



City of Bloomington

Housing and Neighborhood Development Department



2020-2024 Consolidated Plan Annual Action Plan Citizen Participation Plan Draft: February 20, 2020

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Executive Summary

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

1. Introduction

The Five-Year Consolidated Plan (Con Plan) is mandated by federal law and regulations promulgated by the U.S. Department of Housing and Urban Development (HUD) for the City of Bloomington to receive federal funding for affordable housing and community development initiatives benefitting primarily low- and moderate-income persons. This Con Plan consolidates into a single document the planning and application requirements for the Community Development Block Grant (CDBG) program.

Con Plans must be prepared and submitted to HUD every three to five years. The City of Bloomington uses a five-year Con Plan cycle; this plan covers fiscal years 2020-2024. The purpose of the City's Con Plan is to:

- Assess the City's affordable housing and community development needs;
- Analyze the City's housing markets;
- Articulate the City's priorities, goals, and strategies to address identified needs; and
- Describe the actions the City will take to implement strategies for affordable housing and community development.

The Con Plan for FY 2020 – FY 2024 provides data on trends and conditions related to the City's current and future affordable housing and community development needs. The analysis of this data has been used to establish priorities, strategies, and actions that the City will undertake to address these needs over the next five years. Annually, the City will develop its Action Plan in which it will describe the planned investment of federal resources to implement specific activities.

The City of Bloomington anticipates receiving \$800,000 in FY 2020. Assuming the same allocation for each of the four remaining years in the Con Plan, the City will receive \$3,200,000 in additional funding for the remainder of the Con Plan.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment

Housing needs among residents of the City of Bloomington were determined by analyzing housing problems by income level, tenure, and households with special needs. For the Con Plan, sources included the Comprehensive Housing Affordability Strategy (CHAS) dataset, which is based on the 2011-2015 American Community Survey Five-Year Estimates. This source analyzes households with one or more housing problems (overcrowding, lacking adequate

kitchen or plumbing facilities), and households experiencing cost burden and severe cost burden.

The most significant housing issue identified was cost burden, defined as spending between 30-50% of household income on housing costs such as mortgage and rent payments, and severe cost-burden, defined as households spending more than 50% of their income on housing costs. According to CHAS data, 14.7% of households in the City are cost burdened, particularly households with incomes between 30-80% AMI. An even higher proportion of Bloomington households are severely cost-burdened, consisting 28.9% of households, particularly households with incomes between 0-50% AMI.

To address the identified housing needs, the City has established the following goals and outcomes to be achieved through the investment of its CDBG resources in the first year:

Goal Name	Goal Outcome Indicator
Housing rehabilitation	Homeowner Housing Rehabilitated: 4 households Rental units rehabilitated: 32 households
Homeownership assistance	Direct Financial Assistance to Homebuyers: 0 households
Affordable rental housing	Tenant-based rental assistance / Rapid Rehousing: 0 households
Improve public infrastructure	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 3,578 households Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1,610 persons
Improve public facilities	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 7,710 households Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 155 persons
Provide public services that serve low-income individuals and families and provide a safety net for community members in need	Public service activities for Low/Moderate Income Housing Benefit: 9,769 households
Provide funding to organizations providing services to improving the quality of life of residents	Public service activities other than Low/Moderate Income Housing Benefit: 5,131 persons
Provide housing/services to the homeless/at risk of homeless	Homeless Person Overnight Shelter: 0 persons Tenant-based rental assistance/ Rapid Rehousing: 0 households

Overview

3. Evaluation of past performance

The summary of past performance reported below was taken from the City's most recently completed Consolidated Annual Plan Evaluation Report completed for fiscal year 2018 and submitted to HUD.

Goal	Performance
Developer Subsidy - Homeowner Housing Added	3 household housing units
Developer Subsidy - Direct Financial Assistance to Homebuyers	8 households assisted
Developer Subsidy - Rental units constructed	7 household housing units
Facilities Improvements - Public Facility or Infrastructure Activities other than LMI Housing Benefit	9,271 households assisted
Facilities Improvements - Public Facility or Infrastructure Activities for LMI Housing Benefit	11 households assisted
Facilities Improvements - Overnight/Emergency Shelter/ Transitional Housing Beds added	5 beds
Financial Housing Assistance - Homeowner Housing Added	1 household housing unit
Financial Housing Assistance - Direct Financial Assistance to Homebuyers	3 households assisted
Financial Housing Assistance - Rental units rehabilitated	2 household housing units
Financial Housing Assistance - TBRA/ Rapid Rehousing	9 households assisted
Financial Housing Assistance - Housing for Homeless added	7 household housing units
Grant Administration	5 other
Housing Rehab and Modifications - Rental units rehabilitated	10 household housing units
Housing Rehab and Modifications - Homeowner Housing Rehabilitated	34 household housing units
Housing Rehab and Modifications - Housing for Homeless added	78 household housing units
Public Housing Improvements - Rental units rehabilitated	13 household housing units

Social Service Assistance - Public service activities other than LMI Housing Benefit	81,040 persons assisted
Social Service Assistance - Homeless Person Overnight Shelter	85 persons assisted

4. Summary of citizen participation process and consultation process

Stakeholder Interviews – A series of six stakeholder meetings and interviews were conducted between June 11-12, 2019 to discuss issues and opportunities related to housing and community development needs. Individuals representing government and policy makers, nonprofit organizations, affordable housing providers, and other interested parties were invited to participate to ensure that as many points-of-view as possible were heard. Participants are listed in PR-10.

Public Needs Hearing – Two public needs hearings were held on June 11-12, 2019 at 6:00 PM at the Utilities Services Building at 600 East Miller Drive to educate residents and organizations about the CDBG programs and obtain input on housing and community development needs.

Supplemental Meetings – Two supplemental meetings were held to gather more public input. The first supplemental meeting was held on June 14, 2019 and focused on stakeholders involved in the BPD Outreach Program. The BPD Outreach program serves to find better alternatives to arrest when dealing with the consequences of either being homeless or at risk for homelessness. The advisory committee for this outreach come from a wide variety of sectors, including staff from the City of Bloomington and Monroe County, the Bloomington Police Department, Centerstone (mental health services), homelessness service providers, IU Health, and City Parks. Additional follow-up was made individually with Bloomington Economic Development Corporation and the Greater Bloomington Chamber of Commerce.

The second supplemental meeting was held via phone on December 6, 2019 for stakeholders involved in food security. These stakeholders are regular applicants but were unable to attend the public meetings and workshops to provide input. Participants included Hoosier Hills Food Bank, Community Kitchen, and Mother Hubbard's Cupboard.

Web-based Citizen Survey - The City conducted a web-based survey for the general public from May 31, 2019 to July 31, 2019 which generated 428 responses in total. Questions focused on housing and community development needs.

The following has not yet occurred:

Consolidated Plan Public Comment Period – A draft of the Consolidated Plan for FY 2020-2024 and the Annual Plan for FY 2020 was placed on public display for 30 days beginning March 1 – 31, 2020.

Public Hearing – The City will hold a public hearing on April __, 2020 at ____ at ____ to obtain final comments on the proposed Consolidated Plan for FY 2020-2024 and the proposed use of funds for FY 2020.

5. Summary of public comments

Major needs highlighted during the public participation process include:

Affordable housing

- There is increasingly high demand for housing Bloomington, with students playing a large role in the high cost of housing
- Additional concerns are that new rental housing is being built for students rather than long-term residents

Public facilities and infrastructure

- Public transportation the highest priority item among public infrastructure initiatives
- Public transportation does not run frequently enough to provide a substantial benefit to low-income and elderly residents who depend on it for access to jobs and amenities like grocery stores and health care
- Alternative transportation options, including bicycle and pedestrian enhancements, were proposed as possible solutions
- Sidewalk improvements was also among the top priorities for public infrastructure initiatives and neighborhood and commercial district improvements

Public services

- Stakeholders expressed a need for more neighborhood community centers that provide services like internet access as well as public meeting space
- Affordable childcare was among the most cited public service needed

Housing services for persons experiencing homelessness

- Domestic violence and youth foster care transition were cited as two of the top priorities to address root causes of homelessness
- There are also barriers to obtain housing in terms of landlords not willing to take on formerly homeless or addicted persons as tenants.

Economic development

- Job creation and retention were the most cited economic development items
- Job training and job creation were viewed as high priority items to achieve economic development goals and ease pressure on affordable housing by increasing wages, allowing more individuals to afford housing

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

All comments and views were accepted. Comments outside the scope of the plan were not addressed.

7. Summary

In summary, the Consolidated Plan and Annual Action Plan have been developed with community input and reflect the needs of the City.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities 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

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The City of Bloomington developed an outreach effort to maximize input from a large cross-section of stakeholders. The outreach effort included public meetings, stakeholder meetings, published meeting notices, and a web survey conducted in both English and Spanish.

Several housing, social service agencies, and other organizations serving the City of Bloomington were consulted during the development of this Consolidated Plan. The City held stakeholder meetings from June 11-12, 2019. Participants included affordable housing providers, neighborhood organizations, homeless and social service providers, and city staff members.

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)).

The City of Bloomington encourages public communication and agency consultation to demonstrate its commitment to identifying priority needs and engaging the participation of citizens, public agencies, and nonprofit organizations in a positive and collaborative manner. A list of stakeholders and affordable housing providers was developed and included public agencies and private nonprofit organizations whose missions include the provision of affordable housing and human services to low- and moderate-income households and persons. These stakeholders were invited to participate in group interviews held for the purpose of developing the Con Plan. The list of stakeholders is included in the Citizen Participation Comments section.

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

The City of Bloomington is part of the Indiana Balance of State Continuum of Care (BOS CoC). The BOS CoC is divided into 16 regions, with Bloomington being a part of Region 10. Each region has a planning council and chairperson and meets regularly with other councils to develop and implement strategies to alleviate homelessness.

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

Service providers that work with persons experiencing homelessness participated in stakeholder meetings as described above. While the City does not receive ESG funds directly, ESG funds are distributed through the CoC to Region 10.

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

1	Agency/Group/Organization	City of Bloomington, City Parks
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Non-homeless special needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
2	Agency/Group/Organization	Indiana University Health
	Agency/Group/Organization Type	Services - Health Health Agency
	What section of the Plan was addressed by Consultation?	Non-homeless special needs Market analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
3	Agency/Group/Organization	Shalom Community Center
	Agency/Group/Organization Type	Services - Homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs Assessment Homeless Needs - Chronically homeless Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
4	Agency/Group/Organization	Centerstone
	Agency/Group/Organization Type	Services - Housing Services - Health Non-Homeless Special Needs
	What section of the Plan was addressed by Consultation?	Non-homeless special needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
5	Agency/Group/Organization	New Hope for Families
	Agency/Group/Organization Type	Services - Homeless Homeless needs - Families with children Homelessness Strategy
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
		Homeless Needs Assessment
		Homeless Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
6	Agency/Group/Organization	Monroe County
	Agency/Group/Organization Type	Other government – County
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
		Homelessness Strategy
		Non-homeless Special Needs
		Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
7	Agency/Group/Organization	Bloomington Police Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
8	Agency/Group/Organization	Wheeler Mission
	Agency/Group/Organization Type	Services - Homeless
	What section of the Plan was addressed by Consultation?	Homeless Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
9	Agency/Group/Organization	Council of Neighborhood Associations
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Other: Public facilities and improvements
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
10	Agency/Group/Organization	South Central Indiana Housing Opportunities
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
11	Agency/Group/Organization	The Greater Bloomington Chamber of Commerce
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
12	Agency/Group/Organization	South Central Community Action Program
	Agency/Group/Organization Type	Services - Housing Services - Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
13	Agency/Group/Organization	Bloomington Health Foundation
	Agency/Group/Organization Type	Services - Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
14	Agency/Group/Organization	United Way of Monroe County
	Agency/Group/Organization Type	Services - Health Services - Education Services - Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
15	Agency/Group/Organization	Middle Way House
	Agency/Group/Organization Type	Services - Victims of Domestic Violence Services - Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Homelessness Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
16	Agency/Group/Organization	Bloomington Board of Realtors
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
17	Agency/Group/Organization	Horn Properties
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
18	Agency/Group/Organization	Loren Wood Builders
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
19	Agency/Group/Organization	Elm Heights Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
19	Agency/Group/Organization	Title Plus
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
19	Agency/Group/Organization	Bloomington Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
20	Agency/Group/Organization	Crescent Bend Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
21	Agency/Group/Organization	Bloomington Township Trustee
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
22	Agency/Group/Organization	Bloomington Restorations
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
23	Agency/Group/Organization	Habitat for Humanity of Monroe County
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
24	Agency/Group/Organization	Bailey & Weiler Design/Build
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
25	Agency/Group/Organization	City of Bloomington, Community and Family Resources
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
26	Agency/Group/Organization	Area 10 Agency on Aging
	Agency/Group/Organization Type	Services - Elderly Persons

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
27	Agency/Group/Organization	Commission on Aging
	Agency/Group/Organization Type	Services - Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
28	Agency/Group/Organization	Hoosier Hills Food Bank
	Agency/Group/Organization Type	Services - Food Assistance
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended supplemental stakeholder meeting
29	Agency/Group/Organization	Mother Hubbard's Cupboard
	Agency/Group/Organization Type	Services - Food Assistance
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended supplemental stakeholder meeting
30	Agency/Group/Organization	Community Kitchen
	Agency/Group/Organization Type	Services - Food Assistance
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy

How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended supplemental stakeholder meeting
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Table 2 – Agencies, groups, organizations who participated

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

All entities were considered for consultation.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Analysis of Impediments to Fair Housing Choice, 2019-2024	City of Bloomington, Housing and Neighborhood Development	Barriers to affordable housing opportunities from the AI were included in the Con Plan.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

In accordance with 24 CFR 91.100(4), the City of Bloomington will notify adjacent units of local government of the non-housing community development needs included in its Con Plan. Bloomington will continue to interact with public entities at all levels to ensure coordination and cooperation in the implementation of the Con Plan and thereby maximize the benefits of the City's housing and community development activities for the residents being served.

Narrative (optional):

PR-15 Citizen Participation

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

Stakeholder Interviews – A series of six stakeholder meetings and interviews were conducted between June 11-12, 2019 to discuss issues and opportunities related to housing and community development needs. Individuals representing government and policy makers, nonprofit organizations, affordable housing providers, and other interested parties were invited to participate to ensure that as many points-of-view as possible were heard.

Public Needs Hearing – Two public needs hearings were held on June 11-12, 2019 at 6:00 PM at the Utilities Services Building at 600 East Miller Drive to educate residents and organizations about the CDBG programs and obtain input on housing and community development needs.

Supplemental Meetings – Two supplemental meetings were held to gather more public input. The first supplemental meeting was held on June 14, 2019 and focused on stakeholders involved in the BPD Outreach Program. The BPD Outreach program serves to find better alternatives to arrest when dealing with the consequences of either being homeless or at risk for homelessness. The advisory committee for this outreach come from a wide variety of sectors, including staff from the City of Bloomington and Monroe County, the Bloomington Police Department, Centerstone (mental health services), homelessness service providers, IU Health, and City Parks. Additional follow-up was made individually with Bloomington Economic Development Corporation and the Greater Bloomington Chamber of Commerce.

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Web-based Citizen Survey - The City conducted a web-based survey for the general public from May 31, 2019 to July 31, 2019 which generated 428 responses in total. Questions focused on housing and community development needs.

The following has not yet occurred:

Consolidated Plan Public Comment Period – A draft of the Consolidated Plan for FY 2020-2024 and the Annual Plan for FY 2020 was placed on public display for 30 days beginning March 1 – 31, 2020.

Public Hearing – The City will hold a public hearing on April __, 2020 at ____ at ____ to obtain final comments on the proposed Consolidated Plan for FY 2020-2024 and the proposed use of funds for FY 2020.

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	Online Survey	Non-targeted/ broad community Non-English Speaking - Spanish	428 responses	See Survey Results in Citizen Participation Comments	None	https://www.surveymonkey.com/r/Bloomington-HAND
2	Public Needs Hearings	Non-targeted/ broad community	8 attendees	See comments in Citizen Participation Comments	None	
3	Stakeholder Meetings	Non-targeted/ broad community	99 attendees	See comments in Citizen Participation Comments	None	
4	Key Informant	Hoosier Hills Food Bank, Community Kitchen, Mother Hubbard's Cupboard	3 attendees	See comments in Citizen Participation Comments	None	
5	Public Display Period	Non-targeted/ broad community	TBD			
6	Public Hearing	Non-targeted/ broad community	TBD			

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The needs assessment is based on an analysis of housing problems identified in Bloomington by income among renters, owners, and households with special needs. Needs were identified through a comprehensive public outreach process that included stakeholder consultation, public hearings, and a review process designed to engage citizens.

Data in this section was drawn primarily from HUD's Comprehensive Housing Affordability Strategy (CHAS) data set, which is a custom tabulation of 2011-2015 American Community Survey (ACS) data from the Census Bureau. The CHAS data describes housing problems, such as overcrowding or incomplete kitchen and/or plumbing facilities as well as cost burden/severe cost burden. Supplemental data were drawn from the 2013-2017 ACS 5-Year estimates, 2011-2015 CHAS and other sources to provide additional context when needed.

Where the HUD tables below report area median income (AMI), they refer to HUD Adjusted Median Family Income (HAMFI). HAMFI differs from AMI in that HAMFI adjusts for family size and are calibrated for a four-person household. HAMFI adjusts larger households up by adding 8% for each person above four and subtracting 10% for each person below four. AMI does not have this qualification.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The number of households in Bloomington have grown at a faster pace than the population. Between 2009 and 2017 there was a 14% increase in the number of households and only a 4% increase in the City's population. This is likely the result of enrollment growth in Indiana University's Bloomington campus which peaked in 2016 with 49,695 students.¹ The increase in households has led to a dramatic increase in demand and competition for housing. In addition to high demand for housing, which can induce price increases, the median household income after adjusting for inflation increased only 8% from 2009 to 2017 or 1% annually. During this period the median housing value fell 2% and the median rent increased 6% after adjusting for inflation according to American Community Survey data. Stakeholders have reported that there is intense competition between students and low-income residents for lower priced rental units while there is concern that much of the newer rental housing built in the City is higher priced housing being built primarily for students. These factors mean that there are increasingly fewer housing options, including affordable options, for low-income residents, which will lead to higher rates of cost burden and potentially overcrowding among low-income residents.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	80,405	82,815	3%
Households	26,877	30,230	12%
Median Income	\$26,588 (\$29,513 2015 Dollars)	\$30,019	13% (11% after adj.)

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Demographics	2017	% Change 2009 - 2017
Population	83,636	4%
Households	30,569	14%
Median Income	\$33,172	8% (after adj.)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	9,245	4,100	4,920	2,185	9,780
Small Family Households	1,785	870	1,365	490	3,905

¹ <https://uiirr.iu.edu/facts-figures/enrollment/historical/index.html>

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Large Family Households	115	65	70	35	435
Household contains at least one person 62-74 years of age	334	415	490	365	1,905
Household contains at least one person age 75 or older	195	380	345	220	1,099
Households with one or more children 6 years old or younger	939	285	378	149	814

Table 6 - Total Households Table

Data 2011-2015 CHAS
Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	50	75	30	0	155	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	29	15	15	10	69	0	0	4	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	70	45	60	0	175	0	0	0	15	15
Housing cost burden greater than 50% of income (and none of the above problems)	6,430	1,415	235	50	8,130	285	215	95	20	615

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	250	1,420	1,660	180	3,510	205	230	385	115	935
Zero/negative Income (and none of the above problems)	1,234	0	0	0	1,234	125	0	0	0	125

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	6,580	1,555	340	55	8,530	285	215	100	35	635
Having none of four housing problems	750	1,800	3,250	1,255	7,055	275	525	1,235	840	2,875
Household has negative income, but none of the other housing problems	1,234	0	0	0	1,234	125	0	0	0	125

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,315	630	325	2,270	65	95	185	345
Large Related	65	15	0	80	0	15	30	45
Elderly	265	270	155	690	135	199	104	438
Other	5,155	2,060	1,460	8,675	280	144	155	579
Total need by income	6,800	2,975	1,940	11,715	480	453	474	1,407

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,210	260	0	1,470	35	15	55	105
Large Related	40	0	0	40	0	15	0	15
Elderly	225	140	0	365	60	150	15	225
Other	5,055	1,075	235	6,365	185	39	20	244
Total need by income	6,530	1,475	235	8,240	280	219	90	589

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	89	45	54	10	198	0	0	4	15	19
Multiple, unrelated family households	4	0	0	0	4	0	0	0	0	0
Other, non-family households	4	15	20	0	39	0	0	0	0	0
Total need by income	97	60	74	10	241	0	0	4	15	19

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

Single person households are more likely to be cost burdened than other household types. According to 2015 CHAS data, 60.0% (9,525) of single person households are cost burdened compared to 46.3% of all households. However, the high rate of cost burden for these households is likely due, at least in part, to the large number of college students living in the City.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

The South Central Housing Network (SCHN) coordinates housing and supportive services and resources across a six county region in south-central Indiana, including Monroe County. SCHN is also responsible for the point in time (PIT) count for the region. The latest PIT count conducted in 2019 found that 380 homeless persons in Monroe County, an increase of 90% from a count of 200 in 2009. These figures show that homelessness is a growing issue. The point in time count identified 102 adults with a serious mental illness, 72 adults with a substance abuse disorder, and 53 victims of domestic violence among the homeless persons counted. Among those that were unsheltered were 12 adults with a serious mental illness, 12 adults with a substance abuse disorder, and one victim of domestic violence. These figures indicate that there are groups with special needs that require safe and reliable housing options.

What are the most common housing problems?

Nearly half of all households experience one of the four housing problems but cost burden and severe cost burden are the most common housing problems by a wide margin. A household is cost burdened if it spends more than 30% of its income on housing and severely cost burdened if it spends more than 50% of its income. Severe cost burden is most common in Bloomington with 28.9% of all households experiencing this housing problem followed by cost burden with 14.7% of households.

Are any populations/household types more affected than others by these problems?

Cost burden and severe cost burden disproportionately affect households with incomes below 80% of the Median Family Income (MFI). For example, 72.6% of households earning 30% of MFI or less are severely cost burdened compared to 3.2% of those earning more than 80% MFI. Due to the low supply of affordable housing, the most causal factor for housing problems is income. At lower income levels all groups experience housing problems at similar rates. Elderly, small family, and single person households face similar rates of housing problems at incomes of 50% MFI and below. Single person households have slightly higher rates, likely due to the significant student population in the City. Black households are more likely to be cost burdened than other races because of the higher likelihood they are low-income households.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.

Individuals and families with children who are currently housed but are at risk of becoming unsheltered typically have a combination of financial factors present in their lives including unemployment/loss of employment, high or unexpected medical costs, and high childcare costs. Contributing to these factors could be a lack of reliable transportation in the form of a personal vehicle or public transit. Additionally, some individuals and families may have other needs related to mental health, substance abuse, domestic violence, and/or prior experiences of being homeless, among other compounding issues.

Stakeholders identified the following needs for individuals and families with children who are at risk of experiencing homelessness:

- Affordable childcare
- Increased access to public transit.

Middle Way House provides 128 beds in transitional housing primarily for victims of domestic and sexual violence who have children. This consists of almost half of available beds for adults with children in all of Bloomington's shelters. Identifying childcare as a major need for individuals in crisis, Middle Way House provided 58 children living in their shelter with nearly 9,000 hours in childcare in 2018. Additionally, the organization offers Youth Empowerment Services, which includes afterschool and summer programming, allowing for residents to better maintain stable employment throughout the year.

Shalom Community Center offers 40 beds dedicated to overnight shelter for adults without children. Guests are also able to access social services, financial support, life essentials like laundry, showers and mail, and other related health and human services during their stay.

New Hope Family Shelter offers 30 beds for emergency shelter, specifically targeting families with children. Families can stay for up to 90 days. In addition to shelter, New Hope Family shelter provides personalized case management. This includes developing strategies for finding affordable housing and employment and assisting children in terms of academic, emotional, and social support.

Public transit was identified as a high priority item as low-income, elderly, homeless, and near homeless residents depend on it for access to jobs and amenities like grocery stores and healthcare. Stakeholders expressed that public transit does not run frequently enough for residents. This significantly affects residents who do not work during day shift, limiting job opportunities.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

There is no available estimate of the size of the at-risk population.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness.

The following characteristics – identified by stakeholders - are linked to housing instability and an increased risk of homelessness:

- New housing is increasingly targeted to the student population
- Housing costs are rising
- It is difficult to build new multi-family housing in most neighborhoods due to some resistance to change in neighborhood character
- There are only a handful of landlords that are willing to accept housing vouchers from formerly homeless individuals.

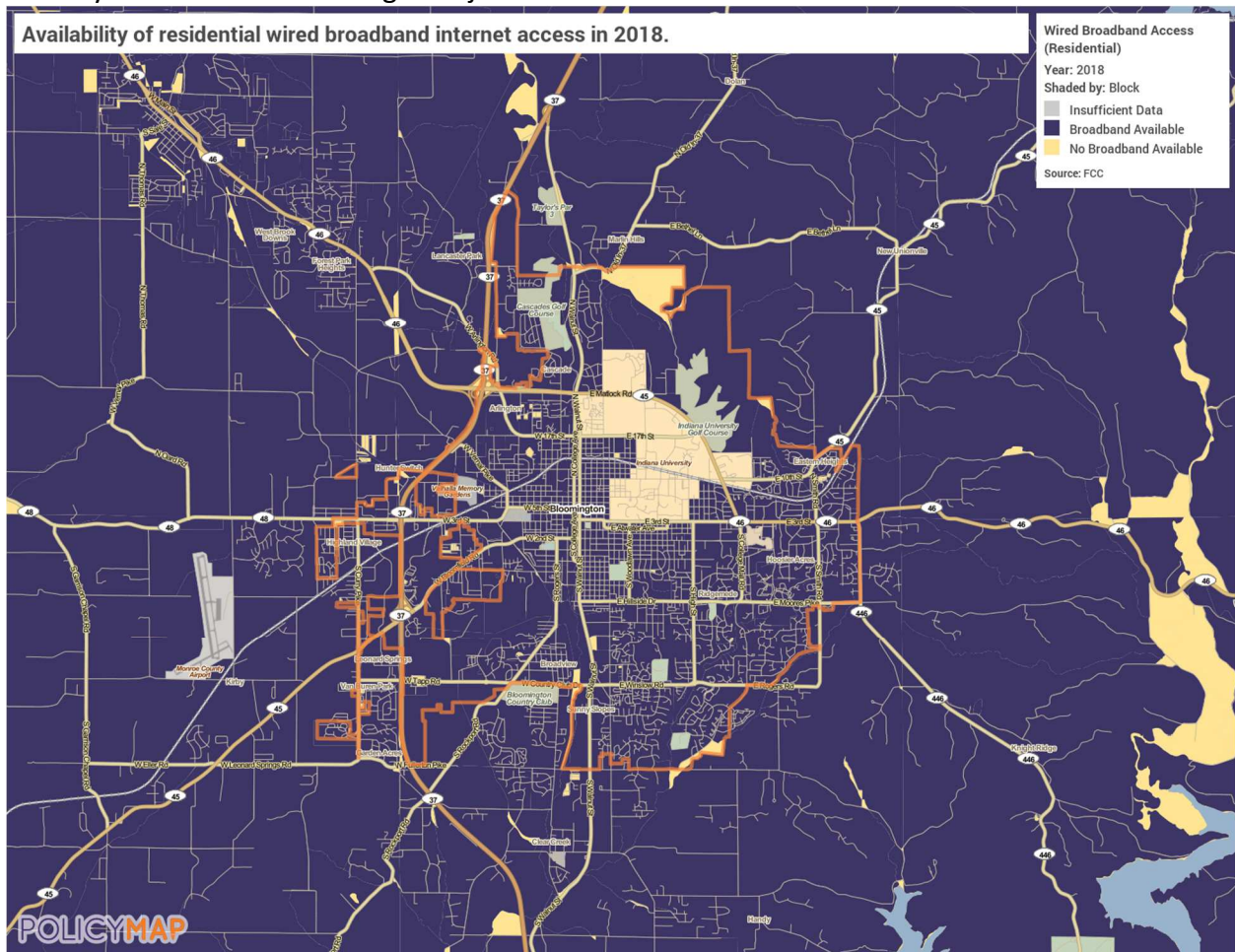
Discussion

The following section, Narrowing the Digital Divide, is now required by HUD to be included in the Consolidated Plan. This rule amends HUD's Consolidated Plan regulations to require that jurisdictions, including Bloomington, consider two additional concepts in their planning efforts: narrowing the digital divide and natural hazard risk. Note: the Natural Hazard Risk section is in MA-20: Housing Market Analysis Condition of Housing.

Narrowing the Digital Divide (91.210(a)(4)

According to FCC data on residential wired broadband access, there are few areas in the City in which broadband is not available as shown on the following map generated by PolicyMap. There are a few scattered parts of the City (highlighted in yellow on the map below) without broadband access available. The largest area without access on the northern edge of the City is a lake and its surrounding unpopulated area. The Indiana University campus near the center of

the City is outside of Bloomington's jurisdiction.



A key initiative launched by Mayor John Hamilton is city-wide broadband, serving as a vital role in keeping the community connected and improving residents' quality of life. The vital principles behind this initiative are for broadband access to be "community-wide, community controlled, and revenue positive." While a deal between the City and Canada-based Axia ended without agreement in 2017, the City remains committed to finding the right fiber network fit for Bloomington.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points more than that of the corresponding income level as a whole. The data table below summarizes the percentage of

each racial/ethnic group experiencing housing problems by HUD Adjusted Median Family Income (HAMFI) levels, as defined in the overview. Housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Overcrowding (more than one person per room)
- Housing costs greater than 30% of income (i.e. cost burden)

Hispanic and Black households are most likely to experience at least one of the four housing problems. Among low-income households earning less than 80% MFI, 87.5% of Hispanic and 89.9% of Black households experience at least one of the four housing problems compared to 77.2% of White households. Among households at all incomes, 63.8% of Black and 48.5% of Hispanic households in the City are cost burdened compared to 45.5% of White households. Asian households experience housing problems, including cost burden, at similar rates as White households. However, only among Black households that are 50 - 80% MFI is there a disproportionate need. In Bloomington, 50.4% of all households in this income group experience some sort of housing problem compared to 79.1% of Black households.

Disproportionally impacted:

- Black households 50 – 80% MFI

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,305	575	1,359
White	5,640	445	430
Black / African American	434	15	70
Asian	630	0	794
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	254	25	70

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,420	675	0
White	2,700	575	0
Black / African American	240	35	0
Asian	279	34	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	155	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,480	2,445	0
White	1,985	2,020	0
Black / African American	170	45	0
Asian	120	240	0
American Indian, Alaska Native	30	50	0
Pacific Islander	0	0	0
Hispanic	90	45	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	390	1,800	0
White	335	1,520	0
Black / African American	15	55	0
Asian	0	80	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	110	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD defines a disproportionately greater housing need with severe housing problems when a racial/ethnic group experiences housing problems at a rate over 10 percentage points more than that of the corresponding income level as a whole. The data table below summarizes the percentage of each racial/ethnic group experiencing housing problems by various income levels. Severe housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Severe overcrowding (more than 1.5 person per room)
- Housing costs greater than 50% of income (i.e. severe cost burden)

Black and Asian households disproportionately experience severe housing problems. Among those earning 0 - 30% of MFI, 100% of Asian households experienced a severe housing problem compared to 87.0% of all households at this income. A large share of the City's Asians experiencing severe housing problems are likely students. In 2017, Indiana University's Asian student population comprised 31.4% of the City's Asian population and likely comprises a large share of the Asian lower income populations as well.² For households earning 80 – 100% of MFI, 21.4% of Black households had a severe housing problem compared to 4.1% of all households at this income.

Disproportionally impacted:

- Asian households 0 – 30% MFI
- Black households 80 – 100% MFI

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,865	1,025	1,359
White	5,285	805	430
Black / African American	430	19	70
Asian	630	0	794

² <https://istart.iu.edu/dashboard/index.cfm?graph=studentTopTenCountries&isLoaded=yes>

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	243	35	70

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,770	2,325	0
White	1,430	1,835	0
Black / African American	135	140	0
Asian	155	164	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	35	110	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	440	4,485	0
White	340	3,660	0
Black / African American	40	175	0
Asian	15	345	0
American Indian, Alaska Native	0	80	0
Pacific Islander	0	0	0
Hispanic	15	110	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	90	2,095	0
White	74	1,780	0
Black / African American	15	55	0
Asian	0	80	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	110	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points more than that of the corresponding income level as a whole. Cost burden is defined as paying more than 30% of income on housing expenses, and severely cost burdened is defined as paying greater than 50% of income on housing. The data table below summarizes the percentage of each racial/ethnic group experiencing cost burden at various income levels. Based on these definitions, Black and Asian households earning more than 50% MFI are disproportionately cost-burdened and Asian households have no or negative income at a disproportionate level. The large Asian student population in Bloomington is likely a contributing factor to this population's disproportionate need. Hispanics and Whites experience similar levels of cost burden and no or negative income; however, Hispanics experience no or negative income at slightly higher rates than Black and White households.

Disproportionally impacted:

- Asian households greater than 50% MFI
- Black households greater than 50% MFI

Supplemental Table

	Less than 30% (No Cost Burden)	30-50%	More than 50%	No/ negative income (not computed)
Racial/ Ethnic Group		% with housing cost burden		%
White	53.7%	16.6%	29.7%	1.8%
Black/ African American	32.9%	21.0%	46.0%	5.6%
Asian	42.3%	15.1%	42.6%	43.9%
Hispanic	48.0%	21.2%	30.8%	7.2%
Jurisdiction as a Whole	51.5%	17.2%	31.2%	4.7%

Source: CHAS 2011-2015

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	14,875	4,970	9,020	1,369
White	12,815	3,970	7,080	430

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Black / African American	415	265	580	70
Asian	770	274	775	799
American Indian, Alaska Native	54	45	0	0
Pacific Islander	0	0	0	0
Hispanic	465	205	298	70

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2011-2015 CHAS
Source:

Discussion:

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The impact of housing problems in Bloomington is primarily dependent on income level and an inadequate supply of affordable units. However, the following groups within an income tier and race/ethnicity category experienced problems at a rate at least 10 percentage points higher than the City as a whole:

Housing Problems

- Black households earning 50-80% AMI

Severe Housing Problems

- Asian households 0 – 30% MFI
- Black households 80 – 100% MFI

Cost Burden

- Asian households greater than 50% MFI
- Black households greater than 50% MFI

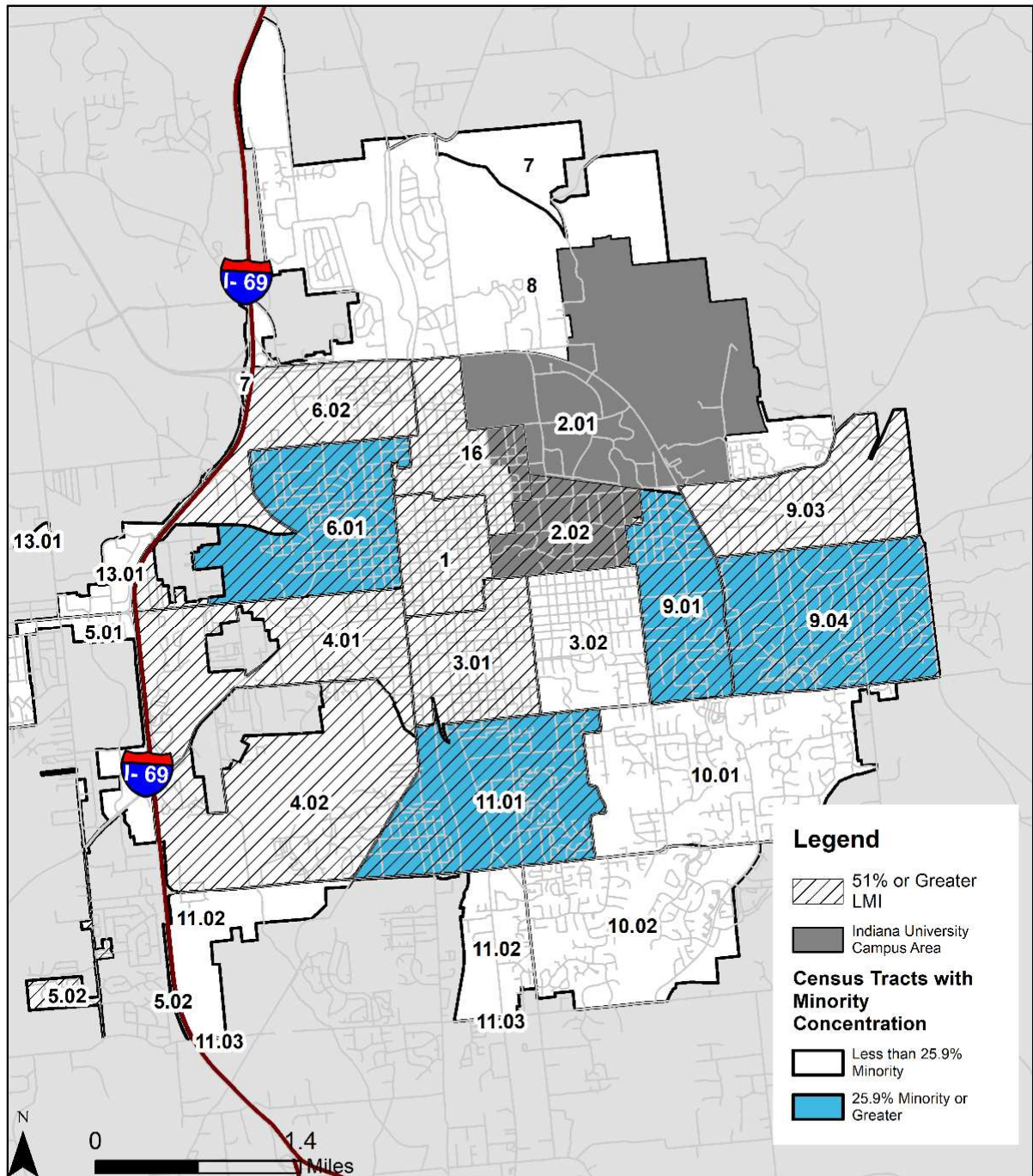
If they have needs not identified above, what are those needs?

The needs among races/ethnicities are indicated above. Lower income groups have more general needs, as described in NA-10 and the Housing Market Analysis.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

There are four neighborhoods that contain concentrations of minority residents as depicted in the supplemental map on the following page. An area of minority concentration is any census tract where minorities comprise at least 25.9% of the population, which is 10 percentage points more than the City's minority composition. These neighborhoods are also areas of concentration of Low and Moderate Income (LMI) households. The two minority concentration neighborhoods in the eastern side of the City (census tracts 9.01 and 9.04) are adjacent to the Indiana University Campus and contain some of the largest shares of Asian residents in the City. These two areas are largely comprised of students. The two other areas of minority concentration (census tracts 6.01 and 11.01) are neighborhoods containing long-term residents who are more in need of access to affordable housing and other services that will improve their access to opportunity and improve their quality of life.

Supplemental Map: Areas of Racial and LMI Concentration, 2017



Sources: U.S. Census Bureau TIGER/Line: County and Census Tract Boundaries, City Points, and Roads; American Community Survey, 2013-2017 5-Year Estimates; Race and Ethnicity

NA-35 Public Housing – 91.205(b)

Introduction

Low-income residents largely depend on local housing authorities for access to affordable housing and related services. The purpose of public housing authorities (PHA) is to ensure safe, decent, affordable housing and to create opportunities for resident's self-sufficiency and economic independence. Bloomington Housing Authority (BHA) manages the City's supply of public housing which currently houses 293 households. The majority of public housing residents are White (84.6%) and over half of all households are families with children (51.9%). Black and

Hispanic residents both comprise 4.2% of the City's population but are overrepresented in public housing units where Blacks account for 16.4% and Hispanics 7.5% of households.

BHA also manages the City's Housing Choice Voucher Program (HCV). There are currently 1,295 households using a HCV to pay for housing. The majority are extremely low income (81.2%), earning 30% median family income (MFI) or less. Families with children comprise 38.9% of HCV households and slightly over one-fifth are elderly households. Nearly half of households (46.6%) have at least one person with a disability. Black households comprise 19.8% of HCV households despite only comprising 4.2% of the City's population.

The BHA is currently implementing a partial Rental Assistance Demonstration (RAD) conversion with the goal of being completely converted before 2024. A RAD conversion allows BHA to transfer its inventory to a mission driven affiliate who will manage the properties. They will be kept affordable through project-based vouchers. The BHA sees itself as an affordable housing developer and plans to use the conversion as a mechanism to free up capital which will allow it to develop additional affordable housing in the future. The City already has a strong relationship with BHA, having committed funds in the past to housing rehabilitation of public housing units. The City will maintain this relationship and when appropriate commit CDBG or HOME funds towards BHA affordable housing development.

Supplemental Table: Characteristics of Public Housing Residents, 2019

	Public Housing Residents	
	# of Households	%
Total Households	293	100.0%
Families with Children	152	51.9%
Elderly Households (1 or 2 Persons)	38	13.0%
Individuals/Families with Disabilities	114	38.9%
Black Households	48	16.4%
White Households	248	84.6%
Asian Households	4	1.4%
Hispanic Households	22	7.5%
Other Race Households	0	0.0%

Note: Percentage may not equal 100% due to rounding and overlap of family types.

Source: Bloomington Housing Authority

Supplemental Table: Public Housing Waitlist Characteristics

	Public Housing Residents	
	# of Households	%
Total Households	76	100.0%
Families with Children	19	25.0%
Elderly Households (1 or 2 Persons)	6	7.9%
Individuals/Families with Disabilities	18	23.7%
Black Households	19	25.0%
White Households	56	73.7%
Asian Households	0	0.0%
Hispanic Households	2	2.6%
Other Race Households	2	2.6%

Note: Percentage may not equal 100% due to rounding and overlap of family types.

Source: Bloomington Housing Authority

Supplemental Table: Characteristics of Housing Choice Voucher Holders, 2019

	Public Housing Residents	
	# of Households	%
Total Households	1,295	100.0%
Extremely Low Income (<30% MFI)	1,051	81.2%
Very Low Income (>30% but <50% MFI)	206	15.9%
Low Income >50% but < 80% MFI	80	6.2%
Families with Children	504	38.9%
Elderly Households (1 or 2 Persons)	264	20.4%
Individuals/Families with Disabilities	604	46.6%
Black Households	256	19.8%
White Households	1,058	81.7%
Asian Households	4	0.3%
Other Race Households	16	1.2%

Note: Percentage may not equal 100% due to rounding and overlap of family types.

Source: Bloomington Housing Authority

Supplemental Table: Housing Choice Voucher Waitlist Characteristics

	HCVP Applicants	
	# of Households	%
Total Households	1,195	100%
Extremely Low Income (<30% MFI)	951	79.6%
Very Low Income (>30% but <50% MFI)	239	20.0%
Low Income >50% but < 80% MFI	5	0.4%
Families with Children	692	58.0%
Elderly Households (1 or 2 Persons)	43	0.4%
Individuals/Families with Disabilities	224	24.0%
Black Households	701	59.0%
White Households	489	41.0%
Asian Households	9	1.0%
Other Race Households	34	3.0%
Characteristics by Bedroom Size		
0 Bedroom	0	0.0%
1 Bedroom	564	36.0%
2 Bedroom	318	30.0%
3 Bedroom	223	24.0%
4+ Bedroom	90	8.0%

Note: Percentage may not equal 100% due to rounding and overlap of family types.

Source: Bloomington, Indiana Housing Authority

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	11	296	1,249	22	1,181	35	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	5,436	7,650	9,903	7,810	9,970	6,507		0
Average length of stay	0	0	3	6	2	6	0		0
Average Household size	0	1	2	2	2	2	1		0
# Homeless at admission	0	4	2	12	0	11	1		0

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Elderly Program Participants (>62)	0	0	42	204	5	198	1	0
# of Disabled Families	0	10	80	511	4	477	22	0
# of Families requesting accessibility features	0	11	296	1,249	22	1,181	35	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	7	260	1,077	19	1,020	31	0	0
Black/African American	0	4	32	162	3	152	4	0	0
Asian	0	0	3	4	0	3	0	0	0
American Indian/Alaska Native	0	0	1	5	0	5	0	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	2	14	0	14	0	0	0
Not Hispanic	0	11	294	1,235	22	1,167	35	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

There are 76 households on the waitlist for Public Housing units and 1,195 on the waitlist for Housing Choice Vouchers, demonstrating a significant need for more affordable housing in Bloomington. Families with children comprise 25.0% of the Public Housing waitlist and households or families with a disability comprise 23.7%. Over half of the households (58.0%) on the HCV waitlist are families with children and 24.0% are households with a disability.

Most immediate needs of residents of Public Housing and Housing Choice Voucher holders

According to stakeholders, the most immediate needs of Public Housing and HCV holders are increased access to public transportation, affordable childcare, and internet access.

Transportation is essential for these residents to access jobs and amenities like grocery stores, health care facilities, etc. Internet access is also essential for access to jobs and stakeholders stated that there are residents who cannot apply for jobs because the entire application process is online. Childcare is needed for residents to obtain or keep jobs, attend classes or start small businesses.

How do these needs compare to the housing needs of the population-at-large

These needs are similar to the low-income members of the population at large. Affordable housing, transportation, affordable childcare, and internet access are needed by all low-income residents across the City. A lack of affordable housing is making it difficult for low-income households to find housing that fits their budget and that grants them access to jobs and essential amenities. This is compounded by inadequate public transportation and affordable childcare, while a lack of internet access for some is making it increasingly difficult to apply for jobs.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The following supplemental table is a point-in-time count for Monroe County conducted in 2019.

Supplemental Table: Homeless Person Point-in-Time Count, 2019

Households with Children			
	2019	2020	% Change
Total Number of households	40		
Number of persons	133		
Chronically Homeless			
Total Number of persons	2		
Households without Children			
Total number of households	240		
Total number of persons	243		
Chronically Homeless			
Total Number of Persons	46		
Households that are ONLY Children			
Total number of children (under age 18)	4		
Chronically Homeless			
Total Number of Persons	0		
Veteran Households with Children			
Total Number of households	1		
Number of persons	3		
Chronically Homeless			
Total Number of households	0		
Number of persons	0		
Veteran Households without Children			
Total Number of households	13		
Number of persons	13		
Chronically Homeless			
Total Number of Persons	4		

Source: Point in Time & Housing Inventory Counts:

www.IN.gov

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

[2020 PIT expected to be available in February 2020]

A point in time count of homeless persons in Monroe County conducted in 2019 found that there were 284 homeless households with 380 people. Of these, there were 48 chronically homeless persons. There are several organizations that provide services for homeless persons including the United Way and the Shalom Community Center, which is a hub for hunger and homelessness services in Bloomington and provides 40 safe and sober overnight beds for those experiencing homelessness.

Additionally, Wheeler Mission, a holistic ministry that provides Christ-centered programs and services for people who are homeless and in need, operates three facilities in Bloomington: Hunt Training Center, the Center for Men, the Center for Women & Children. The Hunt Training Center offers long-term residential training programs for job and life skills. The Center for Men offers 130 emergency shelter beds to men requiring immediate shelter along with case-managed programs for longer term needs and an addiction recovery program. The Center for Women & Children provides 38 emergency shelter beds to support the physical, emotional, education, vocational, and spiritual needs of homeless women and women with children in Bloomington, and provides long-term, case-managed, residential programs to help women live self-sufficient and healthy lives.

New Hope Family Shelter specifically provides shelter for families with children for up to 90 days, coupled with a personalized case management system for each guest. The shelter also operates The Nest, a daycare for up to 16 children at a time providing three daily meals, structured playtime and educational instruction. The Nest is a recipient of a Level 4 Path to Quality award, the highest level of accreditation in the State for childcare centers in terms of health, safety, and academic standards.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

There were 40 families with children with a total 92 homeless children in Monroe County, including four unaccompanied children. There were also 14 veteran households. From these two groups, only one veteran was unsheltered at the time of the count. All others were sheltered in some type of transitional or temporary housing.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Whites comprise the majority of homeless persons in Monroe County with 298 persons or 78.4% of the homeless population. Black persons are the second largest group with 44 persons or 11.6% of the homeless population. Hispanics comprise 5.3% of the homeless population or 20 homeless persons found in the point in time count.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

There were 29 unsheltered persons found in the point in time count. This represents 7.6% of the homeless population.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

This section will discuss the characteristics and needs of persons in various subpopulations of Bloomington who are not homeless but may require supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with HIV/AIDS and their families, persons with alcohol or drug addiction, victims of domestic violence, and persons with a criminal record or who were formerly incarcerated.

Describe the characteristics of special needs populations in your community:

Persons with Mental, Physical, and/or Other Developmental Disabilities

According to the 2013-2017 American Community Survey, there were 8,144 individuals with a disability in Bloomington which represents 9.8% of the population. Among those with a disability, 28.9% are 65 years of age or older. Individuals age 35 to 64 years of age with a disability represent 40.4% of all disabled persons in the City. Disabled persons below the age of 65 represent 7.0% of the City's population. The most common disability is a cognitive disability (3,548) followed by ambulatory disability (3,412).

The point in time count for Monroe County found 102 adults with a serious mental illness, 72 adults with a substance abuse disorder, and 53 victims of domestic violence among the homeless persons counted. Among those that were unsheltered were 12 adults with a serious mental illness, 12 adults with a substance abuse disorder, and one victim of domestic violence. These figures indicate that there are groups with special needs that require safe and reliable housing options.

Stakeholders identified stable housing is a major issue individual with mental, developmental, and physical disabilities face. Individuals with these disabilities face discrimination when searching for housing and have harder time finding employment relative to the rest of the population.

Stone Belt provides resources and support for individuals with developmental disabilities in Bloomington. Programs promote self-sufficiency for participants. The Residential Program supports independent living through supported living services in their own homes or with their families and group home living supporting up to 68 individuals in homes housing five to seven people. Additionally, employment opportunities are provided through manufacturing and employment services, working with over 100 employers and over 200 clients to provide jobs and on-site training for program participants. Additionally, social support systems are offered through family support programs, art programs, spiritual support, and community volunteer opportunities.

Centerstone provides mental healthcare services in Bloomington including an outpatient services facility to address a wide variety of mental health needs along with two facilities

dedicated to addiction recovery and counseling. Most recently Centerstone launched of an Extended Transitional Supportive Housing for individuals recovering from addiction, adding seven beds in three fully furnished apartments. The program gives clients time to get stable footing while searching for employment and saving toward housing expenses once they can transition out of the program.

Elderly

According to the 2013 – 2017 ACS, 8.7% of Bloomington’s population is estimated to be 65 years or older, up from 7.8% in 2010. As Bloomington’s residents becomes increasingly older, the needs of the elderly will also increase.

In 2017, Area 10 Agency on Aging, a nonprofit serving Monroe and Owen Counties to provide resources for seniors and persons with disabilities, conducted a Community Assessment Survey for Older Adults (CASOA). CASOA identifies the community’s strengths and needs of older adults. The greatest risk identified for older adults in Monroe and Owen Counties was health issues. This includes physical health issues related to housework and mental health issues such as depression and boredom. Additionally, half of survey respondents reported minor problems dealing with public programs such as Social Security, Medicare, and Medicaid. Additionally, 31% of older adults reported having issues with availability of safe and affordable transportation and 25% with issues related to having housing not suited to their needs.

The City of Bloomington has an established Commission on Aging to promote solutions to the problems and challenges faced by older citizens. Major activities include, but are not limited to, advocacy, outreach, and education. These activities are guided by the Lifetime Communities concept, which are: promoting creation of home and sense of place; enabling mobility; building health and wellness; and fostering creative expression and lifelong learning. Potential projects for 2019 include exploring digital tools to better inform seniors about events and opportunities and a film festival on creative aging in addition to outreach and advocacy.

Justice-involved Individuals

Formerly incarcerated individuals face many barriers accessing services and necessities, even well after the criminal record was charged. This includes limited access to educational opportunities, employment, housing, and social support networks. Lack of access to these services are also linked to higher rates of recidivism, making providing these services important for transitioning these individuals back into the community.

Additionally, minorities are disproportionately overrepresented in Monroe County’s criminal justice system. According to 2017 data from the Monroe County Correctional Center, Department of Corrections (DOC), and the Prosecutor’s Office Pretrial Diversion Program (PDP), the Black population were overrepresented, from as little as by a factor of 1.92 in all PDP filings to as large as 7.5 in the DOC.

New Leaf – New Life (NLNL) provides services for incarcerated individuals and help them transition back into the Bloomington community. Services include education and life skill workshops within correctional facilities, immediate support (e.g., emotional support, social services, clothing), job counseling, and casework management for challenges such as drug and alcohol addiction. From May 2019 to September 2019 over 350 individuals were aided just using services from the Transition Support Center.

What are the housing and supportive service needs of these populations and how are these needs determined?

The primary housing and supportive needs of these populations were determined by input from service providers and the public through public meetings and stakeholder interviews. These needs include affordable, safe housing opportunities in areas with access to transportation, commercial and job centers, social services, and for education regarding fair housing rights and actions that can be taken in the event those rights are violated. Persons with disabilities often require accessible features and ground floor housing units. Victims of domestic violence need safe housing, removal of barriers to relocation, and for perpetrators to be held accountable.

Many of the supportive needs of these subpopulations are available through existing nongovernmental organizations. While there have been improvements in recent years regarding collaboration and communication among various agencies and organization, the need remains for continued improvement to serve the various special needs subpopulations more efficiently and comprehensively.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The only data HIV/AIDS data available for Bloomington is from the Indiana State Department of Health which only provides data down to the regional level. Monroe County is in Region Eight which includes six counties. There were 391 persons with HIV/AIDS in Region Eight in 2017 representing a rate of 109.1 per 100,000 people (0.1%).

Bloomington is home to the Indiana University Health, Community Health's program Positive Link. Serving 49 counties throughout Indiana, Positive Link provides a continuum of services for those impacted by HIV in Indiana. Services include a weekly primary care and PrEP clinic, prevention services such as education, testing and counseling, and referrals to partnering organizations for necessities such as housing, emergency assistance, and nutrition assistance.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities and how were these needs determined.

Stakeholders expressed a need for public facilities through stakeholder meetings and an online survey. Stakeholders determined that there is a high level of need for affordable childcare and

that the current supply is inadequate for community needs. Public facilities may be needed to provide affordable childcare.

In stakeholder meetings, it was expressed that there is a need for community centers that provide a safe place for neighbors to congregate, hold events, and access the internet would be beneficial to low-income neighborhoods. These facilities could also serve as a hub for information related to services provided by the City.

Describe the jurisdiction's need for Public Improvements and how were these needs determined?

The most cited infrastructure need in the public survey was sidewalk improvements followed by downtown/commercial district improvements. These two initiatives would make Bloomington more accessible to residents with a physical disability. They would also improve the walkability of the City, reducing the need for driving – since not all low-income residents can afford a car – and reduce the number of vehicles on the road.

These needs were also identified in the City's most recent Comprehensive Plan to guide land development policy, especially regarding preserving existing housing stock along with improving access to urban services. The Comprehensive Plan was devised by engaging the Bloomington Community through a variety of outreach methods including public meetings, events, online forums, and surveys and was guided by a 25-member steering committee.

Describe the jurisdiction's need for Public Services and how were these needs determined?

Several public services programs were indicated as priority needs in stakeholder meetings. Stakeholders expressed a need for more neighborhood community centers that provide services like internet access as well as public meeting space. Housing services for homeless persons, domestic violence victims, and youth transitioning out of foster care was discussed as a priority in both stakeholder meetings and the survey. Many stakeholders discussed the difficulties in getting many of these individuals into stable housing. Public transportation was a topic important to many stakeholders, who expressed that public transportation in its current state does not run frequently enough to provide a substantial benefit to low-income and elderly residents who depend on it for access to jobs and amenities like grocery stores and health care. In the survey, public transportation was listed as the highest priority item among public infrastructure initiatives.

Additionally, food access was a major concern for stakeholders. According to Feeding America, 16.8% of Monroe County residents (24,260 people) are food insecure, above the national food insecurity rate of 12.5%. The population in Bloomington receiving assistance for food access are almost entirely very low-income, or households with incomes 50% or less than the area median family income. Mother Hubbard's Cupboard, a nonprofit providing a wide variety of services to increase food access in Bloomington, estimate serving 15,000 unique people per year, one-third of which are children and approximately 20% over the age of 55. Stakeholders involved in services increasing food access cite that the lack of adequate, good paying jobs is the primary driver behind food security; half of patron households receiving assistance from Mother Hubbard's Cupboard are working at least one job. Additional concerns related to poor food access include the lack of transportation access limiting not only the ability to get to food but also the additional financial burden of maintaining their vehicles or paying bus fare. Financial burden is a multifaceted issue that requires collaboration between various service providers to provide opportunities for lifting individuals and families in need.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

According to the 2013-2017 ACS, the housing stock in Bloomington is mostly multi-unit structures (54%) and renter-occupied (65.5%). This housing and tenure composition can be primarily attributed to Bloomington's large student population. The median house value throughout the City was \$176,300; the median gross rent was \$863. This analysis identifies the need to preserve existing affordable housing opportunities while advancing efforts to create a diverse supply of additional affordable units.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

According to 2013-2017 ACS, Bloomington had a total of 33,766 housing units, of which 30,569 (90.5%) were occupied; 3,197 (9.5%) were vacant. Bloomington's single-family housing units comprised of 44.0% of the total housing stock. Mobile homes, boats, RVs and vans comprised 3.4% of all units; the remaining 17,761 units (52.6%) were multifamily dwellings. The most common bedroom sizes for owner-occupied housing units in Bloomington were three- and four-bedrooms, collectively comprising 70.7% of all units.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	11,760	35%
1-unit, attached structure	2,630	8%
2-4 units	3,328	10%
5-19 units	10,015	30%
20 or more units	4,675	14%
Mobile Home, boat, RV, van, etc	985	3%
Total	33,393	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	29	0%	505	3%
1 bedroom	150	1%	6,640	33%
2 bedrooms	2,125	21%	7,820	39%
3 or more bedrooms	7,889	77%	5,070	25%
Total	10,193	99%	20,035	100%

Table 27 – Unit Size by Tenure

Data Source: 2011-2015 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Multiple units assisted through the Department of Housing and Neighborhood Development (HAND) programs use CDBG and HOME funds for a wide variety of purposes, primarily targeting low-income households. Between 2015 and 2019, HAND invested in 35 properties for emergency home repairs, 23 properties for home modification, 18 properties for down payment assistance, and 10 properties for new construction. Additionally, HAND has partnered with the Bloomington Housing Authority to rehabilitate multiple public housing units over the years.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

There are no units expected to be lost from the affordable housing inventory. Current public housing that will be participating in the RAD conversion will remain affordable and no project-based Section 8 contracts will be expiring within the next 5 years. All public housing stock will remain affordable for at least the next 40 years.

Does the availability of housing units meet the needs of the population?

There is significant need for additional affordable housing. Due to the growth of the student population in Bloomington, the demand for housing has outpaced the growth of housing development. This has caused prices to rise out of reach for lower income families. Additionally, stakeholders stated that the housing stock is missing quality housing stock for middle-income households which means these households are forced to occupy lower quality housing that would traditionally be available for low-income households or become cost burdened in upper income housing. Stakeholders also expressed a fear that new multifamily housing being built will only house the student population, not long-term residents.

Describe the need for specific types of housing:

Due to land scarcity, there is need for increased density in order to increase the supply of housing. This will require multi-family housing and smaller lots for single-family housing. There is also a need for housing affordable to households below the median household income.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	156,400	173,400	11%
Median Contract Rent	613	704	15%

Table 28 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	3,873	19.3%
\$500-999	12,147	60.6%
\$1,000-1,499	2,640	13.2%
\$1,500-1,999	770	3.8%
\$2,000 or more	600	3.0%
<i>Total</i>	<i>20,030</i>	<i>100.0%</i>

Table 29 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,055	No Data
50% HAMFI	4,680	775
80% HAMFI	13,669	2,140
100% HAMFI	No Data	3,249
<i>Total</i>	<i>19,404</i>	<i>6,164</i>

Table 30 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	678	709	920	1,208	1,620
High HOME Rent	678	709	920	1,142	1,254
Low HOME Rent	608	651	782	903	1,008

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

According to CHAS data in the Needs Assessment, there are 13,345 households earning 0-50% AMI and 6,510 housing units affordable to households at those income levels; there are almost twice as many households that need housing than there are affordable units at this income level.

Stakeholders stated that Bloomington has a missing middle in its housing stock where housing is either lower or higher quality. This has led to middle-income households either becoming cost burdened or residing in housing that is affordable to lower income households, thereby reducing the supply of housing available while raising prices. Much of the lower cost housing in the City is also occupied by students which further reduces the supply for low-income families.

How is affordability of housing likely to change considering changes to home values and/or rents?

According to stakeholders, the rise of the student population has created a large amount of competition for housing. There has not been sufficient new construction of housing that is affordable to lower income households to meet rising demand, which has pushed prices out of reach for low-income households. Stakeholders also feared that newer housing was being built primarily for students, many of whom are able to pay higher rent on a per-bedroom basis. This has led to dramatic price increases for both owner and renter housing. These trends are expected to continue without sufficient new housing available to meet with demand.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The HOME Rents/ Fair Market Rent table was created using supplemental data sources. Fair Market Rents were found at https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2017_code/2017summary.odn. HOME rents were found on HUD Exchange and are reported for the Bloomington MSA, which includes all of Monroe County, Greene County, and Owen County.

The high HOME rents are determined as the lesser of the Fair Market Rent or 30% of the income of a household earning 65% AMI. Efficiencies and one- and two-bedroom units have high HOME rents equal to the Fair Market Rent indicating that these units are more affordable, in general, than the larger sized units. Regarding three- and four-bedroom units, what is affordable to a household earning 65% AMI is less than the Fair Market Rent, indicating that these units are generally less affordable.

Discussion (optional)

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The following data provides an overview on the condition of housing in Bloomington. The following housing problems are included in the data that follow: 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, 3) overcrowding (more than one person per room), and 4) cost burden (more than 30% of household income spend on housing).

Definitions

Standard Condition: No major structural defects; adequate plumbing and kitchen facilities; appearance which does not create a blighting influence; and the house meets additional, more stringent, local standards and building codes, including lead-based paint clearance.

Substandard Condition: A housing unit lacking complete kitchen and/or plumbing facilities.

Substandard Condition but Suitable for Rehabilitation: The nature of the substandard condition makes rehabilitation both financially and structurally feasible.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,805	18%	12,060	60%
With two selected Conditions	4	0%	278	1%
With three selected Conditions	0	0%	25	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	8,390	82%	7,670	38%
Total	10,199	100%	20,033	99%

Table 32 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,500	15%	4,379	22%
1980-1999	3,245	32%	6,265	31%
1950-1979	3,950	39%	7,230	36%
Before 1950	1,499	15%	2,150	11%
Total	10,194	101%	20,024	100%

Table 33 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	5,449	53%	9,380	47%
Housing Units build before 1980 with children present	1,429	14%	735	4%

Table 34 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 35 - Vacant Units

Need for Owner and Rental Rehabilitation

While 1,805 (18%) of owner-occupied units and 12,060 (60%) of rental occupied units have one of the four selected housing conditions, this is primarily attributed to cost burden. According to 2011-2015 CHAS data, 1,745 owner-occupied units and 13,985 rental units are cost-burdened. This indicates that rehabilitation for incomplete plumbing and kitchen facilities is not in demand.

According to stakeholders, utility costs are high and rising. Weatherization upgrades may be needed to mitigate rising utility costs.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The following supplemental table, derived from CHAS data, indicates that there are 1,444 low- and moderate-income households with one or more child under the age of six and living in a housing unit built before 1980; this is equivalent to 4.8% of households.

	Households		
HAMFI	Owners	Renters	Total
0-30%	135	745	880
30-50%	34	210	244
50-80%	200	120	320
80-100%	54	100	154
>100%	910	195	1,105

Total	1,333	1,370	2,703
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Discussion

The following section, Natural Hazard Risks, is now required by HUD, and incorporates into the Consolidated Planning process consideration of two additional concepts in their planning efforts: Natural Hazard Risk and Narrowing the Digital Divide. Note: The Narrowing the Digital Divide Section is in NA-10: Needs Assessment.

Natural Hazard Risks - 91.210(a)(5)

The City of Bloomington adopted the Monroe County Multi-Hazard Mitigation Plan (HMP) on September 5, 2018. Hazards were prioritized based on the probability of occurrence and the potential impact of the occurrence. The top three hazards with the highest probability and impact are flooding, severe weather, and winter storms.

While Bloomington is not a special flood hazard zone, primarily due to not being vulnerable to riverine flooding, its relatively urban nature makes the City susceptible to flash floods. Flash floods arise with little warning and can cause locally intense damage. Urban flooding is primarily the result of inadequate drainage combined with heavy rain fall or rapid snowmelt. To mitigate risks, floodplain development should be properly regulated and current stormwater facilities and infrastructure should be up-to-date.

Severe weather is a broad category consisting of events such as thunderstorms, tornadoes, damaging winds, and hail. In particular, tornadoes are a high probability hazard. Due to the unpredictable nature of tornadoes, it is important for the City of Bloomington to keep all buildings up to code and increase public awareness of these risks to mitigate future injury, death, and property loss.

Winter storms include freezing rain, sleet, heavy snow, blizzards, icy roadways, extreme low temperatures, and strong winds. These events pose human health risks such as frostbite, hypothermia, and death. Ice storms were assessed to be the most damaging winter storm event. Ice storms are the result of cold rain that freezes on contact with objects having a temperature below freezing. This can coat power and communication lines with heavy ice, leaving large sectors of the population without power, heat, or communication. Like severe weather, winter storms have a high probability of occurring, and the severity of winter storm events is unpredictable. All buildings and infrastructure are recommended to stay up to code to mitigate damage.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	11	312	1,319	0	1,319	258	0	0
# of accessible units									

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

BHA currently houses 293 households in public housing units and an additional 1,295 households through its Housing Choice Voucher (HCV) program. Public housing developments are clustered in two different locations while voucher holders are located throughout Monroe County.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

BHA currently has 312 public housing units distributed across three properties: Crestmont, Reverend Butler, and Walnut Woods. REAC inspections for these units generally score in the high-80s or low-90s. Crestmont is the largest property built in 1964. It contains 194 public housing units; 98 units have undergone standard renovations and 12 units have received ADA compliant renovations. Reverend Butler was built in 1972 and received renovations in 2009 and 2010. However, many work items were not able to be completed due to lack of funding. Upgrades for Reverend Butler will be conducted as part of the RAD conversion. Walnut Woods was built in 1982 and has not undergone any substantial renovations. However, renovations and upgrades are planned as part of the RAD conversion.

BHA provides in-house maintenance staff that conducts routine maintenance during work hours and responds to emergencies 24/7. BHA also has service contracts for work such as HVAC repairs, electrical, plumbing, trash and recycling services, tree trimming, painting, lawn care, on-site security officers, cleaning, camera repairs and pest control.

BHA will be initiating a partial RAD conversion with completion planned in the following few years. While these units will leave BHA's portfolio they will remain affordable housing units. BHA sees itself as an affordable housing developer and plans to use the freed-up capital to build additional affordable housing units in Bloomington. Of the 312 public housing units, 116 will be converting to project-based vouchers to tenant protection vouchers under the RAD program in Q1 2020.

Public Housing Condition

Public Housing Development	Housing Type	Average Inspection Score
Walnut Woods	Public Housing	96
Crestmont	Public Housing	92

Table 37 - Public Housing Condition**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

The Bloomington Housing Authority (BHA) is currently implementing a Rental Assistance Demonstration (RAD) conversion with the goal of being completely converted before 2024. The RAD conversion will allow revitalization of these public housing units while freeing BHA to focus on its mission as an affordable housing developer. While Crestmont and Reverend Butler have been recently renovated, Walnut Woods has not received any substantial renovations. The RAD conversion would allow for Walnut Woods and the other properties to receive renovations and upgrades.

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

Once the RAD conversion is completed, BHA will focus on developing affordable housing throughout the City. BHA is aware of the importance of deconcentrating LMI and minority households and will be alert for opportunities that will allow them to make progress towards this goal. This will provide opportunities for public housing residents that may not typically be found in areas where public housing is traditionally located.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	58	0	128	71	
Households with Only Adults	231	0	6	191	
Chronically Homeless Households	0	0	0	114	
Veterans	0	0	0	106	
Unaccompanied Youth	7	0	6	0	

Table 38 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Please refer to NA-40 Homeless Needs Assessment regarding mainstream services target to homeless persons.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Emergency Shelters:

Organization Name	Project Name	Target Population	Beds	Services
Bloomington Catholic Worker	Hospitality	N/A	7	Faith-based assistance. Provides supportive housing, meals, transit assistance, community, and life skills training such as saving.
Middle Way House, Inc.	Middle Way House Emergency Shelter	Domestic Violence	32	Short-term housing for survivors of domestic violence and their children until they find an appropriate, affordable place to live.
New Hope Family Shelter	New Hope Family Shelter	Families with Children	30	Shelter for up to 90 days. Provides personalized case management, including developing strategies for finding affordable housing and employment and assisting children in terms of academic, emotional, and social support.
Shalom Community Center	Friend's Place	Adults without Children	40	Overnight shelter for adults experiencing homelessness.
Wheeler Mission Ministries, Inc.	Wheeler Center for Women and Children	Women	38	30-day program providing meals, shelter, and a transitioning program for women struggling with substance abuse.
Wheeler Mission Ministries, Inc.	Wheeler Center for Men	Men	130	Temporary shelter providing meals, shelter, transitioning program for men struggling with substance abuse, and mental and behavioral health services.
Youth Services Bureau of Monroe County	Binkley House Emergency Youth Shelter	Children and Youth	15	Short-term residential care and crisis intervention for youth ages 8-17. Services include counseling, education, supervise recreation, transportation to and from school and other appointments, and referrals to other agencies for related services.

Permanent Supportive Housing:

Organization Name	Project Name	Target Population	Beds	Services
Centerstone	Bloomington Permanent	N/A	10	Wide variety of options including independent housing with support through case management; adult supported housing providing daily and social life skills trainings, healthcare, and social outings and activities; enhanced supportive housing with on-site staff for individuals needing more hands-on care; specialized homes and staffing for individuals with mobility, vision, or hearing impairments; and respite care for adults in crisis who need time away from their home environment but do not require hospitalization.
Centerstone	Grant Street House SRO	Mental Health Disabilities	12	
Centerstone	Limestone PSH (Old Hoosier House)	Chronically Homeless, Mental Health Disability	10	
City of Bloomington	VASH - Bloomington Housing Authority	Veterans	106	Provides shelter, rental assistance, case management, and clinical services.
IU Health - Bloomington Hospital	Housing Links	HIV	12	Combines Housing Choice Vouchers with Veterans Affairs Supportive Housing. Provides financial assistance, intensive housing case management, and home modification for accessible living
IU Health - Bloomington Hospital	IU Health Bridges	Chronic Health Issues	21	
Shalom Community Center	Housing First (Crawford Homes I & II, Johnson Homes)	Chronically Homeless	83	Housing and supportive services including life essentials, crisis case work management, financial assistance, and rapid re-housing.

Transitional Shelters:

Organization Name	Project Name	Target Population	Beds	Services
Centerstone	Stepping Stones College Mall Apt TH	Youth and Children	9	Provides transitional housing and supportive services to youth 16-20 years. Services include life and job skills training, emotional assistance, health care assistance, and financial counseling.
Middle Way House, Inc.	The Rise!	Domestic Violence	128	Two-year housing program for victims of domestic violence who are also homeless or near homeless. Services include housing, free utilities, tutoring for GEDs and college coursework, financial education programming, and resume and practice interviews. Residents are also encouraged to create their own programming, such as tai chi and resident meetings.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The following section describes the facilities and services available to persons with special needs.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Please refer to section NA-45 Non-Homeless Special Needs Assessment for information regarding special needs housing.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Centerstone provides mental healthcare services in Bloomington including an outpatient services facility to address a wide variety of mental health needs along with two facilities dedicated to addiction recovery and counseling. As part of their services, Centerstone provides a wide variety of housing options depending on the level of need of the individual. Options include independent housing with support through case management; adult supported housing providing daily and social life skills trainings, healthcare, and social outings and activities; enhanced supportive housing with on-site staff for individuals needing more hands-on care; specialized homes and staffing for individuals with mobility, vision, or hearing impairments; and respite care for adults in crisis who need time away from their home environment but do not require hospitalization.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

In the next year, two projects are planned to provide housing for non-homeless special needs: Kinser Flats and Southern Knoll. Kinser Flats is a 50-unit complex focused on providing onsite recovery-focused services for tenants. The property will operate by a Housing First approach to remove barriers in obtaining housing that individuals with mental health or substance use disorders often face. The project is developed and owned by Centerstone, a major healthcare organization dedicated to providing behavioral health care for individuals with mental health

disorders or substance use concerns. Construction of the housing complex broke ground on October 1, 2019.

Southern Knoll is a 31-unit affordable apartment complex providing one-, two-, and three-bedroom units to tenants under 80% AMI. Milestone Ventures is a housing developer specializing in affordable housing development. Fourteen (14) of the apartments are set aside for homeless and disabled persons during the first 15 years of the operation. Shalom Community Center, a homeless service provider, and LIFE Designs, a nonprofit focused on promoting independence for people with disabilities, will provide supportive services for these individuals.

Both projects serve to increase affordable housing options and improve the quality of life of Bloomington residents.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

N/A

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The majority of Bloomington's residential land is zoned for single-family use. While there are large sections of the City that allow some mixed-use, multi-family development, stakeholders were concerned that most of these units were going to students and are often unaffordable to low-income residents. Stakeholders were also concerned that efforts to build more multi-family housing were being blocked in some neighborhoods by residents who were worried about changing neighborhood character.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

In determining priorities for the allocation of federal funds, Bloomington has recognized the need to foster a competitive local economy that expands economic opportunities for residents. This section describes the local workforce, the nature of current employment and related activities.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	99	124	1	0	0
Arts, Entertainment, Accommodations	3,663	7,028	19	23	4
Construction	645	1,033	3	3	0
Education and Health Care Services	3,227	6,304	17	21	4
Finance, Insurance, and Real Estate	1,109	2,142	6	7	1
Information	378	821	2	3	1
Manufacturing	2,004	1,387	11	5	-6
Other Services	981	1,892	5	6	1
Professional, Scientific, Management Services	1,334	1,870	7	6	-1
Public Administration	0	0	0	0	0
Retail Trade	2,902	5,194	15	17	2
Transportation and Warehousing	576	163	3	1	-3
Wholesale Trade	690	813	4	3	-1
Total	17,608	28,771	--	--	--

Table 39 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	42,009
Civilian Employed Population 16 years and over	38,535
Unemployment Rate	8.24
Unemployment Rate for Ages 16-24	16.95
Unemployment Rate for Ages 25-65	4.79

Table 40 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	11,910
Farming, fisheries and forestry occupations	1,545
Service	4,780
Sales and office	7,715
Construction, extraction, maintenance and repair	1,264
Production, transportation and material moving	1,615

Table 41 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	31,415	88%
30-59 Minutes	2,880	8%
60 or More Minutes	1,205	3%
<i>Total</i>	<i>35,500</i>	<i>100%</i>

Table 42 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,000	150	725
High school graduate (includes equivalency)	2,495	355	1,095
Some college or Associate's degree	4,770	460	1,860
Bachelor's degree or higher	14,035	515	3,290

Table 43 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	74	165	248	265	280
9th to 12th grade, no diploma	654	355	380	470	345
High school graduate, GED, or alternative	5,765	1,335	910	1,700	1,230
Some college, no degree	24,085	2,265	1,100	2,024	990
Associate's degree	420	690	399	619	310
Bachelor's degree	4,310	4,420	1,995	2,250	1,050
Graduate or professional degree	324	3,605	2,105	3,485	2,603

Table 44 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	59,077
High school graduate (includes equivalency)	65,011
Some college or Associate's degree	70,832
Bachelor's degree	83,812
Graduate or professional degree	110,504

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The three largest employment sectors in Bloomington are Arts, Entertainment, Accommodations (19%), Education and Health Care Services (17%), and Retail Trade (15%). These three sectors tend to have low wages. According to the Bloomington Economic Development Corporation, the top employers in the City are Indiana University – Bloomington (10,000), Cook Group (4,200), Indiana University Health – Bloomington (2,733), Monroe County Community School Corporation (2,174), and Kroger Supermarkets (878).

Describe the workforce and infrastructure needs of the business community:

According to the online resident survey, respondents listed job creation and retention as the highest priority economic development initiative. Literacy programs, GED preparedness programs, and workforce development programs followed closely. In terms of infrastructure needs in the business community, sidewalk improvements were the most cited priority among the 260 responses, followed by street lighting and street and alley improvements.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

There are a number of major projects scheduled to take place or recently taken place in Bloomington within the next four to five years that have significant economic implications.

First is the redevelopment of the current IU Health Hospital Site. Located on the west side of town, the 25-acre site will transfer property from IU health to the City in late 2020 or early 2021 for development serving the community's interests. The City consulted with the Urban Land Institute, receiving recommendations for zoning the mega-block site as a mixed-use space incorporating retail, affordable housing, and office space. A community center is recommended to anchor the space. Extension of the historic street grid into the property and greenspace, along with the proposed community center, will help reintegrate the site into the residential neighborhoods surrounding it.

On the opposite side of town is the construction of a new medical campus for IU Health Bloomington. Named the Regional academic Health Center, the facility reuses the portions of the IU Health Bloomington Hospital Campus to innovate training for healthcare professionals and improve outpatient experience. The campus is scheduled to open sometime in 2021 and is expected to house 100 additional faculty and staff and train about 1,000 students.

The Trades District is a 12-acre portion of the Bloomington Certified Technology Park in the northern section of the City that officially launched in May 2019. The development of the area is intended to stimulate job and wage growth in a variety of sectors, including programming, advanced manufacturing, and biotechnology. A wide variety of economic incentives and designations for the site serve to attract investment, including tax increment financing, Opportunity Zone designation, Urban Enterprise Zone designation, Community Revitalization Enhancement District (CRED) designation, historic preservation tax credits, and local tax abatement. It is currently anchored by the Dimension Mill, a co-working space and business incubator, and B-Line Heights, which includes 34 affordable housing units. Additional sites for new developments, redevelopment, and reuse are also available.

Switchyard Park is 57 acres of multiuse greenspace on the former McDoel Railroad Switchyard which served as a regional hub for railroad activity. The largest park project the City has undertaken, the park serves as a community hub and incorporates community input and sustainable practices. Amenities include a pavilion, performance stage and amphitheater, skatepark, community gardens, fitness stations, basketball, pickleball and bocce ball courts, splash pad, accessible playground, bosque (formal forest), and picnic shelter. It recently opened on November 16, 2019.

The expansion of the Monroe Convention Center is currently in the planning process to renovate the current space, provide additional space, and connect it to the nearby hotel. The

project serves to attract visitors from outside of Bloomington and create local jobs. Funds are speculated to come from the county food and beverage tax.

Finally, the I-69 Indianapolis-Martinsville highway project serves to better connect southwestern Indiana, improving access to jobs, education, and healthcare. Currently, all sections from Evansville to Martinsville are open to traffic. The last section of the project is scheduled to wrap up in 2024, connecting the highway to Indianapolis.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

As the level of educational attainment increases, there is a greater likelihood that an individual will participate in the labor market. Among those with less than a high school diploma and those with at least a four-year degree, the labor force participation rates are 72.2% and 81.5%, respectively. The unemployment rate also drops for persons with at least a bachelor's degree as compared with unemployment rates for all other levels of educational attainment. There continues to be a need for academic and supportive services for persons with lower levels of education who may have challenges including but not limited to poor physical and mental health, and housing related issues.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Job creation and retention were cited as the highest priority economic development need by stakeholders in order give residents better access to affordable housing. The Bloomington Economic Development Corporation (BEDC) is the local contact for the region's Workforce Investment Board. Their mission is to retain, develop and attract quality jobs in Monroe County. Initiatives focus on the collaborative effort of businesses to enhance networking, business recruitment and development, and marketing and brand recognition. This includes the Bloomington Life Sciences Partnership for business focused on biotech, R&D and pharma, and the Bloomington Technology Partnership for technology companies.

WorkOne South Central is a workforce development system connecting service providers with customers and with each other. Individualized services including resume development, career planning, and job search assistance, and re-employment services providing job skill workshops are the WorkOne's primary services. WorkOne Centers provide a computer lab, internet access, fax machine, copier, telephone, and information for job seekers. The county WorkOne center is located on the west side of Bloomington.

The Goodwill Excel Center is a free public high school that gives adults the opportunity to earn their high school diploma. The center addresses outside-the-classroom needs for students to complete their education requirements at their own pace and schedule. Services include free drop-in child care centers and free transportation assistance. In addition to the high school

curriculum, other services such as career certifications, college planning, special needs services, English language learning plans, and life coaching are also offered to students.

Entrepreneurial efforts are also supported by local organizations such as The Mill, a business incubator and coworking space in downtown Bloomington; a pre-accelerator program called B-Start, aiding Indiana University and Ivy Tech students through coaching and mentorship; and the Gayle & Bill Cook Center for Entrepreneurship through Ivy Tech Community College – Bloomington, giving students and community members a centralized place to take entrepreneurship courses or receive business consulting.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Bloomington does not participate in a Comprehensive Economic Development Strategy (CEDS).

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

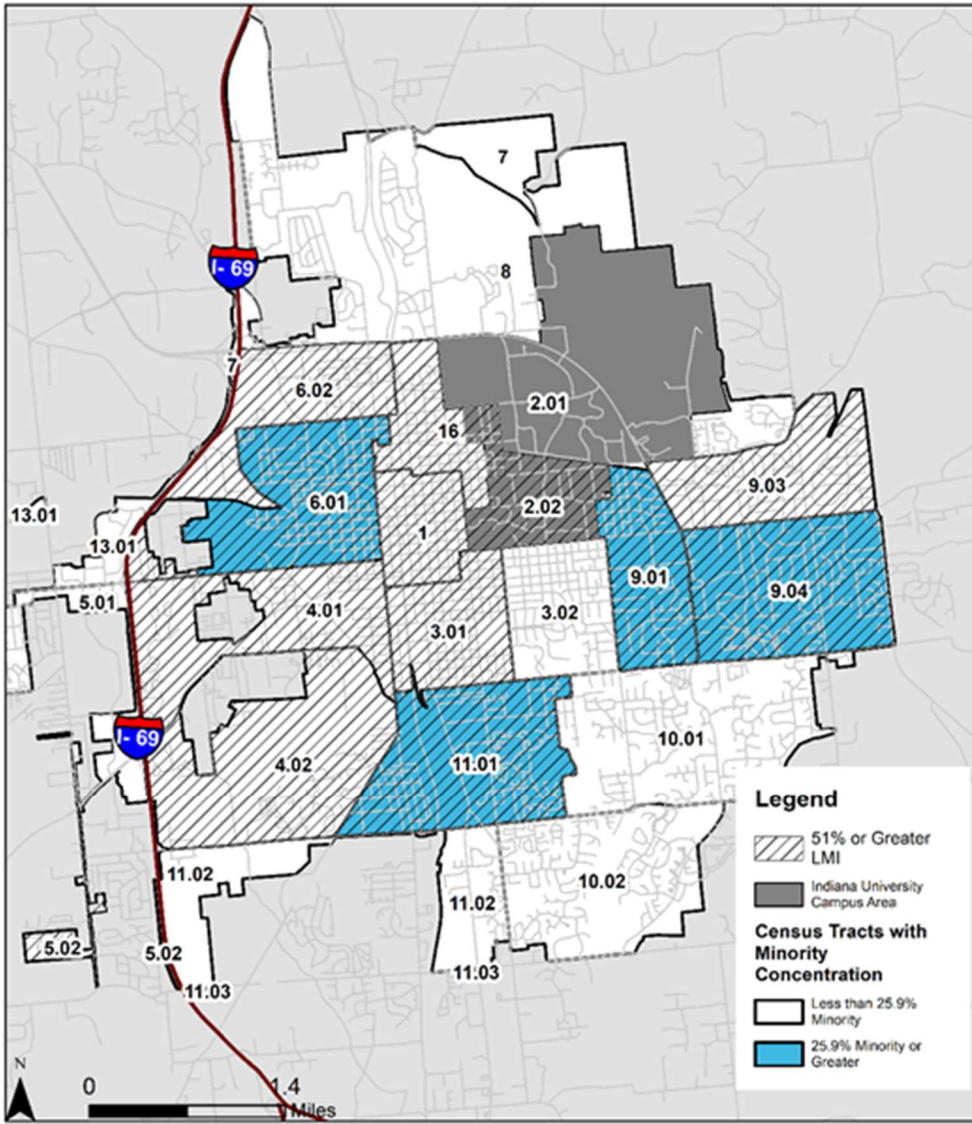
MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The City of Bloomington's residential rental inspection program has helped mitigate housing problems in the City; there is no geographic area where multiple housing problems are concentrated. However, it should be noted that all public housing is concentrated in impacted areas. Impacted areas are defined as a census tract where at least 51% of residents are low- and moderate-income and at least 25.9% of the population consists of racial or ethnic minorities. Concentrating housing in LMI areas limits educational and job opportunities and exposes residents to increased crime rates and poor health outcomes.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

There are thirteen census tracts that are concentrations of low- and moderate-income (LMI) persons and four census tracts where racial or ethnic minorities are concentrated – also located in areas of LMI concentration. These areas are depicted in the map below and referred to as impacted areas, as previously defined. The areas near Indiana University (gray on the map) are primarily where the City's student population lives. Bloomington's focus for policy initiatives aimed at low-income and minority residents will be in the western and central parts of the City.



Sources: U.S. Census Bureau 11GR/Line: County and Census Tract Boundaries, City Points, and Roads; American Community Survey, 2013-2017 5-Year Estimates: Race and Ethnicity

What are the characteristics of the market in these areas/neighborhoods?

The areas that meet the LMI threshold tend to have older housing stock and lower opportunities than other more affluent areas. While most of Bloomington's housing stock consists of multifamily units, these areas tend to mostly consist of single-family housing units available for rent. Census Tract 9.04 is the only racially and ethnically concentrated area of poverty that does not follow these trends, differing in not just housing stock characteristics but also commercial space, being the home of College Mall. Growth in terms of housing units were generally stagnant, with Census Tract 6.01 being the exception with some of the highest growth rates in the City. Stakeholders also identified a lack of adequate public transportation in these neighborhoods.

Are there any community assets in these areas/neighborhoods?

Many neighborhoods in Bloomington have robust neighborhood associations which could be leveraged to communicate resident needs to the City. Neighborhoods without a neighborhood association could be given assistance to create one for the purpose of creating a deeper sense of community and could be a tool for organizing and communicating community needs.

These areas also contain or are in close proximity to many public service providers and resources throughout the City, including the Bloomington Housing Authority, the Boys & Girls Clubs of Bloomington, Indiana University Bloomington, and more.

Are there other strategic opportunities in any of these areas?

The creation of physical meeting spaces for neighborhood associations that also provide basic services like internet access could enhance the quality of life and opportunities available to residents of these areas.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The federal CDBG funds are intended to provide low- and moderate-income households with viable communities, including decent housing, a suitable living environment and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning, and administration.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Area Name	Area Type
CDBG-eligible areas	Other
City-wide	Local target area

Table 46 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Not all housing and community development needs identified in this plan can be addressed over the next five years, primarily due to the limited resources available. The selection of non-housing community development priorities within income-eligible areas reflects the County's desire to create appreciable and lasting living environment improvements. Housing priorities reflect the need to affirmatively further fair housing and to broadening the supply of affordable housing in high opportunity areas.

The system for establishing the priority for the selection of these projects is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG Programs;
- Meeting the needs of low- and moderate-income residents;
- Focusing on low- and moderate-income areas or neighborhoods;
- Coordination and leveraging of resources;
- Response to expressed needs;
- Sustainability and/or long-term impact; and

- The ability to demonstrate measurable progress and success.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

During the development of the Consolidated plan, a number of needs were identified as having the highest priority:

- Improve access to affordable housing in the rental and sales markets
- Public facilities and infrastructure
- Public services
- Housing and services for persons experiencing homelessness or near homelessness

Priority Need Name	Improve Access to Affordable Housing
Priority Level	High
Population	<ul style="list-style-type: none"> • Extremely Low Income • Low Income • Moderate Income • Large Families • Families with Children • Elderly Families • Public Housing Residents • Elderly • Frail Elderly • Persons with Mental Disabilities • Persons with Physical Disabilities • Persons with Developmental Disabilities • Persons with Alcohol or Other Addictions • Persons with HIV/AIDS and their Families • Victims of Domestic Violence
Geographic Areas Affected	City-wide CDBG-eligible areas
Associated Goals	Housing rehabilitation Homeownership assistance Affordable rental housing Grant administration
Description	Provide assistance to homeowners and renters to increase housing supply and housing affordability programs.

Basis for Relative Priority	High housing costs reduce economic opportunities and access to prosperity as prices in the sales and rental markets are outpacing wage growth. High demand and new construction for rental units targeting Bloomington's large student population is also concerning for long-term residents.
Priority Need Name	Public Facilities and Infrastructure Improvement
Priority Level	High
Population	<ul style="list-style-type: none"> Extremely Low Income Low Income Moderate Income Non-housing Community Development
Geographic Areas Affected	City-wide
Associated Goals	Improve public infrastructure Improve public facilities
Description	Improvements to public facilities and infrastructure and facilities that deliver public services. Infrastructure improvements include: solid waste disposal, flood drains, water/sewer, streets, sidewalks, neighborhood facilities, and parks and recreational facilities. Public facilities include those that serve youth/children, abused and neglected children, seniors, persons with disabilities and other vulnerable populations.
Basis for Relative Priority	There is a need to make improvements, particularly in low- and moderate-income areas and for elderly residents, in which the local jurisdictions are less able to leverage resources or attract investments that are necessary to improve the quality of life. Sidewalk improvements was also a top priority for public infrastructure initiatives along with neighborhood and commercial district improvements.
Priority Need Name	Public Services
Priority Level	High

Population	<ul style="list-style-type: none"> Extremely Low Income Low Income Moderate Income Elderly Frail Elderly Persons with mental, physical and developmental disabilities Victims of domestic violence Persons with HIV/AIDS and their Families Homeless (including chronic, individuals, families with children, mentally ill, substance abuse, veterans, persons with HIV/AIDS, victims of domestic violence and unaccompanied youth) Families with children Non-housing Community Development
Geographic Areas Affected	City-wide CDBG-eligible areas
Associated Goals	<p>Provide public services that serve low-income individuals and families</p> <p>Provide funding to organizations that provide a safety net for community members in need</p> <p>Provide funding to organizations providing services to improving the quality of life of residents</p>
Description	Delivery of public services for seniors, persons with disabilities, youth, victims of domestic violence, abused and neglected children as well as childcare services, health and mental health services, food access, broadband access, transportation, non-homeless special needs and employment training.
Basis for Relative Priority	Stakeholders expressed a need for more neighborhood community centers that provide services like internet access as well as public meeting space. Neighborhoods have varying levels of infrastructure available; some neighborhoods will need these facilities built from the ground up, which falls under the category of public facilities. Other neighborhoods have the infrastructure available and need their services funded, which is categorized as a public service. This distinction is important due to the cap placed on public services funding. Affordable childcare and food security were also a major need cited by stakeholders.
Priority Need Name	Homelessness
Priority Level	High

Population	Families with Children Elderly Families Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	City-wide CDBG-eligible areas
Associated Goals	Provide housing/services to the homeless/at risk of homelessness
Description	Provide support for facilities and services that are targeted at those experiencing homelessness and/or at risk of homelessness.
Basis for Relative Priority	Housing services for homeless persons, domestic violence victims, and youth transitioning out of foster care was discussed as a priority by stakeholders. These individuals have difficulties getting into stable housing with very few landlords willing to take on formerly homeless or addicted persons as tenants. Domestic violence and youth foster care transition are also major priorities within this category.

Table 47 – Priority Needs Summary

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Cost burden is the dominant housing issue in Bloomington, with 18% of owner-occupied units and 60% of renter-occupied units being cost-burdened. TBRA would facilitate housing individuals on the Housing Choice Voucher list, especially for individuals facing difficult circumstances.
TBRA for Non-Homeless Special Needs	According to stakeholder input, there is a need to provide safe and accessible housing and remove barriers for elderly and non-elderly persons with disabilities, victims of domestic violence, and persons with substance abuse and mental health diagnoses.
New Unit Production	New unit production would help alleviate cost burden, Bloomington's greatest housing issue, by increasing housing supply. Additional units would also mitigate competition between the City's student population and low- and moderate-income households.
Rehabilitation	Maintenance and operation of housing are major factors contributing to cost-burden that can be mitigated through rehabilitation. According to stakeholders, utility costs are high and rising. Weatherization upgrades may be needed to mitigate rising utility costs. Rehabilitation efforts should also include the ability to make upgrades to homes to allow for aging in place as well as provide for lead/asbestos abatement.
Acquisition, including preservation	Efforts to acquire and rehabilitate units for sale would provide affordable homeownership opportunities for City residents. As subsidized units reach the end of the period of affordability, there is a need to preserve these units as there is a high level of cost burden among low- and moderate-income households. The City of Bloomington will help in the acquisition of appropriate land for development when opportunities arise.

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

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	Federal	Acquisition Admin & Planning Econ Development Housing Public Improve. Public Services	\$893,566	0	0	\$893,566	\$3,574,264	The expected amount for the remainder of the ConPlan is four times the first-year allocation.
HOME	Federal	Acquisition Homebuyer Asst. Homeowner Rehab. Rental New Constr. Rental Rehab. New Const. for Ownership TBRA	\$550,851	0	0	\$550,851	\$2,203,404	Funds for housing development.

Table 49 - Anticipated Resources

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

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

Discussion

The City of Bloomington issued a Request for Information (RFI) for a 1.5-acre, city-owned site located adjacent to Switchyard Park. The RFI invites experienced housing developers to submit proposals for the development of affordable and workforce housing. Proposals must include at least 99-year terms of affordability, but can address a broad range of housing options, including housing for those experiencing homelessness, those in transition, seniors, low-income housing, workforce housing, market-rate housing, or a combination of these options. Switchyard Park is Bloomington's newest and largest park project, having recently opened in November 2019, hosting recreational and commercial amenities.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Bloomington Housing and Neighborhood Development	Local unit of government	Lead	City limits of Bloomington, Indiana

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Bloomington has a capable housing and community development delivery system. While the primary responsibility for the administration of CDBG Program lies with the City, several public agencies, for profit entities, and non-profit organizations all assist with providing housing, community development, homeless, and other public services throughout Bloomington

The primary gap preventing the City and its partners from carrying out its housing and community development strategy is the lack of resources for affordable housing proposals and community development activities in the City. The City continues to seek additional housing funds from the state and other sources to supplement its federal funds.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	Y	Y	Y
Legal Assistance	Y	Y	Not specifically
Mortgage Assistance	Y	Not specifically	Not specifically
Rental Assistance	Y	Y	Y
Utilities Assistance	Y	Y	Y
Street Outreach Services			
Law Enforcement	Y	Y	Not specifically
Mobile Clinics	N	N	N
Other Street Outreach Services	Y	Y	Not specifically

Supportive Services			
Alcohol & Drug Abuse	Y	Y	Not specifically
Child Care	Y	Y	Not specifically
Education	Y	Y	Not specifically
Employment and Employment Training	Y	Y	Not specifically
Healthcare	Y	Y	Y
HIV/AIDS	Y	Y	Y
Life Skills	Y	Y	Not specifically
Mental Health Counseling	Y	Y	Not specifically
Transportation	Y	Y	Not specifically
Other			
Other			

Table 51 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Almost all homeless service providers listed in MA-30 provide homelessness prevention services and most supportive services. Street outreach programs are delivered by Shalom Community Center for homeless adults, New Hope Family Shelter for families with children, and the Bloomington Police Department. It is also important to note that these outreach efforts are made possible through a large network of community partners that do not solely provide services addressing homelessness.

Bloomington's HIV/AIDS population is primarily served through IU Health Positive Link. Positive Link provides a continuum of services for those impacted by HIV in Indiana. Services include a weekly primary care and PrEP clinic, prevention services such as education, testing and counseling, and referrals to partnering organizations for necessities such as housing, emergency assistance, and nutrition assistance.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The strengths of the service delivery system for special needs populations and persons experiencing homelessness are the variety of service agencies that exist to meet their needs and the dedication of service agency staffs in attempting to address their clients' needs.

The gaps in the service delivery system are chiefly a lack of, or very limited, resources — both financial and human (staffing). Most agencies interviewed during the Consolidated Plan process cited increased demand for services and reduced resources as major obstacles to meeting the City of Bloomington's human service needs.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Because the primary gaps are related to a lack of resources for service delivery, the City of Bloomington will continue to collaborate with human and social service agencies and the Continuum of Care to identify potential resources for meeting the service needs of City residents. The City will support the efforts of service agencies to obtain any available resources. The City will also continue to support and encourage the development of new affordable housing units.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing rehabilitation	2020	2024	Affordable housing	City-wide CDBG-eligible areas	Improve Access to Affordable Housing	CDBG: \$392,432 HOME: \$495,766	Homeowner housing rehabilitated: 4 households Rental units rehabilitated: 32 households
2	Homeownership assistance	2020	2024	Affordable housing	City-wide CDBG-eligible areas	Improve Access to Affordable Housing		Direct Financial Assistance to Homebuyers: 0 households
3	Affordable rental housing	2020	2024	Affordable housing	City-wide CDBG-eligible areas	Improve Access to Affordable Housing		Tenant-based rental assistance / Rapid Rehousing: 0 households
4	Grant administration	2020	2024	Affordable Housing	City-wide	Improve Access to Affordable Housing	CDBG: \$178,713 HOME: \$55,085	Other: 0 Other
4	Improve public infrastructure	2020	2024	Non-Housing Community Development	City-wide	Public Facilities and Infrastructure improvement	CDBG: \$138,531	Public infrastructure activity for low/moderate income housing benefit: 3,578 households Public infrastructure activity other than low/moderate income housing benefit: 1,610 persons

5	Improve public facilities	2020	2024	Non-Housing Community Development	City-wide	Public Facilities and Infrastructure improvement	CDBG: \$49,855	Public facility activity for low/moderate income housing benefit: 7,710 households Public facility activity other than low/moderate income housing benefit: 155 persons
6	Provide public services that serve low-income individuals and families and provide a safety net for community members in need	2020	2024	Non-Housing Community Development	City-wide CDBG-eligible areas	Public Services	CDBG: \$127,904	Public service activities for Low/Moderate Income Housing Benefit: 9,769 households Other: 93 agencies assisted
7	Provide funding to organizations providing services to improving the quality of life of residents	2020	2024	Non-Housing Community Development	City-wide CDBG-eligible areas	Public Services	CDBG: \$6,131	Public service activities other than Low/Moderate Income Housing Benefit: 5,131 persons
8	Provide housing/services to the homeless/at risk of homeless	2020	2024	Affordable housing	City-wide CDBG-eligible areas	Homelessness		None

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Housing rehabilitation
	Goal Description	Extend the useful life of existing affordable housing through weatherization, repair, and rehabilitation programs.
2	Goal Name	Homeownership assistance

	Goal Description	Fund activities that expand the supply and improve the condition of housing affordable to lower income households. Fund activities that leverage other public and private resources such as Low-Income Housing Tax Credit Projects.
3	Goal Name	Affordable rental housing
	Goal Description	Fund activities that expand the supply and improve the condition of housing affordable to lower income households and leverage other public and private resources such as Low-Income Housing Tax Credit Projects.
4	Goal Name	Improve public infrastructure
	Goal Description	Fund non-housing community development proposals that eliminate a threat to public health and safety to include water/sewer projects, drainage projects, sidewalks, street improvements, solid waste disposal projects, and food distribution and business infrastructure.
5	Goal Name	Improve public facilities
	Goal Description	Fund public facility improvements that benefit low-income households and persons, and persons with special needs to include senior centers, neighborhood facilities, youth centers, homeless facilities, childcare centers, parks and recreational facilities.
6	Goal Name	Provide public services that serve low-income individuals and families and provide a safety net for community members in need
	Goal Description	Fund organizations providing services lifting individuals out of poverty, including financial assistance, food assistance, shelter, education, and more.
7	Goal Name	Provide funding to organizations providing services to improving the quality of life of residents
	Goal Description	Delivery of public services for seniors, persons with disabilities, youth, victims of domestic violence, abused and neglected children, childcare services, health and mental health services, transportation, non-homeless special needs and employment training.
8	Goal Name	Provide housing/services to the homeless/at risk of homeless
	Goal Description	Provide funds to support shelter operations and transitional housing. Acquisition, construction, or rehabilitation of temporary shelters and transitional housing for the homeless, including victims of domestic violence, veterans, disaster victims, families with children, unaccompanied youth, drug offenders, and formerly incarcerated persons. Provide funding to increase permanent supportive housing opportunities and work to create a stronger network of providers of supportive and mainstream services to homeless clients.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)0

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Activities to Increase Resident Involvements

The City of Bloomington's poverty reducing goals, programs and policies aim to increase the incomes of City residents and reduce the number of people who are living in poverty by moving them toward self-sufficiency. Increased income makes housing more affordable by reducing housing cost burden and by increasing the number of people who can afford to purchase or rent units produced by the City's housing rehabilitation and new construction programs and its rental assistance and homebuyer assistance programs.

The BHA administers a very active Family Self-Sufficiency Programs (FSS) and Resident Opportunities and Self Sufficiency programs (ROSS) and Homeownership Program. As mentioned in BHA's five-year action plan and most recent annual plan, the BHA provides a computer lab with broadband access for residents and Section 8 FSS participants and offers a wide variety of activities and services to residents and FSS participants. These services include: educational workshops, budget workshops, cooking demonstrations, home repair workshops, resume writing, Dress Like You Mean Business lesson, clothing repair class, haircuts, and free HIV and Hepatitis C testing, free blood glucose, cholesterol and blood pressure screening, work keys testing, and credit repair. Educational workshops cover various topics such as domestic violence, mental health, breast health, prenatal, postpartum, sexually transmitted diseases, stress management, and substance abuse. The Service coordinators provide financial literacy education, parenting and family support, homeownership counseling as well as general life skills training both in-house as well as referring participants out for formal assessments and supports towards personal goals.

For youth, a Head Start location is provided on-site. Programming costs are also used to support an onsite Boys and Girls Club to provide after-school activities, homework help, and summer camps. The ROSS program offers a summer camp scholarship program to assist families in public housing with costs associated with sending children to summer day camp.

Is the public housing agency designated as troubled under 24 CFR part 902?

No, the PHA is not troubled

Plan to remove the 'troubled' designation

Not applicable; the PHA is not troubled.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

A draft AI was submitted to the Bloomington Housing Authority and City of Bloomington for review and will be released for public comment in February 2020. This document describes barriers to affordable housing and fair housing, such as:

- A concentration of affordable housing options inside areas impacted by high concentrations of LMI and minority residents
 - Concentrating affordable housing options in racially and ethnically areas of concentrated poverty limits options and opportunities for members of the protected classes.
- The City's Language Access Plan is out of date.
 - The largest limited English proficiency (LEP) population in Bloomington is Chinese-speaking, which does not have sufficient language access resources.
- Development of new and affordable multi-family housing is difficult.
 - Available and developable land is limited, increasing land costs that impede with local developers.
 - Most of Bloomington's residential land is zoned for single-family use and current mixed-use areas are generally unaffordable to low-income residents.
 - Residents concerned with neighborhood character and historical preservation also restrict development
- Public transportation limits housing choice among the protected classes.
 - Stakeholders expressed that transportation is one of the largest barriers to housing choice.
 - The City's metrics for measuring a successful transit system does not adequately capture and identify underserved areas.
- The City lacks certain fair housing programs that could be leverage to more affirmatively further fair housing.
 - No paired testing to identify discriminatory practices in the rental housing market have been conducted.
 - The City's rental inspection program currently does not include fair housing training for registered landlords.
- Income and credit are major factors in the mortgage approval process, which disproportionately affects minorities.
 - Low-income home buyers are more likely to be denied by lending institutions and receive high cost loans

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Proposed action items to address barriers to affordable housing, as outlined in the AI, include:

- Identify and map impacted areas in its local HOME application process to encourage development of new affordable housing options outside of impacted neighborhoods.
- Invest in new affordable housing projects outside of impacted areas by providing additional HOME funds.
- Conduct a new four factor analysis to identify additional resources that may be need for its LEP Chinese-speaking population who may be eligible for programs and services.
- Establish and capitalize a community land trust in partnership with local organizations with the purpose of acquiring land for affordable housing development with a long-term period of affordability
- Identify single-family-centric zoning districts where density can be increased and multifamily housing can be developed.
- Work with the transit authority to develop measures that will adequately capture whether the transit system is adequately serving the most vulnerable populations that depend on it for access to jobs, services, and amenities.
- Update the next Comprehensive Plan to include policies coordinating public transit with existing and planned affordable housing.
- Engage a qualified housing enforcement organization to conduct paired testing in an effort to identify discriminatory practices in the rental market through the Bloomington Human Rights Commission.
- Add fair housing education elements to the City’s landlord registry program, such as training for landlords and provision of educational materials to tenants by landlords.

SP-60 Homelessness Strategy – 91.215(d)

The City of Bloomington is part of the Indiana Balance of State Continuum of Care (BOS CoC). The BOS CoC is divided into 16 regions, with Bloomington being a part of Region 10. Each region has a planning council and chairperson and meets regularly with other councils to develop and implement strategies to alleviate homelessness.

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

An initiative announced by the mayor that came to fruition was to provide a central, web-based resource to address specific needs for residents experiencing homelessness. The site provides information on service providers categorized by counseling, emergency services, food, housing, healthcare, preventative services, and specialized services. A map of where to physically access these services is also provided on the website. Given the wide availability of broadband access in Bloomington, the platform will provide an additional level of access to resources for homeless individuals.

Shalom Community Center has a Street Outreach Program with caseworkers walking the streets of Bloomington to engage and provide support for people experiencing street homelessness. Services include shelter, counseling, and employment programs. New Hope Family Shelter provides similar services, specifically targeting families, and provides additional resources for children experiencing homelessness at The Nest, including academic, social, and emotional support. Bloomington Housing Authority also conducts community-based outreach clinics to provide service and HCVs for homeless veterans in partnership with the Department of Veterans Affairs.

It is important to note that these outreach efforts are made possible through a large network of community partners that do not solely provide services addressing homelessness. This includes, but not limited to, the Bloomington Police Department, United Way of Monroe County, Community Kitchen, Hoosier Hills Food Bank, Ivy Tech, and more.

Addressing the emergency and transitional housing needs of homeless persons

Wheeler Mission Ministries is the main provider of emergency shelter, housing 231 out 292 emergency beds in Bloomington. A major program provided is the Winter Contingency Program, ensuring that everyone can find a safe place to sleep and eat from November through March. Outreach teams perform street sweeps and provide them transportation to local shelters providing these services. Additionally, Wheeler Mission provides an extensive addiction recovery program, providing assessments, job and life skills training, counseling, and other supportive services. Shalom Community Center offers similar services focusing on providing overnight shelter and services for adults without children, and New Hope Family Shelter provides emergency shelter for families with children, providing childcare in addition to the previously listed services.

Middle Way House is the primary service provider of transitional housing, with victims of domestic violence being the primary target population. A lack of access to safe, affordable housing is often a significant barrier to survivors of violence and is a critical factor to achieving long-term safety. Transitional housing serves to provide survivors with access to permanent, safe, and affordable housing; to achieve economic security, and foster their strengths to further develop their capacities for self-determination. The 128 beds are available on a first-come, first served basis and provides furnishings and utilities. The cost of housing is based on the residents' ability to pay and telephone and cable are paid for by the tenant. On-site programming includes tutoring for GEDs and college coursework, financial education programming, and resume and practice interviews at no cost.

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 Indiana BOS CoC takes a Housing First approach, offering housing to individuals and families experiencing homelessness without preconditions and barriers to entry. Supportive housing is offered to help prepare individuals achieve housing stability in the future. Supportive services include financial assistance to obtain housing, individual case management, childcare, employment, healthcare, and education.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

In addition to the supportive housing services address by the BOS CoC, Bloomington Housing Authority hosts an extensive Family Self-Sufficiency (FSS) Program to help individuals obtain employment as well as offering an escrow account to create savings. Please refer to SP-50 for further detail.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City of Bloomington will continue to support the efforts of the Indiana State Department of Health (ISDH) and Monroe County Health Department to address lead-based paint exposure through activities such as lead abatement programs and education. Abatement activities include, but not limited to, the replacement of building components, the complete removal of lead paint, encapsulation of lead-based paint hazards, enclosure of lead-based paint hazards, and other permanent measures to eliminate lead-based paint hazards.

How are the actions listed above related to the extent of lead poisoning and hazards?

Lead-based paint was banned from residential uses in 1978. All houses constructed before 1978 are therefore considered at risk for containing lead-based paint. HUD has made the elimination of housing units containing lead-based paint a priority. The poisoning of children from contact with lead-based paint has been recognized as a major public health problem by the Center for Disease Control (CDC).

Lead-based paint hazards pose the greatest risk for children, especially those under seven years of age. The HUD IDIS-generated table included in the Market Analysis section of this document (MA-20) provides data on owner-occupied and renter-occupied units built before 1980 with children present. The data indicates that 1,219 (45.1%) of all households with at least one child age 6 or younger live in housing units built before 1980, making these households more susceptible to lead-based paint exposure. Of these households, 764 (62.7%) are low- and moderate-income households (80% HAMFI and below).

How are the actions listed above integrated into housing policies and procedures?

Lead prevention and abatement activities are regulated at the state level by the Indiana State Department of Health (ISDH), and enforcement and compliance conducted by the Monroe County Health Department.

In accordance with lead-based paint requirements, the City will incorporate the following factors to refine and narrow the communities that are at highest risk with lead-based paint hazards as related to housing rehabilitation activities throughout the duration of the 2020-2024 Con Plan:

- Age of housing (pre-1978 housing units)
- Condition of housing
- Tenure and poverty levels
- Presence of young children
- Presence of lead poisoning cases

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Please refer to SP-50 for description of on-site activities offered by BHA to increase resident involvement, quality of life, and self-sufficiency.

The City of Bloomington's Anti-Poverty Strategy is modeled after the United Way of Monroe County's goals and strategies for improving people's lives and mobilizing the community. The three goals include education, earnings, and essentials.

Education serves to help children, youth, and adults through early childhood education and preparation, youth development, and job and life skills buildings. Strategies include providing affordable childcare, after-school programs, and healthy habits and mentoring; promoting the development of children under the age of five; and support youth efforts to graduate high school with a viable plan for the future.

Earnings is summarized by helping hard working families get ahead through maintaining employment, increasing and retaining income, and building savings and assets. Strategies include increasing financial literacy and stability, tax preparation assistance, and job-related supports.

Finally, essentials help individuals and families meet basic needs with access to food, shelter, healthcare, and emergency crises. Strategies include investing in programs providing these essentials, supporting programs that increase health and wellness, and ensuring the community is ready to help people recover from natural disasters.

SP-80 Monitoring – 91.230

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

The goal of the Housing and Neighborhood Development Department is to ensure that all programs and projects comply with the applicable regulations and standards governing the actions of the department.

Community Development Block Grant

Physical improvement projects are monitored as follows:

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

Social service programs are monitored as follows:

1. Each project is required to fill out an application to be reviewed by the Citizen Advisory Council (CAC) for allocation recommendation. Applications include specific information about the program funded and the beneficiaries.
2. Successfully funded applications are required to sign a funding agreement outlining all requirements, regulations and standards.
3. A program manager from HAND will receive and review all claims for payment. Claims for payment must include beneficiary information.

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

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

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

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

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

other inspections are required or completed, a copy of that report must also be supplied to the program manager.

7. The HAND program manager will also monitor for beneficiary compliance. Depending upon the project and the agency, monitoring may occur both before and after the project.

HOME rental projects are monitored (annually or as required) as follows:

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

TBRA projects are governed according to their funding agreements.

1. On an annual basis, the HAND program manager meets with the administrator of each TBRA program. The administrator provides the program manager with information program policy and procedures, outreach, participant selection, unit information (including lead-based paint visual and HQS inspections), tenant income documentation, tenant leases, and, if applicable information regarding required self-sufficiency programming.
2. The HAND program manager may meet with the tenants to verify information.
3. Claims for payment must be approved by the HAND program manager and must include applicable documentation.

Substantial amendments to the plan will be determined as follows:

The following shall constitute a substantial amendment to the Consolidated Plan:

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

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

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

Expected Resources

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

Introduction

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	Federal	Acquisition Admin & Planning Econ Development Housing Public Improve. Public Services	\$893,566	0	0	\$893,566	\$3,574,264	The expected amount for the remainder of the ConPlan is four times the first-year allocation.
HOME	Federal	Acquisition Homebuyer Asst. Homeowner Rehab. Rental New Constr. Rental Rehab. New Const. for Ownership TBRA	\$550,851	0	0	\$550,851	\$2,203,404	Funds for housing development.

Table 53 - 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

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

The City of Bloomington issued a Request for Information (RFI) for a 1.5-acre, city-owned site located adjacent to Switchyard Park. The RFI invites experienced housing developers to submit proposals for the development of affordable and workforce housing. Proposals must include at least 99-year terms of affordability, but can address a broad range of housing options, including housing for those experiencing homelessness, those in transition, seniors, low-income housing, workforce housing, market-rate housing, or a combination of these options. Switchyard Park is Bloomington's newest and largest park project, having recently opened in November 2019, hosting recreational and commercial amenities.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing rehabilitation	2020	2024	Affordable housing	City-wide CDBG-eligible areas	Improve Access to Affordable Housing	CDBG: \$392,432 HOME: \$495,766	Homeowner housing rehabilitated: 4 households Rental units rehabilitated: 32 households
2	Homeownership assistance	2020	2024	Affordable housing	City-wide CDBG-eligible areas	Improve Access to Affordable Housing		Direct Financial Assistance to Homebuyers: 0 households
3	Affordable rental housing	2020	2024	Affordable housing	City-wide CDBG-eligible areas	Improve Access to Affordable Housing		Tenant-based rental assistance / Rapid Rehousing: 0 households
4	Grant administration	2020	2024	Affordable Housing	City-wide	Improve Access to Affordable Housing	CDBG: \$178,713 HOME: \$55,085	Other: 0 Other
4	Improve public infrastructure	2020	2024	Non-Housing Community Development	City-wide	Public Facilities and Infrastructure improvement	CDBG: \$138,531	Public infrastructure activity for low/moderate income housing benefit: 3,578 households Public infrastructure activity other than low/moderate income housing benefit: 1,610 persons

5	Improve public facilities	2020	2024	Non-Housing Community Development	City-wide	Public Facilities and Infrastructure improvement	CDBG: \$49,855	Public facility activity for low/moderate income housing benefit: 7,710 households Public facility activity other than low/moderate income housing benefit: 155 persons
6	Provide public services that serve low-income individuals and families and provide a safety net for community members in need	2020	2024	Non-Housing Community Development	City-wide CDBG-eligible areas	Public Services	CDBG: \$127,904	Public service activities for Low/Moderate Income Housing Benefit: 9,769 households Other: 93 agencies assisted
7	Provide funding to organizations providing services to improving the quality of life of residents	2020	2024	Non-Housing Community Development	City-wide CDBG-eligible areas	Public Services	CDBG: \$6,131	Public service activities other than Low/Moderate Income Housing Benefit: 5,131 persons
8	Provide housing/services to the homeless/at risk of homeless	2020	2024	Affordable housing	City-wide CDBG-eligible areas	Homelessness		None

Table 54 – Goals Summary

AP-35 Projects – 91.220(d)

Introduction

Projects

#	Project Name
1	CDBG Administration
2	COB's HAND Residential Rehabilitation Program
3	Bloomington Housing Authority - ADA Compliance Improvements
4	Mother Hubbard's Cupboard - Facility Improvements
5	Monroe County United Ministries - Playground Improvements
6	LIFEDesigns - Highland Group Home Renovation
7	Habitat for Humanity - Infrastructure Improvements
8	COB's PTD - W14th Street Pedestrian Improvements
9	Public Services: Hoosier Hills Food Bank - Food Bank
10	Public Services: Community Kitchen - Free Meals Program
11	Public Services: Mother Hubbard's Cupboard
12	Public Services: Boys & Girls Club - Crestmont Ferguson Club
13	Public Services: Monroe County United Ministries
14	Public Services: Middle Way House
15	HOME Administration
16	HOME CHDO
17	HOME Rental Activities
18	HOME Homeownership Activities

Table 55 – Project Information

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

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG Administration
	Target Area	Citywide
	Goals Supported	Grant administration
	Needs Addressed	Improve Access to Affordable Housing
	Funding	CDBG: \$178,713
	Description	Administration of CDBG activities
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide
	Planned Activities	HUD Matrix Code: 21A
2	Project Name	COB's HAND Residential Rehabilitation Program
	Target Area	Citywide
	Goals Supported	Housing rehabilitation
	Needs Addressed	Improve access to affordable housing the rental and sales market
	Funding	CDBG: \$79,176
	Description	Rehabilitation, construction, or remodeling of single family dwellings for income-eligible households.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner housing rehabilitated: 4 households
	Location Description	Citywide

	Planned Activities	Rehabilitation, construction, or remodeling of single family dwellings for income-eligible households. HUD Matrix Code: 14A
3	Project Name	Bloomington Housing Authority - ADA Compliance Improvements
	Target Area	Citywide
	Goals Supported	Housing rehabilitation
	Needs Addressed	Improve access to affordable housing the rental and sales market
	Funding	CDBG: \$144,427
	Description	Increase accessibility to housing units and common areas at Walnut Woods, Crestmont, and Reverend Butler.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Rental units rehabilitated: 32 households
	Location Description	Citywide
	Planned Activities	Increase accessibility to housing units and common areas at Walnut Woods, Crestmont, and Reverend Butler. HUD Matrix Code: 14C
4	Project Name	Mother Hubbard's Cupboard - Facility Improvements
	Target Area	Citywide
	Goals Supported	Improve public facilities
	Needs Addressed	Public facilities and infrastructure
	Funding	CDBG: \$49,855
	Description	Increase productivity, conserve energy, and make better use of the existing facility.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	<p>Public facility activity for low/moderate income housing benefit: 7,710 households</p> <ul style="list-style-type: none"> • 6,237 extremely low-income households • 1,240 low-income households • 233 low- to moderate-income households <p>Public facility activity other than low/moderate income housing benefit: 155 persons</p>
	Location Description	Citywide
	Planned Activities	Increase productivity, conserve energy, and make better use of the existing facility. HUD Matrix Code: 05W
5	Project Name	Monroe County United Ministries - Playground Improvements
	Target Area	Citywide
	Goals Supported	Improve public infrastructure
	Needs Addressed	Public facilities and infrastructure
	Funding	CDBG: \$6,194
	Description	Install soft surfaces to improve the safety of children a fenced playground.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	<p>Public infrastructure activity for low/moderate income housing benefit: 53 households</p> <ul style="list-style-type: none"> • 16 extremely low-income households • 17 low-income households • 20 low- to moderate-income households <p>Public infrastructure activity other than low/moderate income housing benefit: 19 persons</p>
	Location Description	Citywide
	Planned Activities	Install soft surfaces to improve the safety of children in a fenced playground. HUD Matrix Code: 03D

6	Project Name	LIFEDesigns - Highland Group Home Renovation
	Target Area	Citywide
	Goals Supported	Housing rehabilitation
	Needs Addressed	Improve access to affordable housing the rental and sales market
	Funding	CDBG: \$66,283
	Description	Rehabilitate the existing basement of the Highland Group Home into an activity area and meeting place for persons living with disabilities
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Rental units rehabilitated: 41 households <ul style="list-style-type: none"> • 32 extremely low-income households • 6 low-income households • 3 low- to moderate-income households
	Location Description	Citywide
7	Planned Activities	Rehabilitate the existing basement of the Highland Group Home into an activity area and meeting place for persons living with disabilities. HUD Matrix Code: 03B
	Project Name	Habitat for Humanity - Infrastructure Improvements
	Target Area	Citywide
	Goals Supported	Housing rehabilitation
	Needs Addressed	Improve access to affordable housing the rental and sales market
	Funding	CDBG: \$102,546
	Description	Construct necessary infrastructure for an affordable housing project.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Rental units rehabilitated: 60 households <ul style="list-style-type: none"> • 8 extremely low-income households • 33 low-income households • 19 low- to moderate-income households
	Location Description	Citywide

	Planned Activities	Construct necessary infrastructure for an affordable housing project. HUD Matrix Code: 14B
8	Project Name	COB's PTD - W14th Street Pedestrian Improvements
	Target Area	Citywide
	Goals Supported	Improve public infrastructure
	Needs Addressed	Public facilities and infrastructure
	Funding	CDBG: \$132,337
	Description	Construct an accessible sidewalk along W. 14th Street.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Public infrastructure activity for low/moderate income housing benefit: 3,525 households Public infrastructure activity other than low/moderate income housing benefit: 1,610 persons
	Location Description	Citywide
	Planned Activities	Construct an accessible sidewalk along W. 14th Street. HUD Matrix Code: 03L
9	Project Name	Public Services: Hoosier Hills Food Bank - Food Bank
	Target Area	Citywide
	Goals Supported	Provide public services that serve low-income individuals and families and provide a safety net for community members in need
	Needs Addressed	Public services
	Funding	Provide food bank services supporting the wages of seven program staff members.
	Description	CDBG: \$25,000
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	Other: 93 agencies assisted, all serving low- to moderate-income households. 46% of assisted households are Bloomington residents.
	Location Description	Citywide
	Planned Activities	Provide food bank services supporting the wages of seven program staff members. HUD Matrix Code: 05W
10	Project Name	Public Services: Community Kitchen - Free Meals Program
	Target Area	Citywide
	Goals Supported	Provide public services that serve low-income individuals and families and provide a safety net for community members in need
	Needs Addressed	Public services
	Funding	CDBG: \$25,000
	Description	Provide a free meals program for low- and moderate-income residents by creating a role for a full-time kitchen supervisor
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities for Low/Moderate Income Housing Benefit: 1,600 households <ul style="list-style-type: none"> • 1,280 Bloomington households • 1,152 extremely low-income households • 368 low-income households • 64 low- to moderate-income households
	Location Description	Citywide
11	Project Name	Public Services: Mother Hubbard's Cupboard
	Target Area	Citywide

	Goals Supported	<p>Provide public services that serve low-income individuals and families and provide a safety net for community members in need</p> <p>Provide funding to organizations providing services to improving the quality of life of residents</p>
	Needs Addressed	Public services
	Funding	CDBG: \$25,000
	Description	Provide access to healthy food for people in need by supporting the wages of seven program staff members.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	<p>Public service activities for Low/Moderate Income Housing Benefit: 7,789 households</p> <ul style="list-style-type: none"> • 4,673 Bloomington households • 4,323 extremely low-income households • 793 low-income households • 143 low- to moderate-income households <p>Public service activities other than Low/Moderate Income Housing Benefit: 5,061 persons</p>
	Location Description	Citywide
	Planned Activities	<p>Provide access to healthy food for people in need by supporting the wages of seven program staff members.</p> <p>HUD Matrix Code: 05W</p>
12	Project Name	Public Services: Boys & Girls Club - Crestmont Ferguson Club
	Target Area	Citywide
	Goals Supported	Provide public services that serve low-income individuals and families and provide a safety net for community members in need
	Needs Addressed	Public services

	Funding	CDBG: \$25,000
	Description	Provide youth programs services at the Crestmont unit by supporting the wages of two program staff members.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities for Low/Moderate Income Housing Benefit: 250 households <ul style="list-style-type: none"> • 238 Bloomington households • 175 extremely low-income households • 38 low-income households • 37 low- to moderate-income households
	Location Description	Citywide
	Planned Activities	HUD Matrix Code:
13	Project Name	Public Services: Monroe County United Ministries
	Target Area	Citywide
	Goals Supported	Provide public services that serve low-income individuals and families and provide a safety net for community members in need Provide funding to organizations providing services to improving the quality of life of residents
	Needs Addressed	Public services
	Funding	CDBG: \$25,000
	Description	Provide affordable child care services by supporting the wages of five full-time teachers.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	<p>Public service activities for Low/Moderate Income Housing Benefit: 130 households</p> <ul style="list-style-type: none"> • 72 Bloomington households • 29 extremely low-income households • 30 low-income households • 36 low- to moderate-income households <p>Public service activities other than Low/Moderate Income Housing Benefit: 70 persons</p>
	Location Description	Citywide
	Planned Activities	Provide youth programs services at the Crestmont unit by supporting the wages of two program staff members. HUD Matrix Code: 05D
14	Project Name	Public Services: Middle Way House
	Target Area	Citywide
	Goals Supported	<p>Provide public services that serve low-income individuals and families and provide a safety net for community members in need</p> <p>Provide funding to organizations providing services to improving the quality of life of residents</p>
	Needs Addressed	Public services
	Funding	CDBG: \$9,035
	Description	Provide shelter to women and their children fleeing domestic violence.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	Public service activities for Low/Moderate Income Housing Benefit: ____ households Public service activities other than Low/Moderate Income Housing Benefit: ____ persons
	Location Description	Citywide
	Planned Activities	Provide shelter to women and their children fleeing domestic violence. HUD Matrix Code: 05G
15	Project Name	HOME Administration
	Target Area	Citywide
	Goals Supported	
	Needs Addressed	Improve Access to Affordable Housing
	Funding	HOME: \$55,085
	Description	The administration of HOME funds to support the development of decent, safe, affordable housing.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	See description. HUD Matrix Code: 14H, 21A
16	Project Name	CHDO
	Target Area	Citywide
	Goals Supported	Housing rehabilitation Homeownership assistance Affordable rental housing
	Needs Addressed	Improve Access to Affordable Housing
	Funding	HOME: \$82,628

	Description	Support for acquisition, rehabilitation, or new construction of rental and owner-occupied housing to be determined.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	HUD Matrix Code: 12, 14A, 14B, 14G
17	Project Name	Rental Activities
	Target Area	Citywide
	Goals Supported	Housing rehabilitation Affordable rental housing
	Needs Addressed	Improve Access to Affordable Housing
	Funding	HOME: \$256,250
	Description	New construction, acquisition, and rehabilitation of rental properties.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	HUD Matrix Code: HUD Matrix Code: 12, 14B, 14G
18	Project Name	Homeowner Activities
	Target Area	Citywide
	Goals Supported	Housing rehabilitation Homeownership assistance
	Needs Addressed	Improve Access to Affordable Housing
	Funding	HOME: \$156,888

Description	New construction, acquisition, and rehabilitation of homebuyer properties.
Target Date	
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	
Planned Activities	HUD Matrix Code: 12, 14A, 14G

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

Whenever possible, funding for low income housing projects will be dispersed throughout the community to continue to de-concentrate poverty in Bloomington.

Geographic Distribution

Target Area	Percentage of Funds
City-wide	100%

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

See above

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	
Non-Homeless	64
Special-Needs	73
Total	137

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	
The Production of New Units	
Rehab of Existing Units	137
Acquisition of Existing Units	
Total	137

Table 58 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing – 91.220(h)

Introduction

The Bloomington Housing Authority (BHA) provides public housing within the City of Bloomington.

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

BHA is firmly committed to improving the quality of life for its residents and providing deeply affordable housing to the extremely low and moderately low-income individuals and families. BHA will be converting to Project Based Voucher assistance through the RAD program, offering BHA an opportunity to transition from its current public housing funding platform to a more stable, predictable and sustainable funding source, the Project Based Voucher program, administered by HUD. BHA is expecting to convert 312 units at their Crestmont site to RAD over the next 1-4 years.

BHA will continue to use its Capital Fund grant to make, physical, operational and management improvements at its various housing developments and administrative sites. Rehabilitation related to repairs and accessibility improvements are expected to be made at Walnut Woods and Crestmont sites in the upcoming program year.

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

The BHA has an established resident council. The council has sponsored activities for the residents such as: Food pantry, Christmas party, Green Welcome Buckets, City Neighborhood Fair at City Hall, Family Night Out, Back to School Bash, Non-food Pantry and Wonder Women Health Fair. Additionally, the Resident Council helped test low-cost wi-fi options to promote self-sufficiency activities among residents.

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

The PHA is not designated as troubled.

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

Introduction

The City of Bloomington is part of the Indiana Balance of State Continuum of Care, which is operated by the Indiana Housing and Community Development Authority (ICHDA). As a result, the City does not have City-specific goals and actions regarding homelessness and other special needs activities. Instead, the BoS CoC's priorities are listed in place of one-year goals and actions.

Describe the jurisdiction's one-year goals and actions for reducing and ending homelessness including

Indiana BoS CoC administers their program through a competitive awards process. New project applications must fall within the following three categories:

- Permanent supportive housing where 100% of the beds are dedicated to chronically homeless individuals and families or is a Dedicated Plus project.
- Rapid Rehousing projects serving individuals who meet the HUD definition of homelessness.
- Joint TH-RRH (Transition Housing – Rapid Rehousing, where the RRH component must have twice the amount of earmarked resources than the TH component, and eligible participants meet HUD's definition of homelessness

Additionally, bonus funding is provided for projects serving survivors of domestic violence or youth aged 24 and under. DV projects must be low barrier on entry, use trauma-informed and victim centered approaches, and exclusively serve survivors of domestic violence, dating violence, sexual assault, or stalking that are defined as homeless. Applicants providing youth services must have provision of youth services as their primary mission. Youth must not be required to provide third part documentation that they meet HUD's definition of homelessness.

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

Homelessness outreach is conducted through a large network of community partners including homelessness service providers, City departments, universities, and other nonprofit organizations. The City serve as a centralized source of information for housing resources and services while. Homelessness service providers such as Shalom Community Center and New Hope Family Shelter conduct on-the-street outreach to support adults, families, and children. Finally, organizations working closely with homeless or near-homeless individuals, such as hunger-related nonprofits and the police department, also refer and guide homeless individuals to shelter and housing resources.

Addressing the emergency shelter and transitional housing needs of homeless persons

Emergency shelters and transitional housing programs play a major role in homeless housing services provided in Bloomington. In addition to adults without children, homelessness service providers also specifically target families with children and victims of domestic violence. Supportive services are provided to help guide clients into more permanent housing options, including childcare, job and life skill trainings, education services, and more. Detailed information can be found in SP-60.

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 Indiana BOS CoC takes a Housing First approach, offering housing to individuals and families experiencing homelessness without preconditions and barriers to entry. Supportive housing is offered to help prepare individuals achieve housing stability in the future. Supportive services include financial assistance to obtain housing, individual case management, childcare, employment, healthcare, and education.

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 BHA administers a very active Family Self-Sufficiency Programs (FSS) and Resident Opportunities and Self Sufficiency programs (ROSS) and Homeownership Program for tenants of public housing to obtain more permanent housing. Services include job and life skill workshops, financial literacy programs, health monitoring and screening, childcare, and youth programs. Program participants are referred to other service providers for formal assessments and supports towards personal goals on a case-by-case basis if their needs cannot be met by in-house services.

A Head Start location is provided on-site for children and youth. Programming costs help support an onsite Boys and Girls Club to provide after-school activities, homework help, and summer camps. The ROSS program offers a summer camp scholarship program to assist families in public housing with costs associated with sending children to summer day camp.

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

Introduction:

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

Proposed action items to address barriers to affordable housing, as outlined in the AI, include:

- Identify and map impacted areas in its local HOME application process to encourage development of new affordable housing options outside of impacted neighborhoods.
- Invest in new affordable housing projects outside of impacted areas by providing additional HOME funds.
- Conduct a new four factor analysis to identify additional resources that may be need for its LEP Chinese-speaking population who may be eligible for programs and services.
- Establish and capitalize a community land trust in partnership with local organizations with the purpose of acquiring land for affordable housing development with a long-term period of affordability
- Identify single-family-centric zoning districts where density can be increased and multifamily housing can be developed.
- Work with the transit authority to develop measures that will adequately capture whether the transit system is adequately serving the most vulnerable populations that depend on it for access to jobs, services, and amenities.
- Update the next Comprehensive Plan to include policies coordinating public transit with existing and planned affordable housing.
- Engage a qualified housing enforcement organization to conduct paired testing in an effort to identify discriminatory practices in the rental market through the Bloomington Human Rights Commission.
- Add fair housing education elements to the City's landlord registry program, such as training for landlords and provision of educational materials to tenants by landlords.

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

Actions planned to foster and maintain affordable housing

In FY 2020, CDBG funds are allocated toward rehabilitation of rental units and homeowner housing. HOME funds are set aside for new construction, acquisition, and rehabilitation of homebuyer properties.

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

Actions planned to reduce lead-based paint hazards

The City of Bloomington will continue to support the efforts of the Indiana State Department of Health (ISDH) and Monroe County Health Department to address lead-based paint exposure through activities such as lead abatement programs and education. Abatement activities include, but not limited to, the replacement of building components, the complete removal of lead paint, encapsulation of lead-based paint hazards, enclosure of lead-based paint hazards, and other permanent measures to eliminate lead-based paint hazards.

Actions planned to reduce the number of poverty-level families

The City of Bloomington's Anti-Poverty Strategy is modeled after the United Way of Monroe County's goals and strategies for improving people's lives and mobilizing the community. The three goals include education, earnings, and essentials.

Education serves to help children, youth, and adults through early childhood education and preparation, youth development, and job and life skills buildings. Strategies include providing affordable childcare, after-school programs, and healthy habits and mentoring; promoting the development of children under the age of five; and support youth efforts to graduate high school with a viable plan for the future.

Earnings is summarized by helping hard working families get ahead through maintaining employment, increasing and retaining income, and building savings and assets. Strategies include increasing financial literacy and stability, tax preparation assistance, and job-related supports.

Finally, essentials help individuals and families meet basic needs with access to food, shelter, healthcare, and emergency crises. Strategies include investing in programs providing these essentials, supporting programs that increase health and wellness, and ensuring the community is ready to help people recover from natural disasters.

Actions planned to develop institutional structure

Because the primary gaps are related to a lack of resources for service delivery, the City of Bloomington will continue to collaborate with human and social service agencies and the Continuum of Care to identify potential resources for meeting the service needs of City residents. The City will support the efforts of service agencies to obtain any available resources. The City will also continue to support and encourage the development of new affordable housing units.

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

The City of Bloomington encourages public communication and agency consultation to demonstrate its commitment to identifying priority needs and engaging the participation of citizens, public agencies, and nonprofit organizations in a positive and collaborative manner. A list of stakeholders and affordable housing providers was developed and included public agencies and private nonprofit organizations whose missions include the provision of affordable housing and human services to low- and moderate-income households and persons. These stakeholders were invited to participate in group interviews held for the purpose of developing the Con Plan. The list of stakeholders is included in the Citizen Participation Comments section.

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

Other CDBG Requirements

1. The amount of urgent need activities 0

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

Not applicable

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

All HOME funds are distributed on a first come first serve basis. Applications for the various HOME funded programs are available by request. Applicants are encouraged to receive applications directly from staff in order to field preliminary questions about a potential project.

Homebuyer Assistance

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

The Recapture Option will be used in HAND's programs where a homebuyer is receiving direct financial assistance to buy a home.

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 five-year period. The maximum HOME funds allowed for this program is \$5,000. Each year, 20% of the funds are forgiven during the five-year period.

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 is 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.

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

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.

HAND defines a fair return as the homeowner'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:

See above.

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

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

Appendix - Alternate/Local Data Sources



City of Bloomington

Housing and Neighborhood Development Department



2020-2024 Consolidated Plan Annual Action Plan Citizen Participation Plan Draft: February 20, 2020

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Executive Summary

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

1. Introduction

The Five-Year Consolidated Plan (Con Plan) is mandated by federal law and regulations promulgated by the U.S. Department of Housing and Urban Development (HUD) for the City of Bloomington to receive federal funding for affordable housing and community development initiatives benefitting primarily low- and moderate-income persons. This Con Plan consolidates into a single document the planning and application requirements for the Community Development Block Grant (CDBG) program.

Con Plans must be prepared and submitted to HUD every three to five years. The City of Bloomington uses a five-year Con Plan cycle; this plan covers fiscal years 2020-2024. The purpose of the City's Con Plan is to:

- Assess the City's affordable housing and community development needs;
- Analyze the City's housing markets;
- Articulate the City's priorities, goals, and strategies to address identified needs; and
- Describe the actions the City will take to implement strategies for affordable housing and community development.

The Con Plan for FY 2020 – FY 2024 provides data on trends and conditions related to the City's current and future affordable housing and community development needs. The analysis of this data has been used to establish priorities, strategies, and actions that the City will undertake to address these needs over the next five years. Annually, the City will develop its Action Plan in which it will describe the planned investment of federal resources to implement specific activities.

The City of Bloomington anticipates receiving \$800,000 in FY 2020. Assuming the same allocation for each of the four remaining years in the Con Plan, the City will receive \$3,200,000 in additional funding for the remainder of the Con Plan.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment

Housing needs among residents of the City of Bloomington were determined by analyzing housing problems by income level, tenure, and households with special needs. For the Con Plan, sources included the Comprehensive Housing Affordability Strategy (CHAS) dataset, which is based on the 2011-2015 American Community Survey Five-Year Estimates. This source analyzes households with one or more housing problems (overcrowding, lacking adequate

kitchen or plumbing facilities), and households experiencing cost burden and severe cost burden.

The most significant housing issue identified was cost burden, defined as spending between 30-50% of household income on housing costs such as mortgage and rent payments, and severe cost-burden, defined as households spending more than 50% of their income on housing costs. According to CHAS data, 14.7% of households in the City are cost burdened, particularly households with incomes between 30-80% AMI. An even higher proportion of Bloomington households are severely cost-burdened, consisting 28.9% of households, particularly households with incomes between 0-50% AMI.

To address the identified housing needs, the City has established the following goals and outcomes to be achieved through the investment of its CDBG resources in the first year:

Goal Name	Goal Outcome Indicator
Housing rehabilitation	Homeowner Housing Rehabilitated: 4 households Rental units rehabilitated: 32 households
Homeownership assistance	Direct Financial Assistance to Homebuyers: 0 households
Affordable rental housing	Tenant-based rental assistance / Rapid Rehousing: 0 households
Improve public infrastructure	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 3,578 households Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1,610 persons
Improve public facilities	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 7,710 households Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 155 persons
Provide public services that serve low-income individuals and families and provide a safety net for community members in need	Public service activities for Low/Moderate Income Housing Benefit: 9,769 households
Provide funding to organizations providing services to improving the quality of life of residents	Public service activities other than Low/Moderate Income Housing Benefit: 5,131 persons
Provide housing/services to the homeless/at risk of homeless	Homeless Person Overnight Shelter: 0 persons Tenant-based rental assistance/ Rapid Rehousing: 0 households

Overview

3. Evaluation of past performance

The summary of past performance reported below was taken from the City's most recently completed Consolidated Annual Plan Evaluation Report completed for fiscal year 2018 and submitted to HUD.

Goal	Performance
Developer Subsidy - Homeowner Housing Added	3 household housing units
Developer Subsidy - Direct Financial Assistance to Homebuyers	8 households assisted
Developer Subsidy - Rental units constructed	7 household housing units
Facilities Improvements - Public Facility or Infrastructure Activities other than LMI Housing Benefit	9,271 households assisted
Facilities Improvements - Public Facility or Infrastructure Activities for LMI Housing Benefit	11 households assisted
Facilities Improvements - Overnight/Emergency Shelter/ Transitional Housing Beds added	5 beds
Financial Housing Assistance - Homeowner Housing Added	1 household housing unit
Financial Housing Assistance - Direct Financial Assistance to Homebuyers	3 households assisted
Financial Housing Assistance - Rental units rehabilitated	2 household housing units
Financial Housing Assistance - TBRA/ Rapid Rehousing	9 households assisted
Financial Housing Assistance - Housing for Homeless added	7 household housing units
Grant Administration	5 other
Housing Rehab and Modifications - Rental units rehabilitated	10 household housing units
Housing Rehab and Modifications - Homeowner Housing Rehabilitated	34 household housing units
Housing Rehab and Modifications - Housing for Homeless added	78 household housing units
Public Housing Improvements - Rental units rehabilitated	13 household housing units

Social Service Assistance - Public service activities other than LMI Housing Benefit	81,040 persons assisted
Social Service Assistance - Homeless Person Overnight Shelter	85 persons assisted

4. Summary of citizen participation process and consultation process

Stakeholder Interviews – A series of six stakeholder meetings and interviews were conducted between June 11-12, 2019 to discuss issues and opportunities related to housing and community development needs. Individuals representing government and policy makers, nonprofit organizations, affordable housing providers, and other interested parties were invited to participate to ensure that as many points-of-view as possible were heard. Participants are listed in PR-10.

Public Needs Hearing – Two public needs hearings were held on June 11-12, 2019 at 6:00 PM at the Utilities Services Building at 600 East Miller Drive to educate residents and organizations about the CDBG programs and obtain input on housing and community development needs.

Supplemental Meetings – Two supplemental meetings were held to gather more public input. The first supplemental meeting was held on June 14, 2019 and focused on stakeholders involved in the BPD Outreach Program. The BPD Outreach program serves to find better alternatives to arrest when dealing with the consequences of either being homeless or at risk for homelessness. The advisory committee for this outreach come from a wide variety of sectors, including staff from the City of Bloomington and Monroe County, the Bloomington Police Department, Centerstone (mental health services), homelessness service providers, IU Health, and City Parks. Additional follow-up was made individually with Bloomington Economic Development Corporation and the Greater Bloomington Chamber of Commerce.

The second supplemental meeting was held via phone on December 6, 2019 for stakeholders involved in food security. These stakeholders are regular applicants but were unable to attend the public meetings and workshops to provide input. Participants included Hoosier Hills Food Bank, Community Kitchen, and Mother Hubbard's Cupboard.

Web-based Citizen Survey - The City conducted a web-based survey for the general public from May 31, 2019 to July 31, 2019 which generated 428 responses in total. Questions focused on housing and community development needs.

The following has not yet occurred:

Consolidated Plan Public Comment Period – A draft of the Consolidated Plan for FY 2020-2024 and the Annual Plan for FY 2020 was placed on public display for 30 days beginning March 1 – 31, 2020.

Public Hearing – The City will hold a public hearing on April __, 2020 at ____ at ____ to obtain final comments on the proposed Consolidated Plan for FY 2020-2024 and the proposed use of funds for FY 2020.

5. Summary of public comments

Major needs highlighted during the public participation process include:

Affordable housing

- There is increasingly high demand for housing Bloomington, with students playing a large role in the high cost of housing
- Additional concerns are that new rental housing is being built for students rather than long-term residents

Public facilities and infrastructure

- Public transportation the highest priority item among public infrastructure initiatives
- Public transportation does not run frequently enough to provide a substantial benefit to low-income and elderly residents who depend on it for access to jobs and amenities like grocery stores and health care
- Alternative transportation options, including bicycle and pedestrian enhancements, were proposed as possible solutions
- Sidewalk improvements was also among the top priorities for public infrastructure initiatives and neighborhood and commercial district improvements

Public services

- Stakeholders expressed a need for more neighborhood community centers that provide services like internet access as well as public meeting space
- Affordable childcare was among the most cited public service needed

Housing services for persons experiencing homelessness

- Domestic violence and youth foster care transition were cited as two of the top priorities to address root causes of homelessness
- There are also barriers to obtain housing in terms of landlords not willing to take on formerly homeless or addicted persons as tenants.

Economic development

- Job creation and retention were the most cited economic development items
- Job training and job creation were viewed as high priority items to achieve economic development goals and ease pressure on affordable housing by increasing wages, allowing more individuals to afford housing

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

All comments and views were accepted. Comments outside the scope of the plan were not addressed.

7. Summary

In summary, the Consolidated Plan and Annual Action Plan have been developed with community input and reflect the needs of the City.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities 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

Consolidated Plan Public Contact Information

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Director, Housing and Neighborhood Development Department (HAND)

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PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The City of Bloomington developed an outreach effort to maximize input from a large cross-section of stakeholders. The outreach effort included public meetings, stakeholder meetings, published meeting notices, and a web survey conducted in both English and Spanish.

Several housing, social service agencies, and other organizations serving the City of Bloomington were consulted during the development of this Consolidated Plan. The City held stakeholder meetings from June 11-12, 2019. Participants included affordable housing providers, neighborhood organizations, homeless and social service providers, and city staff members.

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)).

The City of Bloomington encourages public communication and agency consultation to demonstrate its commitment to identifying priority needs and engaging the participation of citizens, public agencies, and nonprofit organizations in a positive and collaborative manner. A list of stakeholders and affordable housing providers was developed and included public agencies and private nonprofit organizations whose missions include the provision of affordable housing and human services to low- and moderate-income households and persons. These stakeholders were invited to participate in group interviews held for the purpose of developing the Con Plan. The list of stakeholders is included in the Citizen Participation Comments section.

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

The City of Bloomington is part of the Indiana Balance of State Continuum of Care (BOS CoC). The BOS CoC is divided into 16 regions, with Bloomington being a part of Region 10. Each region has a planning council and chairperson and meets regularly with other councils to develop and implement strategies to alleviate homelessness.

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

Service providers that work with persons experiencing homelessness participated in stakeholder meetings as described above. While the City does not receive ESG funds directly, ESG funds are distributed through the CoC to Region 10.

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

1	Agency/Group/Organization	City of Bloomington, City Parks
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Non-homeless special needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
2	Agency/Group/Organization	Indiana University Health
	Agency/Group/Organization Type	Services - Health Health Agency
	What section of the Plan was addressed by Consultation?	Non-homeless special needs Market analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
3	Agency/Group/Organization	Shalom Community Center
	Agency/Group/Organization Type	Services - Homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs Assessment Homeless Needs - Chronically homeless Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
4	Agency/Group/Organization	Centerstone
	Agency/Group/Organization Type	Services - Housing Services - Health Non-Homeless Special Needs
	What section of the Plan was addressed by Consultation?	Non-homeless special needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
5	Agency/Group/Organization	New Hope for Families
	Agency/Group/Organization Type	Services - Homeless Homeless needs - Families with children Homelessness Strategy
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
		Homeless Needs Assessment
		Homeless Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
6	Agency/Group/Organization	Monroe County
	Agency/Group/Organization Type	Other government – County
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
		Homelessness Strategy
		Non-homeless Special Needs
		Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
7	Agency/Group/Organization	Bloomington Police Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
8	Agency/Group/Organization	Wheeler Mission
	Agency/Group/Organization Type	Services - Homeless
	What section of the Plan was addressed by Consultation?	Homeless Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
9	Agency/Group/Organization	Council of Neighborhood Associations
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Other: Public facilities and improvements
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
10	Agency/Group/Organization	South Central Indiana Housing Opportunities
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
11	Agency/Group/Organization	The Greater Bloomington Chamber of Commerce
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
12	Agency/Group/Organization	South Central Community Action Program
	Agency/Group/Organization Type	Services - Housing Services - Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
13	Agency/Group/Organization	Bloomington Health Foundation
	Agency/Group/Organization Type	Services - Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
14	Agency/Group/Organization	United Way of Monroe County
	Agency/Group/Organization Type	Services - Health Services - Education Services - Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
15	Agency/Group/Organization	Middle Way House
	Agency/Group/Organization Type	Services - Victims of Domestic Violence Services - Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Homelessness Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
16	Agency/Group/Organization	Bloomington Board of Realtors
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
17	Agency/Group/Organization	Horn Properties
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
18	Agency/Group/Organization	Loren Wood Builders
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
19	Agency/Group/Organization	Elm Heights Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
19	Agency/Group/Organization	Title Plus
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
19	Agency/Group/Organization	Bloomington Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
20	Agency/Group/Organization	Crescent Bend Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
21	Agency/Group/Organization	Bloomington Township Trustee
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
22	Agency/Group/Organization	Bloomington Restorations
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
23	Agency/Group/Organization	Habitat for Humanity of Monroe County
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
24	Agency/Group/Organization	Bailey & Weiler Design/Build
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
25	Agency/Group/Organization	City of Bloomington, Community and Family Resources
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
26	Agency/Group/Organization	Area 10 Agency on Aging
	Agency/Group/Organization Type	Services - Elderly Persons

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
27	Agency/Group/Organization	Commission on Aging
	Agency/Group/Organization Type	Services - Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
28	Agency/Group/Organization	Hoosier Hills Food Bank
	Agency/Group/Organization Type	Services - Food Assistance
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended supplemental stakeholder meeting
29	Agency/Group/Organization	Mother Hubbard's Cupboard
	Agency/Group/Organization Type	Services - Food Assistance
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended supplemental stakeholder meeting
30	Agency/Group/Organization	Community Kitchen
	Agency/Group/Organization Type	Services - Food Assistance
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy

How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended supplemental stakeholder meeting
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Table 2 – Agencies, groups, organizations who participated

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

All entities were considered for consultation.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Analysis of Impediments to Fair Housing Choice, 2019-2024	City of Bloomington, Housing and Neighborhood Development	Barriers to affordable housing opportunities from the AI were included in the Con Plan.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

In accordance with 24 CFR 91.100(4), the City of Bloomington will notify adjacent units of local government of the non-housing community development needs included in its Con Plan. Bloomington will continue to interact with public entities at all levels to ensure coordination and cooperation in the implementation of the Con Plan and thereby maximize the benefits of the City's housing and community development activities for the residents being served.

Narrative (optional):

PR-15 Citizen Participation

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

Stakeholder Interviews – A series of six stakeholder meetings and interviews were conducted between June 11-12, 2019 to discuss issues and opportunities related to housing and community development needs. Individuals representing government and policy makers, nonprofit organizations, affordable housing providers, and other interested parties were invited to participate to ensure that as many points-of-view as possible were heard.

Public Needs Hearing – Two public needs hearings were held on June 11-12, 2019 at 6:00 PM at the Utilities Services Building at 600 East Miller Drive to educate residents and organizations about the CDBG programs and obtain input on housing and community development needs.

Supplemental Meetings – Two supplemental meetings were held to gather more public input. The first supplemental meeting was held on June 14, 2019 and focused on stakeholders involved in the BPD Outreach Program. The BPD Outreach program serves to find better alternatives to arrest when dealing with the consequences of either being homeless or at risk for homelessness. The advisory committee for this outreach come from a wide variety of sectors, including staff from the City of Bloomington and Monroe County, the Bloomington Police Department, Centerstone (mental health services), homelessness service providers, IU Health, and City Parks. Additional follow-up was made individually with Bloomington Economic Development Corporation and the Greater Bloomington Chamber of Commerce.

The second supplemental meeting was held via phone on December 6, 2019 for stakeholders involved in food security. These stakeholders are regular applicants but were unable to attend the public meetings and workshops to provide input. Participants included Hoosier Hills Food Bank, Community Kitchen, and Mother Hubbard's Cupboard.

Web-based Citizen Survey - The City conducted a web-based survey for the general public from May 31, 2019 to July 31, 2019 which generated 428 responses in total. Questions focused on housing and community development needs.

The following has not yet occurred:

Consolidated Plan Public Comment Period – A draft of the Consolidated Plan for FY 2020-2024 and the Annual Plan for FY 2020 was placed on public display for 30 days beginning March 1 – 31, 2020.

Public Hearing – The City will hold a public hearing on April __, 2020 at ____ at ____ to obtain final comments on the proposed Consolidated Plan for FY 2020-2024 and the proposed use of funds for FY 2020.

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	Online Survey	Non-targeted/ broad community Non-English Speaking - Spanish	428 responses	See Survey Results in Citizen Participation Comments	None	https://www.surveymonkey.com/r/Bloomington-HAND
2	Public Needs Hearings	Non-targeted/ broad community	8 attendees	See comments in Citizen Participation Comments	None	
3	Stakeholder Meetings	Non-targeted/ broad community	99 attendees	See comments in Citizen Participation Comments	None	
4	Key Informant	Hoosier Hills Food Bank, Community Kitchen, Mother Hubbard's Cupboard	3 attendees	See comments in Citizen Participation Comments	None	
5	Public Display Period	Non-targeted/ broad community	TBD			
6	Public Hearing	Non-targeted/ broad community	TBD			

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The needs assessment is based on an analysis of housing problems identified in Bloomington by income among renters, owners, and households with special needs. Needs were identified through a comprehensive public outreach process that included stakeholder consultation, public hearings, and a review process designed to engage citizens.

Data in this section was drawn primarily from HUD's Comprehensive Housing Affordability Strategy (CHAS) data set, which is a custom tabulation of 2011-2015 American Community Survey (ACS) data from the Census Bureau. The CHAS data describes housing problems, such as overcrowding or incomplete kitchen and/or plumbing facilities as well as cost burden/severe cost burden. Supplemental data were drawn from the 2013-2017 ACS 5-Year estimates, 2011-2015 CHAS and other sources to provide additional context when needed.

Where the HUD tables below report area median income (AMI), they refer to HUD Adjusted Median Family Income (HAMFI). HAMFI differs from AMI in that HAMFI adjusts for family size and are calibrated for a four-person household. HAMFI adjusts larger households up by adding 8% for each person above four and subtracting 10% for each person below four. AMI does not have this qualification.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The number of households in Bloomington have grown at a faster pace than the population. Between 2009 and 2017 there was a 14% increase in the number of households and only a 4% increase in the City's population. This is likely the result of enrollment growth in Indiana University's Bloomington campus which peaked in 2016 with 49,695 students.¹ The increase in households has led to a dramatic increase in demand and competition for housing. In addition to high demand for housing, which can induce price increases, the median household income after adjusting for inflation increased only 8% from 2009 to 2017 or 1% annually. During this period the median housing value fell 2% and the median rent increased 6% after adjusting for inflation according to American Community Survey data. Stakeholders have reported that there is intense competition between students and low-income residents for lower priced rental units while there is concern that much of the newer rental housing built in the City is higher priced housing being built primarily for students. These factors mean that there are increasingly fewer housing options, including affordable options, for low-income residents, which will lead to higher rates of cost burden and potentially overcrowding among low-income residents.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	80,405	82,815	3%
Households	26,877	30,230	12%
Median Income	\$26,588 (\$29,513 2015 Dollars)	\$30,019	13% (11% after adj.)

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Demographics	2017	% Change 2009 - 2017
Population	83,636	4%
Households	30,569	14%
Median Income	\$33,172	8% (after adj.)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	9,245	4,100	4,920	2,185	9,780
Small Family Households	1,785	870	1,365	490	3,905

¹ <https://uiirr.iu.edu/facts-figures/enrollment/historical/index.html>

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Large Family Households	115	65	70	35	435
Household contains at least one person 62-74 years of age	334	415	490	365	1,905
Household contains at least one person age 75 or older	195	380	345	220	1,099
Households with one or more children 6 years old or younger	939	285	378	149	814

Table 6 - Total Households Table

Data 2011-2015 CHAS
Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	50	75	30	0	155	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	29	15	15	10	69	0	0	4	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	70	45	60	0	175	0	0	0	15	15
Housing cost burden greater than 50% of income (and none of the above problems)	6,430	1,415	235	50	8,130	285	215	95	20	615

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	250	1,420	1,660	180	3,510	205	230	385	115	935
Zero/negative Income (and none of the above problems)	1,234	0	0	0	1,234	125	0	0	0	125

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	6,580	1,555	340	55	8,530	285	215	100	35	635
Having none of four housing problems	750	1,800	3,250	1,255	7,055	275	525	1,235	840	2,875
Household has negative income, but none of the other housing problems	1,234	0	0	0	1,234	125	0	0	0	125

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,315	630	325	2,270	65	95	185	345
Large Related	65	15	0	80	0	15	30	45
Elderly	265	270	155	690	135	199	104	438
Other	5,155	2,060	1,460	8,675	280	144	155	579
Total need by income	6,800	2,975	1,940	11,715	480	453	474	1,407

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,210	260	0	1,470	35	15	55	105
Large Related	40	0	0	40	0	15	0	15
Elderly	225	140	0	365	60	150	15	225
Other	5,055	1,075	235	6,365	185	39	20	244
Total need by income	6,530	1,475	235	8,240	280	219	90	589

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	89	45	54	10	198	0	0	4	15	19
Multiple, unrelated family households	4	0	0	0	4	0	0	0	0	0
Other, non-family households	4	15	20	0	39	0	0	0	0	0
Total need by income	97	60	74	10	241	0	0	4	15	19

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

Single person households are more likely to be cost burdened than other household types. According to 2015 CHAS data, 60.0% (9,525) of single person households are cost burdened compared to 46.3% of all households. However, the high rate of cost burden for these households is likely due, at least in part, to the large number of college students living in the City.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

The South Central Housing Network (SCHN) coordinates housing and supportive services and resources across a six county region in south-central Indiana, including Monroe County. SCHN is also responsible for the point in time (PIT) count for the region. The latest PIT count conducted in 2019 found that 380 homeless persons in Monroe County, an increase of 90% from a count of 200 in 2009. These figures show that homelessness is a growing issue. The point in time count identified 102 adults with a serious mental illness, 72 adults with a substance abuse disorder, and 53 victims of domestic violence among the homeless persons counted. Among those that were unsheltered were 12 adults with a serious mental illness, 12 adults with a substance abuse disorder, and one victim of domestic violence. These figures indicate that there are groups with special needs that require safe and reliable housing options.

What are the most common housing problems?

Nearly half of all households experience one of the four housing problems but cost burden and severe cost burden are the most common housing problems by a wide margin. A household is cost burdened if it spends more than 30% of its income on housing and severely cost burdened if it spends more than 50% of its income. Severe cost burden is most common in Bloomington with 28.9% of all households experiencing this housing problem followed by cost burden with 14.7% of households.

Are any populations/household types more affected than others by these problems?

Cost burden and severe cost burden disproportionately affect households with incomes below 80% of the Median Family Income (MFI). For example, 72.6% of households earning 30% of MFI or less are severely cost burdened compared to 3.2% of those earning more than 80% MFI. Due to the low supply of affordable housing, the most causal factor for housing problems is income. At lower income levels all groups experience housing problems at similar rates. Elderly, small family, and single person households face similar rates of housing problems at incomes of 50% MFI and below. Single person households have slightly higher rates, likely due to the significant student population in the City. Black households are more likely to be cost burdened than other races because of the higher likelihood they are low-income households.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.

Individuals and families with children who are currently housed but are at risk of becoming unsheltered typically have a combination of financial factors present in their lives including unemployment/loss of employment, high or unexpected medical costs, and high childcare costs. Contributing to these factors could be a lack of reliable transportation in the form of a personal vehicle or public transit. Additionally, some individuals and families may have other needs related to mental health, substance abuse, domestic violence, and/or prior experiences of being homeless, among other compounding issues.

Stakeholders identified the following needs for individuals and families with children who are at risk of experiencing homelessness:

- Affordable childcare
- Increased access to public transit.

Middle Way House provides 128 beds in transitional housing primarily for victims of domestic and sexual violence who have children. This consists of almost half of available beds for adults with children in all of Bloomington's shelters. Identifying childcare as a major need for individuals in crisis, Middle Way House provided 58 children living in their shelter with nearly 9,000 hours in childcare in 2018. Additionally, the organization offers Youth Empowerment Services, which includes afterschool and summer programming, allowing for residents to better maintain stable employment throughout the year.

Shalom Community Center offers 40 beds dedicated to overnight shelter for adults without children. Guests are also able to access social services, financial support, life essentials like laundry, showers and mail, and other related health and human services during their stay.

New Hope Family Shelter offers 30 beds for emergency shelter, specifically targeting families with children. Families can stay for up to 90 days. In addition to shelter, New Hope Family shelter provides personalized case management. This includes developing strategies for finding affordable housing and employment and assisting children in terms of academic, emotional, and social support.

Public transit was identified as a high priority item as low-income, elderly, homeless, and near homeless residents depend on it for access to jobs and amenities like grocery stores and healthcare. Stakeholders expressed that public transit does not run frequently enough for residents. This significantly affects residents who do not work during day shift, limiting job opportunities.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

There is no available estimate of the size of the at-risk population.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness.

The following characteristics – identified by stakeholders - are linked to housing instability and an increased risk of homelessness:

- New housing is increasingly targeted to the student population
- Housing costs are rising
- It is difficult to build new multi-family housing in most neighborhoods due to some resistance to change in neighborhood character
- There are only a handful of landlords that are willing to accept housing vouchers from formerly homeless individuals.

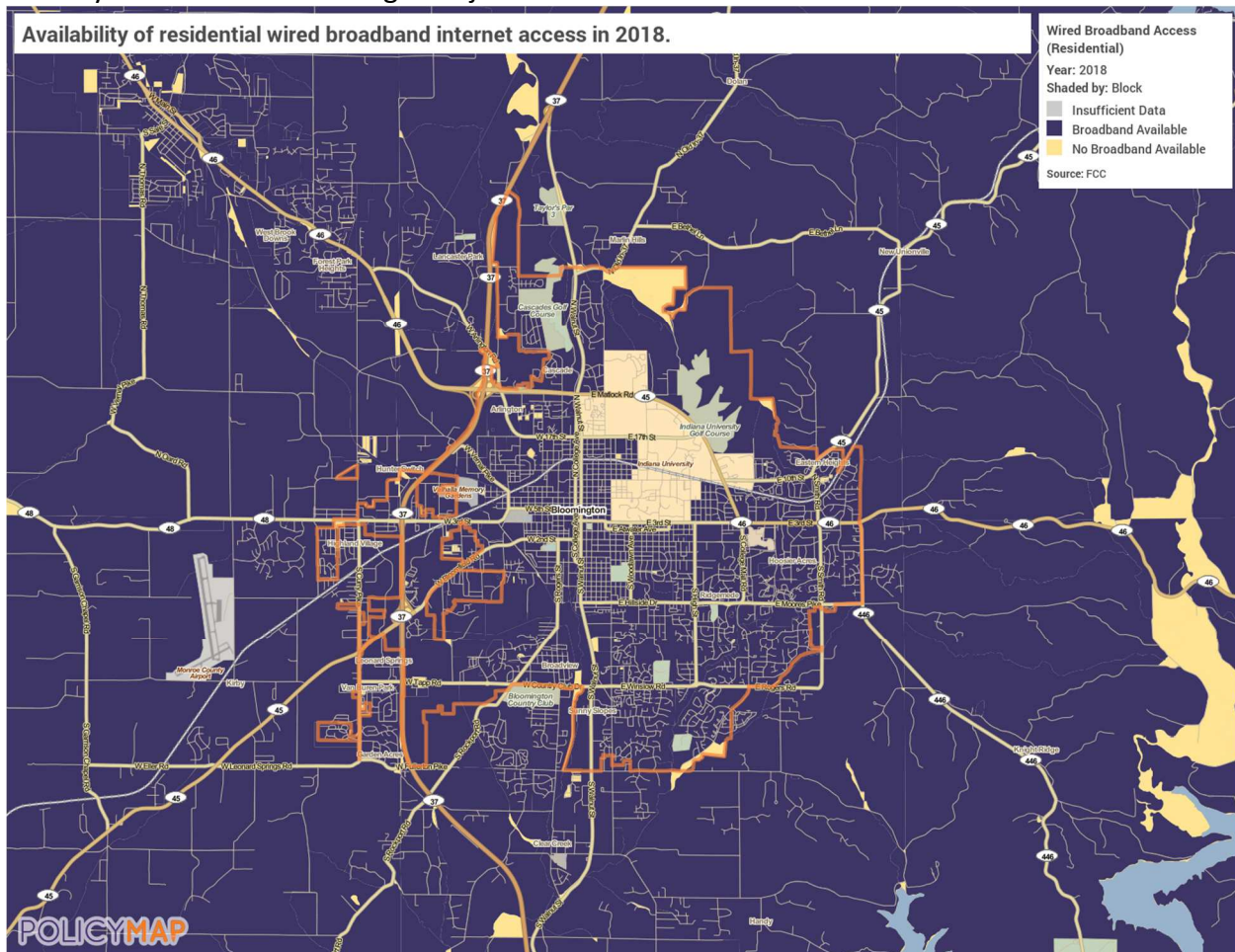
Discussion

The following section, Narrowing the Digital Divide, is now required by HUD to be included in the Consolidated Plan. This rule amends HUD's Consolidated Plan regulations to require that jurisdictions, including Bloomington, consider two additional concepts in their planning efforts: narrowing the digital divide and natural hazard risk. Note: the Natural Hazard Risk section is in MA-20: Housing Market Analysis Condition of Housing.

Narrowing the Digital Divide (91.210(a)(4)

According to FCC data on residential wired broadband access, there are few areas in the City in which broadband is not available as shown on the following map generated by PolicyMap. There are a few scattered parts of the City (highlighted in yellow on the map below) without broadband access available. The largest area without access on the northern edge of the City is a lake and its surrounding unpopulated area. The Indiana University campus near the center of

the City is outside of Bloomington's jurisdiction.



A key initiative launched by Mayor John Hamilton is city-wide broadband, serving as a vital role in keeping the community connected and improving residents' quality of life. The vital principles behind this initiative are for broadband access to be "community-wide, community controlled, and revenue positive." While a deal between the City and Canada-based Axia ended without agreement in 2017, the City remains committed to finding the right fiber network fit for Bloomington.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points more than that of the corresponding income level as a whole. The data table below summarizes the percentage of

each racial/ethnic group experiencing housing problems by HUD Adjusted Median Family Income (HAMFI) levels, as defined in the overview. Housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Overcrowding (more than one person per room)
- Housing costs greater than 30% of income (i.e. cost burden)

Hispanic and Black households are most likely to experience at least one of the four housing problems. Among low-income households earning less than 80% MFI, 87.5% of Hispanic and 89.9% of Black households experience at least one of the four housing problems compared to 77.2% of White households. Among households at all incomes, 63.8% of Black and 48.5% of Hispanic households in the City are cost burdened compared to 45.5% of White households. Asian households experience housing problems, including cost burden, at similar rates as White households. However, only among Black households that are 50 - 80% MFI is there a disproportionate need. In Bloomington, 50.4% of all households in this income group experience some sort of housing problem compared to 79.1% of Black households.

Disproportionally impacted:

- Black households 50 – 80% MFI

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,305	575	1,359
White	5,640	445	430
Black / African American	434	15	70
Asian	630	0	794
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	254	25	70

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,420	675	0
White	2,700	575	0
Black / African American	240	35	0
Asian	279	34	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	155	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,480	2,445	0
White	1,985	2,020	0
Black / African American	170	45	0
Asian	120	240	0
American Indian, Alaska Native	30	50	0
Pacific Islander	0	0	0
Hispanic	90	45	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	390	1,800	0
White	335	1,520	0
Black / African American	15	55	0
Asian	0	80	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	110	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD defines a disproportionately greater housing need with severe housing problems when a racial/ethnic group experiences housing problems at a rate over 10 percentage points more than that of the corresponding income level as a whole. The data table below summarizes the percentage of each racial/ethnic group experiencing housing problems by various income levels. Severe housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Severe overcrowding (more than 1.5 person per room)
- Housing costs greater than 50% of income (i.e. severe cost burden)

Black and Asian households disproportionately experience severe housing problems. Among those earning 0 - 30% of MFI, 100% of Asian households experienced a severe housing problem compared to 87.0% of all households at this income. A large share of the City's Asians experiencing severe housing problems are likely students. In 2017, Indiana University's Asian student population comprised 31.4% of the City's Asian population and likely comprises a large share of the Asian lower income populations as well.² For households earning 80 – 100% of MFI, 21.4% of Black households had a severe housing problem compared to 4.1% of all households at this income.

Disproportionally impacted:

- Asian households 0 – 30% MFI
- Black households 80 – 100% MFI

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,865	1,025	1,359
White	5,285	805	430
Black / African American	430	19	70
Asian	630	0	794

² <https://istart.iu.edu/dashboard/index.cfm?graph=studentTopTenCountries&isLoaded=yes>

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	243	35	70

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,770	2,325	0
White	1,430	1,835	0
Black / African American	135	140	0
Asian	155	164	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	35	110	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	440	4,485	0
White	340	3,660	0
Black / African American	40	175	0
Asian	15	345	0
American Indian, Alaska Native	0	80	0
Pacific Islander	0	0	0
Hispanic	15	110	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	90	2,095	0
White	74	1,780	0
Black / African American	15	55	0
Asian	0	80	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	110	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points more than that of the corresponding income level as a whole. Cost burden is defined as paying more than 30% of income on housing expenses, and severely cost burdened is defined as paying greater than 50% of income on housing. The data table below summarizes the percentage of each racial/ethnic group experiencing cost burden at various income levels. Based on these definitions, Black and Asian households earning more than 50% MFI are disproportionately cost-burdened and Asian households have no or negative income at a disproportionate level. The large Asian student population in Bloomington is likely a contributing factor to this population's disproportionate need. Hispanics and Whites experience similar levels of cost burden and no or negative income; however, Hispanics experience no or negative income at slightly higher rates than Black and White households.

Disproportionally impacted:

- Asian households greater than 50% MFI
- Black households greater than 50% MFI

Supplemental Table

	Less than 30% (No Cost Burden)	30-50%	More than 50%	No/ negative income (not computed)
Racial/ Ethnic Group		% with housing cost burden		%
White	53.7%	16.6%	29.7%	1.8%
Black/ African American	32.9%	21.0%	46.0%	5.6%
Asian	42.3%	15.1%	42.6%	43.9%
Hispanic	48.0%	21.2%	30.8%	7.2%
Jurisdiction as a Whole	51.5%	17.2%	31.2%	4.7%

Source: CHAS 2011-2015

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	14,875	4,970	9,020	1,369
White	12,815	3,970	7,080	430

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Black / African American	415	265	580	70
Asian	770	274	775	799
American Indian, Alaska Native	54	45	0	0
Pacific Islander	0	0	0	0
Hispanic	465	205	298	70

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2011-2015 CHAS
Source:

Discussion:

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The impact of housing problems in Bloomington is primarily dependent on income level and an inadequate supply of affordable units. However, the following groups within an income tier and race/ethnicity category experienced problems at a rate at least 10 percentage points higher than the City as a whole:

Housing Problems

- Black households earning 50-80% AMI

Severe Housing Problems

- Asian households 0 – 30% MFI
- Black households 80 – 100% MFI

Cost Burden

- Asian households greater than 50% MFI
- Black households greater than 50% MFI

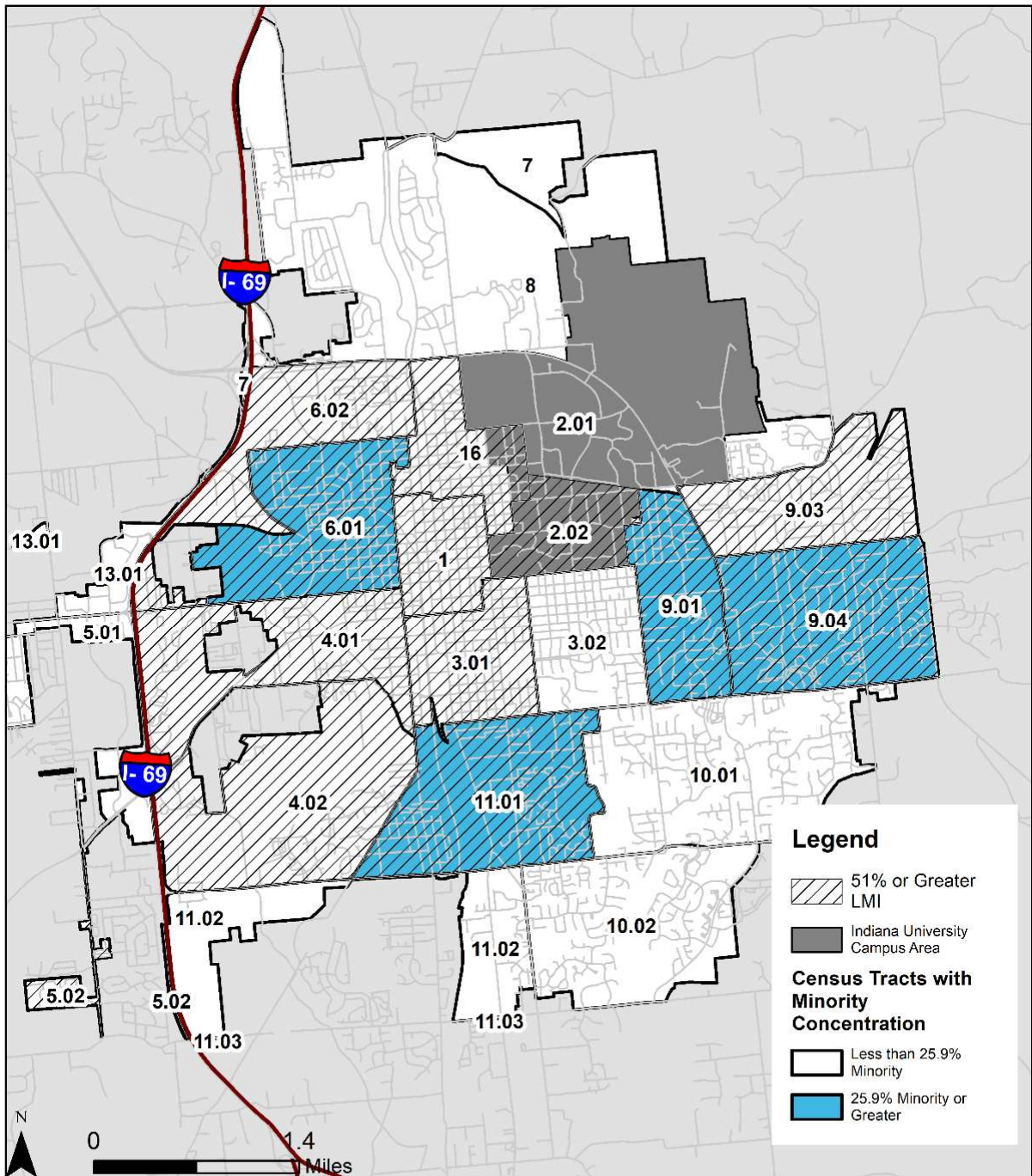
If they have needs not identified above, what are those needs?

The needs among races/ethnicities are indicated above. Lower income groups have more general needs, as described in NA-10 and the Housing Market Analysis.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

There are four neighborhoods that contain concentrations of minority residents as depicted in the supplemental map on the following page. An area of minority concentration is any census tract where minorities comprise at least 25.9% of the population, which is 10 percentage points more than the City's minority composition. These neighborhoods are also areas of concentration of Low and Moderate Income (LMI) households. The two minority concentration neighborhoods in the eastern side of the City (census tracts 9.01 and 9.04) are adjacent to the Indiana University Campus and contain some of the largest shares of Asian residents in the City. These two areas are largely comprised of students. The two other areas of minority concentration (census tracts 6.01 and 11.01) are neighborhoods containing long-term residents who are more in need of access to affordable housing and other services that will improve their access to opportunity and improve their quality of life.

Supplemental Map: Areas of Racial and LMI Concentration, 2017



Sources: U.S. Census Bureau TIGER/Line: County and Census Tract Boundaries, City Points, and Roads; American Community Survey, 2013-2017 5-Year Estimates; Race and Ethnicity

NA-35 Public Housing – 91.205(b)

Introduction

Low-income residents largely depend on local housing authorities for access to affordable housing and related services. The purpose of public housing authorities (PHA) is to ensure safe, decent, affordable housing and to create opportunities for resident's self-sufficiency and economic independence. Bloomington Housing Authority (BHA) manages the City's supply of public housing which currently houses 293 households. The majority of public housing residents are White (84.6%) and over half of all households are families with children (51.9%). Black and

Hispanic residents both comprise 4.2% of the City's population but are overrepresented in public housing units where Blacks account for 16.4% and Hispanics 7.5% of households.

BHA also manages the City's Housing Choice Voucher Program (HCV). There are currently 1,295 households using a HCV to pay for housing. The majority are extremely low income (81.2%), earning 30% median family income (MFI) or less. Families with children comprise 38.9% of HCV households and slightly over one-fifth are elderly households. Nearly half of households (46.6%) have at least one person with a disability. Black households comprise 19.8% of HCV households despite only comprising 4.2% of the City's population.

The BHA is currently implementing a partial Rental Assistance Demonstration (RAD) conversion with the goal of being completely converted before 2024. A RAD conversion allows BHA to transfer its inventory to a mission driven affiliate who will manage the properties. They will be kept affordable through project-based vouchers. The BHA sees itself as an affordable housing developer and plans to use the conversion as a mechanism to free up capital which will allow it to develop additional affordable housing in the future. The City already has a strong relationship with BHA, having committed funds in the past to housing rehabilitation of public housing units. The City will maintain this relationship and when appropriate commit CDBG or HOME funds towards BHA affordable housing development.

Supplemental Table: Characteristics of Public Housing Residents, 2019

	Public Housing Residents	
	# of Households	%
Total Households	293	100.0%
Families with Children	152	51.9%
Elderly Households (1 or 2 Persons)	38	13.0%
Individuals/Families with Disabilities	114	38.9%
Black Households	48	16.4%
White Households	248	84.6%
Asian Households	4	1.4%
Hispanic Households	22	7.5%
Other Race Households	0	0.0%

Note: Percentage may not equal 100% due to rounding and overlap of family types.

Source: Bloomington Housing Authority

Supplemental Table: Public Housing Waitlist Characteristics

	Public Housing Residents	
	# of Households	%
Total Households	76	100.0%
Families with Children	19	25.0%
Elderly Households (1 or 2 Persons)	6	7.9%
Individuals/Families with Disabilities	18	23.7%
Black Households	19	25.0%
White Households	56	73.7%
Asian Households	0	0.0%
Hispanic Households	2	2.6%
Other Race Households	2	2.6%

Note: Percentage may not equal 100% due to rounding and overlap of family types.

Source: Bloomington Housing Authority

Supplemental Table: Characteristics of Housing Choice Voucher Holders, 2019

	Public Housing Residents	
	# of Households	%
Total Households	1,295	100.0%
Extremely Low Income (<30% MFI)	1,051	81.2%
Very Low Income (>30% but <50% MFI)	206	15.9%
Low Income >50% but < 80% MFI	80	6.2%
Families with Children	504	38.9%
Elderly Households (1 or 2 Persons)	264	20.4%
Individuals/Families with Disabilities	604	46.6%
Black Households	256	19.8%
White Households	1,058	81.7%
Asian Households	4	0.3%
Other Race Households	16	1.2%

Note: Percentage may not equal 100% due to rounding and overlap of family types.

Source: Bloomington Housing Authority

Supplemental Table: Housing Choice Voucher Waitlist Characteristics

	HCVP Applicants	
	# of Households	%
Total Households	1,195	100%
Extremely Low Income (<30% MFI)	951	79.6%
Very Low Income (>30% but <50% MFI)	239	20.0%
Low Income >50% but < 80% MFI	5	0.4%
Families with Children	692	58.0%
Elderly Households (1 or 2 Persons)	43	0.4%
Individuals/Families with Disabilities	224	24.0%
Black Households	701	59.0%
White Households	489	41.0%
Asian Households	9	1.0%
Other Race Households	34	3.0%
Characteristics by Bedroom Size		
0 Bedroom	0	0.0%
1 Bedroom	564	36.0%
2 Bedroom	318	30.0%
3 Bedroom	223	24.0%
4+ Bedroom	90	8.0%

Note: Percentage may not equal 100% due to rounding and overlap of family types.

Source: Bloomington, Indiana Housing Authority

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	11	296	1,249	22	1,181	35	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	5,436	7,650	9,903	7,810	9,970	6,507		0
Average length of stay	0	0	3	6	2	6	0		0
Average Household size	0	1	2	2	2	2	1		0
# Homeless at admission	0	4	2	12	0	11	1		0

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Elderly Program Participants (>62)	0	0	42	204	5	198	1	0
# of Disabled Families	0	10	80	511	4	477	22	0
# of Families requesting accessibility features	0	11	296	1,249	22	1,181	35	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	7	260	1,077	19	1,020	31	0	0
Black/African American	0	4	32	162	3	152	4	0	0
Asian	0	0	3	4	0	3	0	0	0
American Indian/Alaska Native	0	0	1	5	0	5	0	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	2	14	0	14	0	0	0
Not Hispanic	0	11	294	1,235	22	1,167	35	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

There are 76 households on the waitlist for Public Housing units and 1,195 on the waitlist for Housing Choice Vouchers, demonstrating a significant need for more affordable housing in Bloomington. Families with children comprise 25.0% of the Public Housing waitlist and households or families with a disability comprise 23.7%. Over half of the households (58.0%) on the HCV waitlist are families with children and 24.0% are households with a disability.

Most immediate needs of residents of Public Housing and Housing Choice Voucher holders

According to stakeholders, the most immediate needs of Public Housing and HCV holders are increased access to public transportation, affordable childcare, and internet access.

Transportation is essential for these residents to access jobs and amenities like grocery stores, health care facilities, etc. Internet access is also essential for access to jobs and stakeholders stated that there are residents who cannot apply for jobs because the entire application process is online. Childcare is needed for residents to obtain or keep jobs, attend classes or start small businesses.

How do these needs compare to the housing needs of the population-at-large

These needs are similar to the low-income members of the population at large. Affordable housing, transportation, affordable childcare, and internet access are needed by all low-income residents across the City. A lack of affordable housing is making it difficult for low-income households to find housing that fits their budget and that grants them access to jobs and essential amenities. This is compounded by inadequate public transportation and affordable childcare, while a lack of internet access for some is making it increasingly difficult to apply for jobs.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The following supplemental table is a point-in-time count for Monroe County conducted in 2019.

Supplemental Table: Homeless Person Point-in-Time Count, 2019

Households with Children			
	2019	2020	% Change
Total Number of households	40		
Number of persons	133		
Chronically Homeless			
Total Number of persons	2		
Households without Children			
Total number of households	240		
Total number of persons	243		
Chronically Homeless			
Total Number of Persons	46		
Households that are ONLY Children			
Total number of children (under age 18)	4		
Chronically Homeless			
Total Number of Persons	0		
Veteran Households with Children			
Total Number of households	1		
Number of persons	3		
Chronically Homeless			
Total Number of households	0		
Number of persons	0		
Veteran Households without Children			
Total Number of households	13		
Number of persons	13		
Chronically Homeless			
Total Number of Persons	4		

Source: Point in Time & Housing Inventory Counts:

www.IN.gov

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

[2020 PIT expected to be available in February 2020]

A point in time count of homeless persons in Monroe County conducted in 2019 found that there were 284 homeless households with 380 people. Of these, there were 48 chronically homeless persons. There are several organizations that provide services for homeless persons including the United Way and the Shalom Community Center, which is a hub for hunger and homelessness services in Bloomington and provides 40 safe and sober overnight beds for those experiencing homelessness.

Additionally, Wheeler Mission, a holistic ministry that provides Christ-centered programs and services for people who are homeless and in need, operates three facilities in Bloomington: Hunt Training Center, the Center for Men, the Center for Women & Children. The Hunt Training Center offers long-term residential training programs for job and life skills. The Center for Men offers 130 emergency shelter beds to men requiring immediate shelter along with case-managed programs for longer term needs and an addiction recovery program. The Center for Women & Children provides 38 emergency shelter beds to support the physical, emotional, education, vocational, and spiritual needs of homeless women and women with children in Bloomington, and provides long-term, case-managed, residential programs to help women live self-sufficient and healthy lives.

New Hope Family Shelter specifically provides shelter for families with children for up to 90 days, coupled with a personalized case management system for each guest. The shelter also operates The Nest, a daycare for up to 16 children at a time providing three daily meals, structured playtime and educational instruction. The Nest is a recipient of a Level 4 Path to Quality award, the highest level of accreditation in the State for childcare centers in terms of health, safety, and academic standards.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

There were 40 families with children with a total 92 homeless children in Monroe County, including four unaccompanied children. There were also 14 veteran households. From these two groups, only one veteran was unsheltered at the time of the count. All others were sheltered in some type of transitional or temporary housing.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Whites comprise the majority of homeless persons in Monroe County with 298 persons or 78.4% of the homeless population. Black persons are the second largest group with 44 persons or 11.6% of the homeless population. Hispanics comprise 5.3% of the homeless population or 20 homeless persons found in the point in time count.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

There were 29 unsheltered persons found in the point in time count. This represents 7.6% of the homeless population.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

This section will discuss the characteristics and needs of persons in various subpopulations of Bloomington who are not homeless but may require supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with HIV/AIDS and their families, persons with alcohol or drug addiction, victims of domestic violence, and persons with a criminal record or who were formerly incarcerated.

Describe the characteristics of special needs populations in your community:

Persons with Mental, Physical, and/or Other Developmental Disabilities

According to the 2013-2017 American Community Survey, there were 8,144 individuals with a disability in Bloomington which represents 9.8% of the population. Among those with a disability, 28.9% are 65 years of age or older. Individuals age 35 to 64 years of age with a disability represent 40.4% of all disabled persons in the City. Disabled persons below the age of 65 represent 7.0% of the City's population. The most common disability is a cognitive disability (3,548) followed by ambulatory disability (3,412).

The point in time count for Monroe County found 102 adults with a serious mental illness, 72 adults with a substance abuse disorder, and 53 victims of domestic violence among the homeless persons counted. Among those that were unsheltered were 12 adults with a serious mental illness, 12 adults with a substance abuse disorder, and one victim of domestic violence. These figures indicate that there are groups with special needs that require safe and reliable housing options.

Stakeholders identified stable housing is a major issue individual with mental, developmental, and physical disabilities face. Individuals with these disabilities face discrimination when searching for housing and have harder time finding employment relative to the rest of the population.

Stone Belt provides resources and support for individuals with developmental disabilities in Bloomington. Programs promote self-sufficiency for participants. The Residential Program supports independent living through supported living services in their own homes or with their families and group home living supporting up to 68 individuals in homes housing five to seven people. Additionally, employment opportunities are provided through manufacturing and employment services, working with over 100 employers and over 200 clients to provide jobs and on-site training for program participants. Additionally, social support systems are offered through family support programs, art programs, spiritual support, and community volunteer opportunities.

Centerstone provides mental healthcare services in Bloomington including an outpatient services facility to address a wide variety of mental health needs along with two facilities

dedicated to addiction recovery and counseling. Most recently Centerstone launched of an Extended Transitional Supportive Housing for individuals recovering from addiction, adding seven beds in three fully furnished apartments. The program gives clients time to get stable footing while searching for employment and saving toward housing expenses once they can transition out of the program.

Elderly

According to the 2013 – 2017 ACS, 8.7% of Bloomington’s population is estimated to be 65 years or older, up from 7.8% in 2010. As Bloomington’s residents becomes increasingly older, the needs of the elderly will also increase.

In 2017, Area 10 Agency on Aging, a nonprofit serving Monroe and Owen Counties to provide resources for seniors and persons with disabilities, conducted a Community Assessment Survey for Older Adults (CASOA). CASOA identifies the community’s strengths and needs of older adults. The greatest risk identified for older adults in Monroe and Owen Counties was health issues. This includes physical health issues related to housework and mental health issues such as depression and boredom. Additionally, half of survey respondents reported minor problems dealing with public programs such as Social Security, Medicare, and Medicaid. Additionally, 31% of older adults reported having issues with availability of safe and affordable transportation and 25% with issues related to having housing not suited to their needs.

The City of Bloomington has an established Commission on Aging to promote solutions to the problems and challenges faced by older citizens. Major activities include, but are not limited to, advocacy, outreach, and education. These activities are guided by the Lifetime Communities concept, which are: promoting creation of home and sense of place; enabling mobility; building health and wellness; and fostering creative expression and lifelong learning. Potential projects for 2019 include exploring digital tools to better inform seniors about events and opportunities and a film festival on creative aging in addition to outreach and advocacy.

Justice-involved Individuals

Formerly incarcerated individuals face many barriers accessing services and necessities, even well after the criminal record was charged. This includes limited access to educational opportunities, employment, housing, and social support networks. Lack of access to these services are also linked to higher rates of recidivism, making providing these services important for transitioning these individuals back into the community.

Additionally, minorities are disproportionately overrepresented in Monroe County’s criminal justice system. According to 2017 data from the Monroe County Correctional Center, Department of Corrections (DOC), and the Prosecutor’s Office Pretrial Diversion Program (PDP), the Black population were overrepresented, from as little as by a factor of 1.92 in all PDP filings to as large as 7.5 in the DOC.

New Leaf – New Life (NLNL) provides services for incarcerated individuals and help them transition back into the Bloomington community. Services include education and life skill workshops within correctional facilities, immediate support (e.g., emotional support, social services, clothing), job counseling, and casework management for challenges such as drug and alcohol addiction. From May 2019 to September 2019 over 350 individuals were aided just using services from the Transition Support Center.

What are the housing and supportive service needs of these populations and how are these needs determined?

The primary housing and supportive needs of these populations were determined by input from service providers and the public through public meetings and stakeholder interviews. These needs include affordable, safe housing opportunities in areas with access to transportation, commercial and job centers, social services, and for education regarding fair housing rights and actions that can be taken in the event those rights are violated. Persons with disabilities often require accessible features and ground floor housing units. Victims of domestic violence need safe housing, removal of barriers to relocation, and for perpetrators to be held accountable.

Many of the supportive needs of these subpopulations are available through existing nongovernmental organizations. While there have been improvements in recent years regarding collaboration and communication among various agencies and organization, the need remains for continued improvement to serve the various special needs subpopulations more efficiently and comprehensively.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The only data HIV/AIDS data available for Bloomington is from the Indiana State Department of Health which only provides data down to the regional level. Monroe County is in Region Eight which includes six counties. There were 391 persons with HIV/AIDS in Region Eight in 2017 representing a rate of 109.1 per 100,000 people (0.1%).

Bloomington is home to the Indiana University Health, Community Health's program Positive Link. Serving 49 counties throughout Indiana, Positive Link provides a continuum of services for those impacted by HIV in Indiana. Services include a weekly primary care and PrEP clinic, prevention services such as education, testing and counseling, and referrals to partnering organizations for necessities such as housing, emergency assistance, and nutrition assistance.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities and how were these needs determined.

Stakeholders expressed a need for public facilities through stakeholder meetings and an online survey. Stakeholders determined that there is a high level of need for affordable childcare and

that the current supply is inadequate for community needs. Public facilities may be needed to provide affordable childcare.

In stakeholder meetings, it was expressed that there is a need for community centers that provide a safe place for neighbors to congregate, hold events, and access the internet would be beneficial to low-income neighborhoods. These facilities could also serve as a hub for information related to services provided by the City.

Describe the jurisdiction's need for Public Improvements and how were these needs determined?

The most cited infrastructure need in the public survey was sidewalk improvements followed by downtown/commercial district improvements. These two initiatives would make Bloomington more accessible to residents with a physical disability. They would also improve the walkability of the City, reducing the need for driving – since not all low-income residents can afford a car – and reduce the number of vehicles on the road.

These needs were also identified in the City's most recent Comprehensive Plan to guide land development policy, especially regarding preserving existing housing stock along with improving access to urban services. The Comprehensive Plan was devised by engaging the Bloomington Community through a variety of outreach methods including public meetings, events, online forums, and surveys and was guided by a 25-member steering committee.

Describe the jurisdiction's need for Public Services and how were these needs determined?

Several public services programs were indicated as priority needs in stakeholder meetings. Stakeholders expressed a need for more neighborhood community centers that provide services like internet access as well as public meeting space. Housing services for homeless persons, domestic violence victims, and youth transitioning out of foster care was discussed as a priority in both stakeholder meetings and the survey. Many stakeholders discussed the difficulties in getting many of these individuals into stable housing. Public transportation was a topic important to many stakeholders, who expressed that public transportation in its current state does not run frequently enough to provide a substantial benefit to low-income and elderly residents who depend on it for access to jobs and amenities like grocery stores and health care. In the survey, public transportation was listed as the highest priority item among public infrastructure initiatives.

Additionally, food access was a major concern for stakeholders. According to Feeding America, 16.8% of Monroe County residents (24,260 people) are food insecure, above the national food insecurity rate of 12.5%. The population in Bloomington receiving assistance for food access are almost entirely very low-income, or households with incomes 50% or less than the area median family income. Mother Hubbard's Cupboard, a nonprofit providing a wide variety of services to increase food access in Bloomington, estimate serving 15,000 unique people per year, one-third of which are children and approximately 20% over the age of 55. Stakeholders involved in services increasing food access cite that the lack of adequate, good paying jobs is the primary driver behind food security; half of patron households receiving assistance from Mother Hubbard's Cupboard are working at least one job. Additional concerns related to poor food access include the lack of transportation access limiting not only the ability to get to food but also the additional financial burden of maintaining their vehicles or paying bus fare. Financial burden is a multifaceted issue that requires collaboration between various service providers to provide opportunities for lifting individuals and families in need.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

According to the 2013-2017 ACS, the housing stock in Bloomington is mostly multi-unit structures (54%) and renter-occupied (65.5%). This housing and tenure composition can be primarily attributed to Bloomington's large student population. The median house value throughout the City was \$176,300; the median gross rent was \$863. This analysis identifies the need to preserve existing affordable housing opportunities while advancing efforts to create a diverse supply of additional affordable units.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

According to 2013-2017 ACS, Bloomington had a total of 33,766 housing units, of which 30,569 (90.5%) were occupied; 3,197 (9.5%) were vacant. Bloomington's single-family housing units comprised of 44.0% of the total housing stock. Mobile homes, boats, RVs and vans comprised 3.4% of all units; the remaining 17,761 units (52.6%) were multifamily dwellings. The most common bedroom sizes for owner-occupied housing units in Bloomington were three- and four-bedrooms, collectively comprising 70.7% of all units.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	11,760	35%
1-unit, attached structure	2,630	8%
2-4 units	3,328	10%
5-19 units	10,015	30%
20 or more units	4,675	14%
Mobile Home, boat, RV, van, etc	985	3%
Total	33,393	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	29	0%	505	3%
1 bedroom	150	1%	6,640	33%
2 bedrooms	2,125	21%	7,820	39%
3 or more bedrooms	7,889	77%	5,070	25%
Total	10,193	99%	20,035	100%

Table 27 – Unit Size by Tenure

Data Source: 2011-2015 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Multiple units assisted through the Department of Housing and Neighborhood Development (HAND) programs use CDBG and HOME funds for a wide variety of purposes, primarily targeting low-income households. Between 2015 and 2019, HAND invested in 35 properties for emergency home repairs, 23 properties for home modification, 18 properties for down payment assistance, and 10 properties for new construction. Additionally, HAND has partnered with the Bloomington Housing Authority to rehabilitate multiple public housing units over the years.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

There are no units expected to be lost from the affordable housing inventory. Current public housing that will be participating in the RAD conversion will remain affordable and no project-based Section 8 contracts will be expiring within the next 5 years. All public housing stock will remain affordable for at least the next 40 years.

Does the availability of housing units meet the needs of the population?

There is significant need for additional affordable housing. Due to the growth of the student population in Bloomington, the demand for housing has outpaced the growth of housing development. This has caused prices to rise out of reach for lower income families. Additionally, stakeholders stated that the housing stock is missing quality housing stock for middle-income households which means these households are forced to occupy lower quality housing that would traditionally be available for low-income households or become cost burdened in upper income housing. Stakeholders also expressed a fear that new multifamily housing being built will only house the student population, not long-term residents.

Describe the need for specific types of housing:

Due to land scarcity, there is need for increased density in order to increase the supply of housing. This will require multi-family housing and smaller lots for single-family housing. There is also a need for housing affordable to households below the median household income.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	156,400	173,400	11%
Median Contract Rent	613	704	15%

Table 28 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	3,873	19.3%
\$500-999	12,147	60.6%
\$1,000-1,499	2,640	13.2%
\$1,500-1,999	770	3.8%
\$2,000 or more	600	3.0%
<i>Total</i>	<i>20,030</i>	<i>100.0%</i>

Table 29 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,055	No Data
50% HAMFI	4,680	775
80% HAMFI	13,669	2,140
100% HAMFI	No Data	3,249
<i>Total</i>	<i>19,404</i>	<i>6,164</i>

Table 30 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	678	709	920	1,208	1,620
High HOME Rent	678	709	920	1,142	1,254
Low HOME Rent	608	651	782	903	1,008

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

According to CHAS data in the Needs Assessment, there are 13,345 households earning 0-50% AMI and 6,510 housing units affordable to households at those income levels; there are almost twice as many households that need housing than there are affordable units at this income level.

Stakeholders stated that Bloomington has a missing middle in its housing stock where housing is either lower or higher quality. This has led to middle-income households either becoming cost burdened or residing in housing that is affordable to lower income households, thereby reducing the supply of housing available while raising prices. Much of the lower cost housing in the City is also occupied by students which further reduces the supply for low-income families.

How is affordability of housing likely to change considering changes to home values and/or rents?

According to stakeholders, the rise of the student population has created a large amount of competition for housing. There has not been sufficient new construction of housing that is affordable to lower income households to meet rising demand, which has pushed prices out of reach for low-income households. Stakeholders also feared that newer housing was being built primarily for students, many of whom are able to pay higher rent on a per-bedroom basis. This has led to dramatic price increases for both owner and renter housing. These trends are expected to continue without sufficient new housing available to meet with demand.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The HOME Rents/ Fair Market Rent table was created using supplemental data sources. Fair Market Rents were found at https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2017_code/2017summary.odn. HOME rents were found on HUD Exchange and are reported for the Bloomington MSA, which includes all of Monroe County, Greene County, and Owen County.

The high HOME rents are determined as the lesser of the Fair Market Rent or 30% of the income of a household earning 65% AMI. Efficiencies and one- and two-bedroom units have high HOME rents equal to the Fair Market Rent indicating that these units are more affordable, in general, than the larger sized units. Regarding three- and four-bedroom units, what is affordable to a household earning 65% AMI is less than the Fair Market Rent, indicating that these units are generally less affordable.

Discussion (optional)

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The following data provides an overview on the condition of housing in Bloomington. The following housing problems are included in the data that follow: 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, 3) overcrowding (more than one person per room), and 4) cost burden (more than 30% of household income spend on housing).

Definitions

Standard Condition: No major structural defects; adequate plumbing and kitchen facilities; appearance which does not create a blighting influence; and the house meets additional, more stringent, local standards and building codes, including lead-based paint clearance.

Substandard Condition: A housing unit lacking complete kitchen and/or plumbing facilities.

Substandard Condition but Suitable for Rehabilitation: The nature of the substandard condition makes rehabilitation both financially and structurally feasible.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,805	18%	12,060	60%
With two selected Conditions	4	0%	278	1%
With three selected Conditions	0	0%	25	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	8,390	82%	7,670	38%
Total	10,199	100%	20,033	99%

Table 32 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,500	15%	4,379	22%
1980-1999	3,245	32%	6,265	31%
1950-1979	3,950	39%	7,230	36%
Before 1950	1,499	15%	2,150	11%
Total	10,194	101%	20,024	100%

Table 33 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	5,449	53%	9,380	47%
Housing Units build before 1980 with children present	1,429	14%	735	4%

Table 34 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 35 - Vacant Units

Need for Owner and Rental Rehabilitation

While 1,805 (18%) of owner-occupied units and 12,060 (60%) of rental occupied units have one of the four selected housing conditions, this is primarily attributed to cost burden. According to 2011-2015 CHAS data, 1,745 owner-occupied units and 13,985 rental units are cost-burdened. This indicates that rehabilitation for incomplete plumbing and kitchen facilities is not in demand.

According to stakeholders, utility costs are high and rising. Weatherization upgrades may be needed to mitigate rising utility costs.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The following supplemental table, derived from CHAS data, indicates that there are 1,444 low- and moderate-income households with one or more child under the age of six and living in a housing unit built before 1980; this is equivalent to 4.8% of households.

	Households		
HAMFI	Owners	Renters	Total
0-30%	135	745	880
30-50%	34	210	244
50-80%	200	120	320
80-100%	54	100	154
>100%	910	195	1,105

Total	1,333	1,370	2,703
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Discussion

The following section, Natural Hazard Risks, is now required by HUD, and incorporates into the Consolidated Planning process consideration of two additional concepts in their planning efforts: Natural Hazard Risk and Narrowing the Digital Divide. Note: The Narrowing the Digital Divide Section is in NA-10: Needs Assessment.

Natural Hazard Risks - 91.210(a)(5)

The City of Bloomington adopted the Monroe County Multi-Hazard Mitigation Plan (HMP) on September 5, 2018. Hazards were prioritized based on the probability of occurrence and the potential impact of the occurrence. The top three hazards with the highest probability and impact are flooding, severe weather, and winter storms.

While Bloomington is not a special flood hazard zone, primarily due to not being vulnerable to riverine flooding, its relatively urban nature makes the City susceptible to flash floods. Flash floods arise with little warning and can cause locally intense damage. Urban flooding is primarily the result of inadequate drainage combined with heavy rain fall or rapid snowmelt. To mitigate risks, floodplain development should be properly regulated and current stormwater facilities and infrastructure should be up-to-date.

Severe weather is a broad category consisting of events such as thunderstorms, tornadoes, damaging winds, and hail. In particular, tornadoes are a high probability hazard. Due to the unpredictable nature of tornadoes, it is important for the City of Bloomington to keep all buildings up to code and increase public awareness of these risks to mitigate future injury, death, and property loss.

Winter storms include freezing rain, sleet, heavy snow, blizzards, icy roadways, extreme low temperatures, and strong winds. These events pose human health risks such as frostbite, hypothermia, and death. Ice storms were assessed to be the most damaging winter storm event. Ice storms are the result of cold rain that freezes on contact with objects having a temperature below freezing. This can coat power and communication lines with heavy ice, leaving large sectors of the population without power, heat, or communication. Like severe weather, winter storms have a high probability of occurring, and the severity of winter storm events is unpredictable. All buildings and infrastructure are recommended to stay up to code to mitigate damage.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	11	312	1,319	0	1,319	258	0	0
# of accessible units									

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

BHA currently houses 293 households in public housing units and an additional 1,295 households through its Housing Choice Voucher (HCV) program. Public housing developments are clustered in two different locations while voucher holders are located throughout Monroe County.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

BHA currently has 312 public housing units distributed across three properties: Crestmont, Reverend Butler, and Walnut Woods. REAC inspections for these units generally score in the high-80s or low-90s. Crestmont is the largest property built in 1964. It contains 194 public housing units; 98 units have undergone standard renovations and 12 units have received ADA compliant renovations. Reverend Butler was built in 1972 and received renovations in 2009 and 2010. However, many work items were not able to be completed due to lack of funding. Upgrades for Reverend Butler will be conducted as part of the RAD conversion. Walnut Woods was built in 1982 and has not undergone any substantial renovations. However, renovations and upgrades are planned as part of the RAD conversion.

BHA provides in-house maintenance staff that conducts routine maintenance during work hours and responds to emergencies 24/7. BHA also has service contracts for work such as HVAC repairs, electrical, plumbing, trash and recycling services, tree trimming, painting, lawn care, on-site security officers, cleaning, camera repairs and pest control.

BHA will be initiating a partial RAD conversion with completion planned in the following few years. While these units will leave BHA's portfolio they will remain affordable housing units. BHA sees itself as an affordable housing developer and plans to use the freed-up capital to build additional affordable housing units in Bloomington. Of the 312 public housing units, 116 will be converting to project-based vouchers to tenant protection vouchers under the RAD program in Q1 2020.

Public Housing Condition

Public Housing Development	Housing Type	Average Inspection Score
Walnut Woods	Public Housing	96
Crestmont	Public Housing	92

Table 37 - Public Housing Condition**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

The Bloomington Housing Authority (BHA) is currently implementing a Rental Assistance Demonstration (RAD) conversion with the goal of being completely converted before 2024. The RAD conversion will allow revitalization of these public housing units while freeing BHA to focus on its mission as an affordable housing developer. While Crestmont and Reverend Butler have been recently renovated, Walnut Woods has not received any substantial renovations. The RAD conversion would allow for Walnut Woods and the other properties to receive renovations and upgrades.

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

Once the RAD conversion is completed, BHA will focus on developing affordable housing throughout the City. BHA is aware of the importance of deconcentrating LMI and minority households and will be alert for opportunities that will allow them to make progress towards this goal. This will provide opportunities for public housing residents that may not typically be found in areas where public housing is traditionally located.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	58	0	128	71	
Households with Only Adults	231	0	6	191	
Chronically Homeless Households	0	0	0	114	
Veterans	0	0	0	106	
Unaccompanied Youth	7	0	6	0	

Table 38 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Please refer to NA-40 Homeless Needs Assessment regarding mainstream services target to homeless persons.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Emergency Shelters:

Organization Name	Project Name	Target Population	Beds	Services
Bloomington Catholic Worker	Hospitality	N/A	7	Faith-based assistance. Provides supportive housing, meals, transit assistance, community, and life skills training such as saving.
Middle Way House, Inc.	Middle Way House Emergency Shelter	Domestic Violence	32	Short-term housing for survivors of domestic violence and their children until they find an appropriate, affordable place to live.
New Hope Family Shelter	New Hope Family Shelter	Families with Children	30	Shelter for up to 90 days. Provides personalized case management, including developing strategies for finding affordable housing and employment and assisting children in terms of academic, emotional, and social support.
Shalom Community Center	Friend's Place	Adults without Children	40	Overnight shelter for adults experiencing homelessness.
Wheeler Mission Ministries, Inc.	Wheeler Center for Women and Children	Women	38	30-day program providing meals, shelter, and a transitioning program for women struggling with substance abuse.
Wheeler Mission Ministries, Inc.	Wheeler Center for Men	Men	130	Temporary shelter providing meals, shelter, transitioning program for men struggling with substance abuse, and mental and behavioral health services.
Youth Services Bureau of Monroe County	Binkley House Emergency Youth Shelter	Children and Youth	15	Short-term residential care and crisis intervention for youth ages 8-17. Services include counseling, education, supervise recreation, transportation to and from school and other appointments, and referrals to other agencies for related services.

Permanent Supportive Housing:

Organization Name	Project Name	Target Population	Beds	Services
Centerstone	Bloomington Permanent	N/A	10	Wide variety of options including independent housing with support through case management; adult supported housing providing daily and social life skills trainings, healthcare, and social outings and activities; enhanced supportive housing with on-site staff for individuals needing more hands-on care; specialized homes and staffing for individuals with mobility, vision, or hearing impairments; and respite care for adults in crisis who need time away from their home environment but do not require hospitalization.
Centerstone	Grant Street House SRO	Mental Health Disabilities	12	
Centerstone	Limestone PSH (Old Hoosier House)	Chronically Homeless, Mental Health Disability	10	
City of Bloomington	VASH - Bloomington Housing Authority	Veterans	106	Provides shelter, rental assistance, case management, and clinical services.
IU Health - Bloomington Hospital	Housing Links	HIV	12	Combines Housing Choice Vouchers with Veterans Affairs Supportive Housing. Provides financial assistance, intensive housing case management, and home modification for accessible living
IU Health - Bloomington Hospital	IU Health Bridges	Chronic Health Issues	21	
Shalom Community Center	Housing First (Crawford Homes I & II, Johnson Homes)	Chronically Homeless	83	Housing and supportive services including life essentials, crisis case work management, financial assistance, and rapid re-housing.

Transitional Shelters:

Organization Name	Project Name	Target Population	Beds	Services
Centerstone	Stepping Stones College Mall Apt TH	Youth and Children	9	Provides transitional housing and supportive services to youth 16-20 years. Services include life and job skills training, emotional assistance, health care assistance, and financial counseling.
Middle Way House, Inc.	The Rise!	Domestic Violence	128	Two-year housing program for victims of domestic violence who are also homeless or near homeless. Services include housing, free utilities, tutoring for GEDs and college coursework, financial education programming, and resume and practice interviews. Residents are also encouraged to create their own programming, such as tai chi and resident meetings.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The following section describes the facilities and services available to persons with special needs.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Please refer to section NA-45 Non-Homeless Special Needs Assessment for information regarding special needs housing.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Centerstone provides mental healthcare services in Bloomington including an outpatient services facility to address a wide variety of mental health needs along with two facilities dedicated to addiction recovery and counseling. As part of their services, Centerstone provides a wide variety of housing options depending on the level of need of the individual. Options include independent housing with support through case management; adult supported housing providing daily and social life skills trainings, healthcare, and social outings and activities; enhanced supportive housing with on-site staff for individuals needing more hands-on care; specialized homes and staffing for individuals with mobility, vision, or hearing impairments; and respite care for adults in crisis who need time away from their home environment but do not require hospitalization.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

In the next year, two projects are planned to provide housing for non-homeless special needs: Kinser Flats and Southern Knoll. Kinser Flats is a 50-unit complex focused on providing onsite recovery-focused services for tenants. The property will operate by a Housing First approach to remove barriers in obtaining housing that individuals with mental health or substance use disorders often face. The project is developed and owned by Centerstone, a major healthcare organization dedicated to providing behavioral health care for individuals with mental health

disorders or substance use concerns. Construction of the housing complex broke ground on October 1, 2019.

Southern Knoll is a 31-unit affordable apartment complex providing one-, two-, and three-bedroom units to tenants under 80% AMI. Milestone Ventures is a housing developer specializing in affordable housing development. Fourteen (14) of the apartments are set aside for homeless and disabled persons during the first 15 years of the operation. Shalom Community Center, a homeless service provider, and LIFE Designs, a nonprofit focused on promoting independence for people with disabilities, will provide supportive services for these individuals.

Both projects serve to increase affordable housing options and improve the quality of life of Bloomington residents.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

N/A

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The majority of Bloomington's residential land is zoned for single-family use. While there are large sections of the City that allow some mixed-use, multi-family development, stakeholders were concerned that most of these units were going to students and are often unaffordable to low-income residents. Stakeholders were also concerned that efforts to build more multi-family housing were being blocked in some neighborhoods by residents who were worried about changing neighborhood character.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

In determining priorities for the allocation of federal funds, Bloomington has recognized the need to foster a competitive local economy that expands economic opportunities for residents. This section describes the local workforce, the nature of current employment and related activities.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	99	124	1	0	0
Arts, Entertainment, Accommodations	3,663	7,028	19	23	4
Construction	645	1,033	3	3	0
Education and Health Care Services	3,227	6,304	17	21	4
Finance, Insurance, and Real Estate	1,109	2,142	6	7	1
Information	378	821	2	3	1
Manufacturing	2,004	1,387	11	5	-6
Other Services	981	1,892	5	6	1
Professional, Scientific, Management Services	1,334	1,870	7	6	-1
Public Administration	0	0	0	0	0
Retail Trade	2,902	5,194	15	17	2
Transportation and Warehousing	576	163	3	1	-3
Wholesale Trade	690	813	4	3	-1
Total	17,608	28,771	--	--	--

Table 39 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	42,009
Civilian Employed Population 16 years and over	38,535
Unemployment Rate	8.24
Unemployment Rate for Ages 16-24	16.95
Unemployment Rate for Ages 25-65	4.79

Table 40 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	11,910
Farming, fisheries and forestry occupations	1,545
Service	4,780
Sales and office	7,715
Construction, extraction, maintenance and repair	1,264
Production, transportation and material moving	1,615

Table 41 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	31,415	88%
30-59 Minutes	2,880	8%
60 or More Minutes	1,205	3%
<i>Total</i>	<i>35,500</i>	<i>100%</i>

Table 42 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,000	150	725
High school graduate (includes equivalency)	2,495	355	1,095
Some college or Associate's degree	4,770	460	1,860
Bachelor's degree or higher	14,035	515	3,290

Table 43 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	74	165	248	265	280
9th to 12th grade, no diploma	654	355	380	470	345
High school graduate, GED, or alternative	5,765	1,335	910	1,700	1,230
Some college, no degree	24,085	2,265	1,100	2,024	990
Associate's degree	420	690	399	619	310
Bachelor's degree	4,310	4,420	1,995	2,250	1,050
Graduate or professional degree	324	3,605	2,105	3,485	2,603

Table 44 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	59,077
High school graduate (includes equivalency)	65,011
Some college or Associate's degree	70,832
Bachelor's degree	83,812
Graduate or professional degree	110,504

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The three largest employment sectors in Bloomington are Arts, Entertainment, Accommodations (19%), Education and Health Care Services (17%), and Retail Trade (15%). These three sectors tend to have low wages. According to the Bloomington Economic Development Corporation, the top employers in the City are Indiana University – Bloomington (10,000), Cook Group (4,200), Indiana University Health – Bloomington (2,733), Monroe County Community School Corporation (2,174), and Kroger Supermarkets (878).

Describe the workforce and infrastructure needs of the business community:

According to the online resident survey, respondents listed job creation and retention as the highest priority economic development initiative. Literacy programs, GED preparedness programs, and workforce development programs followed closely. In terms of infrastructure needs in the business community, sidewalk improvements were the most cited priority among the 260 responses, followed by street lighting and street and alley improvements.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

There are a number of major projects scheduled to take place or recently taken place in Bloomington within the next four to five years that have significant economic implications.

First is the redevelopment of the current IU Health Hospital Site. Located on the west side of town, the 25-acre site will transfer property from IU health to the City in late 2020 or early 2021 for development serving the community's interests. The City consulted with the Urban Land Institute, receiving recommendations for zoning the mega-block site as a mixed-use space incorporating retail, affordable housing, and office space. A community center is recommended to anchor the space. Extension of the historic street grid into the property and greenspace, along with the proposed community center, will help reintegrate the site into the residential neighborhoods surrounding it.

On the opposite side of town is the construction of a new medical campus for IU Health Bloomington. Named the Regional academic Health Center, the facility reuses the portions of the IU Health Bloomington Hospital Campus to innovate training for healthcare professionals and improve outpatient experience. The campus is scheduled to open sometime in 2021 and is expected to house 100 additional faculty and staff and train about 1,000 students.

The Trades District is a 12-acre portion of the Bloomington Certified Technology Park in the northern section of the City that officially launched in May 2019. The development of the area is intended to stimulate job and wage growth in a variety of sectors, including programming, advanced manufacturing, and biotechnology. A wide variety of economic incentives and designations for the site serve to attract investment, including tax increment financing, Opportunity Zone designation, Urban Enterprise Zone designation, Community Revitalization Enhancement District (CRED) designation, historic preservation tax credits, and local tax abatement. It is currently anchored by the Dimension Mill, a co-working space and business incubator, and B-Line Heights, which includes 34 affordable housing units. Additional sites for new developments, redevelopment, and reuse are also available.

Switchyard Park is 57 acres of multiuse greenspace on the former McDoel Railroad Switchyard which served as a regional hub for railroad activity. The largest park project the City has undertaken, the park serves as a community hub and incorporates community input and sustainable practices. Amenities include a pavilion, performance stage and amphitheater, skatepark, community gardens, fitness stations, basketball, pickleball and bocce ball courts, splash pad, accessible playground, bosque (formal forest), and picnic shelter. It recently opened on November 16, 2019.

The expansion of the Monroe Convention Center is currently in the planning process to renovate the current space, provide additional space, and connect it to the nearby hotel. The

project serves to attract visitors from outside of Bloomington and create local jobs. Funds are speculated to come from the county food and beverage tax.

Finally, the I-69 Indianapolis-Martinsville highway project serves to better connect southwestern Indiana, improving access to jobs, education, and healthcare. Currently, all sections from Evansville to Martinsville are open to traffic. The last section of the project is scheduled to wrap up in 2024, connecting the highway to Indianapolis.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

As the level of educational attainment increases, there is a greater likelihood that an individual will participate in the labor market. Among those with less than a high school diploma and those with at least a four-year degree, the labor force participation rates are 72.2% and 81.5%, respectively. The unemployment rate also drops for persons with at least a bachelor's degree as compared with unemployment rates for all other levels of educational attainment. There continues to be a need for academic and supportive services for persons with lower levels of education who may have challenges including but not limited to poor physical and mental health, and housing related issues.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Job creation and retention were cited as the highest priority economic development need by stakeholders in order give residents better access to affordable housing. The Bloomington Economic Development Corporation (BEDC) is the local contact for the region's Workforce Investment Board. Their mission is to retain, develop and attract quality jobs in Monroe County. Initiatives focus on the collaborative effort of businesses to enhance networking, business recruitment and development, and marketing and brand recognition. This includes the Bloomington Life Sciences Partnership for business focused on biotech, R&D and pharma, and the Bloomington Technology Partnership for technology companies.

WorkOne South Central is a workforce development system connecting service providers with customers and with each other. Individualized services including resume development, career planning, and job search assistance, and re-employment services providing job skill workshops are the WorkOne's primary services. WorkOne Centers provide a computer lab, internet access, fax machine, copier, telephone, and information for job seekers. The county WorkOne center is located on the west side of Bloomington.

The Goodwill Excel Center is a free public high school that gives adults the opportunity to earn their high school diploma. The center addresses outside-the-classroom needs for students to complete their education requirements at their own pace and schedule. Services include free drop-in child care centers and free transportation assistance. In addition to the high school

curriculum, other services such as career certifications, college planning, special needs services, English language learning plans, and life coaching are also offered to students.

Entrepreneurial efforts are also supported by local organizations such as The Mill, a business incubator and coworking space in downtown Bloomington; a pre-accelerator program called B-Start, aiding Indiana University and Ivy Tech students through coaching and mentorship; and the Gayle & Bill Cook Center for Entrepreneurship through Ivy Tech Community College – Bloomington, giving students and community members a centralized place to take entrepreneurship courses or receive business consulting.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Bloomington does not participate in a Comprehensive Economic Development Strategy (CEDS).

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

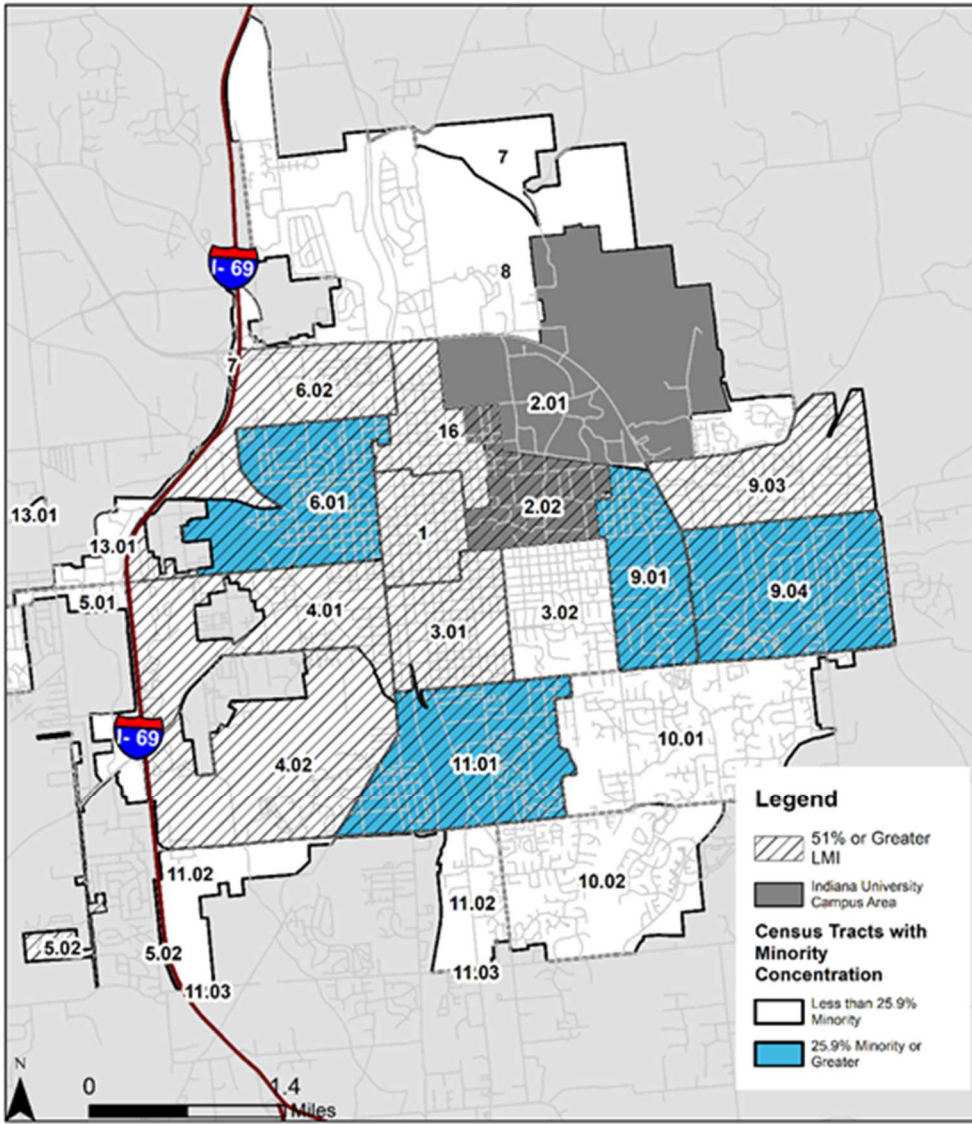
MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The City of Bloomington's residential rental inspection program has helped mitigate housing problems in the City; there is no geographic area where multiple housing problems are concentrated. However, it should be noted that all public housing is concentrated in impacted areas. Impacted areas are defined as a census tract where at least 51% of residents are low- and moderate-income and at least 25.9% of the population consists of racial or ethnic minorities. Concentrating housing in LMI areas limits educational and job opportunities and exposes residents to increased crime rates and poor health outcomes.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

There are thirteen census tracts that are concentrations of low- and moderate-income (LMI) persons and four census tracts where racial or ethnic minorities are concentrated – also located in areas of LMI concentration. These areas are depicted in the map below and referred to as impacted areas, as previously defined. The areas near Indiana University (gray on the map) are primarily where the City's student population lives. Bloomington's focus for policy initiatives aimed at low-income and minority residents will be in the western and central parts of the City.



Sources: U.S. Census Bureau 11GR/Line: County and Census Tract Boundaries, City Points, and Roads; American Community Survey, 2013-2017 5-Year Estimates: Race and Ethnicity

What are the characteristics of the market in these areas/neighborhoods?

The areas that meet the LMI threshold tend to have older housing stock and lower opportunities than other more affluent areas. While most of Bloomington's housing stock consists of multifamily units, these areas tend to mostly consist of single-family housing units available for rent. Census Tract 9.04 is the only racially and ethnically concentrated area of poverty that does not follow these trends, differing in not just housing stock characteristics but also commercial space, being the home of College Mall. Growth in terms of housing units were generally stagnant, with Census Tract 6.01 being the exception with some of the highest growth rates in the City. Stakeholders also identified a lack of adequate public transportation in these neighborhoods.

Are there any community assets in these areas/neighborhoods?

Many neighborhoods in Bloomington have robust neighborhood associations which could be leveraged to communicate resident needs to the City. Neighborhoods without a neighborhood association could be given assistance to create one for the purpose of creating a deeper sense of community and could be a tool for organizing and communicating community needs.

These areas also contain or are in close proximity to many public service providers and resources throughout the City, including the Bloomington Housing Authority, the Boys & Girls Clubs of Bloomington, Indiana University Bloomington, and more.

Are there other strategic opportunities in any of these areas?

The creation of physical meeting spaces for neighborhood associations that also provide basic services like internet access could enhance the quality of life and opportunities available to residents of these areas.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The federal CDBG funds are intended to provide low- and moderate-income households with viable communities, including decent housing, a suitable living environment and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning, and administration.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Area Name	Area Type
CDBG-eligible areas	Other
City-wide	Local target area

Table 46 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Not all housing and community development needs identified in this plan can be addressed over the next five years, primarily due to the limited resources available. The selection of non-housing community development priorities within income-eligible areas reflects the County's desire to create appreciable and lasting living environment improvements. Housing priorities reflect the need to affirmatively further fair housing and to broadening the supply of affordable housing in high opportunity areas.

The system for establishing the priority for the selection of these projects is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG Programs;
- Meeting the needs of low- and moderate-income residents;
- Focusing on low- and moderate-income areas or neighborhoods;
- Coordination and leveraging of resources;
- Response to expressed needs;
- Sustainability and/or long-term impact; and

- The ability to demonstrate measurable progress and success.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

During the development of the Consolidated plan, a number of needs were identified as having the highest priority:

- Improve access to affordable housing in the rental and sales markets
- Public facilities and infrastructure
- Public services
- Housing and services for persons experiencing homelessness or near homelessness

Priority Need Name	Improve Access to Affordable Housing
Priority Level	High
Population	<ul style="list-style-type: none"> • Extremely Low Income • Low Income • Moderate Income • Large Families • Families with Children • Elderly Families • Public Housing Residents • Elderly • Frail Elderly • Persons with Mental Disabilities • Persons with Physical Disabilities • Persons with Developmental Disabilities • Persons with Alcohol or Other Addictions • Persons with HIV/AIDS and their Families • Victims of Domestic Violence
Geographic Areas Affected	City-wide CDBG-eligible areas
Associated Goals	Housing rehabilitation Homeownership assistance Affordable rental housing Grant administration
Description	Provide assistance to homeowners and renters to increase housing supply and housing affordability programs.

Basis for Relative Priority	High housing costs reduce economic opportunities and access to prosperity as prices in the sales and rental markets are outpacing wage growth. High demand and new construction for rental units targeting Bloomington's large student population is also concerning for long-term residents.
Priority Need Name	Public Facilities and Infrastructure Improvement
Priority Level	High
Population	<ul style="list-style-type: none"> • Extremely Low Income • Low Income • Moderate Income • Non-housing Community Development
Geographic Areas Affected	City-wide
Associated Goals	Improve public infrastructure Improve public facilities
Description	Improvements to public facilities and infrastructure and facilities that deliver public services. Infrastructure improvements include: solid waste disposal, flood drains, water/sewer, streets, sidewalks, neighborhood facilities, and parks and recreational facilities. Public facilities include those that serve youth/children, abused and neglected children, seniors, persons with disabilities and other vulnerable populations.
Basis for Relative Priority	There is a need to make improvements, particularly in low- and moderate-income areas and for elderly residents, in which the local jurisdictions are less able to leverage resources or attract investments that are necessary to improve the quality of life. Sidewalk improvements was also a top priority for public infrastructure initiatives along with neighborhood and commercial district improvements.
Priority Need Name	Public Services
Priority Level	High

Population	<ul style="list-style-type: none"> Extremely Low Income Low Income Moderate Income Elderly Frail Elderly Persons with mental, physical and developmental disabilities Victims of domestic violence Persons with HIV/AIDS and their Families Homeless (including chronic, individuals, families with children, mentally ill, substance abuse, veterans, persons with HIV/AIDS, victims of domestic violence and unaccompanied youth) Families with children Non-housing Community Development
Geographic Areas Affected	City-wide CDBG-eligible areas
Associated Goals	Provide public services that serve low-income individuals and families Provide funding to organizations that provide a safety net for community members in need Provide funding to organizations providing services to improving the quality of life of residents
Description	Delivery of public services for seniors, persons with disabilities, youth, victims of domestic violence, abused and neglected children as well as childcare services, health and mental health services, food access, broadband access, transportation, non-homeless special needs and employment training.
Basis for Relative Priority	Stakeholders expressed a need for more neighborhood community centers that provide services like internet access as well as public meeting space. Neighborhoods have varying levels of infrastructure available; some neighborhoods will need these facilities built from the ground up, which falls under the category of public facilities. Other neighborhoods have the infrastructure available and need their services funded, which is categorized as a public service. This distinction is important due to the cap placed on public services funding. Affordable childcare and food security were also a major need cited by stakeholders.
Priority Need Name	Homelessness
Priority Level	High

Population	Families with Children Elderly Families Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	City-wide CDBG-eligible areas
Associated Goals	Provide housing/services to the homeless/at risk of homelessness
Description	Provide support for facilities and services that are targeted at those experiencing homelessness and/or at risk of homelessness.
Basis for Relative Priority	Housing services for homeless persons, domestic violence victims, and youth transitioning out of foster care was discussed as a priority by stakeholders. These individuals have difficulties getting into stable housing with very few landlords willing to take on formerly homeless or addicted persons as tenants. Domestic violence and youth foster care transition are also major priorities within this category.

Table 47 – Priority Needs Summary

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Cost burden is the dominant housing issue in Bloomington, with 18% of owner-occupied units and 60% of renter-occupied units being cost-burdened. TBRA would facilitate housing individuals on the Housing Choice Voucher list, especially for individuals facing difficult circumstances.
TBRA for Non-Homeless Special Needs	According to stakeholder input, there is a need to provide safe and accessible housing and remove barriers for elderly and non-elderly persons with disabilities, victims of domestic violence, and persons with substance abuse and mental health diagnoses.
New Unit Production	New unit production would help alleviate cost burden, Bloomington's greatest housing issue, by increasing housing supply. Additional units would also mitigate competition between the City's student population and low- and moderate-income households.
Rehabilitation	Maintenance and operation of housing are major factors contributing to cost-burden that can be mitigated through rehabilitation. According to stakeholders, utility costs are high and rising. Weatherization upgrades may be needed to mitigate rising utility costs. Rehabilitation efforts should also include the ability to make upgrades to homes to allow for aging in place as well as provide for lead/asbestos abatement.
Acquisition, including preservation	Efforts to acquire and rehabilitate units for sale would provide affordable homeownership opportunities for City residents. As subsidized units reach the end of the period of affordability, there is a need to preserve these units as there is a high level of cost burden among low- and moderate-income households. The City of Bloomington will help in the acquisition of appropriate land for development when opportunities arise.

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

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	Federal	Acquisition Admin & Planning Econ Development Housing Public Improve. Public Services	\$893,566	0	0	\$893,566	\$3,574,264	The expected amount for the remainder of the ConPlan is four times the first-year allocation.
HOME	Federal	Acquisition Homebuyer Asst. Homeowner Rehab. Rental New Constr. Rental Rehab. New Const. for Ownership TBRA	\$550,851	0	0	\$550,851	\$2,203,404	Funds for housing development.

Table 49 - Anticipated Resources

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

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

Discussion

The City of Bloomington issued a Request for Information (RFI) for a 1.5-acre, city-owned site located adjacent to Switchyard Park. The RFI invites experienced housing developers to submit proposals for the development of affordable and workforce housing. Proposals must include at least 99-year terms of affordability, but can address a broad range of housing options, including housing for those experiencing homelessness, those in transition, seniors, low-income housing, workforce housing, market-rate housing, or a combination of these options. Switchyard Park is Bloomington's newest and largest park project, having recently opened in November 2019, hosting recreational and commercial amenities.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Bloomington Housing and Neighborhood Development	Local unit of government	Lead	City limits of Bloomington, Indiana

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Bloomington has a capable housing and community development delivery system. While the primary responsibility for the administration of CDBG Program lies with the City, several public agencies, for profit entities, and non-profit organizations all assist with providing housing, community development, homeless, and other public services throughout Bloomington

The primary gap preventing the City and its partners from carrying out its housing and community development strategy is the lack of resources for affordable housing proposals and community development activities in the City. The City continues to seek additional housing funds from the state and other sources to supplement its federal funds.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	Y	Y	Y
Legal Assistance	Y	Y	Not specifically
Mortgage Assistance	Y	Not specifically	Not specifically
Rental Assistance	Y	Y	Y
Utilities Assistance	Y	Y	Y
Street Outreach Services			
Law Enforcement	Y	Y	Not specifically
Mobile Clinics	N	N	N
Other Street Outreach Services	Y	Y	Not specifically

Supportive Services			
Alcohol & Drug Abuse	Y	Y	Not specifically
Child Care	Y	Y	Not specifically
Education	Y	Y	Not specifically
Employment and Employment Training	Y	Y	Not specifically
Healthcare	Y	Y	Y
HIV/AIDS	Y	Y	Y
Life Skills	Y	Y	Not specifically
Mental Health Counseling	Y	Y	Not specifically
Transportation	Y	Y	Not specifically
Other			
Other			

Table 51 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Almost all homeless service providers listed in MA-30 provide homelessness prevention services and most supportive services. Street outreach programs are delivered by Shalom Community Center for homeless adults, New Hope Family Shelter for families with children, and the Bloomington Police Department. It is also important to note that these outreach efforts are made possible through a large network of community partners that do not solely provide services addressing homelessness.

Bloomington's HIV/AIDS population is primarily served through IU Health Positive Link. Positive Link provides a continuum of services for those impacted by HIV in Indiana. Services include a weekly primary care and PrEP clinic, prevention services such as education, testing and counseling, and referrals to partnering organizations for necessities such as housing, emergency assistance, and nutrition assistance.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The strengths of the service delivery system for special needs populations and persons experiencing homelessness are the variety of service agencies that exist to meet their needs and the dedication of service agency staffs in attempting to address their clients' needs.

The gaps in the service delivery system are chiefly a lack of, or very limited, resources — both financial and human (staffing). Most agencies interviewed during the Consolidated Plan process cited increased demand for services and reduced resources as major obstacles to meeting the City of Bloomington's human service needs.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Because the primary gaps are related to a lack of resources for service delivery, the City of Bloomington will continue to collaborate with human and social service agencies and the Continuum of Care to identify potential resources for meeting the service needs of City residents. The City will support the efforts of service agencies to obtain any available resources. The City will also continue to support and encourage the development of new affordable housing units.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing rehabilitation	2020	2024	Affordable housing	City-wide CDBG-eligible areas	Improve Access to Affordable Housing	CDBG: \$392,432 HOME: \$495,766	Homeowner housing rehabilitated: 4 households Rental units rehabilitated: 32 households
2	Homeownership assistance	2020	2024	Affordable housing	City-wide CDBG-eligible areas	Improve Access to Affordable Housing		Direct Financial Assistance to Homebuyers: 0 households
3	Affordable rental housing	2020	2024	Affordable housing	City-wide CDBG-eligible areas	Improve Access to Affordable Housing		Tenant-based rental assistance / Rapid Rehousing: 0 households
4	Grant administration	2020	2024	Affordable Housing	City-wide	Improve Access to Affordable Housing	CDBG: \$178,713 HOME: \$55,085	Other: 0 Other
4	Improve public infrastructure	2020	2024	Non-Housing Community Development	City-wide	Public Facilities and Infrastructure improvement	CDBG: \$138,531	Public infrastructure activity for low/moderate income housing benefit: 3,578 households Public infrastructure activity other than low/moderate income housing benefit: 1,610 persons

5	Improve public facilities	2020	2024	Non-Housing Community Development	City-wide	Public Facilities and Infrastructure improvement	CDBG: \$49,855	Public facility activity for low/moderate income housing benefit: 7,710 households Public facility activity other than low/moderate income housing benefit: 155 persons
6	Provide public services that serve low-income individuals and families and provide a safety net for community members in need	2020	2024	Non-Housing Community Development	City-wide CDBG-eligible areas	Public Services	CDBG: \$127,904	Public service activities for Low/Moderate Income Housing Benefit: 9,769 households Other: 93 agencies assisted
7	Provide funding to organizations providing services to improving the quality of life of residents	2020	2024	Non-Housing Community Development	City-wide CDBG-eligible areas	Public Services	CDBG: \$6,131	Public service activities other than Low/Moderate Income Housing Benefit: 5,131 persons
8	Provide housing/services to the homeless/at risk of homeless	2020	2024	Affordable housing	City-wide CDBG-eligible areas	Homelessness		None

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Housing rehabilitation
	Goal Description	Extend the useful life of existing affordable housing through weatherization, repair, and rehabilitation programs.
2	Goal Name	Homeownership assistance

	Goal Description	Fund activities that expand the supply and improve the condition of housing affordable to lower income households. Fund activities that leverage other public and private resources such as Low-Income Housing Tax Credit Projects.
3	Goal Name	Affordable rental housing
	Goal Description	Fund activities that expand the supply and improve the condition of housing affordable to lower income households and leverage other public and private resources such as Low-Income Housing Tax Credit Projects.
4	Goal Name	Improve public infrastructure
	Goal Description	Fund non-housing community development proposals that eliminate a threat to public health and safety to include water/sewer projects, drainage projects, sidewalks, street improvements, solid waste disposal projects, and food distribution and business infrastructure.
5	Goal Name	Improve public facilities
	Goal Description	Fund public facility improvements that benefit low-income households and persons, and persons with special needs to include senior centers, neighborhood facilities, youth centers, homeless facilities, childcare centers, parks and recreational facilities.
6	Goal Name	Provide public services that serve low-income individuals and families and provide a safety net for community members in need
	Goal Description	Fund organizations providing services lifting individuals out of poverty, including financial assistance, food assistance, shelter, education, and more.
7	Goal Name	Provide funding to organizations providing services to improving the quality of life of residents
	Goal Description	Delivery of public services for seniors, persons with disabilities, youth, victims of domestic violence, abused and neglected children, childcare services, health and mental health services, transportation, non-homeless special needs and employment training.
8	Goal Name	Provide housing/services to the homeless/at risk of homeless
	Goal Description	Provide funds to support shelter operations and transitional housing. Acquisition, construction, or rehabilitation of temporary shelters and transitional housing for the homeless, including victims of domestic violence, veterans, disaster victims, families with children, unaccompanied youth, drug offenders, and formerly incarcerated persons. Provide funding to increase permanent supportive housing opportunities and work to create a stronger network of providers of supportive and mainstream services to homeless clients.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)0

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Activities to Increase Resident Involvements

The City of Bloomington's poverty reducing goals, programs and policies aim to increase the incomes of City residents and reduce the number of people who are living in poverty by moving them toward self-sufficiency. Increased income makes housing more affordable by reducing housing cost burden and by increasing the number of people who can afford to purchase or rent units produced by the City's housing rehabilitation and new construction programs and its rental assistance and homebuyer assistance programs.

The BHA administers a very active Family Self-Sufficiency Programs (FSS) and Resident Opportunities and Self Sufficiency programs (ROSS) and Homeownership Program. As mentioned in BHA's five-year action plan and most recent annual plan, the BHA provides a computer lab with broadband access for residents and Section 8 FSS participants and offers a wide variety of activities and services to residents and FSS participants. These services include: educational workshops, budget workshops, cooking demonstrations, home repair workshops, resume writing, Dress Like You Mean Business lesson, clothing repair class, haircuts, and free HIV and Hepatitis C testing, free blood glucose, cholesterol and blood pressure screening, work keys testing, and credit repair. Educational workshops cover various topics such as domestic violence, mental health, breast health, prenatal, postpartum, sexually transmitted diseases, stress management, and substance abuse. The Service coordinators provide financial literacy education, parenting and family support, homeownership counseling as well as general life skills training both in-house as well as referring participants out for formal assessments and supports towards personal goals.

For youth, a Head Start location is provided on-site. Programming costs are also used to support an onsite Boys and Girls Club to provide after-school activities, homework help, and summer camps. The ROSS program offers a summer camp scholarship program to assist families in public housing with costs associated with sending children to summer day camp.

Is the public housing agency designated as troubled under 24 CFR part 902?

No, the PHA is not troubled

Plan to remove the 'troubled' designation

Not applicable; the PHA is not troubled.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

A draft AI was submitted to the Bloomington Housing Authority and City of Bloomington for review and will be released for public comment in February 2020. This document describes barriers to affordable housing and fair housing, such as:

- A concentration of affordable housing options inside areas impacted by high concentrations of LMI and minority residents
 - Concentrating affordable housing options in racially and ethnically areas of concentrated poverty limits options and opportunities for members of the protected classes.
- The City's Language Access Plan is out of date.
 - The largest limited English proficiency (LEP) population in Bloomington is Chinese-speaking, which does not have sufficient language access resources.
- Development of new and affordable multi-family housing is difficult.
 - Available and developable land is limited, increasing land costs that impede with local developers.
 - Most of Bloomington's residential land is zoned for single-family use and current mixed-use areas are generally unaffordable to low-income residents.
 - Residents concerned with neighborhood character and historical preservation also restrict development
- Public transportation limits housing choice among the protected classes.
 - Stakeholders expressed that transportation is one of the largest barriers to housing choice.
 - The City's metrics for measuring a successful transit system does not adequately capture and identify underserved areas.
- The City lacks certain fair housing programs that could be leverage to more affirmatively further fair housing.
 - No paired testing to identify discriminatory practices in the rental housing market have been conducted.
 - The City's rental inspection program currently does not include fair housing training for registered landlords.
- Income and credit are major factors in the mortgage approval process, which disproportionately affects minorities.
 - Low-income home buyers are more likely to be denied by lending institutions and receive high cost loans

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Proposed action items to address barriers to affordable housing, as outlined in the AI, include:

- Identify and map impacted areas in its local HOME application process to encourage development of new affordable housing options outside of impacted neighborhoods.
- Invest in new affordable housing projects outside of impacted areas by providing additional HOME funds.
- Conduct a new four factor analysis to identify additional resources that may be need for its LEP Chinese-speaking population who may be eligible for programs and services.
- Establish and capitalize a community land trust in partnership with local organizations with the purpose of acquiring land for affordable housing development with a long-term period of affordability
- Identify single-family-centric zoning districts where density can be increased and multifamily housing can be developed.
- Work with the transit authority to develop measures that will adequately capture whether the transit system is adequately serving the most vulnerable populations that depend on it for access to jobs, services, and amenities.
- Update the next Comprehensive Plan to include policies coordinating public transit with existing and planned affordable housing.
- Engage a qualified housing enforcement organization to conduct paired testing in an effort to identify discriminatory practices in the rental market through the Bloomington Human Rights Commission.
- Add fair housing education elements to the City’s landlord registry program, such as training for landlords and provision of educational materials to tenants by landlords.

SP-60 Homelessness Strategy – 91.215(d)

The City of Bloomington is part of the Indiana Balance of State Continuum of Care (BOS CoC). The BOS CoC is divided into 16 regions, with Bloomington being a part of Region 10. Each region has a planning council and chairperson and meets regularly with other councils to develop and implement strategies to alleviate homelessness.

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

An initiative announced by the mayor that came to fruition was to provide a central, web-based resource to address specific needs for residents experiencing homelessness. The site provides information on service providers categorized by counseling, emergency services, food, housing, healthcare, preventative services, and specialized services. A map of where to physically access these services is also provided on the website. Given the wide availability of broadband access in Bloomington, the platform will provide an additional level of access to resources for homeless individuals.

Shalom Community Center has a Street Outreach Program with caseworkers walking the streets of Bloomington to engage and provide support for people experiencing street homelessness. Services include shelter, counseling, and employment programs. New Hope Family Shelter provides similar services, specifically targeting families, and provides additional resources for children experiencing homelessness at The Nest, including academic, social, and emotional support. Bloomington Housing Authority also conducts community-based outreach clinics to provide service and HCVs for homeless veterans in partnership with the Department of Veterans Affairs.

It is important to note that these outreach efforts are made possible through a large network of community partners that do not solely provide services addressing homelessness. This includes, but not limited to, the Bloomington Police Department, United Way of Monroe County, Community Kitchen, Hoosier Hills Food Bank, Ivy Tech, and more.

Addressing the emergency and transitional housing needs of homeless persons

Wheeler Mission Ministries is the main provider of emergency shelter, housing 231 out 292 emergency beds in Bloomington. A major program provided is the Winter Contingency Program, ensuring that everyone can find a safe place to sleep and eat from November through March. Outreach teams perform street sweeps and provide them transportation to local shelters providing these services. Additionally, Wheeler Mission provides an extensive addiction recovery program, providing assessments, job and life skills training, counseling, and other supportive services. Shalom Community Center offers similar services focusing on providing overnight shelter and services for adults without children, and New Hope Family Shelter provides emergency shelter for families with children, providing childcare in addition to the previously listed services.

Middle Way House is the primary service provider of transitional housing, with victims of domestic violence being the primary target population. A lack of access to safe, affordable housing is often a significant barrier to survivors of violence and is a critical factor to achieving long-term safety. Transitional housing serves to provide survivors with access to permanent, safe, and affordable housing; to achieve economic security, and foster their strengths to further develop their capacities for self-determination. The 128 beds are available on a first-come, first served basis and provides furnishings and utilities. The cost of housing is based on the residents' ability to pay and telephone and cable are paid for by the tenant. On-site programming includes tutoring for GEDs and college coursework, financial education programming, and resume and practice interviews at no cost.

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 Indiana BOS CoC takes a Housing First approach, offering housing to individuals and families experiencing homelessness without preconditions and barriers to entry. Supportive housing is offered to help prepare individuals achieve housing stability in the future. Supportive services include financial assistance to obtain housing, individual case management, childcare, employment, healthcare, and education.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

In addition to the supportive housing services address by the BOS CoC, Bloomington Housing Authority hosts an extensive Family Self-Sufficiency (FSS) Program to help individuals obtain employment as well as offering an escrow account to create savings. Please refer to SP-50 for further detail.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City of Bloomington will continue to support the efforts of the Indiana State Department of Health (ISDH) and Monroe County Health Department to address lead-based paint exposure through activities such as lead abatement programs and education. Abatement activities include, but not limited to, the replacement of building components, the complete removal of lead paint, encapsulation of lead-based paint hazards, enclosure of lead-based paint hazards, and other permanent measures to eliminate lead-based paint hazards.

How are the actions listed above related to the extent of lead poisoning and hazards?

Lead-based paint was banned from residential uses in 1978. All houses constructed before 1978 are therefore considered at risk for containing lead-based paint. HUD has made the elimination of housing units containing lead-based paint a priority. The poisoning of children from contact with lead-based paint has been recognized as a major public health problem by the Center for Disease Control (CDC).

Lead-based paint hazards pose the greatest risk for children, especially those under seven years of age. The HUD IDIS-generated table included in the Market Analysis section of this document (MA-20) provides data on owner-occupied and renter-occupied units built before 1980 with children present. The data indicates that 1,219 (45.1%) of all households with at least one child age 6 or younger live in housing units built before 1980, making these households more susceptible to lead-based paint exposure. Of these households, 764 (62.7%) are low- and moderate-income households (80% HAMFI and below).

How are the actions listed above integrated into housing policies and procedures?

Lead prevention and abatement activities are regulated at the state level by the Indiana State Department of Health (ISDH), and enforcement and compliance conducted by the Monroe County Health Department.

In accordance with lead-based paint requirements, the City will incorporate the following factors to refine and narrow the communities that are at highest risk with lead-based paint hazards as related to housing rehabilitation activities throughout the duration of the 2020-2024 Con Plan:

- Age of housing (pre-1978 housing units)
- Condition of housing
- Tenure and poverty levels
- Presence of young children
- Presence of lead poisoning cases

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Please refer to SP-50 for description of on-site activities offered by BHA to increase resident involvement, quality of life, and self-sufficiency.

The City of Bloomington's Anti-Poverty Strategy is modeled after the United Way of Monroe County's goals and strategies for improving people's lives and mobilizing the community. The three goals include education, earnings, and essentials.

Education serves to help children, youth, and adults through early childhood education and preparation, youth development, and job and life skills buildings. Strategies include providing affordable childcare, after-school programs, and healthy habits and mentoring; promoting the development of children under the age of five; and support youth efforts to graduate high school with a viable plan for the future.

Earnings is summarized by helping hard working families get ahead through maintaining employment, increasing and retaining income, and building savings and assets. Strategies include increasing financial literacy and stability, tax preparation assistance, and job-related supports.

Finally, essentials help individuals and families meet basic needs with access to food, shelter, healthcare, and emergency crises. Strategies include investing in programs providing these essentials, supporting programs that increase health and wellness, and ensuring the community is ready to help people recover from natural disasters.

SP-80 Monitoring – 91.230

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

The goal of the Housing and Neighborhood Development Department is to ensure that all programs and projects comply with the applicable regulations and standards governing the actions of the department.

Community Development Block Grant

Physical improvement projects are monitored as follows:

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

Social service programs are monitored as follows:

1. Each project is required to fill out an application to be reviewed by the Citizen Advisory Council (CAC) for allocation recommendation. Applications include specific information about the program funded and the beneficiaries.
2. Successfully funded applications are required to sign a funding agreement outlining all requirements, regulations and standards.
3. A program manager from HAND will receive and review all claims for payment. Claims for payment must include beneficiary information.

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

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

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

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

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

other inspections are required or completed, a copy of that report must also be supplied to the program manager.

7. The HAND program manager will also monitor for beneficiary compliance. Depending upon the project and the agency, monitoring may occur both before and after the project.

HOME rental projects are monitored (annually or as required) as follows:

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

TBRA projects are governed according to their funding agreements.

1. On an annual basis, the HAND program manager meets with the administrator of each TBRA program. The administrator provides the program manager with information program policy and procedures, outreach, participant selection, unit information (including lead-based paint visual and HQS inspections), tenant income documentation, tenant leases, and, if applicable information regarding required self-sufficiency programming.
2. The HAND program manager may meet with the tenants to verify information.
3. Claims for payment must be approved by the HAND program manager and must include applicable documentation.

Substantial amendments to the plan will be determined as follows:

The following shall constitute a substantial amendment to the Consolidated Plan:

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

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

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

Expected Resources

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

Introduction

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	Federal	Acquisition Admin & Planning Econ Development Housing Public Improve. Public Services	\$893,566	0	0	\$893,566	\$3,574,264	The expected amount for the remainder of the ConPlan is four times the first-year allocation.
HOME	Federal	Acquisition Homebuyer Asst. Homeowner Rehab. Rental New Constr. Rental Rehab. New Const. for Ownership TBRA	\$550,851	0	0	\$550,851	\$2,203,404	Funds for housing development.

Table 53 - 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

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

The City of Bloomington issued a Request for Information (RFI) for a 1.5-acre, city-owned site located adjacent to Switchyard Park. The RFI invites experienced housing developers to submit proposals for the development of affordable and workforce housing. Proposals must include at least 99-year terms of affordability, but can address a broad range of housing options, including housing for those experiencing homelessness, those in transition, seniors, low-income housing, workforce housing, market-rate housing, or a combination of these options. Switchyard Park is Bloomington's newest and largest park project, having recently opened in November 2019, hosting recreational and commercial amenities.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing rehabilitation	2020	2024	Affordable housing	City-wide CDBG-eligible areas	Improve Access to Affordable Housing	CDBG: \$392,432 HOME: \$495,766	Homeowner housing rehabilitated: 4 households Rental units rehabilitated: 32 households
2	Homeownership assistance	2020	2024	Affordable housing	City-wide CDBG-eligible areas	Improve Access to Affordable Housing		Direct Financial Assistance to Homebuyers: 0 households
3	Affordable rental housing	2020	2024	Affordable housing	City-wide CDBG-eligible areas	Improve Access to Affordable Housing		Tenant-based rental assistance / Rapid Rehousing: 0 households
4	Grant administration	2020	2024	Affordable Housing	City-wide	Improve Access to Affordable Housing	CDBG: \$178,713 HOME: \$55,085	Other: 0 Other
4	Improve public infrastructure	2020	2024	Non-Housing Community Development	City-wide	Public Facilities and Infrastructure improvement	CDBG: \$138,531	Public infrastructure activity for low/moderate income housing benefit: 3,578 households Public infrastructure activity other than low/moderate income housing benefit: 1,610 persons

5	Improve public facilities	2020	2024	Non-Housing Community Development	City-wide	Public Facilities and Infrastructure improvement	CDBG: \$49,855	Public facility activity for low/moderate income housing benefit: 7,710 households Public facility activity other than low/moderate income housing benefit: 155 persons
6	Provide public services that serve low-income individuals and families and provide a safety net for community members in need	2020	2024	Non-Housing Community Development	City-wide CDBG-eligible areas	Public Services	CDBG: \$127,904	Public service activities for Low/Moderate Income Housing Benefit: 9,769 households Other: 93 agencies assisted
7	Provide funding to organizations providing services to improving the quality of life of residents	2020	2024	Non-Housing Community Development	City-wide CDBG-eligible areas	Public Services	CDBG: \$6,131	Public service activities other than Low/Moderate Income Housing Benefit: 5,131 persons
8	Provide housing/services to the homeless/at risk of homeless	2020	2024	Affordable housing	City-wide CDBG-eligible areas	Homelessness		None

Table 54 – Goals Summary

AP-35 Projects – 91.220(d)

Introduction

Projects

#	Project Name
1	CDBG Administration
2	COB's HAND Residential Rehabilitation Program
3	Bloomington Housing Authority - ADA Compliance Improvements
4	Mother Hubbard's Cupboard - Facility Improvements
5	Monroe County United Ministries - Playground Improvements
6	LIFEDesigns - Highland Group Home Renovation
7	Habitat for Humanity - Infrastructure Improvements
8	COB's PTD - W14th Street Pedestrian Improvements
9	Public Services: Hoosier Hills Food Bank - Food Bank
10	Public Services: Community Kitchen - Free Meals Program
11	Public Services: Mother Hubbard's Cupboard
12	Public Services: Boys & Girls Club - Crestmont Ferguson Club
13	Public Services: Monroe County United Ministries
14	Public Services: Middle Way House
15	HOME Administration
16	HOME CHDO
17	HOME Rental Activities
18	HOME Homeownership Activities

Table 55 – Project Information

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

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG Administration
	Target Area	Citywide
	Goals Supported	Grant administration
	Needs Addressed	Improve Access to Affordable Housing
	Funding	CDBG: \$178,713
	Description	Administration of CDBG activities
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide
	Planned Activities	HUD Matrix Code: 21A
2	Project Name	COB's HAND Residential Rehabilitation Program
	Target Area	Citywide
	Goals Supported	Housing rehabilitation
	Needs Addressed	Improve access to affordable housing the rental and sales market
	Funding	CDBG: \$79,176
	Description	Rehabilitation, construction, or remodeling of single family dwellings for income-eligible households.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner housing rehabilitated: 4 households
	Location Description	Citywide

	Planned Activities	Rehabilitation, construction, or remodeling of single family dwellings for income-eligible households. HUD Matrix Code: 14A
3	Project Name	Bloomington Housing Authority - ADA Compliance Improvements
	Target Area	Citywide
	Goals Supported	Housing rehabilitation
	Needs Addressed	Improve access to affordable housing the rental and sales market
	Funding	CDBG: \$144,427
	Description	Increase accessibility to housing units and common areas at Walnut Woods, Crestmont, and Reverend Butler.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Rental units rehabilitated: 32 households
	Location Description	Citywide
	Planned Activities	Increase accessibility to housing units and common areas at Walnut Woods, Crestmont, and Reverend Butler. HUD Matrix Code: 14C
4	Project Name	Mother Hubbard's Cupboard - Facility Improvements
	Target Area	Citywide
	Goals Supported	Improve public facilities
	Needs Addressed	Public facilities and infrastructure
	Funding	CDBG: \$49,855
	Description	Increase productivity, conserve energy, and make better use of the existing facility.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	<p>Public facility activity for low/moderate income housing benefit: 7,710 households</p> <ul style="list-style-type: none"> • 6,237 extremely low-income households • 1,240 low-income households • 233 low- to moderate-income households <p>Public facility activity other than low/moderate income housing benefit: 155 persons</p>
	Location Description	Citywide
	Planned Activities	Increase productivity, conserve energy, and make better use of the existing facility. HUD Matrix Code: 05W
5	Project Name	Monroe County United Ministries - Playground Improvements
	Target Area	Citywide
	Goals Supported	Improve public infrastructure
	Needs Addressed	Public facilities and infrastructure
	Funding	CDBG: \$6,194
	Description	Install soft surfaces to improve the safety of children a fenced playground.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	<p>Public infrastructure activity for low/moderate income housing benefit: 53 households</p> <ul style="list-style-type: none"> • 16 extremely low-income households • 17 low-income households • 20 low- to moderate-income households <p>Public infrastructure activity other than low/moderate income housing benefit: 19 persons</p>
	Location Description	Citywide
	Planned Activities	Install soft surfaces to improve the safety of children in a fenced playground. HUD Matrix Code: 03D

6	Project Name	LIFEDesigns - Highland Group Home Renovation
	Target Area	Citywide
	Goals Supported	Housing rehabilitation
	Needs Addressed	Improve access to affordable housing the rental and sales market
	Funding	CDBG: \$66,283
	Description	Rehabilitate the existing basement of the Highland Group Home into an activity area and meeting place for persons living with disabilities
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Rental units rehabilitated: 41 households <ul style="list-style-type: none"> • 32 extremely low-income households • 6 low-income households • 3 low- to moderate-income households
	Location Description	Citywide
7	Planned Activities	Rehabilitate the existing basement of the Highland Group Home into an activity area and meeting place for persons living with disabilities. HUD Matrix Code: 03B
	Project Name	Habitat for Humanity - Infrastructure Improvements
	Target Area	Citywide
	Goals Supported	Housing rehabilitation
	Needs Addressed	Improve access to affordable housing the rental and sales market
	Funding	CDBG: \$102,546
	Description	Construct necessary infrastructure for an affordable housing project.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Rental units rehabilitated: 60 households <ul style="list-style-type: none"> • 8 extremely low-income households • 33 low-income households • 19 low- to moderate-income households
	Location Description	Citywide

	Planned Activities	Construct necessary infrastructure for an affordable housing project. HUD Matrix Code: 14B
8	Project Name	COB's PTD - W14th Street Pedestrian Improvements
	Target Area	Citywide
	Goals Supported	Improve public infrastructure
	Needs Addressed	Public facilities and infrastructure
	Funding	CDBG: \$132,337
	Description	Construct an accessible sidewalk along W. 14th Street.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Public infrastructure activity for low/moderate income housing benefit: 3,525 households Public infrastructure activity other than low/moderate income housing benefit: 1,610 persons
	Location Description	Citywide
	Planned Activities	Construct an accessible sidewalk along W. 14th Street. HUD Matrix Code: 03L
9	Project Name	Public Services: Hoosier Hills Food Bank - Food Bank
	Target Area	Citywide
	Goals Supported	Provide public services that serve low-income individuals and families and provide a safety net for community members in need
	Needs Addressed	Public services
	Funding	Provide food bank services supporting the wages of seven program staff members.
	Description	CDBG: \$25,000
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	Other: 93 agencies assisted, all serving low- to moderate-income households. 46% of assisted households are Bloomington residents.
	Location Description	Citywide
	Planned Activities	Provide food bank services supporting the wages of seven program staff members. HUD Matrix Code: 05W
10	Project Name	Public Services: Community Kitchen - Free Meals Program
	Target Area	Citywide
	Goals Supported	Provide public services that serve low-income individuals and families and provide a safety net for community members in need
	Needs Addressed	Public services
	Funding	CDBG: \$25,000
	Description	Provide a free meals program for low- and moderate-income residents by creating a role for a full-time kitchen supervisor
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities for Low/Moderate Income Housing Benefit: 1,600 households <ul style="list-style-type: none"> • 1,280 Bloomington households • 1,152 extremely low-income households • 368 low-income households • 64 low- to moderate-income households
	Location Description	Citywide
11	Project Name	Public Services: Mother Hubbard's Cupboard
	Target Area	Citywide

	Goals Supported	<p>Provide public services that serve low-income individuals and families and provide a safety net for community members in need</p> <p>Provide funding to organizations providing services to improving the quality of life of residents</p>
	Needs Addressed	Public services
	Funding	CDBG: \$25,000
	Description	Provide access to healthy food for people in need by supporting the wages of seven program staff members.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	<p>Public service activities for Low/Moderate Income Housing Benefit: 7,789 households</p> <ul style="list-style-type: none"> • 4,673 Bloomington households • 4,323 extremely low-income households • 793 low-income households • 143 low- to moderate-income households <p>Public service activities other than Low/Moderate Income Housing Benefit: 5,061 persons</p>
	Location Description	Citywide
	Planned Activities	Provide access to healthy food for people in need by supporting the wages of seven program staff members. HUD Matrix Code: 05W
12	Project Name	Public Services: Boys & Girls Club - Crestmont Ferguson Club
	Target Area	Citywide
	Goals Supported	Provide public services that serve low-income individuals and families and provide a safety net for community members in need
	Needs Addressed	Public services

	Funding	CDBG: \$25,000
	Description	Provide youth programs services at the Crestmont unit by supporting the wages of two program staff members.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities for Low/Moderate Income Housing Benefit: 250 households <ul style="list-style-type: none"> • 238 Bloomington households • 175 extremely low-income households • 38 low-income households • 37 low- to moderate-income households
	Location Description	Citywide
	Planned Activities	HUD Matrix Code:
13	Project Name	Public Services: Monroe County United Ministries
	Target Area	Citywide
	Goals Supported	Provide public services that serve low-income individuals and families and provide a safety net for community members in need Provide funding to organizations providing services to improving the quality of life of residents
	Needs Addressed	Public services
	Funding	CDBG: \$25,000
	Description	Provide affordable child care services by supporting the wages of five full-time teachers.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	<p>Public service activities for Low/Moderate Income Housing Benefit: 130 households</p> <ul style="list-style-type: none"> • 72 Bloomington households • 29 extremely low-income households • 30 low-income households • 36 low- to moderate-income households <p>Public service activities other than Low/Moderate Income Housing Benefit: 70 persons</p>
	Location Description	Citywide
	Planned Activities	Provide youth programs services at the Crestmont unit by supporting the wages of two program staff members. HUD Matrix Code: 05D
14	Project Name	Public Services: Middle Way House
	Target Area	Citywide
	Goals Supported	<p>Provide public services that serve low-income individuals and families and provide a safety net for community members in need</p> <p>Provide funding to organizations providing services to improving the quality of life of residents</p>
	Needs Addressed	Public services
	Funding	CDBG: \$9,035
	Description	Provide shelter to women and their children fleeing domestic violence.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	Public service activities for Low/Moderate Income Housing Benefit: ____ households Public service activities other than Low/Moderate Income Housing Benefit: ____ persons
	Location Description	Citywide
	Planned Activities	Provide shelter to women and their children fleeing domestic violence. HUD Matrix Code: 05G
15	Project Name	HOME Administration
	Target Area	Citywide
	Goals Supported	
	Needs Addressed	Improve Access to Affordable Housing
	Funding	HOME: \$55,085
	Description	The administration of HOME funds to support the development of decent, safe, affordable housing.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	See description. HUD Matrix Code: 14H, 21A
16	Project Name	CHDO
	Target Area	Citywide
	Goals Supported	Housing rehabilitation Homeownership assistance Affordable rental housing
	Needs Addressed	Improve Access to Affordable Housing
	Funding	HOME: \$82,628

	Description	Support for acquisition, rehabilitation, or new construction of rental and owner-occupied housing to be determined.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	HUD Matrix Code: 12, 14A, 14B, 14G
17	Project Name	Rental Activities
	Target Area	Citywide
	Goals Supported	Housing rehabilitation Affordable rental housing
	Needs Addressed	Improve Access to Affordable Housing
	Funding	HOME: \$256,250
	Description	New construction, acquisition, and rehabilitation of rental properties.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	HUD Matrix Code: HUD Matrix Code: 12, 14B, 14G
18	Project Name	Homeowner Activities
	Target Area	Citywide
	Goals Supported	Housing rehabilitation Homeownership assistance
	Needs Addressed	Improve Access to Affordable Housing
	Funding	HOME: \$156,888

Description	New construction, acquisition, and rehabilitation of homebuyer properties.
Target Date	
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	
Planned Activities	HUD Matrix Code: 12, 14A, 14G

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

Whenever possible, funding for low income housing projects will be dispersed throughout the community to continue to de-concentrate poverty in Bloomington.

Geographic Distribution

Target Area	Percentage of Funds
City-wide	100%

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

See above

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	
Non-Homeless	64
Special-Needs	73
Total	137

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	
The Production of New Units	
Rehab of Existing Units	137
Acquisition of Existing Units	
Total	137

Table 58 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing – 91.220(h)

Introduction

The Bloomington Housing Authority (BHA) provides public housing within the City of Bloomington.

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

BHA is firmly committed to improving the quality of life for its residents and providing deeply affordable housing to the extremely low and moderately low-income individuals and families. BHA will be converting to Project Based Voucher assistance through the RAD program, offering BHA an opportunity to transition from its current public housing funding platform to a more stable, predictable and sustainable funding source, the Project Based Voucher program, administered by HUD. BHA is expecting to convert 312 units at their Crestmont site to RAD over the next 1-4 years.

BHA will continue to use its Capital Fund grant to make, physical, operational and management improvements at its various housing developments and administrative sites. Rehabilitation related to repairs and accessibility improvements are expected to be made at Walnut Woods and Crestmont sites in the upcoming program year.

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

The BHA has an established resident council. The council has sponsored activities for the residents such as: Food pantry, Christmas party, Green Welcome Buckets, City Neighborhood Fair at City Hall, Family Night Out, Back to School Bash, Non-food Pantry and Wonder Women Health Fair. Additionally, the Resident Council helped test low-cost wi-fi options to promote self-sufficiency activities among residents.

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

The PHA is not designated as troubled.

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

Introduction

The City of Bloomington is part of the Indiana Balance of State Continuum of Care, which is operated by the Indiana Housing and Community Development Authority (ICHDA). As a result, the City does not have City-specific goals and actions regarding homelessness and other special needs activities. Instead, the BoS CoC's priorities are listed in place of one-year goals and actions.

Describe the jurisdiction's one-year goals and actions for reducing and ending homelessness including

Indiana BoS CoC administers their program through a competitive awards process. New project applications must fall within the following three categories:

- Permanent supportive housing where 100% of the beds are dedicated to chronically homeless individuals and families or is a Dedicated Plus project.
- Rapid Rehousing projects serving individuals who meet the HUD definition of homelessness.
- Joint TH-RRH (Transition Housing – Rapid Rehousing, where the RRH component must have twice the amount of earmarked resources than the TH component, and eligible participants meet HUD's definition of homelessness

Additionally, bonus funding is provided for projects serving survivors of domestic violence or youth aged 24 and under. DV projects must be low barrier on entry, use trauma-informed and victim centered approaches, and exclusively serve survivors of domestic violence, dating violence, sexual assault, or stalking that are defined as homeless. Applicants providing youth services must have provision of youth services as their primary mission. Youth must not be required to provide third part documentation that they meet HUD's definition of homelessness.

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

Homelessness outreach is conducted through a large network of community partners including homelessness service providers, City departments, universities, and other nonprofit organizations. The City serve as a centralized source of information for housing resources and services while. Homelessness service providers such as Shalom Community Center and New Hope Family Shelter conduct on-the-street outreach to support adults, families, and children. Finally, organizations working closely with homeless or near-homeless individuals, such as hunger-related nonprofits and the police department, also refer and guide homeless individuals to shelter and housing resources.

Addressing the emergency shelter and transitional housing needs of homeless persons

Emergency shelters and transitional housing programs play a major role in homeless housing services provided in Bloomington. In addition to adults without children, homelessness service providers also specifically target families with children and victims of domestic violence. Supportive services are provided to help guide clients into more permanent housing options, including childcare, job and life skill trainings, education services, and more. Detailed information can be found in SP-60.

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 Indiana BOS CoC takes a Housing First approach, offering housing to individuals and families experiencing homelessness without preconditions and barriers to entry. Supportive housing is offered to help prepare individuals achieve housing stability in the future. Supportive services include financial assistance to obtain housing, individual case management, childcare, employment, healthcare, and education.

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 BHA administers a very active Family Self-Sufficiency Programs (FSS) and Resident Opportunities and Self Sufficiency programs (ROSS) and Homeownership Program for tenants of public housing to obtain more permanent housing. Services include job and life skill workshops, financial literacy programs, health monitoring and screening, childcare, and youth programs. Program participants are referred to other service providers for formal assessments and supports towards personal goals on a case-by-case basis if their needs cannot be met by in-house services.

A Head Start location is provided on-site for children and youth. Programming costs help support an onsite Boys and Girls Club to provide after-school activities, homework help, and summer camps. The ROSS program offers a summer camp scholarship program to assist families in public housing with costs associated with sending children to summer day camp.

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

Introduction:

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

Proposed action items to address barriers to affordable housing, as outlined in the AI, include:

- Identify and map impacted areas in its local HOME application process to encourage development of new affordable housing options outside of impacted neighborhoods.
- Invest in new affordable housing projects outside of impacted areas by providing additional HOME funds.
- Conduct a new four factor analysis to identify additional resources that may be need for its LEP Chinese-speaking population who may be eligible for programs and services.
- Establish and capitalize a community land trust in partnership with local organizations with the purpose of acquiring land for affordable housing development with a long-term period of affordability
- Identify single-family-centric zoning districts where density can be increased and multifamily housing can be developed.
- Work with the transit authority to develop measures that will adequately capture whether the transit system is adequately serving the most vulnerable populations that depend on it for access to jobs, services, and amenities.
- Update the next Comprehensive Plan to include policies coordinating public transit with existing and planned affordable housing.
- Engage a qualified housing enforcement organization to conduct paired testing in an effort to identify discriminatory practices in the rental market through the Bloomington Human Rights Commission.
- Add fair housing education elements to the City's landlord registry program, such as training for landlords and provision of educational materials to tenants by landlords.

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

Actions planned to foster and maintain affordable housing

In FY 2020, CDBG funds are allocated toward rehabilitation of rental units and homeowner housing. HOME funds are set aside for new construction, acquisition, and rehabilitation of homebuyer properties.

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

Actions planned to reduce lead-based paint hazards

The City of Bloomington will continue to support the efforts of the Indiana State Department of Health (ISDH) and Monroe County Health Department to address lead-based paint exposure through activities such as lead abatement programs and education. Abatement activities include, but not limited to, the replacement of building components, the complete removal of lead paint, encapsulation of lead-based paint hazards, enclosure of lead-based paint hazards, and other permanent measures to eliminate lead-based paint hazards.

Actions planned to reduce the number of poverty-level families

The City of Bloomington's Anti-Poverty Strategy is modeled after the United Way of Monroe County's goals and strategies for improving people's lives and mobilizing the community. The three goals include education, earnings, and essentials.

Education serves to help children, youth, and adults through early childhood education and preparation, youth development, and job and life skills buildings. Strategies include providing affordable childcare, after-school programs, and healthy habits and mentoring; promoting the development of children under the age of five; and support youth efforts to graduate high school with a viable plan for the future.

Earnings is summarized by helping hard working families get ahead through maintaining employment, increasing and retaining income, and building savings and assets. Strategies include increasing financial literacy and stability, tax preparation assistance, and job-related supports.

Finally, essentials help individuals and families meet basic needs with access to food, shelter, healthcare, and emergency crises. Strategies include investing in programs providing these essentials, supporting programs that increase health and wellness, and ensuring the community is ready to help people recover from natural disasters.

Actions planned to develop institutional structure

Because the primary gaps are related to a lack of resources for service delivery, the City of Bloomington will continue to collaborate with human and social service agencies and the Continuum of Care to identify potential resources for meeting the service needs of City residents. The City will support the efforts of service agencies to obtain any available resources. The City will also continue to support and encourage the development of new affordable housing units.

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

The City of Bloomington encourages public communication and agency consultation to demonstrate its commitment to identifying priority needs and engaging the participation of citizens, public agencies, and nonprofit organizations in a positive and collaborative manner. A list of stakeholders and affordable housing providers was developed and included public agencies and private nonprofit organizations whose missions include the provision of affordable housing and human services to low- and moderate-income households and persons. These stakeholders were invited to participate in group interviews held for the purpose of developing the Con Plan. The list of stakeholders is included in the Citizen Participation Comments section.

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

Other CDBG Requirements

1. The amount of urgent need activities 0

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

Not applicable

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

All HOME funds are distributed on a first come first serve basis. Applications for the various HOME funded programs are available by request. Applicants are encouraged to receive applications directly from staff in order to field preliminary questions about a potential project.

Homebuyer Assistance

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

The Recapture Option will be used in HAND's programs where a homebuyer is receiving direct financial assistance to buy a home.

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 five-year period. The maximum HOME funds allowed for this program is \$5,000. Each year, 20% of the funds are forgiven during the five-year period.

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 is 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.

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

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.

HAND defines a fair return as the homeowner'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:

See above.

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

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

Appendix - Alternate/Local Data Sources