



2023 Annual Action Plan Draft for Public Comment

Public Comment Period: March 10 – April 10, 2023

**Any comments should be submitted by 5 p.m. EDT on
April 10, 2023 to hand@bloomington.in.gov, or by
calling 812.349.3401.**

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 third Action Plan under this Consolidated Plan. The project goals outlined in the Action Plan were determined in 2022 after by the City of Bloomington's Citizen Advisory Council (CAC), the City Redevelopment Commission and finally the Bloomington Common Council. This is 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 2023 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 was thirty days, and copies remain available for public review. It was also posted online in a format that will allow for those with visual impairments to access it through reading tools.

In terms of the PJ's Policies and Procedures, the current version is attached. However, we are undergoing a significant amount of revisions as we evaluate our programming guidelines, needs and processes. We expect those changes to take place later this spring and throughout Summer 2023.

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.

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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 (75%) 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 everything from installing a new classroom at a childcare facility, to fire safety systems and home rehabilitation projects in various projects across the community. The Public Housing Authority (PHA) (specifically the Bloomington Housing Authority, or BHA) will once again receive funding, this time for the installation of bike pods and a playground at one of its properties. 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 2023 public services, food insecurity continued to be a priority with 50% of the funding being awarded to organizations in this area.

3. Evaluation of past performance

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

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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 2021 CAPER was submitted to HUD in September 2022 following required public comment. In this report, the City of Bloomington expended one-hundred percent 100% of its CDBG funds to benefit low and moderate income persons. The City expended 15% of its funds during the FY 2021 CAPER period on public services. The City expended remaining CDBG funds on Planning and Administration and on Physical Improvements.

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.

On the program management side, we are working hard to meet our meet our drawdown ratio as we work through some staff turnover, both at the City and in some of our partnering subrecipients. In addition, many of these partnering organizations are working to spend down pandemic-related dollars such as CDBG-CV and other funds to continue with pandemic recovery.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

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 four 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 (in a format accessible for those needing reading tools), HAND office and Monroe County Public Library. Citizens are provided a 30-day comment period on the AAP. In Spring 2022, in-person public meetings returned as hybrid meetings, increasing the public's ability to participate in public meetings, including the hearings on 2023 CAC recommendations for CDBG.

While HOME-ARP activities are not directly related to this Annual Action Plan, the City conducted approximately 40 hours of consultation for our HOME-ARP allocation plan, which was submitted to HUD in late March. During this consultation the PJ received a great deal of feedback that will help guide us in future planning, especially as it relates to public service activities covered in our Annual Action Plans.

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.

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City staff have continued to be engaged heavily in community efforts to lift up our social service network during the past year. This includes engagement in the Heading Home of South Central Indiana Initiative in partnership with our local United Way and Community Foundation to tackle housing insecurity in our community. In addition, PJ staff attend and actively participate in board meetings of the PHA and we are working with the PHA's Community Development Corporation on the formation of a Community Land Trust (CLT), funded with ARPA dollars. As mentioned previously, the PJ had a robust consultation process regarding our HOME-ARP Allocation Plan and we look forward to using that information to help guide us in future planning efforts.

For background regarding formation of the Consolidated 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.

The PJ is preparing planning steps for the formulation of our next Consolidated Plan, which will need to be submitted in Spring 2025.

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

The public comment period was open from March 10, 2023, to April 10, 2023, immediately following notification of allocations from HUD on February 28, 2023. Any public comments received are listed under AP-12, 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

City of Bloomington

Housing and Neighborhood Development Department

401 N. Morton St., Suite 130

Bloomington, IN 47408

812.349.3401

hand@bloomington.in.gov

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. A more unique and intentional activity during the past year was our activity surrounding HOME-ARP allocation planning. The department engaged elected officials, non-profit organizations, community volunteers and others to gain input on how qualifying populations at risk of homelessness can be served in the 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 that in 2021 culminated in the formation of Heading Home of South Central Indiana, an initiative designed to make homelessness rare, brief and non-repeating. PJ staff, including Mayor John Hamilton, serve on this initiative's steering committee.

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. The HAND Department is also partnering with the BHA's Community Development Corporation on the formation of a Community Land Trust (CLT) to create an additional vehicle for affordable housing, and the creation of a Landlord Risk Mitigation Fund (LLRMF) to help open opportunities for high-risk renters to obtain housing in our community. As of Spring 2023, the LLRMF is kicking off by reaching out to landlords and property managers to offer incentives to make affordable housing more accessible to

tenants. Finally, the BHA is a partner in a potential permanent supportive housing project that, if realized, will be located in a historic building on the site of the former Bloomington hospital, on land that will be owned and developed by the City of Bloomington.

Monroe County Apartment Association -- HAND regularly presents at the Monroe County Apartment Association (MCAA) and has held Landlord Expos and Tenant Fairs 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. PJ staff also attends events in partnership with Indiana University to ensure the university's student population is aware of housing regulations, as well as their rights as tenants. One of the PJ's programs is a rental occupancy permit program that inspects more than 28,000 rental units in Bloomington. It is our belief that no matter the rent you pay in Bloomington, you are entitled to safe housing.

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).

R101 – The HAND Department will be restarting its “R101” program to help educate renters in our community. This will be done in partnership with HAND's Neighborhood Services Program staff, as well as the Bloomington Housing Authority to help assist tenants in Landlord Risk Mitigation Fund programming.

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.

As mentioned previously, the City of Bloomington is heavily involved in the Heading Home of South Central Indiana initiative, which seeks to make homelessness rare, brief and non-repeating. In further efforts 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. These organizations were also consulted during the HOME-ARP allocation planning process.

Crawford I & 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. The Crawford development is now under new general partner ownership with new property management in place, and the HAND Department – both through our funding programs and our City rental inspection program, is a partner in efforts to maintain this project and work to make it successful.

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, a program of Beacon, Inc. -- 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 for Families -- 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. Additionally, the City will be providing \$250,000 in ARPA funds to support construction of the agency's Supportive Services Suite in its new family shelter and childcare center, set to break ground in April 2022.

Kinser Flats (Centerstone) – The City, through the HAND Department, provided HOME dollars to support the construction of the Kinser Flats permanent supportive housing development. This 50-unit apartment building is under the ownership of Centerstone, and provides ongoing case management and treatment for residents.

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

The City of Bloomington does not receive ESG funds.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Bloomington Housing Authority
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HAND coordinated with BHA to gather input from residents of public housing and Section 8 regarding the Consolidated Plan. Their input was incorporated in the goals of the Plan. Additionally, HAND has funded the renovation of several public housing units with CDBG funds and is partnering with the BHA on a Landlord Risk Mitigation fund, as well as the development of a Community Land Trust (CLT).
2	Agency/Group/Organization	Centerstone of Indiana
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Services-Health Health Agency Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Centerstone is part of the South Central Housing Network and as such, provides input on strategies to combat homelessness and housing insecurity. Centerstone also owns and operates the Kinser Flats permanent supportive housing development.
3	Agency/Group/Organization	Middle Way House, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is part of the South Central Housing Network and as such, provide input on the homelessness strategy implemented via the Consolidated Plan and the Region 10's Continuum of Care plan.
4	Agency/Group/Organization	AMETHYST HOUSE
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Amethyst House assists persons struggling with alcohol and drug dependence. As part of the South Central Housing Network, HAND is able to consult with this organization regarding the Region 10's Continuum of Care and the Consolidated Plan.
5	Agency/Group/Organization	Beacon, Inc.
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is part of the South Central Housing Network and as such, provide input on the homelessness strategy implemented via the Consolidated Plan and the Region 10's Continuum of Care plan. Beacon, Inc. provides services ranging from counseling for jobs, housing and health needs, as well as case management at the Crawford permanent supportive housing units in Bloomington.
6	Agency/Group/Organization	LifeDesigns, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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. Beacon, Inc. provides services ranging from counseling for jobs, housing and health needs, as well as case management at the Crawford permanent supportive housing units in Bloomington.
7	Agency/Group/Organization	Monroe County Community School Corporation
	Agency/Group/Organization Type	Services-Children Services-Education Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MCCSC is the largest school district in Monroe County. They share their concerns about serving students from households that live on the move and student issues. MCCSC provided input on the Consolidated Plan regarding children at risk of homelessness. In the past year, the City has discussed the housing needs of the MCCSC workforce, specifically the provision of workforce housing in our community.
8	Agency/Group/Organization	SOUTH CENTRAL CAP
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As part of the South Central Housing Network, SCCAP provides input regarding the Region 10's Continuum of Care and the Consolidated Plan. SCCAP provides housing, housing assistance and childcare services. In 2022, the City hopes to work more with SCCAP on the issue of affordable housing, specifically regarding homeownership (both new and how we can keep people in their homes).
9	Agency/Group/Organization	New Hope for Families, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As part of the South Central Housing Network, 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. The agency is currently constructing the city's only family shelter, on which the City of Bloomington is a major partner.
10	Agency/Group/Organization	Monroe County Probation Office
	Agency/Group/Organization Type	Services - Housing Services-homeless Other government - County
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is part of the South Central Housing Network and the Downtown Outreach Advisory Committee. The Monroe County Probation Office offers assistance to agencies that serve homeless and chronically homeless persons. They, along with the Bloomington City Police Department are consulted to help provide information and be a part of coordination regarding Corrections programs.
11	Agency/Group/Organization	Monroe County Public Library
	Agency/Group/Organization Type	Services-Education Services-Employment Other government - County
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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.
12	Agency/Group/Organization	HABITAT FOR HUMANITY OF MONROE COUNTY
	Agency/Group/Organization Type	Housing Services - Housing Business Leaders Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As part of the South Central Housing Network, this organization provides input regarding affordable housing issues across the city. Habitat for Humanity provides homebuyer opportunities for income eligible households and is a major partner for HOME funds with the City of Bloomington, more recently on the development of Habitat's Osage Place neighborhood (60 homes).
13	Agency/Group/Organization	City of Bloomington Utilities
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources
	What section of the Plan was addressed by Consultation?	Flood mitigation
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Bloomington Utilities (CBU) department collaborated with the City Administration, and submitted an application for funds for bioretention ponds in four different places in the City of Bloomington. As with all applications, the consideration of the Citizens Advisory Commission resulted in the awarding of funds. While the CBU was an applicant, they are also the lead agency with which the department would consult on flooding issues.
14	Agency/Group/Organization	Meridiam
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers
	What section of the Plan was addressed by Consultation?	Broadband services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Meridiam Fiber has entered into an agreement with the City of Bloomington (primarily negotiated by our Legal and Information Technology Services Department) to provide fiber services resulting in high-speed Internet for 85% of residents in the City of Bloomington. A press release with further information can be found here: https://bloomington.in.gov/news/2022/05/13/5179

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

***This section of the IDIS system is not functioning properly and is not allowing work to be saved. Five more organizations are being added to this section that WERE CONSULTED. Ideally they would be entered above, but are entered below in this section.

1. IU HEALTH BLOOMINGTON HOSPITAL/POSITIVE LINK

Services: Housing, Persons with HIV/AIDS

Regional Organization

Civic Leaders

Plan Section: Homelessness Strategy

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. The City of Bloomington is also purchasing the former IU Health hospital site and will be developing the 24 acres into a new neighborhood, known as “Hopewell”. There are projects to have approximately 800 units of affordable housing on this site.

2. MONROE COUNTY HEALTH DEPARTMENT

Services: Housing, Children, Health, Education

Health Agency

Other government - County

Plant Section: Lead-based Paint Strategy

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.

3. COMMUNITY FOUNDATION OF BLOOMINGTON/MONROE COUNTY

Services: Housing, Children, Elderly Persons, Health, Education, Employment

Foundation

Business and Civic Leaders

Plant Section: Housing Needs Assessment, Economic Development

The Community Foundation is a major partner, along with the City of Bloomington, in the Heading Home Initiative, a plan to make homelessness rare, brief and non-repeating.

4. UNITED WAY OF BLOOMINGTON

Services: Services: Housing, Children, Elderly Persons, Health, Education, Employment, Homeless

Regional Organization

Plan Section: Housing Needs Assessment, Homeless (all categories)

The United Way is the agency holding funds and staff for the implementation of the Heading Home Plan, in addition to the work it does with its partnering agencies to bolster the community's social service network.

5. MONROE COUNTY APARTMENT ASSOCIATION (MCAA)

Services: Housing

Civic Leaders

Plan Section: Housing Needs Assessment

HAND works with the MCAA throughout the year to identify partnerships to educate tenants and landlords on housing policy in Bloomington – primarily as it relates to our ongoing working relationship on the City’s Rental Inspection Program. The MCAA is also a helpful resource to disseminate information to tenants in need of housing.

ADDITIONAL NARRATIVE:

While broadband access is largely covered throughout the City of Bloomington and providers such as the Bloomington Housing Authority exist (through the provision of a computer lab for program beneficiaries), the City of Bloomington HAND Department can put forth more effort in the succeeding months to ensure broadband access is discussed in affordable housing projects that are coming online (including Kinser Flats, a wrap-around services facility that just opened with 50 units). Broadband access continues to be a priority of the Hamilton Administration. In Nov. 2021, the City of Bloomington signed a letter of intent with Meridiam to begin construction on high-speed Internet across the city of Bloomington, which as of Spring 2023, is in progress across the City of Bloomington. This is a groundbreaking investment in the area of broadband expansion and a major infrastructure development opportunity for not just income-qualified residents of Bloomington (who can see discounted rates), but for everyone.

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

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

** Similar to the section above, the IDIS system is not allowing work to be saved for some reason, so two additional planning efforts are stated below.**

3. Heading Home of South Central Indiana

Lead Organization(s): United Way of Monroe County & Community Foundation of Bloomington/Monroe County

Plan developed through long-term process to make homelessness in our community rare, brief and non-repeating. Being administered by program staff and stakeholder group more commonly known as the “Housing Security Group”.

4. 2020 BLOOMINGTON HOUSING STUDY

Lead Organization: City of Bloomington HAND Department

The 2020 Housing Study was commissioned by the City of Bloomington HAND Department to study housing affordable opportunities over the next decade.

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 in late summer 2022 for interested parties not familiar with the CDBG process. Letters of Intent were due on October 17, 2022, and a mandatory technical assistance meeting was held for all new applicants on October 27, 2022 at 10:00AM. New applicant attendance is mandatory. The CAC held an Organizational meeting on December 8, 2022. The CAC for Physical Improvements received applicant information packets on December 12, 2022. The CAC held public hearings for Physical Improvement applicants on January 5, 2022, and for Pubic Service applicants on January 10, 2022. The allocation recommendations were reviewed by the Redevelopment Commission at a public meeting on February 6, 2022, and by the City Council on March 1, 2023. The City Council meeting on March 1 was also televised on CATS. We received no comments at any of the public hearings.

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

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

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 10, 2023 to April 10, 2023, (30 days) for public input. Copies remain accessible. Citizens were asked to submit their questions and/or comments via email to hand@bloomington.in.gov or phone at 812-349-

3420. There were no comments received at that time. The public comment period was advertised in the Bloomington Herald Times, and was posted on the City of Bloomington website in a format to help those with accessibility needs.

Allocation notification is not on a set schedule and allocation notices were received ahead of what they normally are for the PJ for the 2023 Program Year. In contrast, for the 2022 Program Year, the PJ was required to hold two rounds of public comments for the AAP due to the timing of allocations. For future Annual Action Plans and Consolidated Plans, the department plans to prepare its plans on a schedule that allows the plan to be submitted to HUD in April prior to the beginning of a program year. These plans will have "contingency" language in them to allow for the plans to be submitted for public comment even if final program allocations have not yet been released by HUD as dictated by Congressional action.

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	Non-targeted/broad community	This was a public meeting open to any person or organization that wanted to learn more about HUD funding from CDBG and HOME funds.	There were no public comments received.	There were no public comments received.	
2	Public Meeting	Technical assistance meeting to educate applicants for CDBG funding.	Technical assistance meeting to educate applicants for CDBG funding.	There were no public comments.	There were no public comments.	

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 and their website for public comment. A hard copy was also made available at the HAND office front desk.	No public comments.	No public comments.	
4	Public Hearing	Non-targeted/broad community	Citizens' Advisory Committee (CAC) for CDBG, CDBG applicants and members of the public.	There were no public comments.	There were no public comments.	
5	Public Hearing	Non-targeted/broad community	Bloomington Redevelopment Commission held a public hearing for the 2023 CDBG allocations.	There were no public comments.	There were no public comments.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
6	Public Hearing	Non-targeted/broad community	Bloomington City Council held a public hearing to discuss the 2023 CDBG allocations.	There were no public comments.	There were no public comments.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	855,868	0	0	855,868	919,132	Expected annual allocation of regular CDBG 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	642,907	0	0	642,907	485,741	Annual allocation of the HOME funds, excluding HOME ARP (PJ is in the planning stages of HOME ARP allocation plan).
Other	public - federal	Admin and Planning Public Services	0	0	0	0	0	

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

In addition to activities involved funding covered by this Annual Action Plan, the PJ is heavily involved in two major housing projects, as well as ongoing litigation about whether a proposed annexation of several areas adjacent to the city will be realized.

The redevelopment of the former IU Health Bloomington Hospital location is a 24-acre site in downtown Bloomington that will be completely owned by the City of Bloomington Redevelopment Commission by the end of 2023. A master plan released in 2021 created a vision for the site, which proposes approximately 850 units of housing of varying types. The PJ just released our first request for proposals for one-third of the project, and we are expecting responses back soon. It is our goal to maximize affordable housing at this site.

Website: hopewellbloomington.org

The second major project in which the PJ is involved is in a partnership with the Summit Hill Community Development Corporation (a development arm of the Bloomington Housing Authority) to create a Community Land Trust (CLT). In the coming years, the CLT will be engaged in the development of 45 lots of housing on the north side of Bloomington, where at least 50 percent of the housing is anticipated to be affordable.

Discussion

No further discussion here.

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: \$231,243 HOME: \$200,000	Rental units constructed: 12 Household Housing Unit Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Rehabilitated: 13 Household Housing Unit
2	Homeownership assistance	2020	2024	Affordable Housing	City-wide CDBG-eligible areas	Improve Access to Affordable Housing	HOME: \$240,000	Homeowner Housing Added: 7 Household Housing Unit Direct Financial Assistance to Homebuyers: 3 Households Assisted
3	Affordable rental housing	2020	2024	Affordable Housing	City-wide	Improve Access to Affordable Housing	HOME: \$300,000	Rental units constructed: 40 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 15 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Grant administration	2020	2024	Affordable Housing	City-wide	Improve Access to Affordable Housing Public Facilities and Infrastructure Improvement Public Services Homelessness	CDBG: \$171,174 HOME: \$64,291	Other: 84119 Other
5	Improve public facilities	2020	2024	Non-Housing Community Development	City-wide	Public Facilities and Infrastructure Improvement	CDBG: \$223,588	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2120 Persons Assisted
6	Services for community members in need	2020	2024	Non-Housing Community Development	CDBG-eligible areas	Public Services	CDBG: \$106,984	Public service activities other than Low/Moderate Income Housing Benefit: 100380 Persons Assisted
7	Services improving quality of life of residents	2020	2024	Non-Housing Community Development	City-wide CDBG-eligible areas	Public Facilities and Infrastructure Improvement	CDBG: \$113,919	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1014 Persons Assisted
8	Housing/services to the homeless/ near-homeless	2020	2024	Homeless	City-wide CDBG-eligible areas	Homelessness	CDBG: \$21,397	Homelessness Prevention: 300 Persons Assisted

Table 6 – Goals Summary

Projects

AP-35 Projects – 91.220(d)

Introduction

Projects

#	Project Name
1	Physical Improvement 2023 Bloomington Cooperative Living 410 W Kirkwood
2	Physical Improvement 2023 Centerstone Fire Sprinklers and Painting
3	Physical Improvement 2023 HAND Rehab Projects
4	Physical Improvement 2023 LifeDesigns Flooring
5	Physical Improvement 2023 MCUM Classroom Flooring
6	Physical Improvement 2023 New Hope For Families Basketball Court and Signage
7	Physical Improvement 2023 SHCDC/BHA Bike Pods/Playground
8	Social Services 2023 - Beacon Inc.
9	Social Services 2023 - Community Kitchen
10	Social Services 2023 - Mother Hubbard's Cupboard
11	Social Services 2023- Hoosier Hills Food Bank
12	Social Services 2023 - Monroe County United Ministries
13	Social Services 2023 - New Hope for Families

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	Project Name	Physical Improvement 2023 Bloomington Cooperative Living 410 W Kirkwood
	Target Area	City-wide
	Goals Supported	
	Needs Addressed	Improve Access to Affordable Housing
	Funding	:
	Description	Funds will be used to renovate the 12 Unit building at 410 W Kirkwood Ave. Eligible Activity: 14B Rehabilitation Multi-Unit Residential Reference: 24 CFR 570.202(a)(1) National Objective: Low Mod Housing Benefit (LMH)
	Target Date	12/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	<p>Total number of clients you plan to serve: The 410 W. Kirkwood property will house 12 new members (clients).</p> <p>Total number of clients with incomes greater than 80% AMI: Estimate <10% or 0-1 members (expected see table below - no more than 5 members in total with Low-Moderate Income combined)</p> <p>Total number of clients with incomes in the Low-Moderate Income range (50<80%): Estimate <20% or 3 clients with no more than 5 members in total with >80% AMI combined.</p> <p>Total number of clients with incomes in the Low Income range (30<50%): Estimate 25-50% or 3-6 clients - no less than 7 members with Extremely Low Income Combined</p> <p>Total number of clients with incomes in the Extremely Low Income range (0<30% AMI): Estimate 25-50% or 3-6 clients - - no less than 7 members with Low Income Combined</p>
Location Description	410 W Kirkwood Ave.	

	Planned Activities	<p>Funds will be used to renovate the 12 Unit building at 410 W Kirkwood Ave.</p> <ul style="list-style-type: none"> • Completing site work and excavation, especially regarding utility connections and utility permit. • Building a new ADA accessible sidewalk on the west and south side of the building, including a ramp and a staircase. • Installing walkway pavers. • Installing sprinklers and fire suppression devices. • Installing new mechanical units for heating and cooling. • Installing all electrical fixtures (after June 2023).
2	Project Name	Physical Improvement 2023 Centerstone Fire Sprinklers and Painting
	Target Area	City-wide
	Goals Supported	
	Needs Addressed	Public Facilities and Infrastructure Improvement
	Funding	:
	Description	<p>A) Centerstone Main Office, 645 S. Rogers Street, Bloomington, IN 47403 Repair of 20-year-old emergency fire sprinkler system B) Recovery Engagement Center (REC), 221 N. Rogers Street, Bloomington, IN 47403 Stripping, sealing, and repainting of building exterior Eligible Activity: 03P Health Facilities, 14D Rehabilitation Other Publicly Owned Residential Buildings Reference: 24 CFR 570.201(c), 24 CFR 570.202(a)(2) National Objective: LowMod Clientele (LMC), LowMod Housing Benefit (LMH)</p>
	Target Date	12/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	<p>Total number of clients you plan to serve: 2,000 Total number of clients with incomes greater than 80% AMI: 0 Total number of clients with incomes in the Low-Moderate Income range (50<80%): 500 Total number of clients with incomes in the Low Income range (30<50%): 500 Total number of clients with incomes in the Extremely Low Income range (0<30% AMI): 1,000</p>

	Location Description	A) Centerstone Main Office, 645 S. Rogers Street, Bloomington, IN 47403 Repair of 20-year-old emergency fire sprinkler system B) Recovery Engagement Center (REC), 221 N. Rogers Street, Bloomington, IN 47403 Stripping, sealing, and repainting of building exterior
	Planned Activities	A) Centerstone Main Office, 645 S. Rogers Street, Bloomington, IN 47403 Repair of 20-year-old emergency fire sprinkler system B) Recovery Engagement Center (REC), 221 N. Rogers Street, Bloomington, IN 47403 Stripping, sealing, and repainting of building exterior
3	Project Name	Physical Improvement 2023 HAND Rehab Projects
	Target Area	City-wide
	Goals Supported	
	Needs Addressed	Improve Access to Affordable Housing
	Funding	:
	Description	Funds will be used to assist income qualified homeowner with emergency home repairs, home modifications for accessible living and larger home rehab projects. Funds can also be used on qualified rental properties with the appropriate approvals. Eligible Activity: 14A Rehabilitation Single-Unit Residential Reference: 24 CFR 570.202(a)(1) National Objective: LowMod Housing Benefit (LMH)
	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	For Owner Occupied rehabs we will help individuals at or below 80% AMI. For Emergency home repairs and home modifications for accessible living we will help individuals at or below 60% AMI.
	Location Description	The rehab projects must be located within the city limits.
	Planned Activities	Owner Occupied Rehabs Emergency Home repairs Home Modifications for Accessible Living
4	Project Name	Physical Improvement 2023 LifeDesigns Flooring
	Target Area	City-wide

	Goals Supported	
	Needs Addressed	Public Facilities and Infrastructure Improvement
	Funding	:
	Description	New flooring at their 10 oldest apartments. Eligible Activity: 03B Facilities for Persons with Disabilities Reference: 24 CFR 570.201(c) National Objective: LowMod Clientele (LMC)
	Target Date	12/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	Total number of clients you plan to serve: 18 Total number of clients with incomes greater than 80% AMI: 0 Total number of clients with incomes in the Low-Moderate Income range (50<80%): 4 Total number of clients with incomes in the Low Income range (30<50%): 2 Total number of clients with incomes in the Extremely Low Income range (0<30% AMI): 12
	Location Description	1814-1856 S Covey Ln.
	Planned Activities	Replace flooring in the apartments.
5	Project Name	Physical Improvement 2023 MCUM Classroom Flooring
	Target Area	City-wide
	Goals Supported	
	Needs Addressed	Public Facilities and Infrastructure Improvement
	Funding	:
	Description	Funds will be used to put flooring in the new classroom being constructed. Eligible Activity: 03M Child Care Centers Reference: 24 CFR 570.201(c) National Objective: LowMod Clientele (LMC)
	Target Date	12/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	Total number of clients you plan to serve: 120 Total number of clients with incomes greater than 80% AMI: 5% Total number of clients with incomes in the Low-Moderate Income range (50<80%): 30% Total number of clients with incomes in the Low Income range (30<50%): 55% Total number of clients with incomes in the Extremely Low Income range (0<30% AMI): 10%
	Location Description	827 W 14th Ct Bloomington

	Planned Activities	Put flooring in the new classroom area being built.
6	Project Name	Physical Improvement 2023 New Hope For Families Basketball Court and Signage
	Target Area	City-wide
	Goals Supported	
	Needs Addressed	Public Facilities and Infrastructure Improvement
	Funding	:
	Description	Funds will be used to construct a half basketball court and install more signage. Eligible Activity: 03Z Other Public Improvements Reference: 24 CFR 570.201(c) National Objective: LowMod Area Benefit (LMA)
	Target Date	12/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	Total number of clients you plan to serve: 150 annually Total number of clients with incomes greater than 80% AMI: 0 Total number of clients with incomes in the Low-Moderate Income range (50<80%): 10 Total number of clients with incomes in the Low Income range (30<50%): 70 Total number of clients with incomes in the Extremely Low Income range (0<30% AMI): 10
	Location Description	1140 S Morton St
	Planned Activities	Build a basketball court and add signage.
7	Project Name	Physical Improvement 2023 SHCDC/BHA Bike Pods/Playground
	Target Area	City-wide
	Goals Supported	
	Needs Addressed	Public Facilities and Infrastructure Improvement
	Funding	:
	Description	SHCDC is requesting \$80,000 to install bicycle storage pods in the Crestmont affordable housing community. Funds will also be used for a playground at 1020 N. Monroe St. Eligible Activity: 03M Other Public Improvements Reference: 24 CFR 570.201(c) National Objective: LowMod Area Benefit (LMA)
	Target Date	12/31/2023

	<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p><i>Total number of clients you plan to serve: After Crestmont renovations are completed there will be a total of 432 bedrooms with potential of housing 864 individuals. The Early Learning Center will serve 22 children at a time. Following are current tenant income levels, however, we have significant vacant units due to renovations. Individuals served through the Early Learning Center are in parenthesis.</i></p> <p><i>Total number of clients with incomes greater than 80% AMI: <u> 0</u></i></p> <p><i>Total number of clients with incomes in the Low-Moderate Income range (50<80%): <u>5 (16)</u></i></p> <p><i>Total number of clients with incomes in the Low Income range (30<50%): <u>15 (8)</u></i></p> <p><i>Total number of clients with incomes in the Extremely Low Income range (0<30% AMI): <u>89</u></i></p>
	<p>Location Description</p>	<p>The bike pods are in the Crestmont Affordable housing community and the playground is at 1020 N Monroe street.</p>
	<p>Planned Activities</p>	<p>SHCDC is requesting \$80,000 to install bicycle storage pods in the Crestmont affordable housing community. Funds will also be used for a playground at 1020 N. Monroe St.</p>
<p>8</p>	<p>Project Name</p>	<p>Social Services 2023 - Beacon Inc.</p>
	<p>Target Area</p>	<p>City-wide</p>
	<p>Goals Supported</p>	
	<p>Needs Addressed</p>	<p>Public Services Homelessness</p>
	<p>Funding</p>	<p>:</p>
	<p>Description</p>	<p>03T Homeless Program</p>
	<p>Target Date</p>	<p>5/31/2024</p>
	<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>300 low income families facing homelessness.</p>
	<p>Location Description</p>	<p>620 S Walnut Street</p>
	<p>Planned Activities</p>	<p>Seeking funding for shelter staffing including program manager, case manager, and three shelter monitors.</p>

9	Project Name	Social Services 2023 - Community Kitchen
	Target Area	City-wide
	Goals Supported	
	Needs Addressed	Public Services
	Funding	:
	Description	05W Food Pantry Program
	Target Date	5/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	4100 Low income clients
	Location Description	1515 S Rogers Street
	Planned Activities	Provid free meals both warm and reheatable to those in need six days per week from two locations and various mobile sites.
10	Project Name	Social Services 2023 - Mother Hubbard's Cupboard
	Target Area	City-wide
	Goals Supported	
	Needs Addressed	Public Services
	Funding	:
	Description	05W Food Pantry Program
	Target Date	5/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	86,000 individuals at low income and facing food insecurity.
	Location Description	1100 W. Allen Street
	Planned Activities	Provid low barrier client choice access to healthy foods and other essential resources.
11	Project Name	Social Services 2023- Hoosier Hills Food Bank
	Target Area	City-wide
	Goals Supported	

	Needs Addressed	Public Services
	Funding	:
	Description	05W Food pantry Program
	Target Date	5/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	Hoosier Hills Food Bank does food distribution to 96 agencies serving thousands of members of the Bloomington community. In past years this has equated to at least 10,000 or more.
	Location Description	2333 W Industrial park Dr.
	Planned Activities	Collect food from grocery stores, wholesale companies, restaurants, farms, and their own garden and food drives, supplement with purchased food and distribute it to partner agencies serving people with low-incomes, children seniors and the ill.
12	Project Name	Social Services 2023 - Monroe County United Ministries
	Target Area	City-wide
	Goals Supported	
	Needs Addressed	Public Services
	Funding	:
	Description	05L Child Care Services
	Target Date	5/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	119 low income families with children.
	Location Description	827 West 14th Court
	Planned Activities	Providing full day, full year care to children from ages 1-5 years old utilizing an accredited play-based curriculum to help children prepare for kindergarten. Methods to help encourage emotional intelligence, literacy, communication, and counting skills.
13	Project Name	Social Services 2023 - New Hope for Families
	Target Area	City-wide
	Goals Supported	

Needs Addressed	Public Services
Funding	:
Description	05L Childcare services
Target Date	5/31/2024
Estimate the number and type of families that will benefit from the proposed activities	60 children impacted by homelessness.
Location Description	1140 S Morton Street
Planned Activities	Early Childhood care and education program targeting children impacted by homelessness. Services also include access to nutritious food and meals served to clients.

AP-50 Geographic Distribution – 91.220(f)

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

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

Geographic Distribution

Target Area	Percentage of Funds
City-wide	
CDBG-eligible areas	100

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

The City of Bloomington expects to support 52 households in achieving affordable housing goals. Four activities are planned to support these households:

- The City of Bloomington will be partnering with the Bloomington Housing Authority to help up to 15 households with Tenant Based Rental Assistance.
- Life Designs is rehabbing 10 units of housing for people with disabilities, and Centerstone of Indiana is preparing 10 units for those undergoing treatment for mental health.
- Habitat for Humanity is expecting to start construction on seven new homes.
- In addition, the PJ expects to help up to 10 residents with various types of home rehabilitation.
- The PJ has a goal of assisting three households with down payment/closing cost assistance for acquisition of affordable housing.
- The PJ is also engaged in the redevelopment of a historic property that could involve HOME funds, resulting in the addition of 40 new units of affordable housing, 10 of which will be permanent supportive housing.
- Bloomington Cooperative Living is receiving CDBG funds for adding 12 new units of affordable cooperative housing.

One Year Goals for the Number of Households to be Supported	
Homeless	20
Non-Homeless	67
Special-Needs	20
Total	107

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	15
The Production of New Units	59
Rehab of Existing Units	30
Acquisition of Existing Units	3
Total	107

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

Discussion

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. For the last several years, BHA has been in the process of 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.

Through CDBG funds, as well as money through the City of Bloomington's Housing Development Fund, the BHA continues to invest in RAD efforts, as well as the installation of solar panels at one of its facilities and the development of a new child care center near the Crestmont neighborhood, a property of BHA.

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, and Back to School Bash, Non-food Pantry and Wonder Women Health Fair. In addition, the BHA has a Family Self-Sufficiency program to allow residents to save funds for future needs (including housing), and while not focused on home ownership – the BHA/City of Bloomington Landlord Risk Mitigation Fund is an effort to reduce risk to secure housing in Bloomington for those who need it. This effort will also include tenant education classes that will, to the extent allowable under Indiana law, discuss the landlord-tenant relationship (outside of BHA management).

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). The BoS CoC's priorities are listed in place of one-year goals and actions. Also, as has been mentioned previously, the City of Bloomington is a major partner in the implementation of the Heading Home Initiative. This effort involved several community partners to find a solution to making homelessness rare, brief and non-repeating. The entire plan can be found here: https://www.monroeunitedway.org/sites/monroeunitedway.org/files/Heading-Home-2021_FNL-071921.pdf. In addition to CoC goals, the City's goals are shared with those outlined in the Heading Home Plan. One exciting piece of the work Heading Home of South Central Indiana is doing is its involvement in Built for Zero. Bloomington was the first city in Indiana to become a part of this innovative program achieve "functional zero" when it comes to homelessness (www.builtforzero.org).

As mentioned in previous sections, the PJ is receiving \$2,045,237 in HOME-ARP funds and submitted an allocation plan to HUD on March 24, 2023. The proposed use of these funds is for supportive services and rental housing development and rehabilitation. Upon approval of the HOME-ARP allocation plan, the PJ will work with community partners, including many of those consulted in allocation planning, to advance goals in serving the four Qualifying Populations (QPs) needing access to services funding by HOME-ARP.

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. Domestic violence 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. City staff meet with shelter directors each week to help determine immediate needs and evaluate programming that is in place.

In order to implement the Heading Home Initiative, program staff were on board during 2022 and continue the initiative's efforts. The City of Bloomington is a major partner, both financially and through mission, in seeing this plan realized.

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. Through CDBG and ARPA funds, the City of Bloomington is provided significant funding for the development of the New Hope for Families shelter and early childhood education center, which opened in 2022.

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. The Heading Home Initiative also lays out two major strategies to keep homelessness non-

repeating:

- Enhance opportunities to obtain and maintain employment or income for those experiencing or at risk of homelessness.
- Expand supports for recently homeless individuals with substance use disorder.

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 Heading Home Initiative, which has been described previously, along with the many social service agencies in Bloomington, provide a safety net with food services, shelter and programming to help those who are housing insecure and at risk of homelessness. There are two projects that have approximately 100 units of permanent supportive housing in our community, along with a newly-constructed family shelter that will open soon. This family shelter also has an early childhood education center. In addition, once the PJ's HOME-ARP allocation plan is approved, a supportive services grant program is planned to assist in case management and "street outreach" services to serve those who are both chronically homeless, as well as those who are at-risk or fall into one of the four qualifying populations as defined in federal regulations and noticed in CPD Notice 21-10 (HOME-ARP).

Discussion

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

Introduction:

The City of Bloomington engages in several activities surrounding fair housing, including having a staff attorney and an FTE in the Community and Family Resources Department who serves as the City's Civil Rights Commission Director and conducts fair housing outreach to residents, as well as investigations. Something that is also unique to Bloomington is our Rental Occupancy Permit program, which monitors more than 28,000 registered rental properties in the city to ensure rental housing in our community is safe - as nearly 65% of Bloomington residents are renters. We have close working relationships with the property owner and management community. Our Neighborhood Services Program Manager is also engaged in an effort with Indiana University students to better connect tenants in core city neighborhoods to neighborhood functions and ongoing activities.

Also, in addition to HOME funds that are able to be used for down payment/closing cost assistance, the City of Bloomington created a locally-funded down payment/closing cost program, as well as a shared equity program called the Shared Appreciation Home Ownership Program. This program can help fund down payment costs for up to 20% of the home's value, working to increase home ownership in the Bloomington housing market.

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. This might include infill development on land purchased by the City of Bloomington.
- Work with the City Community and Family Resources Department to develop CDBG client forms and information into additional languages, beginning with Spanish.
- 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. This is being established with ARPA funds in partnership with the Bloomington Housing Authority (BHA) and is in progress.
- 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 2023 action steps, Bloomington intends to take on at least the following four activities and continuous investment to proactively address barriers to affordable housing:

1) Engage in an affordable housing "mapping" project that will be more intentional about the development of affordable housing across the city. For instance, the City purchased four vacant lots that can be used for infill, incremental development of affordable housing (single-family or duplex). These lots are near a Bloomington Transit stop – illustrating an exercise that the department will undertake in 2022 to better map opportunities for affordable housing. We have also added a new position in the Housing & Neighborhood Development Department: Affordable Housing Program Manager. Of the many duties this FTE will take on, one will be community outreach to advance the PJ's affordable housing goals to increase housing security, get more rental housing online and increase home ownership in our city.

2) Bloomington will continue to leverage HUD funds, as well as American Rescue Plan dollars, to invest in not just affordable housing, but also emergency services, efforts to reduce risk for tenants and landlords, and in the development of a Community Land Trust (CLT) in partnership with the Bloomington Housing Authority (BHA). Bloomington received increased funding for our Housing Counseling program, which will allow us to expand our reach for both home ownership and rental education efforts.

3) PJ staff will attend Fair Housing training in Spring 2023, as well as a host of other training sessions on housing policy.

4) Investment in fair housing and other educational outreach activities continues as well. In addition to the Assistant City Attorney and Community & Family Resources staff mentioned above, approximately one quarter of the HAND Departments FTE Neighborhood Services Program Manager's time is spent on tenant outreach and education. Outreach material and event costs have traditionally cost approximately \$2,500. We do expect an increase in that this year, as we are created magnets for rental occupants that help them understand their rights and responsibilities as tenants in Bloomington. We just started this initiative in February 2023, and have already had more than 2,500 magnets requested by landlords and property managers throughout Bloomington.

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, HealthNet, and the Bloomington Police Department Downtown Resource Officers (DROs). 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 PY 2022, 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, currently and primarily in partnership with Habitat for Humanity.

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 (more than 28,000) to maintain the integrity of those units and to provide safe, sanitary and affordable units for all citizens. In Fall 2022, the Department will also be hired a Part-Time Employee (PTE) to assist with home rehab programming to help preserve homeownership and increase the quality of the housing stock in Bloomington.

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 (3) 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 (more than 28,000) 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.

In Spring 2022, the City Administration and the City Council enacted an increase in the Economic Development Local Income Tax (ED-LIT). As a part of this investment, nearly \$1 million was dedicated toward housing efforts for 2023, as well as approximately \$1 million toward the creation of an Economic Equity Fund. This fund, which is still in development, is designed to alleviate economic impacts from the

tax on certain residents of Bloomington.

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, the Continuum of Care and the Heading Home Initiative 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:

Program Specific Requirements

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

Introduction:

We have one recipient who pays \$70 per month, which totals \$840 for the Program Year.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	840
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	840

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.	0.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

as follows:

Not applicable.

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

Homebuyer Assistance

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

Recapture Option

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

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

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:
 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.

6. Title 20 of the Bloomington Municipal Code provides that rental housing in the City of Bloomington have an occupancy limit of no more than three unrelated adults. This applies to market rate and affordable housing.
 7. The City of Bloomington complies with all non-discrimination housing policies and includes such provisions in City-sponsored (non-HUD) programming, such as our workforce housing program.
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:

Applicants for HOME funding are accepted on a rolling basis across programs. Website and word-of-mouth marketing on the developer end has tended to bring in adequate applicant numbers. The City pays particular attention to potential CHDO-eligible applicants and urges them to seek CHDO project status and apply. On the individual end of applicants for items such as rehabilitation, social service agencies are regularly communicated with by City staff and often are the driving force in bringing in applicants via referral. These agencies include Centerstone, for instance, but most direct HAND programming for low-income clients is done through CDBG. The low-income clients must be at 80% or less of the area median income for eligibility.

