

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 \$893,566 in CDBG funds and \$550,851 in HOME funds in FY 2020. Assuming the same allocation for each of the four remaining years in the Con Plan, the City will receive \$3,574,264 and \$2,203,404 in additional funding for the remainder of the Con Plan from both CDBG and HOME, respectively.

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

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 and HOME resources in the first year:

Goal Name	Goal Outcome Indicator
Housing rehabilitation	
Homeownership assistance	
Improve public infrastructure	

Table 1 - Goals Summary

3. Evaluation of past performance

The summary of past performance reported below was taken from the City’s most recently completed CAPER completed for fiscal year 2018 and submitted to HUD.

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.

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 9 – April 10, 2020.

Public Hearing – The City held a public hearing on February 19, 2020 at the City Hall located at 401 North Morton Street in the municipal Council Chambers 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

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.