

## **Executive Summary**

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

#### **1. Introduction**

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

Each year, HAND outlines in the Annual Action Plan how it will use the funds to meet the goals outlined in the Consolidated Plan. The current Consolidated Plan 2020-2024 can be found at <https://bloomington.in.gov/grants/community-development-block-grants/consolidated-plans>. This is the second Action Plan under this Consolidated Plan. The project goals outlined in the Action Plan were determined in 2021 by the City of Bloomington's Citizen Advisory Council (CAC), a citizen-driven decision making process implemented by HAND in 1997. This process gives citizens an opportunity to weigh in on the use of HUD funds by either being a part of the CAC or attending one of the four public hearings held throughout the CAC process.

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

The 2021 AAP was made available for public review and comment on the City of Bloomington's website, at City Hall in the offices of the Housing and Neighborhood Development Department and the Monroe County Public Library. The public comment period exceeded thirty days. Copies remain available for public review.

#### **2. Summarize the objectives and outcomes identified in the Plan**

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

The programs that are part of the Annual Action Plan play a vital part in the City's efforts to sustain neighborhoods stability, prevent homelessness, and ensure affordable housing for people from all walks of life and in all stages of life. These programs will meet the following strategies identified in the 2020-2024 Consolidated Plan.

Strategy 1: Increase the number of affordable housing units.

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

Strategy 3: Create or improve infrastructure in target areas.

Strategy 4: Improvement of Public Facilities.

Strategy 5: Public Service Assistance.

In an effort to achieve these strategies, the City's allocation priorities will benefit low to moderate income households across Bloomington. Approximately seventy-one percent (71%) of our CDBG physical improvement funds will be specifically dedicated to projects that directly benefit low income households. Additional funds will be invested in neighborhood improvements in qualified census tracts. These improvements will include sidewalk upgrades for instance. The Public Housing Authority (PHA) will once again receive funding, this time for accessibility, in 2021. With the PHA in the midst of RAD conversion, the extent and targeting of the PHA may alter in future years. HOME funds will be invested in the development and rehabilitation of affordable owner-occupied units and rental units and tenant based rental assistance. Existing housing programs include HAND's Emergency Home Repair grant, HAND's Home Modification for Accessible Living and HAND's Owner-Occupied Rehabilitation loan program. For 2021 social services, particular emphasis was placed on food insecurity and youth through funding programs such as Mother Hubbard's food pantry and the Crestmont Club of Boys and Girls Club.

### **3. Evaluation of past performance**

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

Each year the City prepares a Consolidated Annual Performance Evaluation Report (CAPER). This report is submitted to HUD within ninety (90) days after the start of the new program year. Copies of previous years CAPERs are available for review at <https://bloomington.in.gov/housing/notices>. The FY 2019

CAPER was submitted to HUD in August 2020. In the FY 2019 CAPER, the City of Bloomington expended one-hundred percent 100% of its CDBG funds to benefit low and moderate income persons. The City expended 14.95% of its funds during the FY 2019 CAPER period on public services, which is less than the maximum of 15% allowed. The City expended 19.21% of its FY 2019 funds on Planning and Administration, which is below the statutory maximum of 20%. The City was under the required 1.5 maximum drawdown ratio.

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

#### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

The Housing and Neighborhood Development department initiates various mechanisms to engage the community through its Citizen Advisory Council (CAC) and consultation processes for the Consolidated Plan. Community members play an active role in the decision making process through four public meetings held during the CDBG allocation process outlined in Section 1 and during the 5 public meetings held as part of the 2020-2024 Consolidation Plan planning process. Additionally, the draft Annual Action Plan is made available for comment via the HAND website, HAND office and Monroe County Public Library. Citizens are allotted at least a 30 day comment period on the AAP.

#### **5. Summary of public comments**

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

The Housing and Neighborhood Development Department did a variety of activities to ensure broad citizen participation in the Consolidated Plan Process. On October 1, 2019, HAND mailed out a survey to 700 random addresses throughout the community. Eighty-two were returned by the Post Office as undeliverable. Two-hundred Seventy-three surveys were completed which is a 44.1% return rate. A survey to 250 Section 8 assisted tenants and Bloomington Housing Authority residents was mailed on October 30, 2014. Thirty-eight were mailed back and 48 were deposited in a sealed box at the Bloomington Housing Authority office which is a return rate of 15%.

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

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

The public comment period was open from March 15, 2021, to April 15, 2021. Any public comments received are listed under AP12, Participation.

## **7. Summary**

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

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

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

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

Table 1 – Responsible Agencies

### Narrative (optional)

### Consolidated Plan Public Contact Information

## **AP-10 Consultation – 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

HAND staff coordinate with numerous boards, non-profit agencies, health and housing service providers, and community members to provide a comprehensive suite of services to the community. We coordinate with a variety of stakeholders to provide input in to our Consolidated and Annual Action Plans, to coordinate various housing services to the homeless, those seeking housing, and providing housing assistance services. This coordination takes on many forms from the sharing of information, to attending each other respective board meetings, to providing statistical information on housing needs within the Bloomington community.

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

Below are a few of the boards, committees and organizations we coordinate with to better meet the needs of our community:

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

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

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

Downtown Outreach Advisory Committee -- HAND coordinates efforts of the Bloomington Police Department Downtown Outreach Program. The BPD manages and funds the BPD Outreach program described below and the Outreach Advisory Committee provides the police officers with input from business owners, services providers, community members and other key stakeholders. This Advisory

Committee, which is co-chaired by BPD and HAND, includes Centerstone (mental health provider), IU Health (Bloomington Hospital), and the faith-based community, Shalom Community Center (day center), Volunteers in Medicine, Monroe County Probation, and the Monroe County Library. The co-chairs also meet quarterly with the members of Downtown Bloomington, Inc. (local businesses membership) to get feedback on the effectiveness of the outreach activities. This committee provides an opportunity for cross coordination between numerous organizations that provide support to homeless individuals.

Homebuyers Club -- HAND provides a homebuyers class three or four times per year. During these classes we coordinate with banks, title companies, realtors, and other housing professionals to provide educational materials for new homebuyers. These classes provide opportunities for people to learn more about becoming a homeowner and qualifies each participant for down payment assistance (income qualifications apply).

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

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

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

Middle Way House, Inc. -- Middle Way House is the local shelter for women who are victims of domestic violence. This non-profit provides both emergency shelter and 24 transitional housing units for its clientele. HAND has provided financial assistance through CDBG and HOME for this organization.

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

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

New Hope -- New Hope is a family shelter located in Bloomington, Indiana. This organization provides temporary shelter for homeless families in Bloomington and Monroe County. HAND has supported this organization with Jack Hopkins Council Social Service funding, Downtown Outreach (general fund) and CDBG funds to rehabilitate two houses as overnight shelters.

Stepping Stones program (Centerstone) -- The Stepping Stones program operated by Centerstone provides transitional housing and supportive services for homeless youth between the ages of 16 to 20, many who have discharged out of foster care and into homelessness. In the past this program has receive Jack Hopkins Council Social Service funding (general fund) which is administered by HAND.

Downtown Outreach Program -- The City of Bloomington Police Department (BPD) and HAND launched an initiative in 2014 to respond to the challenges related to individuals who appear to be experiencing homelessness and who may need assistance from social services, mental health or medical services. One of the goals is to increase positive interaction between this demographic and the BPD. Rather than arresting homeless individuals, BPD is working with local providers to coordinate and provide services to those in need. Again, the BPD coordinates with multiple agencies, business leaders and civic leaders on coordination of care. Below is a list of agencies HAND and BPD coordinate with to provide services:

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

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

The City of Bloomington does not receive ESG funds.

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



**Table 2 – Agencies, groups, organizations who participated**

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

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

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

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	MCCSC is the largest school district in Monroe County. They share their concerns about serving students from households that live on the move and student issues. MCCSC provided input on the Consolidated Plan regarding children at risk of homelessness.
8	<b>Agency/Group/Organization</b>	STEPPING STONES
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Stepping Stones serves homeless youths by providing housing and other supportive services. Many of the youth they serve have discharged out of foster care and into homelessness. They are a part of the South Central Housing Network and help oversee the Region 10's Continuum of Care.
9	<b>Agency/Group/Organization</b>	SOUTH CENTRAL CAP
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	As part of the South Central Housing Network, SCCAP provides input regarding the Region 10's Continuum of Care and the Consolidated Plan. SCCAP provides housing, housing assistance and childcare services.
10	<b>Agency/Group/Organization</b>	New Hope Family Shelter, Inc.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	As part of the South Central Housing Network, New Hope provides input regarding the Region 10's Continuum of Care and the Consolidated Plan. New Hope offers housing opportunities and supportive services to chronically homeless families and individuals.
11	<b>Agency/Group/Organization</b>	Monroe County Probation Office
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-homeless Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization is part of the South Central Housing Network and the Downtown Outreach Advisory Committee. The Monroe County Probation Office offers assistance to agencies that serve homeless and chronically homeless persons. They, along with the Bloomington City Police Department are consulted to help provide information and be a part of coordination regarding Corrections programs.
12	<b>Agency/Group/Organization</b>	Monroe County Public Library
	<b>Agency/Group/Organization Type</b>	Services-Employment Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	As part of both the South Central Housing Network and the Downtown Outreach Advisory Committee, this organization provides input regarding the homeless strategy in Bloomington. Monroe County Public Library serves as a gathering place for many homeless and chronically homeless persons.
13	<b>Agency/Group/Organization</b>	HABITAT FOR HUMANITY OF MONROE COUNTY
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	As part of the South Central Housing Network, this organization provides input regarding affordable housing issues across the city. Habitat for Humanity provides homebuyer opportunities for income eligible households.

14	<b>Agency/Group/Organization</b>	IU Health Bloomington Hospital/Positive Link
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Persons with HIV/AIDS
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Provides comprehensive case management services for all residents of HOPWA and Supportive Housing Programs. Part of housing network group that provides input into the homelessness strategy for the community.
15	<b>Agency/Group/Organization</b>	Monroe County Health Department
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Health Services-Education Health Agency Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Lead-based Paint Strategy

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



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

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

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

**Table 3 – Other local / regional / federal planning efforts**

**Narrative (optional)**

## **AP-12 Participation – 91.105, 91.200(c)**

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

Every year, HAND convenes the Citizen Advisory Council (CAC) to review Community Development Block Grant (CDBG) applications. The CAC is made up of members from the City Council, the Redevelopment Commission, and community members appointed by the Mayor. Half of the CAC reviews physical improvement applications and other half reviews social service applications. An informational meeting was held on September 11, 2020, for interested parties not familiar with the CDBG process. Letters of Intent were due on October 19, 2020, and a mandatory technical assistance meeting was held for all new applicants on October 29th at 10:00AM. New applicant attendance is mandatory. The CAC held an Organizational and ConPlan meeting on November 19, 2020. The CAC for Physical Improvements received applicant information packets on December 7, 2020. The CAC held public hearings for Physical Improvement applicants on January 7, 2021, and for Public Service applicants on January 12, 2021. Those hearings were broadcast on Cable Access Television (CATS). The allocation recommendations were reviewed by the Redevelopment Commission at an open meeting on February 16, 2021, and by the City Council on March 3, 2021. The City Council meeting on March 3, 2021, was also televised on CATS. We received no comments at any of the public hearings.

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

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

The draft Annual Action Plan is made available for public comment via the City website and hard copies of the plan are available at our office and at the Monroe County Public Library. The plan was available from March 15, 2021, to April 15, 2021, (32 days) for public input. Copies remain

accessible. Citizens were asked to submit their questions and/or comments via email to [hand@bloomington.in.gov](mailto:hand@bloomington.in.gov) or phone at 812-349-3420. All comments and questions were documented and outlined below. The public comment period was advertised in the Bloomington Herald Times on March 15, 2021.

### Citizen Participation Outreach

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

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Newspaper Ad	Non-targeted/broad community	Availability of the Annual Action Plan was published in the local newspaper, placed on the city's website and a copy placed in the Indiana Room of the public library for public comment. A hard copy was also made available at the HAND office front desk. Copies were also made available in the Indiana Room of the public library, on the city's website and in the office.			

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

The following table indicates the expected funds received through CDBG and HOME for FY 2021 and the remaining four years.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	908,364	2,000	168,000	1,078,364	0	We have received our preliminary notice from HUD that our CDBG allocations will be \$908,364 in 2021 CDBG funding and we anticipate receiving approximately \$2,000 from CDBG program income. We will be using \$168,000 of prior years unallocated funds.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	564,324	0	0	564,324	0	We have received our preliminary notice from HUD that our 2021 allocation will be \$500,152 in HOME funding.
Other	public - federal	Admin and Planning Public Services	525,656	0	0	525,656	0	funds to prepare for, prevent and respond to coronavirus.

Table 5 - Expected Resources – Priority Table

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

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

## **Discussion**

## 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: \$390,597	Rental units rehabilitated: 32 Household Housing Unit Homeowner Housing Rehabilitated: 4 Household Housing Unit
2	Homeownership assistance	2020	2024	Affordable Housing	City-wide CDBG-eligible areas	Improve Access to Affordable Housing	HOME: \$142,493	Direct Financial Assistance to Homebuyers: 2 Households Assisted
3	Affordable rental housing	2020	2024	Affordable Housing	City-wide CDBG-eligible areas	Improve Access to Affordable Housing	HOME: \$307,744	Rental units constructed: 8 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 2 Households Assisted
4	Grant administration	2020	2024	Affordable Housing	City-wide	Improve Access to Affordable Housing	CDBG: \$181,370 HOME: \$49,915	Other: 0 Other



Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Improve public infrastructure	2020	2024	Non-Housing Community Development	City-wide	Public Facilities and Infrastructure Improvement	CDBG: \$140,584	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1610 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 3578 Households Assisted
6	Improve public facilities	2020	2024	Non-Housing Community Development	City-wide	Public Facilities and Infrastructure Improvement	CDBG: \$50,687	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 155 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 7710 Households Assisted
7	Services for community members in need	2020	2024	Non-Housing Community Development	City-wide CDBG-eligible areas	Public Services	CDBG: \$124,325	Public service activities for Low/Moderate Income Housing Benefit: 9769 Households Assisted Other: 93 Other
8	Services improving quality of life of residents	2020	2024	Non-Housing Community Development	City-wide CDBG-eligible areas	Public Services	CDBG: \$11,627	Public service activities other than Low/Moderate Income Housing Benefit: 5131 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Housing/services to the homeless/ near-homeless	2020	2024	Homeless	City-wide CDBG-eligible areas	Homelessness	CDBG: \$9,174	Homelessness Prevention: 400 Persons Assisted

Table 6 – Goals Summary

## Goal Descriptions

1	Goal Name	Housing rehabilitation
	Goal Description	
2	Goal Name	Homeownership assistance
	Goal Description	
3	Goal Name	Affordable rental housing
	Goal Description	
4	Goal Name	Grant administration
	Goal Description	
5	Goal Name	Improve public infrastructure
	Goal Description	
6	Goal Name	Improve public facilities
	Goal Description	

<b>7</b>	<b>Goal Name</b>	Services for community members in need
	<b>Goal Description</b>	
<b>8</b>	<b>Goal Name</b>	Services improving quality of life of residents
	<b>Goal Description</b>	
<b>9</b>	<b>Goal Name</b>	Housing/services to the homeless/ near-homeless
	<b>Goal Description</b>	

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The following is a list of CDBG and HOME activities that the City of Bloomington will undertake in FY 2020.

#### Projects

#	Project Name
1	SHCDC(BHA) - Crestmont Sidewalks/Ramps - Physical Improvements
2	LifeDesigns Inc Winslow/Dunn/Highland/Housing Options 1&2 Group Home - Physical Improvements
3	MCUM Security System Upgrade - Physical Improvements
4	New Hope For Families Playgrounds - Physical Improvements
5	Centerstone Hoosier House Exterior - Physical Improvements
6	CBU Evergreen Village Drainage - Physical Improvements
7	MWH The Rise Security System Upgrade - Physical Improvements
8	SHCDC(BHA) 1213/1215 W. 12th Street Ramps - Physical Improvements
9	LifeDesigns Housing Options 1 Water Heaters - Physical Improvements
10	MCUM Resource Center - Physical Improvements
11	New Hope for Families Landscaping - Physical Improvements
12	Centerstone 416 W 1st St - Physical Improvements
13	CDBG Administration
14	COB's HAND Residential Rehabilitation Program
15	HOME Administration
16	CHDO
17	HOME Rental Activities
18	HOME Homeowner Activities
19	Public Services: Hoosier Hills Food Bank - Food Bank
20	Public Services: Community Kitchen - Free Meals Program
21	Public Services: Mother Hubbard's Cupboard
22	Public Services: Boys & Girls Club - Crestmont Ferguson Club
23	Public Services: Monroe County United Ministries
24	Public Services: New Leaf New Life
25	Public Services: Broadview Learning Center

**Table 7 - Project Information**

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

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	SHCDC(BHA) - Crestmont Sidewalks/Ramps - Physical Improvements
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Improve public facilities Housing/services to the homeless/ near-homeless
	<b>Needs Addressed</b>	Public Facilities and Infrastructure Improvement
	<b>Funding</b>	CDBG: \$150,000
	<b>Description</b>	Replacing approximately 1,800 lineal feet of sidewalks and replace 3 accessibility ramps in front of 1-story buildings and other buildings that BHA plans to convert to Section 504 accessible apartments in the Crestmont neighborhood. Eligibility Cite: 570.202(a)(1) and 570.208(a)(1) Matrix Code:03K National Objective: LMI
	<b>Target Date</b>	6/1/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	<i>The project serves 196 families, 99% of whom are low-, very low-, or extremely low-income. Of the 196 households, 21—or 11% of households—have at least one elderly member and 67—or 35% of households—have at least one disabled member. ADA improvements will be completed, affecting 122 units or public housing at 16 buildings.</i>
	<b>Location Description</b>	Crestmont complex Bloomington Indiana
2	<b>Planned Activities</b>	Replacing approximately 1,800 lineal feet of sidewalks and replace 3 accessibility ramps in front of 1-story buildings and other buildings that BHA plans to convert to Section 504 accessible apartments in the Crestmont neighborhood.
	<b>Project Name</b>	LifeDesigns Inc Winslow/Dunn/Highland/Housing Options 1&2 Group Home - Physical Improvements
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Improve public facilities
	<b>Needs Addressed</b>	Public Facilities and Infrastructure Improvement
	<b>Funding</b>	CDBG: \$39,911
	<b>Description</b>	Rehabilitate the Winslow, Dunn, Highland, Housing Options 1&2 group homes. Eligibility Cite: 570.202(a)(1) and 570.208(a)(3) Matrix Code:03B National Objective: LMI
	<b>Target Date</b>	6/1/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	33 household low to extremely low income many with disabilities.
	<b>Location Description</b>	The Winslow, Dunn, Highland, Housing Options 1&2 group homes.
	<b>Planned Activities</b>	Winslow and Dunn group homes replace flooring. Winslow group home replace siding. Highland, Housing Options 1&2 group homes add gutters.
<b>3</b>	<b>Project Name</b>	MCUM Security System Upgrade - Physical Improvements
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Improve public facilities
	<b>Needs Addressed</b>	Public Facilities and Infrastructure Improvement Public Services
	<b>Funding</b>	CDBG: \$27,728
	<b>Description</b>	Adding security cameras to the Compass building. Eligibility cite: 570.208(a)(2) Matrix Code:03D National Objective:LMI
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	115 individuals from low to extremely low income families.
	<b>Location Description</b>	827 W 14th St. Bloomington, IN
	<b>Planned Activities</b>	Adding security cameras to the Compass building.
<b>4</b>	<b>Project Name</b>	New Hope For Families Playgrounds - Physical Improvements
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Housing/services to the homeless/ near-homeless
	<b>Needs Addressed</b>	Homelessness
	<b>Funding</b>	CDBG: \$190,151
	<b>Description</b>	Build five distinct playgrounds. Eligibility Cite: 570.208(a)(2) Matrix Code:03C National Objective:LMI
	<b>Target Date</b>	12/31/2022



	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Serving more than 90 unique families each year, the majority impacted by homelessness and extreme poverty. This is likely to be between 300 and 350 unique individuals.
	<b>Location Description</b>	1140 S Morton St. Bloomington
	<b>Planned Activities</b>	Convert a parking lot into five distinct playgrounds for children of varying ages. Four playgrounds will be associated with our early childhood care and education facility and the fifth will contain appropriate play equipment and materials for children of all ages living in the emergency shelter for families
<b>5</b>	<b>Project Name</b>	Centerstone Hoosier House Exterior - Physical Improvements
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Improve public facilities
	<b>Needs Addressed</b>	Public Facilities and Infrastructure Improvement Public Services
	<b>Funding</b>	CDBG: \$53,000
	<b>Description</b>	This project will replace the front entrance, doors, windows, and exterior lights. Eligibility Cite: 570.202 (a)(1) and 570.208 (a)(3) Matrix Code: 03B National Objective: LMI
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	13 individuals of low to extremely low income typically with disabilities.
	<b>Location Description</b>	
<b>6</b>	<b>Planned Activities</b>	645 S Rogers St
	<b>Project Name</b>	CBU Evergreen Village Drainage - Physical Improvements
	<b>Target Area</b>	CDBG-eligible areas
	<b>Goals Supported</b>	Improve public infrastructure
	<b>Needs Addressed</b>	Public Facilities and Infrastructure Improvement
	<b>Funding</b>	CDBG: \$40,000

	<b>Description</b>	Address ground water management in the Evergreen Village area. Eligibility cite: 570.201(c) and 570.208(a)(1) Matrix Code:03I National Objective:LMI
	<b>Target Date</b>	12/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	21 homes in the Evergreen Village Neighborhood which is a 56.42% low-mod income area.
	<b>Location Description</b>	Evergreen Village Neighborhood Bloomington
	<b>Planned Activities</b>	The project includes upgrades to the Evergreen Village detention pond and outlet structure, improvements to an existing upstream detention pond on the Housing Solutions property, improvements to the stream to reduce erosion and increase flow capacity, and clearing and of the stream near Rockport Rd.
<b>7</b>	<b>Project Name</b>	MWH The Rise Security System Upgrade - Physical Improvements
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Improve public facilities
	<b>Needs Addressed</b>	Public Facilities and Infrastructure Improvement Homelessness
	<b>Funding</b>	CDBG: \$12,000
	<b>Description</b>	Upgrading and expanding security camera coverage. Eligibility Cite: 570.201(c) and 570.208 (a)(2) Matrix Code:03Z National Objective:LMI
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Rise anticipates serving 35 survivors of abuse and their children (approximately 68-75) in FY2021.
	<b>Location Description</b>	401 S. Washington St Bloomington
	<b>Planned Activities</b>	Upgrading and expanding security camera coverage to stairwells, hallways, and other public areas in the RISE! transitional housing facility.
<b>8</b>	<b>Project Name</b>	SHCDC(BHA) 1213/1215 W. 12th Street Ramps - Physical Improvements
	<b>Target Area</b>	City-wide

	<b>Goals Supported</b>	Housing rehabilitation
	<b>Needs Addressed</b>	Improve Access to Affordable Housing Public Facilities and Infrastructure Improvement
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	Install ADA compliant ramps on two apartments in one building located at 1213 and 1215 W. 12th Street and to replace approximately 100 lineal feet of sidewalks in order to widen walks adjacent to the ramps in front of this building. Eligibility Cite: 570.202(a)(2) and 570.208(a)(1) Matrix Code:03K National Objective:LMI
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2 household of low to extremely low income.
	<b>Location Description</b>	1213-1215 W 12th St Bloomington
	<b>Planned Activities</b>	Install ADA compliant ramps on two apartments in one building located at 1213 and 1215 W. 12th Street and to replace approximately 100 lineal feet of sidewalks in order to widen walks adjacent to the ramps in front of this building.
9	<b>Project Name</b>	LifeDesigns Housing Options 1 Water Heaters - Physical Improvements
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Improve public facilities
	<b>Needs Addressed</b>	Public Facilities and Infrastructure Improvement Homelessness
	<b>Funding</b>	CDBG: \$31,110
	<b>Description</b>	Replace the tankless water heaters in the Housing Options 1 building. Eligibility Cite: 507.202(a)(1) and 507.208(a)(3) Matrix Code:03B National Objective: LMI
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	12 households of low to extremely low income.

	<b>Location Description</b>	1814-1856 S Covey Ln Bloomington
	<b>Planned Activities</b>	Replace the 12 tankless water heaters for the units at Housing Options 1.
<b>10</b>	<b>Project Name</b>	MCUM Resource Center - Physical Improvements
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Improve public facilities
	<b>Needs Addressed</b>	Public Facilities and Infrastructure Improvement
	<b>Funding</b>	CDBG: \$2,019
	<b>Description</b>	Prep for the Digital resource center. Eligibility cite: 570.208(a)(2) Matrix Code:03B National Objective: LMI
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1115 households, 4616 individuals including ones of low to extremely low income, persons with disabilities, and homeless.
	<b>Location Description</b>	827 W 14th St Bloomington
	<b>Planned Activities</b>	Get paint and carpet for the digital resource center.
<b>11</b>	<b>Project Name</b>	New Hope for Families Landscaping - Physical Improvements
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Improve public facilities
	<b>Needs Addressed</b>	Public Facilities and Infrastructure Improvement Homelessness
	<b>Funding</b>	CDBG: \$25,750
	<b>Description</b>	Complete required landscaping for the new facility. Eligibility Cite: 570.208(a)(2) Matrix Code:03C National Objective: LMI
	<b>Target Date</b>	12/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Serving more than 90 unique families each year, the majority impacted by homelessness and extreme poverty. This is likely to be between 300 and 350 unique individuals.
	<b>Location Description</b>	1140 S Morton St Bloomington
	<b>Planned Activities</b>	Install the landscaping required by the City at the new location.

12	<b>Project Name</b>	Centerstone 416 W 1st St - Physical Improvements
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Improve public facilities Housing/services to the homeless/ near-homeless
	<b>Needs Addressed</b>	Public Facilities and Infrastructure Improvement Homelessness
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	Bring wiring up to code and replace HVAC at 416 W 1st St. Eligibility Cite: 570.202 (a)(1) and 570.208 (a)(3) Matrix Code: 03B National Objective: LMI
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	4 individuals with mental illness.
	<b>Location Description</b>	416 W 1st St
	<b>Planned Activities</b>	Bring wiring up to code and replace HVAC at 416 W 1st.
13	<b>Project Name</b>	CDBG Administration
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Grant administration
	<b>Needs Addressed</b>	Improve Access to Affordable Housing
	<b>Funding</b>	CDBG: \$203,600
	<b>Description</b>	Administration of CDBG activities
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
	<b>Project Name</b>	COB's HAND Residential Rehabilitation Program

14	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing rehabilitation
	<b>Needs Addressed</b>	Improve Access to Affordable Housing
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	Rehabilitation, construction, or remodeling of single family dwellings for income-eligible households.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Rehabilitation, construction, or remodeling of single family dwellings for income-eligible households. HUD Matrix Code: 14A Rehab; Single-Unit Residential. Objective: Benefit to low- and moderate-income (LMI) persons
15	<b>Project Name</b>	HOME Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	Grant administration
	<b>Needs Addressed</b>	Improve Access to Affordable Housing
	<b>Funding</b>	:
	<b>Description</b>	The administration of HOME funds to support the development of decent, safe, affordable housing.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	The administration of HOME funds to support the development of decent, safe, affordable housing.
	<b>Project Name</b>	CHDO

16	<b>Target Area</b>	
	<b>Goals Supported</b>	Affordable rental housing
	<b>Needs Addressed</b>	Improve Access to Affordable Housing
	<b>Funding</b>	:
	<b>Description</b>	New construction, acquisition, and rehabilitation of homebuyer and rental properties in collaboration with CHDOs.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	New construction, acquisition, and rehabilitation of homebuyer and rental properties in collaboration with CHDOs.
17	<b>Project Name</b>	HOME Rental Activities
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affordable rental housing
	<b>Needs Addressed</b>	Improve Access to Affordable Housing
	<b>Funding</b>	:
	<b>Description</b>	New construction, acquisition, and rehabilitation of rental properties.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	New construction, acquisition, and rehabilitation of rental properties for 30-50% AMI tenants.
18	<b>Project Name</b>	HOME Homeowner Activities
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homeownership assistance

	<b>Needs Addressed</b>	Improve Access to Affordable Housing
	<b>Funding</b>	:
	<b>Description</b>	New construction, acquisition, and rehabilitation of homebuyer properties.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	New construction, acquisition, and rehabilitation of homebuyer properties.
<b>19</b>	<b>Project Name</b>	Public Services: Hoosier Hills Food Bank - Food Bank
	<b>Target Area</b>	City-wide CDBG-eligible areas
	<b>Goals Supported</b>	Services for community members in need
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	Provide food bank services supporting the wages of seven program staff members.
	<b>Target Date</b>	5/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Other: 92 agencies assisted, all serving low- to moderate-income households. 47% of assisted households are Bloomington residents.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Provide food bank services supporting the wages of seven program staff members. HUD Matrix Code: 05W Food Banks. Objective: Benefit to low- and moderate- income (LMI) persons
<b>20</b>	<b>Project Name</b>	Public Services: Community Kitchen - Free Meals Program
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Services for community members in need



	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	Provide a free meals program for low- and moderate-income residents.
	<b>Target Date</b>	5/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public service activities for Low/Moderate Income Housing Benefit: 4,100 households <ul style="list-style-type: none"> <li>• 3,280 Bloomington households</li> <li>• 2,657 extremely low-income households</li> <li>• 590 low-income households</li> <li>• 33 low- to moderate-income households</li> </ul>
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Provide public services that serve low-income individuals and families and provide a safety net for community members in need. HUD Matrix Code: 05W Food Banks. Objective: Benefit to low- and moderate-income (LMI) persons
21	<b>Project Name</b>	Public Services: Mother Hubbard's Cupboard
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Services for community members in need
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	Provide access to healthy food for people in need by supporting the wages of program staff members.
	<b>Target Date</b>	5/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public service activities for Low/Moderate Income Housing Benefit: 16,147 persons <ul style="list-style-type: none"> <li>• 10,011 Bloomington persons</li> <li>• 8008 extremely low-income persons</li> <li>• 1502 low-income persons</li> <li>• 300 low- to moderate-income persons</li> </ul> Public service activities other than Low/Moderate Income Housing Benefit: 6,136 persons
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Provide access to healthy food for people in need by supporting the wages of program staff members. HUD Matrix Code: 05W Food Banks. Objective: Benefit to low- and moderate- income (LMI) persons

22	<b>Project Name</b>	Public Services: Boys & Girls Club - Crestmont Ferguson Club
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Services for community members in need
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	Provide youth programs services at the Crestmont unit by supporting the wages of two program staff members.
	<b>Target Date</b>	5/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public service activities for Low/Moderate Income Housing Benefit: 400 households <ul style="list-style-type: none"> <li>• 340 Bloomington households</li> <li>• 136 extremely low-income households</li> <li>• 136 low-income households</li> <li>• 34 low- to moderate-income households</li> </ul>
	<b>Location Description</b>	Citywide
23	<b>Planned Activities</b>	Provide youth programs services at the Crestmont unit by supporting the wages of two program staff members. HUD Matrix Code: 05D Youth Services. Objective: Benefit to low- and moderate- income (LMI) persons
	<b>Project Name</b>	Public Services: Monroe County United Ministries
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Services for community members in need Services improving quality of life of residents
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	:
	<b>Description</b>	Support of Compass Early Learning Center's Pre-K Program by assisting in funding of one lead teacher's salary.
	<b>Target Date</b>	5/31/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public service activities for Low/Moderate Income Housing Benefit: 120 households <ul style="list-style-type: none"> <li>• 84 Bloomington households</li> <li>• 19 extremely low-income households</li> <li>• 20 low-income households</li> <li>• 24 low- to moderate-income households</li> </ul> Public service activities other than Low/Moderate Income Housing Benefit: 21 households
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Funding to support pre-k program and provide quality childcare for families at lower incomes. HUD Matrix: 05L Child Care Services Benefit to low/moderate income householder
<b>24</b>	<b>Project Name</b>	Public Services: New Leaf New Life
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing/services to the homeless/ near-homeless
	<b>Needs Addressed</b>	Public Services Homelessness
	<b>Funding</b>	:
	<b>Description</b>	Support to reduce recidivism through New Leaf New Life's transition support center.
	<b>Target Date</b>	5/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public service activities for Low/Moderate Income Housing Benefit: 1500 Persons <ul style="list-style-type: none"> <li>• 1470 City Residents</li> <li>• 1396 extremely low-income persons</li> <li>• 74 low-income persons</li> <li>• 0 low- to moderate-income persons</li> </ul>
	<b>Location Description</b>	citywide
	<b>Planned Activities</b>	Support to reduce recidivism by providing direct assistance for formerly incarcerated individuals to aide in their transition back to the the community. HUD Matrix Code: 05H Employment Training. Objective: Benefit to low- and moderate- income (LMI) persons
<b>25</b>	<b>Project Name</b>	Public Services: Broadview Learning Center
	<b>Target Area</b>	City-wide

<b>Goals Supported</b>	Services for community members in need Services improving quality of life of residents
<b>Needs Addressed</b>	Public Services
<b>Funding</b>	:
<b>Description</b>	Cover Test Fees for low income individuals to be able to pay fees to obtain High School Equivalency Degrees
<b>Target Date</b>	5/31/2022
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public service activities for Low/Moderate Income Housing Benefit: 163 households <ul style="list-style-type: none"> <li>• 125 Bloomington households</li> <li>• 39 extremely low-income households</li> <li>• 38 low-income households</li> <li>• 21 low- to moderate-income households</li> </ul> Public service activities other than Low/Moderate Income Housing Benefit: 27 households
<b>Location Description</b>	Citywide
<b>Planned Activities</b>	Support to earn high school equivalency diplomas to enable students to access higher paying employment. HUD Matrix Code: 05Z Other Services Not Listed. Objective: Benefit to low- and moderate- income (LMI) persons

## **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**

<b>Target Area</b>	<b>Percentage of Funds</b>
City-wide	100
CDBG-eligible areas	

**Table 8 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

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

### **Discussion**

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	64
Special-Needs	73
Total	137

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	137
Acquisition of Existing Units	0
Total	137

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

#### Discussion

The City of Bloomington expects to support 137 households in achieving affordable housing goals. Four activities are planned to support these households:

- COB's Rental Rehabilitation Program intends to rehab 4 single-family dwellings for low- and moderate-income households.
- The Bloomington Housing Authority intends to make ADA compliance improvements through rehabilitation, affecting 32 public housing units across three properties: Walnut Woods, Crestmont, and Reverend Butler.
- LIFE Designs is renovating their 41-unit Highland Group Home into an activity area and meeting place for persons living with disabilities.
- Habitat for Humanity is expecting to make infrastructure improvements through rehabilitation for 60 rental housing units across the City, all of which are occupied by low- to moderate-income households.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Bloomington Housing Authority (BHA) provides public housing services 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.

### **Discussion**

## **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 jurisdictions one-year goals and actions for reducing and ending homelessness including**

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

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.

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.

## **Discussion**

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

### **Introduction:**

The following proposed action items to address barriers to affordable housing were identified in the recently updated 2020-2024 Analysis of Impediments to Fair Housing Choice.

### **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**

- 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.

### **Discussion:**

Specific to 2021 action steps, Bloomington intends to take on at least the following three activities to proactively address barriers to affordable housing:

1) Bloomington will include a map of impacted areas (stemming from its new AI) in its local HOME application process and strongly encourage development of new affordable housing outside of impacted neighborhoods, prioritizing funding in these opportunity areas for low and moderate income

households. No special funding is required, but instead existing funds will be routed to opportunity areas where possible.

2) Bloomington will expand its partnership program with area lenders and other housing professionals (such as Habitat) in its housing counseling program. Financial assistance for such expansion has traditionally been provided by financial partners in the banking industry in pursuit of their own goals of enhancing opportunities for financial equity and advancement. The recent pandemic has also opened up possibilities for expansion of virtual housing counseling to better reach marginalized communities that at times struggle to meet the time or physical location requirements of in person classes and workshops. If needed, funding extension for a HUD Housing Counseling grant has also been sought, and some funds from that grant can be put toward this objective (\$500-\$1000).

3) In 2020, Bloomington utilized a social work intern from Indiana University as well as existing full-time staff to lay the groundwork for locally-centered housing testing. In 2021, Bloomington intends to recruit volunteers and implement housing testing, beginning with area landlords, to better grasp the scope of housing discrimination. Proper legal enforcement will be followed up on by the Human Rights Director at the City. Through reliance on volunteers and partnership with unpaid interns, funding needs are minimal. Enforcement is already existing and funded. Any additional funds, for something like a small thank you gift to volunteers, can come from City general funds (\$250).

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

Over the next year, Bloomington plans the following actions to help address the housing and community development needs of City residents, especially low and moderate-income residents.

### **Actions planned to address obstacles to meeting underserved needs**

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.

### **Actions planned to foster and maintain affordable housing**

In FY 2021, 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.

The City of Bloomington Housing and Neighborhood Development Department (HAND) has four (4) Lead Risk Assessors that provide risk assessments and visual assessments, as appropriate, in all HAND funded housing projects or programs under the CDBG and HOME programs, as needed. In addition, HAND inspects every rental unit within the city limits on a 3, 4, or 5 year rotation basis and any peeling, chipping, flaking or abraded paint is required to be encapsulated in order to achieve compliance for permitting.

All homeowners who receive assistance under the department's housing programs are provided a brochure titled, "Protect Your Family From Lead IN Your Home". The homeowner is required to sign an acknowledgement form that they received the brochure and a staff member has explained to them the dangers of lead based paint.

### **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.

### **Discussion:**

Please refer to the Unique Appendix regarding HOME Affordable Homeownership Limits, HOME Beneficiaries, and Resale/Recapture Provisions under AP-85 Other Actions - 91.220(k).

## Program Specific Requirements

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

#### Introduction:

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(l)(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
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	85.81%

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(l)(2)

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

Not applicable.



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

### **Homebuyer Assistance**

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

### **Recapture Option**

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

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

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

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

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

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

### **RESALE option**

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

unit affordable to a low moderate income household.

**Buyers:** The home must be sold to a household to a low income household (household income is less than or equal to 80% area median income. The homebuyer fixed cost of purchasing the home (loan payment) is not more than 30% of their income, and total debt is not more than 41%. The recapture or resale provision is outlined in an agreement produced and provided by HAND.

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

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

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:
  1. The City of Bloomington utilizes mortgages and covenants to protect its affordability interest in HOME subsidized properties.
  2. The affordability period is terminated should any of the following events occur: foreclosure, transfer in lieu of foreclosure or assignment of an FHA insured mortgage to HUD.
  3. During the period of affordability, the property must be sold to another income qualified person/household.
  4. The purchaser must occupy the property as their primary residence. They will need to sign an annual affidavit that must be notarized to this effect.
  5. The original homeowner is guaranteed a fair return on their investment. If the homeowner wants to sell the property during the period of affordability, he/she must contact HAND with information for HAND to calculate the fair return on investment.
4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

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



