

## **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 2019 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 four 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 2019 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 seventy-one percent (71%) 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 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/notices>. The FY 2017 CAPER was submitted to HUD in August 2018. In the FY 2017 CAPER, the City of Bloomington expended one-hundred percent 100% of its CDBG funds to benefit low and moderate income persons. The City expended 14.95% of its funds during the FY 2017 CAPER period on public services, which is less than the maximum of 15% allowed. The City expended 19.21% of its FY 2017 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 was open from March 15, 2019, to April 15, 2019. Any public comments received are listed under AP12, Participation.

## **7. Summary**

In summary, this Action Plan will build off of the work of the previous Action Plans and the 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**

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 provide input in to our Consolidated and Annual Action Plans, to coordinate various housing services to the homeless, those seeking housing, and providing housing assistance services. This coordination takes on many forms from the sharing of information, to attending each other respective board meetings, to providing statistical information on housing needs within the Bloomington community.

### **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))**

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 Bloomington Police Department Downtown Outreach Program. The BPD 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 three or four times per year. During these classes we coordinate with banks, title companies, realtors, and other housing professionals to provide educational materials for new homebuyers. 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 program (Centerstone) -- The Stepping Stones program operated by Centerstone provides transitional housing and supportive services for homeless youth between the ages of 16 to 20, many who have discharged out of foster care and into homelessness. In the past this program 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 launched an initiative in 2014 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. One of the goals is to increase 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 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)
- Stepping Stones (Centerstone)
- Shalom Community Center
- 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	<b>Agency/Group/Organization</b>	Centerstone of Indiana, Inc
	<b>Agency/Group/Organization Type</b>	Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Middle Way House, Inc.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Victims of Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Bloomington Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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.
4	<b>Agency/Group/Organization</b>	AMETHYST HOUSE
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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.
5	<b>Agency/Group/Organization</b>	SHALOM CENTER
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment

	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	LifeDesigns, Inc.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Monroe County Community School Corporation
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	STEPPING STONES
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Stepping Stones serves homeless youths by providing housing and other supportive services. Many of the youth they serve have discharged out of foster care and into homelessness. They are a part of the South Central Housing Network and help oversee the Region 10's Continuum of Care.
9	<b>Agency/Group/Organization</b>	South Central Community Action Program
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	New Hope Family Shelter, Inc.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Monroe County Probation Office
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-homeless Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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. They, along with the Bloomington City Police Department are consulted to help provide information and be a part of coordination regarding Corrections programs.
12	<b>Agency/Group/Organization</b>	Monroe County Public Library
	<b>Agency/Group/Organization Type</b>	Services-Employment Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	HABITAT FOR HUMANITY OF MONROE COUNTY
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	IU Health Bloomington Hospital/Positive Link
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Persons with HIV/AIDS
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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
15	<b>Agency/Group/Organization</b>	Monroe County Health Department
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Health Services-Education Health Agency Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Lead-based Paint Strategy

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Monroe County Health Department -- HAND is in regular contact with the local health department on matters ranging from rats to lead to mold to radon. HAND pays particularly close attention to potential lead poisoning as part of this collaboration, and recently trained additional staff on lead practices. Though HAND also conducts its own lead assessments at times, it obtains data from the health department in identifying addresses where children have been lead-poisoned. The most recent data obtained July 11, 2018, from Simeon Baker, Senior Environmental Health Specialist, indicated this specialist conducted 3 lead risk assessments in the past 2 years in the county and none of the homes tested positive for lead.
16	<b>Agency/Group/Organization</b>	Community Foundation Bloomington/Monroe County
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Health Services-Education Services-Employment Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Currently working with Agency to make Bloomington a Community Development Financial Institution (CDFI) friendly city to promote the development of affordable housing projects within the community. Also, partnering with organization to develop a housing needs assessment for the community which will outline will identify the various housing types, where located, and additional need in the community.

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

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	South Central Housing Network	Both plans goal is to increase the amount of affordable housing within the Bloomington/Monroe County area.
Metropolitan Planning Organization	City of Bloomington Planning Department	The MPO exists to provide oversight on future infrastructure improvements projects within the county. We coordinate our future physical improvement projects with the overall MPO needs of the city.

**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 12, 2018 for interested parties not familiar with the CDBG process. Letters of Intent were due on October 12, 2018 and mandatory technical assistance meetings were held for all applicants on October 30th with one meeting offered at 9:00AM and the other one offered at 5:00PM. Each applicant must attend one meeting. The CAC held an Organizational and ConPlan meeting on November 29, 2018. The CAC for Physical Improvements conducted site visits on December 13, 2018. The CAC held public hearings for Physical Improvement applicants on January 8, 2019 and for Pubic Service applicants on January 10, 2019. Those hearings were broadcast on Cable Access Television (CATS). The allocation recommendations were reviewed by the Redevelopment Commission at an open meeting on February 4, 2019 and by the City Council on February 20, 2019. The City Council meeting on February 20, 2019 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](http://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 12, 2019, to April 12, 2019, (30 days) for public input. Citizens were asked to submit their questions and/or comments via email to [hand@bloomington.in.gov](mailto: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, 2019.

### 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. A hard copy was also made available at the HAND office front desk. Copies were also made available in the Indiana Room of the public library, on the city's website and in the office.		

**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	800,000	2,000	0	802,000	0	We anticipate that we will receive \$800,000 in 2019 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	525,000	30,000	0	555,000	0	We anticipate that we will receive \$525,000 in 2019 HOME funding and we anticipate receiving \$30,000 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; 7) Opportunity Zones, and 8) the Bloomington Housing Development 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**

Though the initial timeline was delayed, South Central Indiana Housing Opportunities will still be building and operating Phase I of Switchyard Apartments, an affordable rental complex, on freely leased City land during this Action Plan year. A proposal for Phase II may also move forward to the financing stage.

### **Discussion**

No further 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
<b>1</b>	Developer Subsidy - rental housing	2015	2019	Affordable Housing	City-wide	Affordable Housing Units	HOME: \$200,000	Rental units constructed: 4 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 7 Households Assisted
<b>2</b>	Developer Subsidy - owner-occupied housing	2015	2019	Affordable Housing	City-wide	Affordable Housing Units Improve existing structures Infrastructure improvements	HOME: \$150,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 3 Households Assisted Direct Financial Assistance to Homebuyers: 3 Households Assisted
<b>3</b>	Public Housing Improvements	2015	2019	Public Housing	City-wide	Infrastructure improvements	CDBG: \$150,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 16 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Housing Rehab and Modifications	2015	2019	Affordable Housing	City-wide	Improve existing structures Infrastructure improvements	CDBG: \$77,000 HOME: \$100,000	Rental units rehabilitated: 1 Household Housing Unit Homeowner Housing Added: 2 Household Housing Unit Homeowner Housing Rehabilitated: 3 Household Housing Unit
5	Facilities Improvements	2015	2019	Affordable Housing Non-Housing Community Development	City-wide	Public Facilities	CDBG: \$192,400	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10633 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 125 Households Assisted
6	Social Service Assistance	2015	2019	Homeless Non-Housing Community Development	City-wide	Public Service Assistance	CDBG: \$120,000	Public service activities other than Low/Moderate Income Housing Benefit: 23633 Persons Assisted
7	Grant Administration	2015	2019	Grant administration	City-wide	Affordable Housing Units Improve existing structures Infrastructure improvements Public Facilities Public Service Assistance	CDBG: \$160,000 HOME: \$50,000	Other: 5 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Create or Improve Public Infrastructure	2015	2019	Non-Housing Community Development	City-wide	Infrastructure improvements	CDBG: \$100,600	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6460 Persons Assisted

**Table 6 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Developer Subsidy - rental housing
	<b>Goal Description</b>	Funds will be used to create new affordable rental housing units for income eligible tenants. HOME EN funds and HOME CHDO funds may be used for these units. Funds may also be used to assist eligible households with tenant based rental assistance.
2	<b>Goal Name</b>	Developer Subsidy - owner-occupied housing
	<b>Goal Description</b>	Funds can be used to install infrastructure for affordable housing units, construct new housing units, purchase/rehab houses or lots for new homebuyers or assist homebuyers with down payment and closing costs.
3	<b>Goal Name</b>	Public Housing Improvements
	<b>Goal Description</b>	Funds will be used to assist our local public housing authority with infrastructure improvements.
4	<b>Goal Name</b>	Housing Rehab and Modifications
	<b>Goal Description</b>	Funds will be used to assist income eligible households through our Owner Occupied Rehabilitation Program and funds may also be used to assist eligible rental properties with rental rehabilitation projects when applicable units are rented to income eligible tenants.

5	<b>Goal Name</b>	Facilities Improvements
	<b>Goal Description</b>	Funds will be used to replace a fire alarm and security system at a transitional housing facility, rehabilitate an existing facility to accommodate persons living with disabilities, install a security system at two residential facilities, remodel an existing public service facility to improve and increase efficiency of space and remove and replace an existing roof on an affordable housing rental facility.
6	<b>Goal Name</b>	Social Service Assistance
	<b>Goal Description</b>	Funds will be used to assist local public service organizations with administrating their programs citywide.
7	<b>Goal Name</b>	Grant Administration
	<b>Goal Description</b>	Funds will be used to administer the CDBG and HOME programs.
8	<b>Goal Name</b>	Create or Improve Public Infrastructure
	<b>Goal Description</b>	Funds used to install infrastructure for affordable housing and improve pedestrian linkages.

## 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 2019. Below is a list of projects identified for the 2019 Annual Action Plan.

#### Projects

#	Project Name
1	CDBG PUBLIC SERVICES
2	MOTHER HUBBARD'S CUPBOARD -- PUBLIC SERVICES
3	HOOSIER HILLS FOOD BANK -- PUBLIC SERVICES
4	BOYS AND GIRLS CLUBS OF BLOOMINGTON AT CRESTMONT
5	MONROE COUNTY UNITED MINISTRIES
6	CITY OF BLOOMINGTON'S OWNER OCCUPIED REHABILITATION
7	MOTHER HUBBARD'S CUPBOARD - FACILITY IMPROVEMENT
8	MIDDLE WAY HOUSE -- FIRE AND SECURITY IMPROVEMENTS
9	LIFEDESIGNS HIGHLAND GROUP HOME RENOVATION
10	LIFEDESIGNS CRAWFORD APT II ACCESS CONTROL SYSTEM
11	CENTERSTONE - HOPEWELL RENTALS
12	CENTERSTONE - FACILITY IMPROVEMENT
13	HABITAT FOR HUMANITY INFRASTRUCTURE
14	COB PLANNING AND TRANSPORTATION INFRASTRUCTURE
15	BLOOMINGTON HOUSING AUTHORITY INFRASTRUCTURE IMPROVEMENTS
16	CDBG ADMINISTRATION
17	HOME ADMINISTRATION
18	HOME RENTAL NEW CONSTRUCTION AND ASSISTANCE
19	HOME HOMEBUYER ASSISTANCE -- NEW CONSTRUCTION AND DOWN PAYMENT ASSISTANCE
20	HOUSING REHABILITATION

**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 71% of our CDBG physical improvement funds will be specifically

dedicated to projects that directly benefit low income persons or households this fiscal year. Twenty-nine percent (29%) of the funds will be used to make needed infrastructure 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**

1	<b>Project Name</b>	CDBG PUBLIC SERVICES
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Social Service Assistance
	<b>Needs Addressed</b>	Public Service Assistance
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	Funds will be used to assist Public Service agencies with operating expenses.
	<b>Target Date</b>	5/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 1,034 persons will be assisted through this program.
	<b>Location Description</b>	Community Kitchen 1515 S. Rogers Street
	<b>Planned Activities</b>	Provide free meals and dining for all persons.
2	<b>Project Name</b>	MOTHER HUBBARD'S CUPBOARD -- PUBLIC SERVICES
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Social Service Assistance
	<b>Needs Addressed</b>	Public Service Assistance
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	Funds will be used to provide food to individuals and families and provide gardening tools so that persons can create their own gardens.
	<b>Target Date</b>	5/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 10,633 persons will be assisted with this program.
	<b>Location Description</b>	1100 W. Allen Street

	<b>Planned Activities</b>	Provide food, supplies and tools to prepare meals and maintain a vegetable garden.
<b>3</b>	<b>Project Name</b>	HOOSIER HILLS FOOD BANK -- PUBLIC SERVICES
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Social Service Assistance
	<b>Needs Addressed</b>	Public Service Assistance
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	Funds will be used to supply area agencies with food items so that other agencies can pass them onto families and individuals.
	<b>Target Date</b>	5/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 11,667 persons will be assisted.
	<b>Location Description</b>	2333 W. Industrial Park Drive
	<b>Planned Activities</b>	Supplying local agencies with food items so that these agencies can distribute them to families, individuals or other agencies.
<b>4</b>	<b>Project Name</b>	BOYS AND GIRLS CLUBS OF BLOOMINGTON AT CRESTMONT
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Social Service Assistance
	<b>Needs Addressed</b>	Public Service Assistance
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	Provide afterschool activities to school children of all ages.
	<b>Target Date</b>	5/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 257 children will be assisted.
	<b>Location Description</b>	1111 W. 11th St

	<b>Planned Activities</b>	Provide a safe place for school age children to learn and play afterschool.
<b>5</b>	<b>Project Name</b>	MONROE COUNTY UNITED MINISTRIES
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Social Service Assistance
	<b>Needs Addressed</b>	Public Service Assistance
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	Funds will be used to provide pre-school childcare and child learning in a safe environment.
	<b>Target Date</b>	5/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	42 families will be assisted
	<b>Location Description</b>	827 W. 14th Court
	<b>Planned Activities</b>	Provide pre-school age children a safe place to play and learn.
<b>6</b>	<b>Project Name</b>	CITY OF BLOOMINGTON'S OWNER OCCUPIED REHABILITATION
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Housing Rehab and Modifications
	<b>Needs Addressed</b>	Improve existing structures
	<b>Funding</b>	CDBG: \$77,000
	<b>Description</b>	Funds will be used to rehabilitate existing homes.
	<b>Target Date</b>	5/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 5 households will be assisted.
	<b>Location Description</b>	City wide.
	<b>Planned Activities</b>	Administering the CDBG and HOME programs.
<b>7</b>	<b>Project Name</b>	MOTHER HUBBARD'S CUPBOARD - FACILITY IMPROVEMENT
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Facilities Improvements

	<b>Needs Addressed</b>	Public Facilities
	<b>Funding</b>	CDBG: \$70,000
	<b>Description</b>	Funds will be used to improve the efficiency of the existing structure.
	<b>Target Date</b>	5/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 14,635 persons may use this facility.
	<b>Location Description</b>	1100 W. Allen St
	<b>Planned Activities</b>	Provide more useable space in the facility to make it more efficient.
8	<b>Project Name</b>	MIDDLE WAY HOUSE -- FIRE AND SECURITY IMPROVEMENTS
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Facilities Improvements
	<b>Needs Addressed</b>	Public Facilities
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	Project will replace the existing fire alarm and entry security systems.
	<b>Target Date</b>	5/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	25 households will be assisted.
	<b>Location Description</b>	401 S. Washington Street
	<b>Planned Activities</b>	Replace the existing alarm and security systems.
9	<b>Project Name</b>	LIFEDESIGNS HIGHLAND GROUP HOME RENOVATION
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Facilities Improvements
	<b>Needs Addressed</b>	Public Facilities
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	Funds will be used to rehabilitate an existing basement for persons living with disabilities to meet and learn new skills.
	<b>Target Date</b>	5/31/2020

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 38 persons will benefit from this project.
	<b>Location Description</b>	1826 S. Covey Lane
	<b>Planned Activities</b>	Rehabilitate the basement.
<b>10</b>	<b>Project Name</b>	LIFEDESIGNS CRAWFORD APT II ACCESS CONTROL SYSTEM
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Facilities Improvements
	<b>Needs Addressed</b>	Public Facilities
	<b>Funding</b>	CDBG: \$12,400
	<b>Description</b>	Project will increase security access to the building.
	<b>Target Date</b>	5/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	36 units will be assisted with this improvement.
	<b>Location Description</b>	2446 S. Henderson Street
	<b>Planned Activities</b>	Control the access to the building in a more secure manner.
<b>11</b>	<b>Project Name</b>	CENTERSTONE - HOPEWELL RENTALS
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Housing Rehab and Modifications
	<b>Needs Addressed</b>	Improve existing structures
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	The existing roof will be removed and replaced.
	<b>Target Date</b>	5/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	8 persons will be assisted through this activity.
	<b>Location Description</b>	121 N. Hopewell St.
<b>12</b>	<b>Planned Activities</b>	Remove and replace the existing roof.
	<b>Project Name</b>	CENTERSTONE - FACILITY IMPROVEMENT
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Facilities Improvements

	<b>Needs Addressed</b>	Public Facilities
	<b>Funding</b>	CDBG: \$45,000
	<b>Description</b>	Improve an existing exterior accessible ramp to a residential building.
	<b>Target Date</b>	5/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	13 persons will be assisted through this project.
	<b>Location Description</b>	653 S. Rogers St
	<b>Planned Activities</b>	Improve accessibility.
<b>13</b>	<b>Project Name</b>	HABITAT FOR HUMANITY INFRASTRUCTURE
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Create or Improve Public Infrastructure
	<b>Needs Addressed</b>	Infrastructure improvements
	<b>Funding</b>	CDBG: \$65,257
	<b>Description</b>	Install infrastructure (streets, sidewalks, utilities, etc) for an affordable housing subdivision.
	<b>Target Date</b>	5/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Area benefit of 2,960 persons.
	<b>Location Description</b>	Approximately 700 W. Guy Ave.
	<b>Planned Activities</b>	Installation of infrastructure for a housing subdivision.
<b>14</b>	<b>Project Name</b>	COB PLANNING AND TRANSPORTATION INFRASTRUCTURE
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Create or Improve Public Infrastructure
	<b>Needs Addressed</b>	Infrastructure improvements
	<b>Funding</b>	CDBG: \$35,343
	<b>Description</b>	Construct pedestrian improvements for more accessibility.
	<b>Target Date</b>	5/31/2020

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 1665 person will be assisted with these improvements.
	<b>Location Description</b>	Kirkwood Ave and Adams St and 3rd St.
	<b>Planned Activities</b>	Pedestrian friendly improvements.
<b>15</b>	<b>Project Name</b>	BLOOMINGTON HOUSING AUTHORITY INFRASTRUCTURE IMPROVEMENTS
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Create or Improve Public Infrastructure
	<b>Needs Addressed</b>	Infrastructure improvements
	<b>Funding</b>	CDBG: \$150,000
	<b>Description</b>	Improve the accessibility within the housing neighborhood and the City's residential sidewalks.
	<b>Target Date</b>	5/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 1,440 persons will be assisted with these improvements.
	<b>Location Description</b>	Near the intersection of Park Street and Miller Drive.
	<b>Planned Activities</b>	Increase accessibility.
	<b>Planned Activities</b>	Increase accessibility.
<b>16</b>	<b>Project Name</b>	CDBG ADMINISTRATION
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Grant Administration
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$160,000
	<b>Description</b>	Funds will be used to administer the CDBG program.
	<b>Target Date</b>	5/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Funds will be used to administer the CDBG program.
	<b>Location Description</b>	401 N. Morton Street
	<b>Planned Activities</b>	Administer the CDBG program.
<b>17</b>	<b>Project Name</b>	HOME ADMINISTRATION

	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Grant Administration
	<b>Needs Addressed</b>	
	<b>Funding</b>	HOME: \$50,000
	<b>Description</b>	Funds will be used to administer the HOME program.
	<b>Target Date</b>	5/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	No beneficiaries with this activity.
	<b>Location Description</b>	401 N. Morton Ave.
	<b>Planned Activities</b>	Administer the HOME program.
<b>18</b>	<b>Project Name</b>	HOME RENTAL NEW CONSTRUCTION AND ASSISTANCE
	<b>Target Area</b>	
	<b>Goals Supported</b>	Developer Subsidy - rental housing
	<b>Needs Addressed</b>	Affordable Housing Units Improve existing structures
	<b>Funding</b>	HOME: \$200,000
	<b>Description</b>	Funds may be used to construct new rental units or rehabilitate existing units. Funds may also be used for Tenant Based Rental Assistance.
	<b>Target Date</b>	5/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 3 new rental units may be constructed or 3 rental units may be rehabilitated.
	<b>Location Description</b>	No parcels have been identified.
	<b>Planned Activities</b>	Construct new rental housing units or rehabilitate existing rental housing units. Tenant based rental assistance is also available.
<b>19</b>	<b>Project Name</b>	HOME HOMEBUYER ASSISTANCE -- NEW CONSTRUCTION AND DOWN PAYMENT ASSISTANCE
	<b>Target Area</b>	City-wide

	<b>Goals Supported</b>	Developer Subsidy - owner-occupied housing Housing Rehab and Modifications Create or Improve Public Infrastructure
	<b>Needs Addressed</b>	Affordable Housing Units Improve existing structures
	<b>Funding</b>	HOME: \$150,000
	<b>Description</b>	Funds are available to construct new housing units, acquire/rehab existing housing units and offer downpayment and closing costs for home acquisitions.
	<b>Target Date</b>	5/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Seven households may be assisted.
	<b>Location Description</b>	Anywhere within the City limits.
	<b>Planned Activities</b>	New construction, purchase rehabilitation, down payment and closing costs.
20	<b>Project Name</b>	HOUSING REHABILITATION
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Housing Rehab and Modifications
	<b>Needs Addressed</b>	Improve existing structures
	<b>Funding</b>	HOME: \$100,000
	<b>Description</b>	Funds will be used to rehabilitate existing housing units for tenants or homebuyers.
	<b>Target Date</b>	5/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 2 housing units will be rehabbed.
	<b>Location Description</b>	Within the city limits.
	<b>Planned Activities</b>	Rehabilitate existing structures.

## **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 2019 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. New Opportunity Zones will also allow City targeting external of HUD funding. 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

HAND allocates the maximum to CDBG Public Services activities. Many of these agencies operate programs that assist homeless persons and households. For example, Community Kitchen, Mother Hubbard's Cupboard, and Hoosier Hills Food Bank provide food resources to feed or provide food to those in need. HAND administers the Jack Hopkins Social Service grant funds, which is a local source of funds utilized to assist agencies that serve low income households. Many of the agencies who receive funds through Jack Hopkins directly provide services to households experiencing homelessness. Lastly, HAND works in coordination with the Bloomington Police Department through the Downtown Outreach program, which seeks to reduce arrests of those who are homeless in our community and instead connect these individuals with services to end their homelessness. The program provides funding the local agencies that complete outreach to those who are homeless and works to get this population into shelters, permanent supportive housing, or other housing options.

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

**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	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	0

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

## Discussion

**Homeless households to be supported** - HAND will support approximately 7 households with Tenant Based Rental Assistance to secure housing for these families.

**Non-homeless households** - HAND will support approximately 21 households/persons through rehabbing existing units, new construction of units and acquisition of housing.

**Special needs households** - HAND will rehabilitate a facility for LifeDesigns, and a facility for Centerstone to improve housing conditions for approximately 35 persons living with disabilities.

Households supported through **Rental Assistance** – HOME funds will be provided to assist 7 eligible households with tenant based rental assistance.

Households supported through **Production of New Units** – HOME funds will be provided to assist developers for new construction of approximately 7 rental units.

Households supported through **Rehabilitation of existing units** – HOME funds will be provided to rehabilitate 2 owner occupied housing units and 1 rental housing unit. CDBG funds will be provided to rehabilitate 5 public housing units and rehabilitate two facilities which can accommodate 35 persons living with disabilities.

Households supported through **Homebuyer Assistance** – HOME funds will be provided to build 1 new construction housing unit for an eligible household and assist 5 eligible households with down payment and closing costs.

## **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. The BHA recently completed a visioning process and new strategic plan; the new plan includes immediate steps to begin participation in HUD's Rental Demonstration Program (RAD). Several BHA complexes will be renovated in the near future through RAD. A partnering developer has been chosen to assist in this conversion. For more information visit [bhaindiana.net](http://bhaindiana.net).

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

CDBG funds will be used to assist the local PHA to develop accessibility and additional infrastructure improvements.

### **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. For fiscal year end 9/30/18 the Section 8 Management Assessment (SEMAP) score was 100/100 and the most recent Public Housing Assessment Score (PHAS) was 92/100. 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 ten households.

HAND is a participant 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 every other month to discuss affordable housing in general, but more specifically, ways to improve care to those who are homeless, chronically 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 partners with the Bloomington Police Department to administer the city's 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 Bloomington Police officers that are titled Downtown Resource Officers and where different uniforms as part of this designation. Partnerships with area social service agencies have been developed to offer available resources to referred homeless individuals.

As stated in a previous section of this Action Plan, HAND allocates the maximum to CDBG Public Services

activities. Many of these agencies operate programs that assist homeless persons and households. For example, Community Kitchen, Mother Hubbard's Cupboard, and Hoosier Hills Food Bank provide food resources to feed or provide food to those in need. Also, HAND is heavily involved in the administration of the Jack Hopkins Social Service grant funds, which is a local source of funds utilized to assist agencies that serve low income households. Many of the agencies who receive funds through Jack Hopkins directly provide services to households experiencing homelessness.

## **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**

The City of Bloomington is in its 5th complete year of implementing 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 in 2014. The program is now funded through city general fund dollars. 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. Street outreach social workers are funded through the program with both Shalom and Centerstone to work with the police department's Downtown Resource Officers. Additionally, service agencies collaborate to better assess the needs of the homeless individuals. Services offered through the program include help with accessing health insurance, personal identification documentation, and general case management and employment related services (special certification training, acquiring personal identification documents, interview or job related equipment, and transportation). The City will continue to provide financial assistance through various funding mechanisms to agencies that assist the homeless such as New Hope Family Shelter, Emergency Winter Shelter, Shalom Community Center, and Centerstone. This program continues to evolve with each year as we continue to learn the most effective way to serve this population. The City conducts monthly meetings with its partners to assess the impacts of the program 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 has renewed the partnership for the 2019 season.

## **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. HAND works with the SCHN on the continued implementation of the plan. One area of the plan is security deposit assistance to help those transition into housing. HAND will continue to offer security deposit assistance through local city general funds. This assistance is tied to rental counseling through HAND's HUD Housing Counseling services.

The Shalom Center administers a Rapid Rehousing Program to provide short term rental assistance to households who meet the definition of being homeless. Many households are identified for this program through Shalom's Street Outreach efforts, which the city supports through the Downtown Outreach Program. Shalom has also applied for funds from the city's Jack Hopkins Social Service grant for support of Shalom's shelter, called Friend's Place. Friend's Place is in its third year of operating after Shalom (through support from the city, county, and wider community) stepped in to save the shelter (formerly Martha's House) from closing its doors.

The city provides support to Centerstone. This year Centerstone is receiving CDBG funds to improve two of their transitional housing facilities. Centerstone is also receiving support for Street Outreach efforts to the homeless, and support for a program that provides employment coaching to at risk populations at one of their recovery and engagement centers. The goal of the center is to create a clearinghouse of information, support, and resources for individuals coping with homelessness, and substance abuse issues. Centerstone is also partnering with the City's Parks and Recreation Department for an employment program that will assist the employment of Centerstone clients that are homeless.

The City works with several social service agencies who service those who are chronically homeless.

**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). CDBG is supporting Centerstone with two of their transitional housing facilities. HAND will also continue to offer its R101 - Renting in Bloomington program where rental counseling clients can apply for rental security deposit grants (general fund). This program has been very successful

with helping individuals and families to secure housing more quickly by helping to assist with security deposits which can be a huge expense to secure housing. Through the Downtown Outreach Program, New Hope Family Shelter is being supported with local city funds for their lodging assistance program in coordination with the Downtown Outreach Program. This assistance helps in emergency situations to provide short term lodging at a local motel or hotel for when a household with children do not have a safe place to sleep and New Hope does not have space in their shelter, but will have a space opening up soon or the family is able to resolve their short term episode of being homeless. Funding also provides the Shalom Center to provide support to the chronically homeless. Shalom provides a location for those who are chronically homeless to take showers, receive a meal, site visits from other public assistance programs including the local housing authority and a local mailing address and phone number to serve as a central contact location.

The City of Bloomington, Community and Family Resources Department has created a website to assist residents experiencing homelessness, who are chronically homeless, or those interested in assisting those who are homeless to connect with resources for shelter or alleviate hunger. The site can be found at: [bloomington.in.gov/homeless-resources](http://bloomington.in.gov/homeless-resources) and includes information on food, emergency services, housing, and specialised services.

**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, and also manages a low barrier shelter called Friend's Place;
- Centerstone: local community mental health facility/provider that also has outreach and housing options for at risk or homeless populations.
- Stepping Stones Program (Centerstone): provide transitional housing and supportive services to

homeless youth aged 16-20 years old;

- Wheeler Mission: provides emergency low barrier sheltering and longer term sheltering options for men, and for women and children;
- Indiana Legal Services: legal assistance for low income households
- IU Health Positive Link: administers HOPWA funding to assist qualified clients with housing, health, and case management support
- 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.

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.

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: 45
- Tenant-based rental assistance: 13
- 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: 58

## **Discussion**

The following are just a few examples of Bloomington outreach and response to special groups:

### **1) Elderly/Frail**

HAND cooperates with the Area 10 Agency on Aging across a multitude of matters, coordinating and referring care on many clients regularly. Many other partner agencies also collaborate with HAND on elderly issues, including but not limited to the Bloomington Housing Authority and its disproportionately high number of elderly clients. The City also has a Commission on Aging, serving as a catalyst for

improving public awareness of the senior and aging community. The Commission works in collaboration with diverse community members and organizations to build bridges, open dialogue, celebrate accomplishments, encourage programming, and explore issues and concerns of older adults. The intent is to promote solutions to the problems and challenges and celebrate the contributions of our older citizens.

Frail clients are a frequent population served by HAND's emergency home repair and especially home modifications for accessible living programs. Items such as bathroom enhancements are a common program benefit.

### 3) Disabilities

#### a) Mental

Centerstone is one of many local healthcare facilities HAND partners with in ensuring mental health is not a barrier to a safe and secure home. HAND provides rental inspection services for the Shelter Plus Care program administered by this entity. Several HAND staff members also participated in 2018 in Mental Health First Aid training to increase competencies in dealing with this population.

#### b) Physical

Physical health and well-being is always a concern for HAND and is dealt with across our programming, including but not limited to our rental inspection program. Beyond rental inspection, the City hosts the Council for Community Accessibility, a volunteer group that advocates for the interests of people with disabilities. Formerly known as the Community Council on Handicap Concerns, the group was formed in 1990. The CCA promotes awareness of the challenges faced by people with disabilities, and works to develop solutions to problems of accessibility in the community.

#### c) Developmental

LIFEDesigns is one local entity supported by HAND that specializes in creating inclusive communities through supportive services, employment, education, housing, and more. HAND has supported numerous improvements to developmental group homes operated by the agency, provided commitment letters for collaborative projects, and otherwise promotes program success. One recent successful project was Crawford Homes II, now open in Bloomington.

#### d) Alcohol and drug

HAND collaborates with many agencies specializing in assisting those with alcohol and drug issues. One recent City effort was allocating funding for the Indiana Recovery Alliance's harm reduction programs

through the Jack Hopkins funding program.

#### 4) HIV/AIDS and families

Prior mentioned in this section, HAND works closely with IU Health's Positive Link services, specializing in HIV/AIDS populations. HAND conducts environmental reviews, housing inspections, and otherwise supports this and similar agencies whenever possible.

#### 5) Public Housing

A HAND representative typically attends all Housing Authority board meetings in Bloomington and HAND staff regularly meets with the PHA's executive director to discuss Bloomington's affordable housing needs. HAND recently boothed at the PHA's "Family Night Out" to give resources to clients (primarily from Public Housing) about housing counseling, homeownership, and more.

## **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. The City continues expansion of its Workforce Housing Initiative and Housing Development Fund. 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. The Mayor has developed an Affordable Housing Strategy, updated in 2018. Initiatives include: use of local incentives, land purchases and RFQs, UDO and code evaluation, Comprehensive Plan adherence, housing stock production, data analysis, and BHA partnership. See <https://bloomington.in.gov/housing/affordable>.

Currently the Planning Department supports variance and innovative subdivision petitions for the construction of owner occupied affordable housing. In addition, language in the proposed Unified Development Ordinance supports the goal of developing more affordable housing through predictable and consistent incentives for affordable housing. HAND also partners with City Planning 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 CHDOs 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 three (3) licensed risk assessors on staff, with an additional staffer anticipated being licensed during this plan year. 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	2,000
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
<b>Total Program Income:</b>	<b>2,000</b>

#### Other CDBG Requirements

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

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

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

Not applicable

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

### **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 \$10,000. 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 30% 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 its 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.



