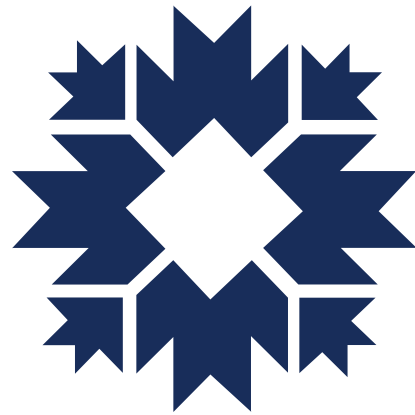




CITY OF BLOOMINGTON

Consolidated Annual Performance and Evaluation Report (CAPER)
FY2025 (June 1, 2025 – May 30, 2026)

DRAFT – for display and comment

Prepared by:
City of Bloomington | M&L

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The Housing and Community Development Act of 1974, as amended, requires all Community Development (CDBG) and HOME entitlement programs to prepare and submit a Consolidated Annual Performance and Evaluation Report (CAPER) to the U.S. Department of Housing and Urban Development (HUD) at the close of each program year. The City of Bloomington is an entitlement community for this program, as designated by HUD, and receives an annual allocation of CDBG and HOME funds. The CAPER provides the City of Bloomington and interested stakeholders with the opportunity to evaluate the progress in carrying out priorities and objectives contained in the City's five-year plan.

The progress described in this report illustrates Bloomington's efforts to utilize CDBG and HOME funds to create a more vibrant and livable community and improve the quality of life for low-income citizens in Bloomington. The team continued to prioritize the needs of the community while utilizing CDBG funds to forward the City's Strategic Plan goals and objectives.

This is the first report for the five-year Consolidated Plan period, which began June 1, 2025, and continued through May 30, 2026. The annual allocations for PY2025 (June 1, 2025 – May 30, 2026) were as follows:

CDBG: \$778,293.00

HOME: \$539,900.70

A review of activities undertaken during the program year finds that in all cases CDBG and HOME dollars were used to address the objectives and related priorities in the Five-Year Consolidated Plan. Details on all HUD expenditures and beneficiaries are provided in HUD's Integrated Disbursement Information System (IDIS). As part of leveraging, other federally funded, non-federally funded, housing-related activities are included in this CAPER.

The primary uses of CDBG funds in PY2025 were for rental rehabilitation, public facility improvements, and public services addressing food insecurity. LIFE Designs, a service provider for seniors and people with disabilities, completed flooring and siding replacements in ten of their oldest affordable housing apartments to make the income-based housing more comfortable, livable, easier to clean and to remove any trip

hazards for the majority of tenants, over 50% of whom have disabilities. This included bedrooms, living rooms, hallways, and stairwells.

Public facility improvements covered a wide range of community needs, including:

- Installation of security cameras and security upgrades at the Boys and Girls Clubs of Bloomington facilities along with safety upgrades in the gyms, such as additional padding. The project assisted 403 individuals and 33 households that utilize the gym.
- Creation of retention ponds in CDBG-eligible areas to capture stormwater runoff, slow peak flow rates during heavy rains, filter urban pollutants, and enhance neighborhood resilience against localized flooding. The areas where the retention ponds were created consisted of 79.17% low- and moderate-income households.
- New signage was put on New Hope for Families' building and shade sails for some of the outdoor classrooms, assisting 183 individuals and 26 households.
- Bike storage pods, storage areas, and sidewalk replacements were installed in the Crestmont neighborhood, which consists of 91.55% low- and moderate-income households.
- New office space was created and flooring replaced at Pathways' Compass Early Learning Center, assisting 137 children.
- An integrated outdoor classroom installation was created for the Chandler Early Learning Center, which provides an accessible, affordable childcare program for infants and toddlers up to three years old. The center is expected to open in Fall 2026.
- The flooring was replaced at three group homes operated by Centerstone, assisting 26 residents

Finally, public service activities focused on addressing food insecurity throughout the City of Bloomington through food collection, storage, and distribution. Service providers include Hoosier Hills Food Bank, Community Kitchen, and Mother Hubbard's Cupboard, assisting a total of 7,395 individuals in 2025. Additionally, Pantry 279 utilized most of their CDBG-CV funds to provide meals on location and via delivery, assisting 7,793 individuals.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Increase Access to/Quality of Affordable Housing	Affordable Housing	CDBG: \$100000 / HOME: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	26		0	26	
Increase Access to/Quality of Affordable Housing	Affordable Housing	CDBG: \$100000 / HOME: \$	Rental units constructed	Household Housing Unit	50	0	0.00%			
Increase Access to/Quality of Affordable Housing	Affordable Housing	CDBG: \$100000 / HOME: \$	Rental units rehabilitated	Household Housing Unit	0	0		56	0	0.00%
Increase Access to/Quality of Affordable Housing	Affordable Housing	CDBG: \$100000 / HOME: \$	Homeowner Housing Added	Household Housing Unit	0	0		4	0	0.00%
Increase Access to/Quality of Affordable Housing	Affordable Housing	CDBG: \$100000 / HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	0		4	0	0.00%

Increase Access to/Quality of Affordable Housing	Affordable Housing	CDBG: \$100000 / HOME: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	0	0		41	0	0.00%
Planning and Administration	Administration	CDBG: \$ / HOME: \$	Other	Other	10	0	0.00%	2	0	0.00%
Provide Homeless Housing and Services	Homeless	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	1100	0	0.00%	210	0	0.00%
Provide Homeless Housing and Services	Homeless	CDBG: \$	Homelessness Prevention	Persons Assisted	1500	0	0.00%	220	0	0.00%
Provide Public Facilities and Infrastructure	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	15000	0	0.00%	3162	0	0.00%
Provide Public Services	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	50000	7395	14.79%	9782	7395	75.60%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

During PY 2025, the HAND Department assisted 16,193 individuals and 88 households through public facilities and infrastructure improvements, housing rehabilitation, housing construction, and public services, particularly where it concerns emergency services such as food assistance. Community Kitchen, Mother Hubbard's Cupboard, and Hoosier Hills Food Bank provided great relief in food assistance, while organizations such as Beacon and Middle Way House provided emergency shelter, supportive services, and supportive or transitional housing. The programs that are part of the Annual Action Plan play a vital part in the City's efforts to sustain neighborhood stability, prevent homelessness, and ensure affordable housing for the citizens of Bloomington. These programs made progress toward meeting following goals identified in the 2025-2029 Consolidated Plan.

Goal 1: Increase access to and quality of affordable rental housing

Goal 2: Provide public facilities and infrastructure improvements

Goal 3: Provide public services

Goal 4: Provide housing and services for persons experiencing or are at-risk of homelessness

Goal 5: Planning and administration

In an effort to achieve these strategies, the City's allocation priorities benefited or will benefit low to moderate income households across Bloomington. Approximately forty-three percent (43%) of our CDBG physical improvement funds have been specifically dedicated to projects that directly benefit low-income households. Additional funds will be invested in neighborhood improvements in qualified census tracts, including bioretention ponds to reduce stormwater runoff. These improvements include everything from installing new equipment for an outside classroom security improvements and home rehabilitation projects in various projects across the community. The Public Housing Authority (PHA) (specifically the Bloomington Housing Authority, or BHA) continued to receive funding 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. Food insecurity continued to be a priority, with the majority of the public service funds being awarded to organizations in

this area.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME
White	5,861	3
Black or African American	1,155	2
Asian	162	0
American Indian or American Native	46	0
Native Hawaiian or Other Pacific Islander	13	0
Total	7,237	5
Hispanic	77	0
Not Hispanic	7,160	5

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

The CR-10 Table does not include all races tracked by HAND, which accounts for those identifying with mixed racial identities. Race groups not included are as follows: Asian and White, African American/White, American Indian and White, American Indian/African American, and Other Multi-racial. This accounts for any disparity between CR-05 numbers and the CR- 10 table.

With the presence of Indiana University in Bloomington, city limits incorporate a vibrant dynamic of racial and ethnic diversity less common in other parts of the state. 2020 U.S. Census Bureau population estimates for the City of Bloomington show a population that is 81.1% White, 9.9% “Asian alone” (as identified under term by the U.S. Census Bureau), 4.4% Black or African American and 4.4% Hispanic or Latino. The 2019-2024 ACS 5-Year Estimates may indicate the city is continuing to diversify, showing a population that is 74.3% White, 10.7% Asian, 4.9% Black, and 5.5% Hispanic.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	889,636	820,682.97
HOME	public - federal	539,900	\$250,000

Table 3 - Resources Made Available

Narrative

Bloomington's geographic distribution and location area for the investment of CDBG and HOME funds is citywide, and when applying for funds, organizations are asked to identify beneficiary percentages that will reside in the City of Bloomington. All programs are advertised and available potentially citywide depending on the type of program or activity funded and serve an area that is primarily low- to moderate-income or directly assists low- and moderate-income households and individuals.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
CDBG-eligible areas	58	2	Public infrastructure projects, including bioretention ponds, bike pods and storage, and sidewalk replacements
City-wide	42	98	Public infrastructure, public facilities, public services, housing rehab, housing construction

Table 4 – Identify the geographic distribution and location of investments

Narrative

The City of Bloomington's Housing and Neighborhood Development (HAND) Department solicited applications from qualified nonprofit organizations interested in providing services that address one or more of the community needs targeted in the City's Community Development Block Grant (CDBG) and HOME programs annually in September. CDBG funds are allocated annually by the Citizens Advisory Committee (CAC). Allocation recommendations are made by the CAC in January and finalized by the City Council in February or March.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Bloomington is exempt from providing match contributions. However, when activities are undertaken during the fiscal year that are match eligible, the city provides information on those match projects to continue to add to its match contribution if in the future, a match on future HOME projects is required.

The Hopewell project site is a 24-acre legacy hospital site that was purchased by the City of Bloomington in May 2018. Since acquiring the property, demolition and site restoration has been completed along with implementation of public infrastructure and street construction in several areas to make lots development ready.

Hopewell South, bounded by 1st Street to the north; Rogers Street to the east; Wylie Street to the south; and areas west of Fairview Street, was approved for rezoning as a planned unit development (PUD) in May 2026. This increased the amount of housing that could be developed in the area by-right, growing from 28 housing units to 98 housing units, by adjusting lot sizes, utilizing shared infrastructure, and allowing for flexible design. At least 35% of the planned dwelling units are to be kept permanently affordable, with 50% affordability as an aspirational goal. The primary plat for the project was approved in August 2026. While building permits, appraisals, and builders still need to be selected, it is estimated that infrastructure work will be completed by spring 2027 and housing construction by late 2027.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	0
2. Match contributed during current Federal fiscal year	0
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	0
4. Match liability for current Federal fiscal year	0
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	0

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
102,316	10,094	9,683.58	0	107,726.42

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Number						
Dollar Amount						
Sub-Contracts						
Number	17			4		13
Dollar Amount	\$9,711,535			2,161,713		\$7,549,822
	Total	Women Business Enterprises	Male			
Contracts						
Number						
Dollar Amount						
Sub-Contracts						
Number	17	2	15			
Dollar Amount	\$9,711,535	407,385	9,304,150			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number						
Dollar Amount						

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired						
Businesses Displaced						
Nonprofit Organizations Displaced						
Households Temporarily Relocated, not Displaced						
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number						
Cost						

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	105	25
Number of Special-Needs households to be provided affordable housing units	0	0
Total	105	25

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	41	0
Number of households supported through The Production of New Units	4	5
Number of households supported through Rehab of Existing Units	60	20
Number of households supported through Acquisition of Existing Units	0	0
Total	105	25

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

While the City exceeded new housing production goals, housing rehabilitation and rental assistance goals fell short. Rising construction costs and expenses remain a challenge for meeting expected goals, with procurement timelines and overall project budgets outside of CDBG and HOME funds facing uncertainty. The City and Bloomington Housing Authority are still working toward developing a viable Tenant-Based Rental Assistance (TBRA) program. However, the City remains committed to working toward its affordable housing goals.

Discuss how these outcomes will impact future annual action plans.

HOME funds are still expected to be used for the construction of new housing units and rehabilitation, especially since housing production goals exceeded expectations despite challenges in the construction industry. Additionally, once an appropriate program model for the TBRA program has been developed, funds for rental assistance can also be distributed. However, if construction trends, such as rising material costs, continue, expectations for meeting goal targets may need to be adjusted.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	7	0
Low-income	1	5
Moderate-income	2	0
Total	10	5

Table 13 – Number of Households Served

Narrative Information

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

The City of Bloomington, primarily through its Housing and Neighborhood Development Department (HAND), provides funding and assistance to a number of City departments and agencies to administer direct services to experiencing homelessness. The most recent point-time count has shown a slight reduction of homeless individuals, from 359 persons and 255 households in 2024 down to 305 persons and 228 households in 2025.

In PY 2025, HAND provided CDBG funds to two homeless service providers: Beacon, Inc. and Middle Way House. Beacon provides year-round emergency shelter with 40 beds and stability services, and street outreach. Middle Way House assists survivors of domestic violence through its 30-bed New Wings Emergency Shelter and supportive services. Crisis intervention services are provided 24/7 and are available via walk-in or telephone. Prevention programming target toward students and youths also serve to provide education and increase awareness around domestic violence and sexual assault to eliminate the cycle of domestic violence.

Addressing the emergency shelter and transitional housing needs of homeless persons

As noted above, HAND provided funding to two homeless service providers with year-round emergency shelter programs. Beacon's Emergency Shelter is supported with its Day Center, which serves as a central hub to connect guests with necessities and government and nonprofit services. Assistance includes restrooms, showers, and laundry facilities; storage; phones and a mailing address; copying and faxing; transportation; health insurance and prescription assistance; rent and utility assistance; ID and birth certificate acquisition; toiletries; clothing; and more.

Middle Way House assists survivors of domestic violence through crisis intervention programs, prevention programs, legal advocacy, and support groups. In addition to emergency shelter, Middle Way House provides housing for survivors and their children transitioning out of violent relationships through the RISE! Housing Program. Consisting of 28 two- and three -bedroom apartments, the program provides safe and affordable housing and supportive services such as tutoring for GEDs and college coursework, financial education, resume assistance, and practice interviews. Cost is determined by the residents' ability to pay.

Helping low-income individuals and families avoid becoming homeless, especially extremely

low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

In addition to Beacon and Middle Way House's supportive services previously mentioned, the City of Bloomington provided funding to public service agencies addressing food insecurity in PY 2025 using a mix of CDBG and CBDG-CV-funds. Monroe County was estimated by the United Way of South Central Indiana to have a 16% food insecurity rate, higher than the state and national averages. Addressing food insecurity helps improve financial stability of households by allowing them to focus their income on housing costs. This is especially relevant with recent changes to the SNAP program. Service providers that received funding in PY 2025 include Hoosier Hills Food Bank, Community Kitchen, Mother Hubbard's Cupboard, and Pantry 279, assisting a total of 15,188 individuals that year.

Additionally, local funds through the Jack Hopkins Social Services Funding Committee help supplement CDBG funds by providing direct funding to public service agencies. Project priorities are focused on assisting low-income and/or marginalized Bloomington residents in need of food, housing, healthcare, or emergency services. Projects are expected to address a goal or priority as defined in the Five-Year Consolidated Plan, the City's Homelessness Response & Housing Investment Report, or other relevant assessments.

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

Beacon helps homeless individuals and households transition to permanent housing and independent living not only through its day center but also through its Family Housing program and Permanent Supportive Housing Program. Family Housing provides short-term financial assistance for items such as security deposits, rent, utilities, moving expenses, application fees, etc. alongside supportive case management. Approximately 200 adults and children are able to move into housing annually. The Permanent Supportive Housing Program provides both housing and supportive services for individuals, couples, and families experiencing long-term homelessness due to disabilities. Beacon estimates providing 100 permanent homes to nearly 130 adults and children annually. The City of Bloomington hopes to continue its partnership with Beacon and Middle Way House through CDBG funding to support their housing programs.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

The City of Bloomington Housing & Neighborhood Development (HAND) department has a very positive working relationship with the Bloomington Housing Authority (BHA) administering public housing. Through a broad range of partnerships HAND has provided funding and partnership in a number of programs such as providing funding for the Landlord Tenant Risk Mitigation Fund The Landlord Risk Mitigation Fund (LRMF) is a special program of the BHA that offers financial incentive & on-going support to landlords who provide housing opportunities to renters with housing barriers (credit issues, past eviction, legal challenges) or who want to explore renting to residents with Section 8 vouchers. Participating landlords receive a \$2000 safety endorsement for reimbursement for any damages (including unpaid rent) beyond the initial deposit. This endorsement is good for up to 2 years and includes quarterly tenant check-ins from BHA staff. The landlord risk mitigation fund is a solution for tenants with barriers in finding affordable, safe, sanitary and decent housing.

Additionally, BHA also provides capacity building for its residents through its Family Self-Sufficiency Program (FSS) and Community of Empowerment (CoE) services. The FSS program create as individualized training and services plan to encourage residents to make progress toward their educational and career goals. BHA coordinates services such as child care and transportation to allow residents to access education and job training, employment counseling, financial literacy workshops, and homeownership counseling. As the FSS participants' income increases, BA establishes an interest-bearing escrow account to help participants save, with participants receiving funds once they complete the program. CoE also serves a similar role but focused on building relationships, developing leadership skills, and a sense of community while navigating through career development and education.

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

The LRMF not only provides incentives for landlords but also give householders that have housing barriers such as poor tenancy history, poor credit, or criminal record, an opportunity to obtain housing while learning how to be a good tenant.

The Bloomington Housing Authority Resident Council provides public housing residents to advocated for their community, organize resident events, and operate an on-site food pantry.

HAND hosts a number of First Time Homebuyer's Club courses throughout the year that are widely advertised and promoted within the public housing community. Topics covered by the

courses include understanding if homeownership is the right option for the participant, budgeting and savings plans, working with a realtor, the importance of home inspections, home maintenance, and accessing community resources. Participants who successfully complete the course are eligible to receive downpayment and closing cost assistance.

Actions taken to provide assistance to troubled PHAs

Bloomington Housing Authority is not a troubled PHA; therefore, no action is required.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

Indiana state law does not allow for inclusionary zoning, and recent state laws passed have sought to deregulate the relationship between the landlord and tenant. The City of Bloomington has one of the few rental inspection programs in Indiana, managing approximately 31,000 units through a three-, four- or five-year occupancy permitting program. While state law has changed some elements of this program, it is still a major driver of housing in that no matter what amount of rent paid in the City of Bloomington, all residents are entitled to safe housing. As Bloomington is a 65% rental community compared to homeownership, it is critical that to find ways to work within the confines of state and local law to provide safe housing to Bloomington residents.

The City's Unified Development Ordinance (UDO) became effective on April 18, 2020, and includes ways to incentivize affordable housing. Those wishing to develop housing may gain expanded building footprint and height if they commit to either including affordable units in the development, or by assisting in the growth of the city's Housing Development Fund. The UDO is regularly amended, with recent changes including eliminating parking minimums and reducing minimum lot sizes and setbacks to facilitate the development of small lots.

Additional activities undertaken by the City of Bloomington can be amending zoning when appropriate, tax abatement, additional permitted uses and waiving development standards when appropriate and in support of affordable housing. The updated UDO is also more permissive of creative housing solutions and offers changes to zoning across the City to include more diverse housing types in neighborhoods. A recent example includes the PUD designation for Hopewell South, allowing for more dense, diverse, and flexible housing opportunities to be created in the neighborhood.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

Bloomington continued to cooperate with non-profit agencies and developers to implement its Five-Year Strategy and to address the specific needs of underserved populations identified in the plan. This includes households facing food insecurity, households that are homeless or at-risk of homelessness, and survivors of domestic violence. Addressing these high-priority needs alleviates the financial burden that many vulnerable households are facing and allows for the City to direct funds toward housing programs, such as downpayment and closing cost assistance, tenant-based rental assistance, eviction prevention, and more.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

HAND has maintained four lead-certified staff members for its housing rehabilitation and rental programs. Lead information is distributed to all, and remediation is completed as appropriate for all HAND federally funded HMAL, EHR, and OOR programming. Lead information is also distributed through HAND's Housing Counseling program to both renters and buyers. Through Bloomington's rental inspection program, lead testing as necessary or requested also occurs. HAND also partners with the Monroe County Health Department for even greater reach in addressing lead-based paint hazards.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

HAND provides financial assistance to social service agencies through both the CDBG program and Jack Hopkins local funding. Significant funding from these sources go to local social service agencies directly engaged in reducing poverty-level families in Bloomington. In PY 2025, Middle Way House, Beacon, Hoosier Hills Food Bank, Community Kitchen, and Mother Hubbard's Cupboard were allocated funding to assist these families.

HAND attempts to fill the gap between housing costs and elevated local poverty levels through its housing counseling efforts, and appropriate referrals and information dissemination. The city's rental inspection program through Title 16 of the Bloomington Municipal Code, one of the few in the state, is a program that promotes equity through safe housing for tenants in the City of Bloomington.

Additionally, service providers such as Beacon and Middle Way House, along with Bloomington Housing Authority provide a number of supportive services to ensure that families in their programs are able to sustain themselves in the long-term, providing housing and services such as childcare and transportation while their program participants receive education and job training, financial literacy, employment counseling, and homeownership counseling.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The HAND Department is working hard to use HUD monitoring's for HOME, CDBG and Environmental Reviews to help create new policies and procedures that will institutionalize how to approach federal programming. As HAND staff continues to gain experience, programs are expected to be administered in a more timely and thorough manner over time.

Additionally, HAND serves a major role in coordinating with other government agencies and service providers as the responsible entity for HUD funding and administrator of local affordable housing efforts. By cooperating with and coordinating resources between agencies, the City can develop and implement strategies to efficiently address affordable housing over

time.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The City, and HAND, maintains relationships with many organizations in the community, including private entities such as the Monroe County Apartment Association, Bloomington Chamber of Commerce, the Bloomington Economic Development Corporation and the Builders Association of South Central Indiana. HAND distributes a regular neighborhood newsletter, utilizes social media, and otherwise communicates effectively with stakeholders. The City also partners with Indiana University to engage more students in our neighborhoods. This project involves an undergraduate class that is proposing tools and materials to help with student outreach in our residential neighborhoods. The Department also attends several community outreach events each year to share information with potential rental tenants and homeowners. The City will also continue to collaborate with local social service agencies to maximize efforts directed to the expansion of affordable housing and supportive services.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

In April 2025, the City of Bloomington updated its Analysis of Impediments to Fair Housing Choice (AI). Three goals were defined in the AI:

- Expand the affordable housing inventory in locations where it can be supported by adequate infrastructure.
- Provide housing opportunities to allow residents to afford and maintain housing.
- Ensure the County's obligation to affirmatively further fair housing remains in compliance.

Through regular amendments of the UDO, the City has expanded the amount of housing opportunities for Bloomington residents. Changes made in PY 2025 include the elimination of parking minimums and reducing minimum lot size requirements. Rezoning efforts to expand affordable housing opportunities were also implemented in PY 2025, including the rezoning of Hopewell South as a planned unit development (PUD), increasing the quantity and types of housing that could be developed in the neighborhood.

HAND also continues to foster and maintain local affordable housing programs such as down payment and closing costs assistance, rental deposit programming, home repairs, and rental inspection program while also administering HUD funding toward housing rehab and new construction. Partnership with the Bloomington/Monroe County Human Rights Commission (BMCHRC) is also maintained to address fair housing issues and educate the community on

their fair housing rights.

CR-40 - Monitoring 91.220 and 91.230

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

At the most basic level, the City of Bloomington follows its policies and procedures through administrative decision-making and with the oversight of the City Redevelopment Commission and the Bloomington Common Council. It should be noted, and as has been mentioned previously, that HAND will be responding to our HUD monitoring processes and we will be making changes to our Policies and Procedures accordingly.

HAND monitors all subrecipients regularly through correspondence, inspections, and documentation review. Training and technical assistance is provided to such recipients to minimize possible compliance challenges. This includes assistance prior to the application process starting, as well as after funding awards are made to ensure both compliance with eligibility and to set expectations for what is needed from subrecipients during the various periods of funding agreements.

More specifically, HAND works to clearly communicate with applicants and sub recipients at the beginning of each CDBG funding cycle for what is expected not just during the application process, but also what is to be expected if a project gets funded. We have a package of exhibits for documentation that go with each executed funding agreement, and technical assistance sessions are offered so that organizations know how to use the exhibits to complete necessary legal forms, as well as reporting and information needed for financial claims. When a financial claim is submitted for reimbursement, it must be accompanied by supporting documentation (receipts, etc., for physical improvements and construction), and payroll records or receipts for public services. The claim goes through three staff members in the HAND Department: the Program Manager, the Director and the Financial Specialist prior to processing. There are two full-time program managers for federal programming: one does CDBG public services and housing counseling, while the other does CDBG physical improvements and HOME. In both cases, the department Director and Assistant Director have two meetings each week (one is a program management meeting, the other is a 2:1 with each of them individually) to monitor programming.

All physical improvement projects for CDBG have on-site visits during the CDBG program year, as do any HOME-funded new construction projects prior to occupancy. In addition, the HAND Department monitors affordable housing units in the city that have federal or local funding/incentives, and this includes HOME projects as well. HOME properties are also

periodically inspected by HAND staff as part of the City of Bloomington's Rental Occupancy Permit Program.

Bloomington is fortunate to have a number of strong agencies who have been working with our funding programs for a long time. However, pandemic funds that came into the community have provided new opportunities for other agencies to receive funding. This has given us an opportunity to expand our scope and also work on targeting programs that may need more attention in the community as they are administered during a program year.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The City of Bloomington values the input of our residents on our annual activities with HUD. The CAPER Public Notice Period was published in the August 13, 2026 Herald Times newspaper. Drafts of our plans (CAPER and Annual Action Plan) are posted online at <https://bloomington.in.gov/departments/hand> and hard copies are made available in ADA-accessible public buildings including the main level of City Hall (401 N. Morton Street Bloomington, IN) and the Monroe County Public Library (303 E. Kirkwood Ave Bloomington, IN), and we welcome requests to assist those with a range of abilities to review our draft plans during the public comment period

The City of Bloomington will make reasonable accommodations and services necessary for citizens with disabilities who wish to comment on the report, as well as provide meaningful access to participation by limited English proficient (LEP) residents. Interpretation services will be offered upon request and availability for those who may have limited English proficiency as required by Code of Federal Regulations (24) 91.105 and 91.115. Persons requiring such accommodations/services should contact the City at least five working days in advance of the public comment period deadline by calling 812.349.3420 or by emailing hand@bloomington.in.gov. Members of the public may also visit in person to ask questions at City Hall, located at 401 N. Morton St., Bloomington, 47404.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

Program objectives are expected to remain similar as previous years. The City will continue to provide funds to public facilities and infrastructure projects along with service providers addressing community needs such as food insecurity and homelessness. While there are challenges in procurement for new construction and housing rehab due to economic conditions in the construction industry, the City will continue to address affordable housing to the best of their ability.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No, the city does not have any open Brownfields Economic Development Initiative (BEDI) grants.

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

The Bloomington municipal code requires that all rentals within city limits be inspected on a 3, 4 or 5-year inspection cycle, and HOME units must comply with these additional terms and correct any deficiencies. All residents are also allowed to request complaint inspections from HAND if an issue in their rental unit is not being addressed for a certain time period. The HAND Department has also created a program to annually monitor affordable and workforce housing in the city by communicating to properties that have committed to providing this housing. This involves a reporting process to verify the income of tenants at each property. One HOME property was inspected in PY 2025: 320 S Washington. The unit was inspected in August 2025. All violations identified were brought into compliance in December 2025.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

HAND operates an Affirmative Marketing Plan in compliance with HOME. To ensure all populations are reached, HAND takes actions to inform populations of available units, encourage populations to apply, and works to ensure equal opportunity ultimately in housing success. The City partners with entities such as the Indiana Fair Housing Center, the Monroe County Apartment Association (MCAA), Helping Bloomington Monroe (run through city government) to advertise and reach such populations.

The HAND department is also working to keep its website updated and enhance its reach to IU students (including working with an undergraduate class as described before and by attending on-campus events such as the Student Housing Fair).

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

According to PR09, the HOME program generated \$10,094 in program income from owner-occupied rehab in PY 2025. These funds have been committed to rental rehab at the Chandler Center, having drawn down \$9,683.58 by the end of PY 2025.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k)

(STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

HAND administers its down payment and closing cost assistance program, which in 2020 was bolstered with a city-funded down payment and closing cost assistance program. The department continues to have on staff HUD Certified Housing Counselors, which has allowed us to provide housing counseling services to more residents, and has resulted in increased activity in our down payment assistance programs, as well as the city's Shared Appreciation Home Ownership Program.

The City of Bloomington's Unified Development Ordinance (UDO) also provides incentives to developers who wish to build taller or wider than the UDO permits. If a developer chooses to trigger this incentive they either provide 15% of their total units for Workforce Housing at 80-120% AMI or they can pay a fee per unit into the Housing Development Fund. HAND administers the Housing Development Fund, a local funding source that is utilized to invest in the creation of new units, preserve existing units or aids in the elimination of barriers to affordability. The Housing Development Fund is a truly nimble means to respond to housing needs.

The City also authorized and approved the creation of a dedicated affordable housing fund utilizing Payment in Lieu of Taxes (PILOT) payments. The city has four PILOTs with Cambridge Square, Henderson Court, Country View Apartments, and Evergreen Village. The fund will support local housing initiatives, financial assistance for households at or below 80% of the county median income to buy or lease housing, and administrative operations.

HAND continues to work with the Indiana Housing & Community Development Authority (IHCDA) on a number of LIHTC projects that will be coming to fruition very soon. We have recognized that a number of projects with LIHTC awards have had issues due, in part, to inadequate capital stacks. Unfortunately, these issues were recognized, for many projects, several years following completion. Other troubled LIHTC properties include projects that were awarded in 2019, prior to the COVID pandemic. Due to the rise in construction costs and staffing shortages large funding gaps were created. HAND has provided a portion of gap funding and worked with our economic partners in the City to provide low cost loans through the Indiana Finance Authority. One such project, Union at Crescent, received a tax abatement for calendar year 2026. In addition to construction-related challenges, the site also faces tenant-caused damage, failed rental inspections, and substantial rates of non-payment of rent. However, a change in property management for the site has seen improvements such as 14/7 security and over \$500,000 invested in site improvements. ICHDA also awarded Henderson Court Apartments, a 150-unit apartment community affordable to households earning up to 60% AMI, \$1,125,602 in tax credits and \$17,000,000 in multifamily bond financing for rental

rehabilitation.

HAND also administers a historic preservation program that can aid in providing advice and resources to help families maintain their historic housing plus an unsafe building program to eliminate neighborhood blight and enhance safety and security.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	0	0	0	0	0
Total Labor Hours					
Total Section 3 Worker Hours					
Total Targeted Section 3 Worker Hours					

Table 14 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.					
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.					
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					

Other.					
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Table 15 – Qualitative Efforts - Number of Activities by Program

Narrative