CITY OF BLOOMINGTON
Housing and Neighborhood Development

2026 Annual Action Plan

June 1, 2026 – May 31, 2027

OMB Control No: 2506-0117 (exp. 09/30/2021)

Annual Action Plan
2026 1

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The City of Bloomington Housing and Neighborhood Development (HAND) Department proposes a substantial amendment to the 2026 Annual Action Plan. The amendment would reallocate $127,580 in Community Development Block Grant (CDBG) funds from the Boys & Girls Club physical improvements project, which will not be implemented, to a new activity, Public Infrastructure Improvements in eligible low- and moderate-income areas.The proposed activity would fund the construction, reconstruction, rehabilitation, or installation of public infrastructure, such as sidewalks and ADA curb ramps, streets, drainage and flood control, water and sewer lines, and other eligible public improvements, serving primarily residential areas where at least 51% of residents are low- and moderate-income. Specific projects will be selected using the City's infrastructure condition data, health and safety needs, accessibility needs, and community benefit.

Executive Summary

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

1. Introduction

The City of Bloomington, Indiana 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 (HOME) funds. As the administering agency of these funds, the Housing and Neighborhood Development Department (HAND) 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 an Annual Action Plan (AAP) in accordance with the goals and priorities identified in the 2025-2029 Consolidated Plan (CP). HAND is responsible for drafting and administering these plans.

HAND has, through the AAP, developed a single, consolidated planning and application document in consultation with public and private agencies. The AAP for the City will serve the following functions:

1. A planning document that enables the City to view its HUD funding, not in isolation, but as one tool in a comprehensive strategy to address housing, community development, and economic development needs;
2. An application for CDBG and HOME under HUD's formula grant;
3. A strategy document to be followed in carrying out HUD programs; and

4. An action plan that provides a basis for assessing performance in the investment of CDBG and HOME dollars.

The City of Bloomington anticipates receiving the following federal resources in FY 2026, which runs from June 1, 2026, through May 31, 2027:

- CDBG: $773,394
- HOME: $508,084.92

2. Summarize the objectives and outcomes identified in the Plan

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

The primary focus of HAND's implementation of this Plan will be to sustain neighborhood stability, prevent homelessness, increase and improve housing supply and ensure accessible, affordable housing for people throughout the City. The City developed this plan using citizen and stakeholder input generated by several stakeholder workshops and public meetings.

The Priority Needs and Goals established by the City include:

- Increase Access To and Quality of Affordable Housing
- Provide Public Services
- Provide Public Facilities and Infrastructure
- Provide Homeless Housing and Services

To address the identified needs, the City has established the following goals and outcomes to be achieved through investment of its CDBG and HOME resources in FY 2026:

3. Evaluation of past performance

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

The City of Bloomington Housing & Neighborhood Development Department is committed to continuously evaluating and improving the performance of the department and outcomes from investments made in the community. The evaluation of the City's most recently completed fiscal year (2024) can be found in the Consolidated Annual Performance Evaluation Report (CAPER). Previous years' CAPERs are available for review at https://bloomington.in.gov/departments/hand

HAND was able to assist thousands of low- and moderate-income households in Bloomington during FY 2024. All CDBG social service funding that was allocated during the program helped households with food, shelter, and youth and daycare needs. Several physical improvements within low-income areas of the city were completed which included: rehab activities at two low-income housing facilities, rehabilitation of the exterior accessibility at Tandem, and sprinkler system upgrades at Centerstone's main facility. Housing assistance provided through HOME and CDBG included one single family new construction home, and two owner-occupied rehabilitations.

Also in FY 2024, the department continued to fulfill its responsibilities under the CDBG CV-3 program to assist the nine organizations who received funding during Program Year 2021. This includes, and is continuing in PY 2025, working with each of the organizations to be sure 100% of funds are expended by September 2026.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The Housing and Neighborhood Development (HAND) Department initiates various mechanisms to engage the community through its Citizen Advisory Committee (CAC) and consultation processes. During the development of this Annual Action Plan, HAND actively consulted with a variety of non-profits, social service providers, community residents, and governmental agencies to determine the needs of the City.

To gather community input on public needs, HAND hosted the following public meetings:

1. A hybrid meeting with the Citizens Advisory Committee was held on November 6, 2025. Participates could participate online via Zoom or in-person at the Allison Conference Room at City Hall, 401 N. Morton St, Room 225, Bloomington, IN.
2. A hybrid meeting with the Redevelopment Commission was held on December 15, 2025. Participates could participate online via Zoom or in-person in Council Chambers, City Hall, 401 N. Morton St, Bloomington, IN.
3. A hybrid meeting with City Council was held on January 14, 2026. Participates could participate online via Zoom or in-person in Council Chambers, City Hall, 401 N. Morton St, Bloomington, IN.
4. A hybrid meeting was held on May 7, 2026. Participates could participate online via Zoom or in-person at Kelly Conference Room, Suite 155, City Hall, 401 N. Morton St, Bloomington, IN.

A draft of the FY 2026 AAP was placed on public display for 30 days beginning July 22 through August 21, 2026. A complete summary of the citizen participation effort is included in the Citizen Participation Appendix.

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.

A summary of public comments is included in the Citizen Participation Appendix.

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

There were no comments that were not accepted.

7. Summary

In summary, the Annual Action Plan has been developed with community input and reflects the needs of the City.

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)

While the Participating Jurisdiction/Entitlement Community, the City of Bloomington, works with a number of other departments within the City and several partners in the community, the lead department is the Housing and Neighborhood Development (HAND) Department. The department has a full-time staff of 18, with five (5) of those staff fully or partially dedicated to HUD programming.

Consolidated Plan Public Contact Information

AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

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. HAND coordinates with a variety of stakeholders to provide input on the Annual Action Plan, 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's respective board meetings, to providing statistical information on housing needs within the Bloomington community. 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.

For CDBG projects, the Citizen Advisory Committee (CAC), who makes funding recommendations, is comprised of members selected through an application process facilitated by the Mayor's office with the goal of broad representation from the community. HAND also receives citizen input through a variety of boards and commissions including the Redevelopment Commission, Historic Preservation Commission, and Board of Housing Quality Appeals.

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

The City of Bloomington's Housing & Neighborhood Development Department coordinates with several boards, committees and organizations to better meet the needs of the community including:

- **South Central Housing Network:** SCHN is a consortium of housing providers that oversee Region 10's Balance of State McKinney-Vento Continuum of Care funding. Approximately 25 organizations are part of the South Central Housing Network including the City of Bloomington HAND staff who meet every other month.
- **Bloomington Housing Authority Board:** At least one HAND staff member attends each monthly BHA board meeting to better coordinate programs and efforts designed to address affordable housing. This coordination allows both our agencies to address housing and supportive services comprehensively across the city. HAND also partnered 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.
- **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.

- **Builders Association of South Central Indiana:** HAND regularly attends and presents at monthly BASCI meetings to better collaborate on barriers to affordable housing including construction and development obstacles such as ordinances.
- **Indiana University:** HAND participates in several Indiana University events to engage the student population to bring awareness to tenant and landlord rights and responsibilities and other resources available to ensure positive community participation. In addition, the City of Bloomington regularly engages with Indiana University on several community projects and studies.

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

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

The South Central Housing Network (SCHN) is the Indiana Continuum of Care Region 10 Balance of State lead entity that coordinates the homeless continuum of care for Bloomington, Monroe County and surrounding counties. HAND is a member of SCHN, attends member meetings as well as participates in subcommittee work such as the Coordinated Entry Policy & Procedures work group.

A partnership was formed between the Community Foundation, Monroe County, United Way, South Central Housing Network and the Housing Insecurity Working Group, to create the Heading Home initiative. The City of Bloomington and Monroe County government pledged to support this initiative in order to make homelessness rare, brief and non-repeating. This is being done through the implementation of the Heading Home Plan. In 2024, HAND supported an initiative implemented by Heading Home that created a Data Dashboard to track and provide housing and homeless data as a significant measure of need and progress. HAND consults on an ongoing basis with the director of Heading Home, participates in coordination events to encourage and support property owners that accept Housing Choice Vouchers, and best-practice trainings.

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

The City does not receive ESG funds directly.

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**	City of Bloomington, Housing and Neighborhood Development
	Agency/Group/Organization Type	Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development
	Briefly describe how the Agency/Group/ Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Housing and Neighborhood DevelopmentMayor's OfficeHuman Rights CommissionCouncil for AccessibilityAll City organizations attended the public hearings.
2	**Agency/Group/Organization**	Bloomington Police Department
	Agency/Group/Organization Type	Services-homeless Agency - Emergency Management Other government - Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Market Analysis

	Briefly describe how the Agency/Group/ Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Bloomington Police Department's Downtown Resource Officers (DROs) play a critical role in assessing the needs of our unhoused population in Bloomington. The Department is consulted with on a weekly basis as a participant in a group discussion on issues facing this community in our city.
3	**Agency/Group/Organization**	Bloomington Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - 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). 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.
4	**Agency/Group/Organization**	South Central Housing Network

	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

	Briefly describe how the Agency/Group/ Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	SCHN is a consortium of housing providers that oversee Region 10's Balance of State McKinney-Vento Continuum of Care funding. Approximately 25 organizations are part of the South Central Housing Network including the City of Bloomington HAND staff. The South Central Housing Network (SCHN) is the Indiana Continuum of Care Region 10 Balance of State lead entity that coordinates the homeless continuum of care for Bloomington, Monroe County and surrounding counties: Greene, Lawrence, Martin, Morgan and Owen. HAND is a member of SCHN, attends the every other month member meetings as well as participates in subcommittee work such as the Coordinated Entry Policy & Procedures work group. SCHN continues its work to assist in the implementation of the Heading Home of South Central Indiana plan, a ten year plan to end homelessness initiated in 2021.
5	**Agency/Group/Organization**	Beacon, Inc.

	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth 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**	Centerstone of Indiana

	Agency/Group/Organization Type	Services - 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.
7	**Agency/Group/Organization**	MIDDLE WAY HOUSE
	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.

8	**Agency/Group/Organization**	NEW HOPE FAMILY SHELTER
	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 operates the city's only family shelter, on which the City of Bloomington is a major partner and a funder.
9	**Agency/Group/Organization**	HABITAT FOR HUMANITY OF MONROE COUNTY
	Agency/Group/Organization Type	Housing Services - Housing Civic Leaders Business and Civic Leaders

	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 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, particularly on the development of Habitat's Osage Place neighborhood.
10	**Agency/Group/Organization**	Meridiam Fiber
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Business Leaders Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development

	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 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. This infrastructure is in the process of being deployed now across the City of Bloomington.
11	**Agency/Group/Organization**	Monroe County Health Department
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Health Services-Education Health Agency Agency - Emergency Management Other government - Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Lead-based Paint Strategy

	Briefly describe how the Agency/Group/ Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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.
12	**Agency/Group/Organization**	Heading Home of South Central Indiana
	Agency/Group/Organization Type	Services-homeless Services-Education Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Anti-poverty Strategy

	Briefly describe how the Agency/Group/ Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HAND works with Heading Home through funding and as a community partner in efforts to make the issue of homelessness rare, brief and non-repeating. This involves coordination with Coordinated Entry (CE), CoC agencies and others to implement the community-based Heading Home Plan. Heading Home facilitates a weekly shelter meeting and a variety of educational opportunities. HAND meets with HH several times per month to collaborate.
13	**Agency/Group/Organization**	Mother Hubbard's Cupboard
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/ Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mother Hubbard's Cupboard works to increase access to healthy food in ways that cultivate dignity, agency, and community. HAND collaborates on a number of projects to address food insecurity.
14	**Agency/Group/Organization**	Monroe County Apartment Association
	Agency/Group/Organization Type	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?	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.
15	**Agency/Group/Organization**	COMMUNITY KITCHEN
	Agency/Group/Organization Type	Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/ Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HAND collaborates with the Community Kitchen to address food insecurity.
16	**Agency/Group/Organization**	City of Bloomington, Planning and Transportation Department
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local Planning organization

	What section of the Plan was addressed by Consultation?	Market Analysis
	Briefly describe how the Agency/Group/ Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HAND collaborates with the Department of Planning and Transportation to further development and redevelopment projects in the City.

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

There were no agencies intentionally not consulted.

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	Indiana Balance of State Continuum of Care	The Heading Home Plan informed the Needs Assessment and Homeless Strategy.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

To gather community input on public needs, HAND hosted the following public meetings:

1. A hybrid Public Hearing with the Citizens Advisory Committee was held on November 6, 2025. Participates could participate online via Zoom or in-person at the Allison Conference Room at City Hall, 401 N. Morton St, Room 225, Bloomington, IN.

2. A hybrid Public Hearing with the Redevelopment Commission was held on December 15, 2025. Participates could participate online via Zoom or in-person in Council Chambers, City Hall, 401 N. Morton St, Bloomington, IN.

3. A hybrid Public Hearing with City Council was held on January 14, 2026. Participates could participate online via Zoom or in-person in Council Chambers, City Hall, 401 N. Morton St, Bloomington, IN.

4. A hybrid Public Hearing was held on May 7, 2026. Participants could participate online via Zoom or in-person at Kelly Conference Room, Suite 155, City Hall, 401 N. Morton St, Bloomington, IN.

A draft of the FY 2026 AAP was placed on public display for 30 days beginning July 22 through August 21, 2026. A complete summary of the citizen participation effort is included in the Citizen Participation Appendix.

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 Hearing	Non-targeted/ broad community	November 6, 2025	Please see the Citizen Participation Appendix.	None	
2	Public Hearing	Non-targeted/ broad community	December 15, 2025; 32 attendees	Please see the Citizen Participation Appendix.	None.	
3	Public Hearing	Non-targeted/ broad community	January 14, 2026; 18 attendees	Please see the Citizen Participation Appendix.	None.	
4	Public Hearing	Non-targeted/ broad community	May 7, 2026. No one from the public attended.	No comments were received.	None.	
5	Public Display & Comment Period	Non-targeted/ broad community	July 22 through August 21, 2026	No comments were received.	None.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The following table shows the expected resources the City of Bloomington will receive in FY 2026.

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	773,394.00	0.00	0.00	773,394.00	2,320,182.00	Funds for housing and non-housing community development needs. The expected amount for the remainder of the 2025-2029 ConPlan is three times the annual allocation.

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	508,084.92	0.00	0.00	508,084.92	1,524,254.76	Funds for affordable housing. The expected amount for the remainder of the 2025-2029 ConPlan is three times the annual allocation.

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

Many of the City's service providers receive funds from other sources, including Continuum of Care, local foundations, Indiana state, etc. Developers of HOME-assisted units will be required to provide the minimum 25% matching funds for projects.

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

The redevelopment of the former IU Health Bloomington Hospital location is a 24-acre site in downtown Bloomington. Ownership transferred at the beginning of 2024 and is now owned by the City of Bloomington Redevelopment Commission. A master plan released in 2021 created a vision for the site, which proposes approximately 850 units of housing of varying types. The City of Bloomington has released public offerings for proposals for one-third of the project and continues to evaluate how we can meet the community housing needs with proposals. The ultimate goal of Hopewell is to maximize affordable housing at this site.

The City of Bloomington also partnered with Summit Hill Community Development Corporation, the development arm of the Bloomington Housing Authority, to create a Community Land Trust (CLT). It is anticipated that CLT properties will be utilized to advance the City's affordable housing goals.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Access to/Quality of Affordable Housing	2025	2029	Affordable Housing	City-wide	Improve Access to/ Quality of Affordable Housing	HOME: $457,276.43	Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 4 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 40 Households Assisted
2	Provide Public Facilities and Infrastructure	2025	2029	Non-Housing Community Development	City-wide	Public Facilities and Infrastructure Improvement	CDBG: $502,706.10	Public Facility or Infrastructure Activities other than Low/ Moderate Income Housing Benefit: 600 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 240 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Provide Public Services	2025	2029	Non-Housing Community Development	City-wide	Provide Public Services	CDBG: $80,796.47	Public service activities other than Low/Moderate Income Housing Benefit: 6880 Persons Assisted
4	Provide Homeless Housing and Services	2025	2029	Homeless	City-wide	Provide Homeless Housing and Services	CDBG: $35,212.63	Homeless Person Overnight Shelter: 130 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Planning and Administration	2025	2029	Administration	City-wide	Improve Access to/ Quality of Affordable Housing Public Facilities and Infrastructure Improvement Provide Public Services Provide Homeless Housing and Services	CDBG: $154,678.80 HOME: $50,808.49	Other: 2 Other

Table 6 – Goals Summary

Goal Descriptions

1	**Goal Name**	Increase Access to/Quality of Affordable Housing
	Goal Description	The County will provide resources to increase the supply of decent, safe, sanitary and accessible rental housing that is affordable to low- moderate-income households. This could be construction of new units or rehabilitation of existing vacant units/ buildings into affordable rental units.
2	**Goal Name**	Provide Public Facilities and Infrastructure
	Goal Description	The City will provide resources for the installation of public infrastructure (water, sewer, streets, sidewalks, utilities).
3	**Goal Name**	Provide Public Services
	Goal Description	Fund organizations providing services lifting individuals out of poverty, including financial assistance, food assistance, shelter, education, and more.
4	**Goal Name**	Provide Homeless Housing and Services

	Goal Description	Provide funds to support shelter operations and transitional housing. Acquisition, construction, or rehabilitation of temporary shelters and transitional housing for the homeless, including victims of domestic violence, veterans, disaster victims, families with children, unaccompanied youth, drug offenders, and formerly incarcerated persons. Provide funding to increase permanent supportive housing opportunities and work to create a stronger network of providers of supportive and mainstream services to homeless clients.
5	**Goal Name**	Planning and Administration
	Goal Description	City will provide effective and efficient program management and oversight.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following is a list of CDBG and HOME activities that the City of Bloomington will undertake in FY 2026. These projects have been reviewed by the CDBG Advisory Commission for that programs' activities, and the PJ allocates HOME funds on an ongoing, rolling process as projects are presented and evaluated.

Projects

#	Project Name
1	Physical Improvement 2026 - Summit Hill CDC
2	Physical Improvement 2026 - My Sister's Closet
3	Physical Improvement 2026 - Boys & Girls Club
4	Physical Improvement 2026 - New Hope for Families
5	Physical Improvement 2026 - LifeDesigns
6	Physical Improvement 2026 - Middle Way House
7	Social Services 2026 - Community Kitchen, Inc.
8	Social Services 2026 - Beacon, Inc.
9	Social Services 2026 - Hoosier Hills Food Bank
10	Social Services 2026 - Boys & Girls Club
11	Social Services 2026 - New Hope for Families
12	Social Services 2026 - Middle Way House
13	2026 CDBG Admin
14	2026 HOME Admin
15	2026 CHDO

#	Project Name
16	2026 HOME Rental Activities
17	2026 HOME Homeowner Activities

Table 7 - Project Information

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

The City of Bloomington has a greater need than is able to be served. The City will receive a 2026 CDBG award in the amount of $773,394.00. The majority of funds (65%) will be used for physical improvements projects, while the remaining allocation will be used for social services and administration. The City will receive a 2026 HOME award in the amount of $508,084.92.

AP-38 Project Summary

Project Summary Information

1	**Project Name**	Physical Improvement 2026 - Summit Hill CDC
	Target Area	City-wide
	Goals Supported	Provide Public Facilities and Infrastructure
	Needs Addressed	Public Facilities and Infrastructure Improvement
	Funding	CDBG: $146,815.65
	Description	Fund will be to replace and repair playground equipment and associated park amenities in the Bloomington Housing Authority Reverend E.D. Butler community.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 56 households
	Location Description	1202 W 11th St, Bloomington, IN
	Planned Activities	Park Improvements Matrix Code 03F
2	**Project Name**	Physical Improvement 2026 - My Sister's Closet
	Target Area	City-wide
	Goals Supported	Provide Public Facilities and Infrastructure
	Needs Addressed	Public Facilities and Infrastructure Improvement
	Funding	CDBG: $144,556.45

	Description	Funds will be used to renovate newly acquired building located at 1204 W. 2nd Street to house a retail boutique, volunteer workspace, donation intake, and basic client services. Renovations will include accessibility improvements, structural modifications, interior finishes, and upgrades to mechanical, electrical, and plumbing systems.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Public Facility or Infrastructure Activities other than Low/ Moderate Income Housing Benefit: 200 persons
	Location Description	1204 W. 2nd Street, Bloomington, IN 47403
	Planned Activities	Neighborhood facility improvements. Matrix code 03E
3	**Project Name**	Physical Improvement 2026 - Boys & Girls Club
	Target Area	City-wide
	Goals Supported	Provide Public Facilities and Infrastructure
	Needs Addressed	Public Facilities and Infrastructure Improvement
	Funding	CDBG: $127,580.00
	Description	Funds will be used for interior and exterior improvements including security, gym floor resurfacing, padding gym walls, parking lot resurfacing, and retaining wall construction.

	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Public Facility or Infrastructure Activities other than Low/ Moderate Income Housing Benefit: 5200
	Location Description	Serving primarily residential areas where at least 51% of residents are low- and moderate-income. Specific projects will be selected using the City's infrastructure condition data, health and safety needs, accessibility needs, and community benefit.

	Planned Activities	Matrix code assigned per project, such as 03K (Streets), 03L (Sidewalks), 03J (Water/ Sewer), 03I (Flood/Drainage), or 03Z (Other Public Improvements). Construction, reconstruction, rehabilitation, or installation of public infrastructure in eligible low/moderate-income service areas. Eligible project types may include sidewalks and ADA curb ramps, streets, drainage and flood control improvements, water and sewer lines, and other public improvements eligible under 24 CFR 570.201(c). Specific projects will be selected using the City's infrastructure condition data, health and safety needs, ADA needs, and community benefit, and will be located only within eligible service areas.
4	**Project Name**	Physical Improvement 2026 - New Hope for Families
	Target Area	City-wide
	Goals Supported	Provide Public Facilities and Infrastructure
	Needs Addressed	Public Facilities and Infrastructure Improvement
	Funding	CDBG: $53,000.00

	Description	Funds will be used for renovations to the New Hope Family Shelter building and the New Hope Early Learning Center Building.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Public facility or infrastructure activities for low/moderate income housing benefit: 150 households assisted
	Location Description	1136 S. Morton Street, Bloomington, IN 47403 1140 S. Morton Street, Bloomington, IN 47430
	Planned Activities	Homeless facility improvements. Matrix Code 03C.
5	**Project Name**	Physical Improvement 2026 - LifeDesigns
	Target Area	City-wide
	Goals Supported	Provide Public Facilities and Infrastructure
	Needs Addressed	Public Facilities and Infrastructure Improvement
	Funding	CDBG: $19,420.00
	Description	Funds will be used for floor improvements at a group home.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Public facility or infrastructure activities for low/moderate income housing benefit: 4 households assisted
	Location Description	200 E Winslow Road, Bloomington, IN 47403

	Planned Activities	Rehabilitation of centers for persons with disabilities. Matrix Code 03B
6	**Project Name**	Physical Improvement 2026 - Middle Way House
	Target Area	City-wide
	Goals Supported	Provide Public Facilities and Infrastructure
	Needs Addressed	Public Facilities and Infrastructure Improvement
	Funding	CDBG: $11,334.00
	Description	The project involves fire alarm system improvements at the Cindy Huston New Wings Emergency Shelter operated by Middle Way House.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Public facility or infrastructure activities for low/moderate income housing benefit: 30 households assisted
	Location Description	Middle Way House (Address suppressed for privacy)
	Planned Activities	Homeless facility improvements. Matrix Code 03C.
7	**Project Name**	Social Services 2026 - Community Kitchen, Inc.
	Target Area	City-wide
	Goals Supported	Provide Public Services
	Needs Addressed	Provide Public Services
	Funding	CDBG: $24,938.09

	Description	Funds will be used to support the Community Kitchen's Free Meals Service.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than low/moderate income housing benefit: 3,750 persons.
	Location Description	City-Wide
	Planned Activities	Food Banks Matrix Code 05W
8	**Project Name**	Social Services 2026 - Beacon, Inc.
	Target Area	City-wide
	Goals Supported	Provide Homeless Housing and Services
	Needs Addressed	Provide Homeless Housing and Services
	Funding	CDBG: $19,949.70
	Description	Funds will be used to support the Friend's Place emergency shelter and programming including case management.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Homeless person overnight shelter: 100 persons
	Location Description	City-wide
	Planned Activities	Emergency shelter operating costs. Matrix Code 03T
9	**Project Name**	Social Services 2026 - Hoosier Hills Food Bank
	Target Area	City-wide
	Goals Supported	Provide Public Services
	Needs Addressed	Provide Public Services

	Funding	CDBG: $19,949.70
	Description	Funds will be used to support the operations of the Hoosier Hills Food Bank.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than low/moderate income housing benefit: 2,700 persons.
	Location Description	City-Wide
	Planned Activities	Food Banks Matrix Code 05W
10	**Project Name**	Social Services 2026 - Boys & Girls Club
	Target Area	City-wide
	Goals Supported	Provide Public Services
	Needs Addressed	Provide Public Services
	Funding	CDBG: $17,954.34
	Description	Funds will be used to support after-school childcare programming at the Boys & Girls Club. Multiple programs are run to provide kids with additional opportunities to develop academically and socially.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than low/moderate income housing benefit: 400 persons.
	Location Description	City-Wide
	Planned Activities	Childcare services
11	**Project Name**	Social Services 2026 - New Hope for Families
	Target Area	City-wide

	Goals Supported	Provide Public Services
	Needs Addressed	Provide Public Services
	Funding	CDBG: $17,954.34
	Description	New Hope for Families will offer early learning scholarships to families impacted by homelessness to allow them access to high care and education despite funding cuts to the in CCDF voucher.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than low/moderate income housing benefit: 30 persons.
	Location Description	City-Wide
	Planned Activities	Childcare services. Matrix code 05L
12	**Project Name**	Social Services 2026 - Middle Way House
	Target Area	City-wide
	Goals Supported	Provide Homeless Housing and Services
	Needs Addressed	Provide Homeless Housing and Services
	Funding	CDBG: $15,262.93
	Description	Funds will be used to support the operation of the New Wings Emergency Shelter. The shelter provides immediate housing to survivors of domestic violence, sexual assault, and human trafficking, as well as their dependent children who are actively fleeing an unsafe situation.

	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Homeless person overnight shelter: 30 persons.
	Location Description	City-Wide
	Planned Activities	Emergency shelter Matrix Code 03T
13	**Project Name**	2026 CDBG Admin
	Target Area	City-wide
	Goals Supported	Planning and Administration
	Needs Addressed	Improve Access to/Quality of Affordable Housing Public Facilities and Infrastructure Improvement Provide Public Services Provide Homeless Housing and Services
	Funding	CDBG: $154,678.80
	Description	The administration of HOME funds to support the building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance necessary for safe, sanitary, decent, affordable housing & opportunities to low-income people
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Other: 1
	Location Description	City-Wide

	Planned Activities	Overall program management, coordination, monitoring, and evaluation. Matrix Code 21A.
14	**Project Name**	2026 HOME Admin
	Target Area	City-wide
	Goals Supported	Planning and Administration
	Needs Addressed	Improve Access to/Quality of Affordable Housing
	Funding	HOME: $50,808.49
	Description	The administration of HOME funds to support the building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance necessary for safe, sanitary, decent, affordable housing & opportunities to low-income people
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Other: 1
	Location Description	City-Wide
	Planned Activities	The administration of HOME funds to support the building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance necessary for safe, sanitary, decent, affordable housing & opportunities to low-income people

15	**Project Name**	2026 CHDO
	Target Area	City-wide
	Goals Supported	Increase Access to/Quality of Affordable Housing
	Needs Addressed	Improve Access to/Quality of Affordable Housing
	Funding	HOME: $76,212.74
	Description	New construction, acquisition, and rehabilitation of homebuyer and rental properties in collaboration with CHDOs.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner housing added: 1 housing unit.
	Location Description	The CHDO activity will take place within the city limits.
	Planned Activities	New construction, acquisition, and rehabilitation of homebuyer and rental properties in collaboration with CHDOs.
16	**Project Name**	2026 HOME Rental Activities
	Target Area	City-wide
	Goals Supported	Increase Access to/Quality of Affordable Housing
	Needs Addressed	Improve Access to/Quality of Affordable Housing
	Funding	HOME: $190,531.85
	Description	Tenant-based rental assistance and rental unit construction.
	Target Date	12/31/2027

	Estimate the number and type of families that will benefit from the proposed activities	Tenant-based rental assistance/ rapid rehousing: 40 households assisted.
	Location Description	City-wide
	Planned Activities	Tenant-based rental assistance and rental unit construction.
17	**Project Name**	2026 HOME Homeowner Activities
	Target Area	City-wide
	Goals Supported	Increase Access to/Quality of Affordable Housing
	Needs Addressed	Improve Access to/Quality of Affordable Housing
	Funding	HOME: $190,531.84
	Description	Funding will be used towards the New Construction, Acquisition, rehabilitation, and down payment assistance of homebuyer properties.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner housing added: 4 household housing units. Homeowner housing rehabilitated: 4 household housing units.
	Location Description	Households receiving funding for rehab programming are scattered through Bloomington.
	Planned Activities	New construction, acquisition, rehabilitation and down payment assistance of homebuyer properties.

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

To the degree possible, the City of Bloomington will fund projects community-wide in an effort to continue to de-concentrate poverty.

Geographic Distribution

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

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Federal funds are intended to provide LMI households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. The system for establishing the priority selection of these projects in Bloomington is based on the following criteria:

- Meeting the needs of LMI residents and responding to expressed needs
- Sustainability and/or long-term impact
- Coordinating and leveraging resources
- The ability to demonstrate measurable progress and success
- Meeting the statutory requirements of the CDBG and HOME programs

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	49
Special-Needs	0
Total	49

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	40
The Production of New Units	5
Rehab of Existing Units	4
Acquisition of Existing Units	0
Total	49

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

Discussion

The City anticipates using HOME funds to add 5 new homeowner housing units, rehabilitate 4 homeowner housing units, and provide rental assistance to 40 households.

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.

AP-60 Public Housing – 91.220(h)

Introduction

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

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

BHA is firmly committed to improving the quality of life for its residents and providing deeply affordable housing to the extremely low and moderately low-income individuals and families. BHA is in the process of converting to Project Based Voucher assistance through the RAD program. For BHA, the RAD conversion allows the authority to secure the financing needed for critical renovations, improving living conditions for residents without raising their rents beyond 30% of their income. The program also preserves the long-term affordability of these units, as residents retain their rental assistance under the Section 8 model, ensuring that vulnerable low-income families continue to have access to safe, affordable housing in Bloomington.

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 troubled.

Discussion

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

Introduction

The City of Bloomington is a partner with the Continuum of Care to address homelessness and the priority needs of homeless individuals and families, including homeless subpopulations.

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

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

The CoC captures Point in Time data, Systems Performance Measures and Coordinated Entry data to evaluate and understand the emergency needs of persons in the City experiencing homelessness. 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.

In FY 2026, the City will provide funding to support Beacon’s shelter.

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. Prioritizing rapidly rehousing unsheltered homeless individuals and families intends to make homelessness brief. Creating low-barrier shelter and housing options, including flexible resources to be used to assist in rapidly placing households into housing, is a component of the Housing Action Plan developed by Heading Home of South Central Indiana. Once housed, particularly in permanent housing, case management and other supportive services are crucial to the success of preventing at-risk residents from returning to homeless. Supportive services include financial assistance to obtain housing, individual case management, childcare, employment, healthcare, and education. The Housing Action Plan proposes adding case managers to support this work.

In FY 2026, the City will provide funding to support homeless prevention services through Middle Way House.

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.

Successful implementation of any strategy addressing homelessness includes stemming inflow of people experiencing homelessness. Diversion programs are a successful way to prevent episodes of homelessness, particularly for households that are generally stable but experience an unexpected crisis (job loss, health emergency, etc.) that places housing in jeopardy. The Housing Action Plan proposes creating flexible funding sources to support people in this endeavor. Such a pot of funding currently does not exist, but helping to provide resources to keep households stable in the face of crisis can be effective in diverting homelessness.

The City is working diligently to redevelop the former hospital site, which could add up to 1,000 units of housing (with a goal of at least 20% affordable). In addition, the City continues to work with the Bloomington Housing Authority on the Landlord Risk Mitigation Fund, which seeks to provide insurance and risk reduction to property managers and owners to help house those who may have eviction or other risk factors in rental housing. We believe these efforts and more assist those who are housing insecure obtain housing.

Discussion

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

Introduction:

Based on the analysis conducted in the AI, the following impediments to fair housing choice were identified:

- A lack of affordable housing has a greater negative impact on lower income families with children, minorities, people with disabilities and potentially other members of the protected classes.
- Since the previous AI, the City of Bloomington adopted a Unified Development Ordinance (UDO) in 2020.Based on a Zoning Risk Assessment conducted Bloomington's UDO, the city is low risk relative to discriminatory provisions for housing and members of the protected classes.However, developers have mentioned potential barriers to creating affordable housing because of provisions required under the UDO.
- Minorities are underrepresented among homeowners.

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

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

The following are additional actions the City of Bloomington will take in the FY 2026.

Actions planned to address obstacles to meeting underserved needs

The City prioritizes funding for services for underserved populations, including households experiencing and at-risk of homelessness and funds for food insecure households. To the extent feasible, HOME dollars will be allocated to projects that couple affordable housing development with self-sufficiency and employment programming.

Actions planned to foster and maintain affordable housing

HAND will continue to foster and maintain affordable housing through a variety of platforms and programs. To influence market conditions HAND will be supporting new unit production and the preservation of existing units. In addition, HAND will continue to offer a myriad of assistance programming for residents and will continue to provide subsidy and direct assistance to create and/or maintain affordable units for income eligible households. In addition, the City of Bloomington requires rental units within the City to be registered and inspected for safety and permitted on a 3, 4 or 5 year basis. With more than 29,000 rental units within city limits the rental inspection program helps maintain and provide safe, sanitary and affordable units.

Actions planned to reduce lead-based paint hazards

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

The City of Bloomington Housing and Neighborhood Development Department (HAND) has four (4) Lead Risk Assessors that provide risk assessments and visual assessments, as appropriate, in all HAND funded housing projects or programs under the CDBG and HOME programs, as needed. 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. Education programming 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 supporting youth efforts to graduate high school with a viable plan for the future.

In addition, providing services designed to obtain and maintain employment, increase and retain income, and build savings and assets aim to encourage self-sufficiency.

In 2026, Bloomington will support programs that help individuals and families meet basic needs with access to food, shelter, healthcare, and emergency crises, as well as continuing to support sustainable economic development through affordable housing and other community development initiatives.

Actions planned to develop institutional structure

The largest gap in the delivery of services to low- moderate-income households is the lack of adequate funding to address the housing and community development needs of County residents. The City will utilize its CDBG and HOME resources to support the delivery of services to special needs populations, including those experiencing or at-risk of homelessness, families, and the elderly.

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

The City 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 continue to support and encourage the development of new affordable housing units.

Discussion:

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

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

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

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.	100.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

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

   The city does not anticipate providing other forms of investment.

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:

   Please see the HOME P&P Unique Appendix pages 3-5 and 21-23.

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:

   Please see the HOME P&P Unique Appendix pages 3-5 and 21-23.

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

   The City does not anticipate refinancing existing debt.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

   N/A

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

   N/A

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that

limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A