be extremely low income, 42% low income, and 3% low-moderate income.
	Location Description	1515 S Rogers, Bloomington, IN, 47403
	Planned Activities	Provides meals for low and moderate persons and households.
4	Project Name	Middle Way House-Domestic Violence Shelter
	Target Area	City-wide
	Goals Supported	Social Service Assistance
	Needs Addressed	Public Service Assistance
	Funding	CDBG: \$10,000
	Description	Provide emergency shelter for victims of domestic violence and their dependents.
	Target Date	5/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 286 persons will be assisted. Of those assisted, approximately 87% will be extremely low income, 8% low income, and 5% low-moderate income.
	Location Description	338 S. Washington, Bloomington, IN 47401
	Planned Activities	Provide emergency shelter for victims of domestic violence and their dependents.
5	Project Name	Hoosier Hills Food Bank
	Target Area	City-wide
	Goals Supported	Social Service Assistance
	Needs Addressed	Public Service Assistance
	Funding	CDBG: \$19,000
	Description	Provide food to agencies that can then provide food to low income households.
	Target Date	5/30/2019

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 14,700 persons will be provided services. Of those served, approximately 50% will be extremely low income, 40% low income, and 10% low-moderate income.
	Location Description	Multiple locations within the community.
	Planned Activities	Provide food to agencies that serve low income households.
6	Project Name	Boys and Girls Clubs at Crestmont
	Target Area	City-wide
	Goals Supported	Social Service Assistance
	Needs Addressed	Public Service Assistance
	Funding	CDBG: \$22,000
	Description	Provides educational and recreational activities to youths after school and on many school breaks.
	Target Date	5/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 300 children will be assisted. Of those, approximately 72% will be extremely low income, 14% low income, and 10% low-moderate.
	Location Description	803 N. Monroe St, Bloomington, IN 47404
	Planned Activities	Provides educational and recreational activities to youths after school and on many school breaks.
7	Project Name	Bloomington Housing Authority Rehabilitation
	Target Area	City-wide
	Goals Supported	Housing Rehab and Modifications
	Needs Addressed	Improve existing structures
	Funding	CDBG: \$150,000
	Description	Five public housing units will be rehabilitated.
	Target Date	5/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Five units will be rehabilitated.
	Location Description	1316 W. 12th St.
	Planned Activities	5 public housing units will be rehabbed.
	Project Name	Centerstone Transitional Housing

8	Target Area	City-wide
	Goals Supported	Facilities Improvements
	Needs Addressed	Affordable Housing Units
	Funding	CDBG: \$40,000
	Description	Funds will be used to renovate various components of the facility.
	Target Date	5/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 25 persons will be assisted.
	Location Description	815 N. Maple St
	Planned Activities	Interior renovations to make better use of the existing space.
9	Project Name	Boys and Girls Clubs at Crestmont
	Target Area	City-wide
	Goals Supported	Facilities Improvements
	Needs Addressed	Public Facilities
	Funding	CDBG: \$20,000
	Description	Facility improvements to enhance the use of the facility.
	Target Date	5/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 300 persons will benefit from this project.
	Location Description	1200 W. 12th St.
	Planned Activities	Interior renovations to make the space more user friendly.
10	Project Name	LifeDesigns Facility Rehab on Winslow Road
	Target Area	City-wide
	Goals Supported	Facilities Improvements
	Needs Addressed	Affordable Housing Units
	Funding	CDBG: \$11,000
	Description	Project will make interior modifications to make the space more usable and accommodating to the residents.
	Target Date	5/30/2019

	Estimate the number and type of families that will benefit from the proposed activities	10 persons will benefit from these improvements.
	Location Description	1601 E Winslow Road
	Planned Activities	Renovate interior spaces to make the facility more user friendly.
11	Project Name	Infrastructure Improvements at Adams-Third-Kirkwood
	Target Area	City-wide
	Goals Supported	Facilities Improvements
	Needs Addressed	Infrastructure improvements
	Funding	CDBG: \$96,000
	Description	An accessible sidewalk will be installed along a major thoroughfare.
	Target Date	5/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 3,500 persons will benefit from this project.
	Location Description	Kirkwood Ave, Adams St and Third St.
	Planned Activities	Construct accessible sidewalks.
12	Project Name	Broadview Sanitary Sewers
	Target Area	City-wide
	Goals Supported	Facilities Improvements
	Needs Addressed	Infrastructure improvements
	Funding	CDBG: \$140,000
	Description	This project will install sanitary sewers in a low/mod area of the City so that residents will be able to connect to public sanitary sewers.
	Target Date	5/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1,020 persons will benefit from this project.
	Location Description	Broadview neighborhood along Ralston and Milton Streets
	Planned Activities	Install sanitary sewer lines.

13	Project Name	HOME Developer Subsidy-Rental Housing
	Target Area	City-wide
	Goals Supported	Developer Subsidy - rental housing
	Needs Addressed	Affordable Housing Units
	Funding	HOME: \$295,450
	Description	Assist rental developers to build or rehabilitate units for income eligible tenants.
	Target Date	5/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Nine units will be assisted with this program.
	Location Description	Available sites.
	Planned Activities	Provide more affordable housing.
14	Project Name	HOME Housing Rehabilitation and Modifications
	Target Area	City-wide
	Goals Supported	Housing Rehab and Modifications
	Needs Addressed	Improve existing structures
	Funding	HOME: \$96,050
	Description	Funds will be used to assist four households with home rehabilitation and modifications.
	Target Date	5/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately four households will be assisted.
	Location Description	Locations to be determined by the applicants.
	Planned Activities	Rehab, restore or reconstruction housing for income eligible households.
15	Project Name	HOME Administration
	Target Area	City-wide
	Goals Supported	Grant Administration
	Needs Addressed	Affordable Housing Units
	Funding	HOME: \$43,500

	Description	Funds used to administrate the HOME program.
	Target Date	5/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	This is an administrative activity.
	Location Description	City Hall.
	Planned Activities	Administer HOME funds.
16	Project Name	CDBG Administration
	Target Area	City-wide
	Goals Supported	Grant Administration
	Needs Addressed	Infrastructure improvements
	Funding	CDBG: \$140,000
	Description	Funds used to administer the CDBG program.
	Target Date	5/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	The entire City of Bloomington
	Location Description	401 N. Morton St
	Planned Activities	Administer the CDBG program.

AP-50 Geographic Distribution – 91.220(f)

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

The Bloomington jurisdiction includes all areas within the corporate boundaries of the city. The 2018 HUD allocations for CDBG and HOME will be distributed citywide with an emphasis on the Bloomington Urban Enterprise Zone (BUEA). That said, HAND makes support available to all income eligible applicants within the jurisdiction. 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 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The Bloomington Urban Enterprise Association (BUEA) contributes to economic development efforts in Bloomington's urban core. The Enterprise Zone operates in accordance with Indiana State Code and has created or retained hundreds of jobs and spurred millions of dollar in increased investment. HAND leverages these dollars in the urban core area to support economic development for low to moderate income residents. The City is working holistically to maximize investments, de-concentrate poverty and end homelessness.

Discussion

Included above.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

As mentioned previously, the housing market in Bloomington is inflated by the Indiana University student population. Therefore, affordable housing is a foremost priority for the City. The City's goals for the 2018 fiscal year 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 codes
- Provide assistance to low-income individuals/households in need of housing through Tenant Based Rental Assistance (TBRA)
- 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	0
Non-Homeless	18
Special-Needs	35
Total	53

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	6
Rehab of Existing Units	14
Acquisition of Existing Units	0
Total	20

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

Discussion

Households to be supported -Homeless -- HAND will support the development of 35 new units at Crawford II of which 7 units are dedicated as HOME units, a supportive housing development with an expected placed in service date of December 2017. This project was reported in the 2016 AAP and is still under construction. Anticipated beneficiary is not included in this report. HAND also allocates the maximum to CDBG Public Services activities. Many of these agencies operate programs that assist homeless persons and households.

Households to be supported -non-homeless -- HAND will support approximately 39 households/persons thru rehab construction, new construction, acquisition of housing and tenant based rental assistance. Another 2 facilities will be rehabbed for special needs persons.

Households to be supported -special needs -- HAND will rehabilitate 2 facilities that will allow LifeDesigns to lower the operating costs and enhance the quality of life their clients.

Households to be supported -rental assistance -- This assistance will be provided through the City's Tenant Based Rental Assistance program. Approximately 16 households will be assisted this year.

Households to be supported - production of new units -- This assistance will be provided through subsidies to developers to create 1 new construction owner occupied house, approximately 4 households with down payment and closing costs and approximately 6 households with new rental units.

Households to be supported - rehab of existing units -- Through the City's Emergency Home Repair and Owner Occupied Rehab Programs approximately 8 households will be assisted. The Bloomington Housing Authority will rehabilitate 4 units and the City's Owner Occupied Rehab program will assist approximately 2 households and LifeDesigns will rehab of their existing facilities.

AP-60 Public Housing – 91.220(h)

Introduction

The Bloomington Housing Authority's (BHA) 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." By collaborating with partnering entities as well with community agencies, BHA assists residents in becoming self-sufficient through a continuum of social services, career training, educational development, financial fitness, and wellness programs.

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

CDBG funds will be used to assist the local PHA to rehabilitate four existing 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 2017 the Section 8 Management Assessment (SEMAP) score was 100 and the most recent Public Housing Assessment Score (PHAS) was 96/100. 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

The City of Bloomington will continue to assist the elderly and persons with disabilities through its housing assistance programs.

The Emergency Home Repair program offers assistance to both the elderly and persons with disabilities to make emergency repairs to their homes. A grant for up to \$7500 for homes and \$3500 for mobile homes is available for repairs that are considered emergency in nature such as a leaky roof, non-working furnace, electrical issues, etc.

The Home Modification for Accessible Living Program provides persons with disabilities, including elderly persons, a grant to provide modifications to their dwelling unit. Modifications can include accessible ramps, doorway and hallway widening, and installing handles and grip bars in the bathrooms.

The city also partners with the local public housing authority to provide services to its residents. Funding is provided annually to the housing authority to assist in the modernization of their units to provide a safe and sanitary living environment for its residents. Grant assistance to the local resident council is also provided to allow them to provide residents with "green buckets". These green buckets include cleaning supplies, along with housekeeping information.

Through the HOME-TBRA program, funding is provided to the local public housing authority to assist households on its Section 8 voucher program. This allows those households who are waiting on a voucher to be housed more quickly through the TBRA program while they are waiting on a voucher to become available. The public housing authority gives preference to individuals who are homeless. This program year we anticipate assisting twenty households.

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, now known as the Heading Home Plan. In addition, HAND is a participating member of the Downtown Outreach Program. 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

Annual Action Plan
2018

40

individual needs

As stated above, the City of Bloomington launched the Downtown Outreach program to engage and serve homeless persons, which was initially 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 increased opportunities for homeless persons. Additionally, service agencies collaborate to better assess the needs of the homeless individuals. Services offered through the program include general case management and employment related services (special certification training, acquiring personal identification documents, interview or job related equipment, and transportation). 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 the most effective way to serve this population. The Outreach Committee meets monthly to assess its impacts and address concerns.

The City partnered last year with Centerstone to employ people who were experiencing homelessness and housing instability to work with a city park beautification program. This program employed eligible individuals with about 20 hours of work per week, which also taught so called soft skills (such as personal and time management skills) and resulted in a paycheck. Program participants assisted in maintaining five City parks. The program was very successful and the City plans to renew the partnership for the 2018 season. The program will also run one month longer than the pilot year.

Additionally, HAND will be assisting in the development of Crawford Apartments II. This development will service chronically homeless individuals and include 35-affordable units along with supportive services onsite. HAND is committing \$400,000 in HOME funds which will fund seven (7) units.

Addressing the emergency shelter and transitional housing needs of homeless persons

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

Life Designs and Shalom Center are again collaborating on additional housing for the chronically homeless by developing 35 housing units for chronically homeless individuals. The City dedicated \$400,000 in HOME funds to the development of Crawford II which will be placed in service in December 2017. This development will be adjacent to the currently operational Crawford Apartments I, a 25 unit development. The two developments will share resources such as the supportive services and community space.

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. In December 2015, the Bloomington Urban Enterprise Association (BUEA) awarded grant funds of up to \$350,000 through 2016 to the Shalom Community Center, 620 S. Walnut St. for the operation of a new homeless shelter. This shelter will replace the former Martha's House shelter located at 919 S. Rogers St. In addition to the transitional funding the BUEA voted to establish a matching grant program for 2016. The BUEA is encouraging community members to donate to the new sheltering project and will match contributions up to \$200,000 to ensure stability of funding in the years to come. HAND will commit funds via the Common Council Jack Hopkins Grant which will count toward the BUEA match contributions. Saving this shelter was imperative to serving chronically homeless individuals. Between May 2014 and April 2015, the shelter offered services to an average of 51 people each month and offer 12 beds to house individuals overnight.

The Recovery and Engagement Center, opened on the northwest side of the city in 2015 and serves as a low barrier community center and clearing house to coordinate services that support addiction recovery. The center 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. The goal of the center is to create a clearinghouse of information, support, and resources for individuals coping with addiction and substance abuse issues. HAND funds the center through Centerstone which operates the center.

This year Middle Way House will again receive CDBG Public Service funding to assist in the administration of their emergency shelter. Additionally, Middle Way will receive CDBG funds to install exterior security lighting and security lights as required.

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).

CDBG funding assists Middle Way House with sheltering victims of domestic violence and offering them the support services they need until their clients have a safe place to live. The Rise, a 24-hour security staffed 28-unit apartment complex owned and operated by Middle Way House, is a program that

provides housing and services to women and children with histories of domestic violence. The Rise currently houses 98 women with children and infants. Additionally, Middle Way provides emergency shelter for 270 women and children in emergency situations in 2014.

The City has provided HOME funding to LifeDesigns to build Crawford Place, a 25 supportive housing development for the chronically homeless. Life Designs is in the process of planning for the development of Crawford Place II. Crawford II, similar to Crawford I will provide housing for the chronically homeless in addition to access to services such as mental health counseling, job search assistance, and treatment programs to assist the residents to become more self-sufficient.

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;
- 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
- City of Bloomington and Bloomington Housing Authority partner together to operate a tenant based rental assistance program that allows housing to receive temporary assistance until the household receives a housing voucher.

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

various funding mechanisms.

Discussion

Bloomington has proudly assisted area public service organizations with approximately 15% of our CDBG allocation (the maximum). Many of these organizations assist homeless individuals and households directly or indirectly with food, clothing or shelter. More specifically we are funding Life Designs through the CDBG Physical Improvement grants to assist them in repairing a group home used to house youth with mental and physical disabilities. The housing and supportive services Life Designs provides across the city helps address housing individuals with special needs.

Below are the 2018 HOPWA goals as reported by IU Health:

- Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family:32
- Tenant-based rental assistance:17
- Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated:0
- Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds:0
- TOTAL:49

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

Introduction:

Construction and development costs in the City continue to increase which drives up the cost of rent. Additionally, “student rentals” increase rental costs creating an unaffordable landscape for low to moderate income renters. 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. A group of stakeholders spearheaded by Councilpersons Susan Sandberg and Chris Sturbaum are reviewing ways to incentivize the development of affordable rental units and should have a report completed by summer 2018. The Mayor is in support of incentivizing affordable housing development. Several developers have committed to incorporating 10% affordable housing in new developments scheduled for construction during this fiscal year.

Currently the Planning Department supports variance and innovative subdivision petitions for the construction of owner occupied affordable housing. In addition, language in the proposed Comprehensive Master Plan supports the goal of developing more affordable housing and has a whole chapter dedicated to 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.

Public discussion has expanded recently to include use of TIF funds for affordability, use of the Housing

Fund, and permanent affordability covenants as ways to increase the amount of affordable housing.

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

Actions planned to address obstacles to meeting underserved needs

1. Environmental Hazards: A) Lead Based Paint -- HAND provides low or no-cost risk assessments 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.
1. 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 CDBG 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 also inspect rental units within the city limits to maintain the integrity of those units and provide safe, sanitary and affordable units for all citizens. Additionally, HAND will develop relationships with developers and CHDO's across the state in an effort to identify responsible developers and support the development of affordable housing in Bloomington.

Actions planned to reduce lead-based paint hazards

The City of Bloomington Housing and Neighborhood Development Department (HAND) has four (4) licensed risk assessors on staff. HAND continues to test each project for lead based paint hazards and incorporate appropriate measures into its projects. Additionally, the Residential Rental and Lodging Establishment Programs implemented by our inspectors has not allowed chipping and peeling paint

since 1974. This ensures the safety of our rental residents across the city. Each rental unit is inspected on a 3, 4, and 5 year rotation.

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.

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 families living in poverty.
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/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	3,000
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:	3,000

Other CDBG Requirements

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

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

Not applicable

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

Homebuyer Assistance

For both recapture & resale provisions, the document to be used by all entities will be supplied by the city.

Recapture Option

Used in HAND's programs where a homebuyer is receiving direct financial assistance to buy a home.

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

In all recapture events, the maximum amount of HOME funds will be limited to the greater of the calculation above or the net sale proceeds. Additionally, in the case of foreclosure or where the sales price does not support the existing debt of a HOME assisted property; the recapture amount is based on the net proceeds of the sale of the property.

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

Step 1: Sales Price - (1st mortgage + closing costs) = Net Proceeds

Step 2: Home Subsidy / (home subsidy + homeowner investment) x Net Proceeds = Home Recapture

RESALE option

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

unit affordable to a low moderate income household.

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

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

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

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:
 1. The City of Bloomington utilizes mortgages and covenants to protect is affordability interest in HOME subsidized properties.
 2. The affordability period is terminated should any of the following events occur: foreclosure, transfer in lieu of foreclosure or assignment of an FHA insured mortgage to HUD.
 3. During the period of affordability, the property must be sold to another income qualified person/household.
 4. The purchaser must occupy the property as their primary residence. They will need to sign an annual affidavit that must be notarized to this effect.
 5. The original homeowner is guaranteed a fair return on their investment. If the homeowner wants to sell the property during the period of affordability, he/she must contact HAND with information for HAND to calculate the fair return on investment.
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.