

# **CITY OF BLOOMINGTON**



## ***CONSOLIDATED PLAN***



***PROGRAM YEARS:  
2015 - 2019  
(PY 41 – 45)***

## **Executive Summary**

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

#### **1. Introduction**

##### **General Overview**

The City of Bloomington, Community Development Division, is the lead agency responsible for implementing the five year Consolidated Plan. Community Development staff has been responsible for managing housing and community development efforts for 40 years. The tenure of the staff has allowed the CDBG program to run very efficiently in years past. The start of a new five year plan represents a time for new beginnings in many ways. It is certainly a time to take a look at where the program has been and where it needs to go. The City has always fully embraced the benefits of developing the Consolidated Plan and this time it will do so with a new grant coordinator.

The next year will present several challenges for the City as the new coordinator learns the vast intricacies of the CDBG program. Unfortunately, there are few in-person training opportunities offered within a reasonable travel distance in the foreseeable future. The coordinator will take advantage of on-line training opportunities while awaiting regional, in-person training. The new coordinator will focus solely on grant management and Community Development, a luxury the previous coordinator did not have. This should open up opportunities for new partnerships while allowing adequate time to maintain current partnerships with organizations such as the West Bloomington Housing Collaborative and the West Bloomington Revitalization Project.

The largest geographic area of the jurisdiction that assistance has historically been directed toward is Bloomington's west side community. Funds have previously been allocated to this area because it is seen as having greater needs and fewer resources. Data indicates that this area has a higher concentration of individuals and families in need of assistance. Populations in this area include low- and median-income range of individuals and families with a higher concentration of minority races, elderly, people with disabilities and at-risk youth. The City anticipates that this trend will likely continue throughout the duration of this plan period. The City is currently in the process of updating its Comprehensive Plan. The McLean County Regional Planning Commission is responsible for the primary coordination. West Bloomington has been identified as a Regeneration Area due to its aging housing and infrastructure and lower property assessments. The Community Development Grant Coordinator currently serves on two working groups (Housing and Community Wellness) for the Comprehensive Plan.

## **Data Collection**

The data collection procedures used to develop this plan came together under the cooperation and collaboration of the City of Bloomington with data collection and analysis performed under contract with United Way of McLean County (UWMC). UWMC is working to advance the common good by focusing on education, income and health. These are the building blocks for a good life: a quality education that leads to a stable job, enough income to support a family through retirement and good health.

UWMC's goals intersect nicely with those of the CDBG program. The objectives for the CDBG program are as follows: benefit low- and moderate-income persons, prevention or elimination of slums or blight and address community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community for which other funding is not available. UWMC's Income Focus Area emphasizes outcomes related to improving low-income individuals' financial stability through family-sustaining employment, safe and affordable housing, and manageable debt and expenses. Throughout the data collection process, UWMC engaged multiple organizations working directly with low- to moderate-income individuals and families, as well as many individuals of low- to moderate-income status.

UWMC primarily utilized the *2014 Community Assessment* to provide any supplemental data needed for the Consolidated Plan. Many different agencies, groups, organizations and individuals participated in the process. Further, many local jurisdictions were consulted throughout the process. The assessment strove to be inclusive and representative of the entire county. Some of the data collected was further analyzed to provide a perspective specific to the City of Bloomington. Key findings of the Assessment that relate directly to this plan include the following:

- Need for affordable housing (especially rental units).
- Need for more public housing units.
- Need for more handicapped-accessible homes for low-mod income families.
- Need for more services to assist those unemployed or seeking jobs.
- Need for public improvements such as streets and sidewalks.

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

The City will continue to focus its CDBG efforts on projects and activities that will meet the low-mod housing, low-mod area benefit, slum/blight area benefit and slum/blight spot basis national objectives during the time-frame of this Plan. The projects and activities selected during the plan period will meet at least one of the following outcome goal indicators:

- Public Facility/Infrastructure for Low-Moderate Income Housing Benefit - Infrastructure projects in low-mod areas.
- Public Service Activities Other than Low-Moderate Income Housing Benefit - Ex: Peace Meals, Boys and Girls Club, Heartland Head Start, Labyrinth, Job Training through Housing Authority, Emergency Grant Program through PATH, matching funds to PATH for staff assisting the homeless, etc
- Homeowner Housing Rehabilitation Program-Loans/grants for home repairs such as roofing, siding and windows in addition to emergency sewer repairs.Partnership with Construction Charities to provide rehabilitation/repair grants for manufactured housing (mobile homes).Donation of homes acquired by the City to local non-profits for rehabilitation.
- Buildings Demolished - Donate cleared lots to local non-profits for new construction of affordable housing.

### 3. Evaluation of past performance

The City leverages CDBG, City General Funds and other sources of funding to meet the needs of the community and adhere to HUD regulations balancing funding between single-family home-owner occupied rehabilitation, demolition of abandoned/condemned properties, infrastructure projects, public service projects and administration. A sampling of the City's successful endeavors are outlined below:

- The City has administered the Rental Registration and Inspection Program, funded with City General Funds, since 2003. Many of the "problem" rental properties are located in CDBG target areas. Cross training between rental inspectors and code enforcement officers has provided a more concentrated effort to bring these properties into code compliance and greatly improved the rental stock.
- In conjunction with the City's Rental Registration and Inspection Program, the City offers a one-day Landlord Training every other year which provides information on property maintenance, Rental Registration and Inspection Program administration/mechanics, legal issues and public safety concerns. The City will coordinate with staff from the Bloomington Housing Authority to discuss the Choice Voucher program.
- The City has partnered with the West Bloomington Revitalization Project (WBRP) since 2008. WBRP provides programs and services in the West Bloomington area. The City has dedicated CDBG funding to the WBRP's tool lending library, community garden and Façade Program.
- The City operates a Home Rehabilitation Loan program which provides low- and moderate-income home-owners with funds for rehabilitation. The program also provides emergency sewer/water repairs. The City is generally able to complete an average of 15-20 projects a year.
- Partnerships with both YouthBuild and Habitat for Humanity play a vital role in the City's efforts to increase the affordable housing stock. Rehab-eligible properties that the City acquires are generally donated to YouthBuild and CDBG funds are dedicated to support the project. When

the City acquires properties that require demolition, the lots are cleared and prepared for new construction then donated to either YouthBuild or Habitat when possible.

- The City supports local organizations by providing letters of support for various grants. Mid-Central Community Action (MCCA) recently applied for and received an Illinois Housing Development Authority (IHDA) Emergency Assistance grant which will support owner-occupied housing repairs in McLean County. MCCA also received a \$1.5 million grant from the Illinois Attorney General (IAG) allowing the acquisition and rehabilitation of vacant or foreclosed homes in the West Bloomington area.
  - The City supports PATH (Providing Assistance To Help) annually by providing an Emergency Grant program that helps with emergency rent, utility and/or moving assistance for residents. The City also partially funds 2 FTE positions at PATH, a Homeless Outreach Worker and Housing Benefits Specialist.
  - The City dedicates CDBG funds to infrastructures in low- and moderate-income areas annually. Past projects have provided new curb and gutter, street replacement and sewer and water upgrades.
  - The City has utilized IHDA Single Family Owner-Occupied Rehabilitation (SFOOR) grant to support rehabilitation projects. The City has also received the IHDA Abandoned Property Program (APP) grant. These funds will support the City's Demolition Program by assisting with 2-3 demolitions. The City plans to deed the properties to Habitat for Humanity or YouthBuild.
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- The city has maintained Human Relations personnel charged with the responsibility of ensuring that "fair housing" is promoted and practiced within the City of Bloomington. The staff person is a member of the Human Relations Commission. The City has several codes and ordinances which prohibit discrimination in housing. Staff counsels both tenants and landlords on their rights and responsibilities. The Human Relations Commission sponsors a landlord training annually to discuss the Fair Housing Act and how it pertains to them.

#### **4. Summary of citizen participation process and consultation process**

The data collection procedures used as input into this plan came together under the cooperation and collaboration of the City of Bloomington with data collection and analysis performed under contract with United Way of McLean County (UWMC).

UWMC primarily utilized the *2014 Community Assessment* to provide any supplemental data needed for the consolidated plan. Many different agencies, groups, organizations and individuals participated in the process. Further many local jurisdictions were consulted throughout the process. Below are details about the 2014 Community Assessment's community participation and methodology. The assessment

strove to be inclusive and representative of the entire county. Some of the data collected was further analyzed to provide a perspective specific to the City of Bloomington.

The *2014 Community Assessment* used a mixed research approach that incorporated both quantitative and qualitative methods to build a picture of McLean County's resources and needs for health and human services. Research activities included:

- Review of public data collected by government agencies, local reports, directories and planning documents.
- A randomized survey of 16,000 McLean County households, yielding 1,606 responses.
- 12 focus groups representing a wide range of issues, client populations and service providers associated with health and human services in Mclean County.
- 29 key informant interviews of McLean County leaders and service providers representing a range of perspectives, interest and expertise.

In all, 1,962 McLean County residents participated directly in the 2014 Community Assessment. Specific information about these activities can be found in the Methodology section of the full report, which is available on the UWMC website [www.uwaymc.org/2014-community-assessment/](http://www.uwaymc.org/2014-community-assessment/).

In addition to the work completed by the UWMC, the City also followed its Citizen Participation Plan, adopted in 2005. Notice that the Con Plan was available for public review/comment was distributed through the local newspaper, Path-O-Gram, the Bloomington Housing Authority, City website, local churches, social service agencies and the Bloomington Public Library. Many of these organizations provide services for non-English speaking and disabled citizens. Copies of the Plan were made available at the Bloomington Public Library, City Hall/City Clerk and the Planning and Code Enforcement Department for the minimum 30 day comment period. See Appendix for a copy of the full Citizen Participation Plan.

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

**WILL ADD ONCE PUBLIC COMMENT PERIOD/PUBLIC HEARING HAVE CONCLUDED.**

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

**WILL ADD ONCE PUBLIC COMMENT PERIOD/PUBLIC HEARING HAVE CONCLUDED.**

## **7. Summary**

**WILL ADD ONCE PUBLIC COMMENT PERIOD/PUBLIC HEARING HAVE CONCLUDED.**

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities 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	Community Development Department

**Table 1 – Responsible Agencies**

#### Narrative

The City of Bloomington is the lead agency responsible for implementing the five year Consolidated Plan. Community Development staff has been responsible for managing housing and community development efforts for 40 years. The tenure of the staff has allowed the CDBG program to run very efficiently in years past. The next year will present several challenges to the program, however, as there is a new grant coordinator and few in-person training opportunities offered nearby. The coordinator will take advantage of web-based trainings to gain valuable insight into the program until in-person opportunities are available. The coordinator will focus solely on grant management and Community Development, hopefully opening up opportunities for new partnerships. Staff will continue to collaborate with current program partners as well. City staff are currently involved in the West Bloomington Housing Collaborative, West Bloomington Revitalization Project, Bloomington Comprehensive Plan Housing and Community Wellness Work Groups, Collective Impact Group (United Way) and the League of Women Voters Housing Work Group.

The data collection procedures used to develop this plan came together under the cooperation and collaboration of the City of Bloomington with data collection and analysis performed under contract with United Way of McLean County (UWMC). UWMC is working to advance the common good by focusing on education, income and health. These are the building blocks for a good life: a quality education that leads to a stable job, enough income to support a family through retirement and good health.

UWMC’s goals intersect nicely with those of the CDBG program - benefit low- and moderate-income persons, prevention or elimination of slums or blight and address community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community for which other funding is not available. UWMC’s Income Focus Area emphasizes outcomes related to improving low-income individuals’ financial stability through family-

sustaining employment, safe and affordable housing, and manageable debt and expenses. Throughout the data collection process, UWMC engaged multiple organizations working directly with low- to moderate-income individuals and families, as well as many individuals of low- to moderate-income status.

Working with the Applied Social Research Unit (ASRU) at Illinois State University, UWMC used their extensive knowledge of the community including social service agencies, systems, key players in community response systems, and cross-sector partnerships to compile necessary data. Further, a Community Advisory Committee was created to ensure accurate community representation and sound methodology. Different methods were used to obtain data including: mailed survey, key informant interviews, focus groups, web-based survey collection, census data and studies and/or data from other research documents such as the Community Health Needs Assessment from McLean County Health Department and others. The data was compiled into the 2014 Community Assessment.

### **Consolidated Plan Public Contact Information**

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## **PR-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

UWMC primarily utilized the *2014 Community Assessment* to provide any supplemental data needed for the consolidated plan. Many different agencies, groups, organizations and individuals participated in the process. Further, many local jurisdictions were consulted throughout the process. Below provides details about the *2014 Community Assessment's* community participation and methodology. The *Assessment* strove to be inclusive and representative of the entire county. Some of the data collected was further analyzed to provide a perspective specific to the City of Bloomington.

#### ***2014 Community Assessment***

The *2014 Community Assessment* was directed by an Advisory Council led by UWMC and the Applied Social Research Unit at Illinois State University. The *2014 Community Assessment* Advisory Council was comprised of local stakeholders for the purpose of advising and guiding the community assessment process. The Council helped determine topics on which the assessment focused, developed a communications and data dissemination plan and oversaw some aspects of the research methodology. A sub-committee also met to review methodology used throughout the assessment process.

All areas of research sought to collect information from the following sectors: Income and Poverty, Senior Services, Housing and Homelessness, Services for People with Disabilities, Employment, Abuse and Neglect, Transportation, Criminal Justice, Health and Health Care, Child Care and Family Support, Youth Issues and Services, and Support Service Provision.

#### Survey

The *2014 Community Assessment's* first phase included a mail survey. UWMC mailed 16,000 survey packets and received 1606 returned, valid surveys for a response rate of 10%. According to Survey Sampling Inc. (SSI), a 10% response rate suffices as a representative sample of the community.

#### Focus Groups

Through the *2014 Community Assessment*, UWMC with the help of the Stevenson Center and the University of Illinois College of Law Community Preservation Clinic, conducted 12 focus groups throughout McLean County. Ninety-two community members participated in these focus groups regarding the following topic areas.

#### Key Informant Interviews

The *2014 Community Assessment* Advisory Council developed a list of topics and populations to explore through key informant interviews. The Methodology Subgroup, UWMC staff, and the Applied Social

Research Unit consultant developed a list of 11 interview questions similar to those used in focus groups. Council members were asked to recommend at least three key individuals to interview. Informants represented the areas listed below:

City/Government, Non-English Speakers, Criminal Justice System, Rural McLean County, Economic Concerns, Seniors/Older Persons, Education, Transportation, Health Services, Youth, Housing Needs, Other (Including Faith-based), Mental Health

### Secondary Data

Secondary data collection began in September 2013 and includes 60 different sources including: local, state, and federal government, academic journals, organizational studies, and newspapers. Secondary data was collected for each section of the 2014 Community Assessment prior to integrating survey, key informant, and focus group data.

The most frequently cited source is the U.S. Census Bureau. The *2014 Community Assessment* also frequently integrates information from Providing Assistance To Help's (PATH) online database, the McLean County Health Department, and the McLean County Regional Planning Commission. PATH serves as the lead entity for the Central Illinois Continuum of Care. The McLean County Health Department, the Bloomington Housing Authority, the Stevenson Center for Community and Economic Development and Connect Transit also provided additional data upon request.

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

The City participates on several committees comprised of housing providers, lenders, health providers and social service agencies. Involvement allows staff to keep apprised of community needs and activities in the areas mentioned above and help provide connection between agencies providers when appropriate.

### **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 Continuum of Care (CoC) seeks to house families within thirty days of becoming homeless. Currently, the outreach plan is to connect households with dependent children to appropriate shelter. A case manager starts the effort to rapidly rehouse families. Funds are available for deposits and first month rent. Our continuum currently includes two agencies that work specifically with the homeless youth population, Project Oz in Bloomington and Garden of Prayer in Kankakee, as well as several agencies that work with homeless families that include youths, the school counselors, and school homeless liaisons. Project Oz has two programs that are aimed at youth: the Street Outreach Program is

for homeless youth (ages 17-21) and is strictly outreach services and the Transitional Living Program (TLP)/Maternity Group Home (MGH) program serves the same age range and has sixteen beds including a semi supervised apartment and scattered sites. MGH is specifically for pregnant and parenting young women, with a life skills component. TLP is for single males and females also with a life skills component.

Garden of Prayer Youth Center has a group home that provides housing for eight to ten male youth ages 15 to 18 years old. They provide an After School/Out of School program providing counseling, mentoring, tutoring, and parenting classes. Nine weeks of Summer Camp is provided to low income families and children residing at the Salvation Army. Job readiness classes are also provided for teens. Danville has a veteran's hospital, but Crosspoint looks to serve individuals who are unable to use the Veteran Affairs (VA) services. Home Sweet Home, a Bloomington homeless shelter, maintains several beds in the shelter, in a separate area specifically for homeless veterans. Providing Assistance To Help (PATH) will begin, January 2014, the We Are Building Lives Program to assist Veteran's and their families to obtain/maintain mainstream housing, furniture and a vehicle. The CoC will regularly consult with both the HUD-Veterans Affairs Supportive Housing (VASH) Counselors and Supportive Services for Veteran Families (SSVF) counselors within the local Continuums to ensure Veterans are receiving their benefits.

Labyrinth Outreach Services for Women provides a variety of services for women including supportive housing for recently incarcerated women returning to the community. Currently, the program can house up to ten women. The City has supported Labryinth in recent years by assisting them in choosing appropriate properties for the housing project, providing CDBG funding for rehab and supporting program staff. Another organization, Seeds of Hope, is in the early stages of opening a similar supportive housing project for recently incarcerated men. The City will offer similar types of support, if available, to assist with this project in the future.

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

The Continuum of Care (CoC) consults with Emergency Shelter Grant (ESG) recipients to ensure that the budgets of all recipients are in alignment with funding requirements. All ESG recipients submit the application to the CoC for approval. The applications are then ranked according to how the applicants meet the goals of the CoC Strategic Plan. The recipients' performances are reviewed through the project monitoring process where each recipient's progress towards goals are evaluated. The CoC will evaluate merit of the proposals based on a preference for rapid re-housing. Under-performing organizations will not receive recommendation from the CoC for funding.

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

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

1	<b>Agency/Group/Organization</b>	United Way of McLean County
	<b>Agency/Group/Organization Type</b>	Regional organization Planning organization Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis

<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The data collection procedures used to develop this plan came together under the cooperation and collaboration of the City of Bloomington with data collection and analysis performed under contract with United Way of McLean County (UWMC). UWMC worked with a large number of agency/group/organizations to collect primary data that was utilized for the sections above. Due to confidentiality reasons, the names of the organizations cannot be listed. Additional organizations provided secondary data: PATH, McLean County Health Department, the Stevenson Center for Community and Economic Development, the Bloomington Housing Authority, and Connect Transit. The following organizations participated in the development, implementation, and dissemination of the 2014 Community Assessment: Bloomington Township, Multicultural Leadership Program, Unit 5, Commerce Bank, Busey Bank, Advocate Bromenn Medical Center, Illinois Prairie Community Foundation, District 87, McLean County Health Department, University of Illinois Extension, Regional Office of Education, Town of Normal, Heartland Bank and Trust Company, Chamber of Commerce, OSF St. Joseph Medical Center, East Central Illinois Area Agency on Aging, State Farm, Economic Development Council, McLean County Government, PATH, Country Financial, Project Oz, and Children's Home + Aid.</p>
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**Identify any Agency Types not consulted and provide rationale for not consulting**

No agency types were purposefully not consulted with.

**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	PATH	The Continuum of Care works to support homeless individuals to self-sufficiency. These goals closely align with this Plan's housing and economic goals.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Comprehensive Plan	Bloomington Housing Authority (BHA)	CDBG has goals of aligning with BHA and HUD's housing goals for the community.
West Bloomington Neighborhood Plan	City of Bloomington	Goals of the Neighborhood Plan closely aligned with the Consolidated Plan. The Neighborhood Plan prioritizes safety, housing, youth, education and economic development.
Community Health Plan	McLean County Health Department	Many of the special needs of residents are health-related. The Health Department maintains health goals for the entire county.
Regional Comprehensive Plan	McLean County Regional Comprehensive Planning Commission	The Regional Comprehensive Plan focuses on: Natural Environment, Historic Preservation and Urban Revitalization, Economic Development, Population, Housing, Land Use, Transportation, Community Facilities, and Services Implementation. Almost all of these areas are touched upon within the Consolidated Plan.
Transportation Improvement Plan	McLean County Regional Comprehensive Planning Commission	As transportation as been identified as a concern for the entire county. Transportation is a critical component of community success.

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

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

The City of Bloomington is geographically connected to the Town of Normal, also a CDBG Entitlement Community. The programs often provide technical support to one another in the implementation of the CDBG program and have collaborated on projects benefitting both jurisdictions in the past.

**Narrative (optional):**

## **PR-15 Citizen Participation**

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

Data collection procedures used as input into this plan came together under the cooperation and collaboration of the City of Bloomington with data collection and analysis performed under contract with the United Way of McLean County (UWMC). UWMC primarily utilized findings from the 2014 Community Assessment which included data from many agencies, groups, organizations and individuals. In all, 1962 McLean County residents participated directly in the Assessment.

In addition to the work performed by the UWMC, the City followed its Citizen Participation Plan, available in the Appendix, to obtain public input on the plan and its related activities. A notice requesting public comment was distributed through the local newspaper, Path-O-Gram, the Bloomington Housing Authority, City website, City Clerk's Office and PACE Department, local churches, social service agencies (emphasis on those serving non-English speaking and disabled citizens) and the Bloomington Public Library. A public hearing was held at the City Council meeting on March 23, 2015. The public comment period opened on February 23, 2015 and closed on March 25, 2015.

**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	Newspaper Ad	Non-targeted/broad community	0	No comments received. Ad ran twice in the non-legal section per the Citizen Participation Plan guidelines.	Not applicable.	
2	Internet Outreach	Non-targeted/broad community	0	No comments received. Notice of Availability was posted on City website, City Facebook page, and PATH-O-Gram (2 times).	Not applicable.	



Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Direct Mailings	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	0	No comments received. Mailed approximately 50 letters to churches and neighborhood associations in the low-mod and slum/blight target areas in addition to social service agencies/program partners.	Not applicable.	

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)
4	Public Hearing	Non-targeted/broad community	40 - City staff, City Council, media representatives and general public.	Rick Heiser (Vice President, WBRP) spoke in favor of the plan and the benefit it provides to West Bloomington. Mr. Heiser specifically mentioned the Catherine St. Sewer project. He urged Council to approve the Plan.		<a href="https://www.youtube.com/watch?v=bPBE9kfcAQQ">https://www.youtube.com/watch?v=bPBE9kfcAQQ</a>
5	Direct Mailings	Non-targeted/broad community	0	No comments received.	Not applicable.	

6	Direct Mailings	Professionals involved in housing issues around the City.	100 - Notice of Availability was mentioned at several community meetings including the Housing and Social System Committee meetings for the Bloomington Comprehensive Plan, League of Women Voters, Corporation for Supportive Housing Workshop, McLean County Continuum of Care, West Bloomington Housing Collaborative, and the Dimmitt's Grove Neighborhood meeting.	Melissa O'Hara, McLean County Regional Planning Commission (MCRPC), asked that the 2015 Bloomington Comprehensive Plan be utilized in the upcoming Annual Action Plans and next Consolidated Plan. MCRPC is currently working on the 2015 Comprehensive Plan. Mary Ann Pullen, Home Sweet Home Mission, indicated that a program referenced in		
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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)
				the Plan is no longer offered through Home Sweet Home. Program reference was removed prior to submission.		

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

Data gathered through the 2000 U.S. Census including the 2006-2010 American Community Survey (ACS) Factfinder, the *2014 Community Assessment*, local statistics from Bloomington/Normal and other sources helped determine needs presented in this report for McLean County.

Overall, the data gathered indicate a 16% growth in the population of the City of Bloomington as well as a 13% increase in the number of households and a jump in the Area Median Income from \$46,496 to \$56,510. Despite the 22% median income growth rate, 12,930 households (43%) of the city households cannot afford housing (<80% Housing Area Median Family Income [HAMFI]).

Additionally, 23.85% of Bloomington households reported having housing problems and 54.72% reported having severe housing problems. Of the 43% of households that cannot afford housing, 49.91% reported having housing cost burden greater than 30% and 21.72% reported experiencing housing cost burden greater than 50%.

Though housing needs exist, there are many services in Bloomington. Proving Access to Help (PATH), a social service agency, maintains a directory of health and human services for McLean County. As of October 2013, their database included 585 health and human service organizations serving the county and surrounding areas.

Recent data still show a growing need for affordable housing in the following areas:

### Rental Housing

Based on the 2000 Census, the 2006-2010 American Community Survey (ACS), and the 2006-2010 Comprehensive Housing Affordable Strategy (CHAS) data:

- 7,305 of rental households could not afford their rent.
- 4,020 of rental households that have housing problems, and 98.51% of them could not afford their rent (<80% Area Median Income [AMI]).
- Among households with Area Median Income (AMI) below 80%, 28.46% of rental households had housing cost burden greater than 30%.
- Among households with AMI below 80%, 13.99% of rental households had more than 50% of housing cost burden.

### Owner Occupied Housing

Based on the 2000 Census, the 2006-2010 ACS, and the 2006-2010 CHAS data:

- 89.06% of the owner occupied households who experience housing problems could not afford their houses (<80% AMI).
- Among households with AMI below 80%, 23.05% are owner occupied with housing cost burden greater than 30%.
- Among households with AMI below 80%, 8.30% are owner occupied with housing cost burden greater than 50%.

### **Public Housing**

According the Housing Authority of The City of Bloomington (BHA), 628 units of public housing exist at 10 different developments. As of 2014, BHA administers 685 vouchers for dwelling units under the Section 8 program. BHA maintains all 628 units of public housing.

There were 16 single-person households and 27 multi-person households on the waiting list for public housing as of 2/19/2015. Among the 43 households on the list, 8 (19%) indicate a disability (which may or may not affect their housing needs).

### **Homelessness**

The McLean County Continuum of Care Ten Year Plan to End Chronic Homelessness includes the following information:

The number of homeless being served has seen a slight decrease for homeless single individuals and families in McLean County over a five year period. Indeed, PATH data shows that they served 320 persons in 2011, 277 in 2012, and 260 in 2013.

The City continues to provide leverage for two Supportive Housing Program (SHP) funded positions (the Housing and Benefits Specialist and the Homeless Outreach Worker, both housed at PATH). The number of homeless being served by these two positions has seen a slight decrease in single individuals and families that were served in McLean County over a five year period.

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

Based on the 2000 Census, the 2006-2010 American Community Survey (ACS), and the 2006-2010 Comprehensive Housing Affordable Strategy (CHAS) data, many households in Bloomington cannot afford rental housing. Among households with Area Median Income (AMI) below 80%, about 28% of rental households had housing cost burden greater than 30%. Additionally, 89% of the owner occupied households who experience housing problems could not afford their houses (<80% AMI). According to the Housing Authority of The City of Bloomington (BHA), 628 units of public housing exist at 10 different developments. As of 2014, BHA administers 685 vouchers for dwelling units under the Section 8 program (see breakdown below). BHA maintains the 628 units of public housing.

Demographics	Base Year: 2000	Most Recent Year: 2013	% Change
Population	64,813	77,293	19%
Households	28,434	30,574	8%
Median Income	\$46,496.00	\$61,664.00	33%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2009-2013 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,530	3,890	4,650	3,315	14,190
Small Family Households	925	1,175	1,780	1,380	8,040
Large Family Households	270	285	165	285	1,075
Household contains at least one person 62-74 years of age	570	645	720	420	2,030
Household contains at least one person age 75 or older	629	755	540	180	750
Households with one or more children 6 years old or younger	590	745	705	595	2,185

**Table 6 - Total Households Table**

**Data Source:** 2009-2013 CHAS

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	20	0	0	4	24	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	75	60	25	60	220	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	80	100	20	40	240	0	4	15	0	19
Housing cost burden greater than 50% of income (and none of the above problems)	1,695	170	15	0	1,880	580	160	85	55	880



	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	730	810	230	15	1,785	330	605	705	225	1,865
Zero/negative Income (and none of the above problems)	210	0	0	0	210	60	0	0	0	60

**Table 7 – Housing Problems Table**

Data 2009-2013 CHAS  
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,875	335	60	100	2,370	580	165	100	55	900
Having none of four housing problems	1,230	1,705	1,765	1,220	5,920	575	1,690	2,725	1,935	6,925
Household has negative income, but none of the other housing problems	210	0	0	0	210	60	0	0	0	60

**Table 8 – Housing Problems 2**

Data 2009-2013 CHAS  
Source:

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	560	295	109	964	230	220	360	810
Large Related	170	45	25	240	45	50	15	110
Elderly	370	255	19	644	375	295	185	855
Other	1,500	410	85	1,995	260	210	225	695
Total need by income	2,600	1,005	238	3,843	910	775	785	2,470

**Table 9 – Cost Burden > 30%**

Data 2009-2013 CHAS  
Source:

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	410	50	4	464	160	55	30	245
Large Related	140	10	0	150	0	30	0	30
Elderly	210	55	4	269	215	30	55	300
Other	1,080	50	0	1,130	205	50	0	255
Total need by income	1,840	165	8	2,013	580	165	85	830

**Table 10 – Cost Burden > 50%**

Data 2009-2013 CHAS  
Source:

### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	145	115	20	100	380	0	4	0	0	4

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	50	0	0	50	0	0	15	0	15
Other, non-family households	10	0	25	0	35	0	0	0	0	0
Total need by income	155	165	45	100	465	0	4	15	0	19

**Table 11 – Crowding Information – 1/2**

Data 2009-2013 CHAS  
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

**Table 12 – Crowding Information – 2/2**

Data Source  
Comments:

**Describe the number and type of single person households in need of housing assistance.**

According to BHA’s waiting list for public housing, there are currently 33 single-person households in need of assistance. The number of single-person households on this list varies from month to month. It should also be noted that the waiting list for public housing represents a small fraction of the households that are "in need of housing assistance." For various reasons, many households in need will not seek public housing or have been denied. Further, as stated previously, in 2013, approximately 202 persons and 294 households were sheltered or transitioned from homelessness in McLean County, and 12 persons and 7 households were experiencing homelessness unsheltered. It can be assumed that these households are in need of housing assistance as well.

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

Mid-Central Community Action (MCCA), an area agency helping individuals and families to achieve self sufficiency, reported having served 364 disabled persons in the City of Bloomington. They also reported, serving 873 clients through their Countering Domestic Violence Program in the 2013 calendar year, 9% of which had formally recognized disabilities- and received Supplemental Security Income ( SSI) or Social

Security Disability Income (SSDI). 720 clients reported emotional and physical domestic violence as the primary presenting issue. Ten reported sexual abuse as the presenting issue. Not all of those people came to them in need of housing but they all needed some type of income support that allowed them to obtain or maintain housing—whether it was Low-Income Home Energy Assistance Program (LIHEAP) or Percentage of Income Payment Plan (PIPP) energy assistance, or rent, security deposit, or mortgage assistance, or possibly domestic violence–related services. Of the 26 clients that they served at Mayors Manor’s permanent supportive housing program, about 90% have a documented disability. The remaining population has histories of substance abuse and domestic violence.

Additionally, Home Sweet Home Ministries, a non-profit organization serving homeless and low-income individuals and families through a variety of programs, reported having served 23 families with domestic violence and sexual assault history and 15 families with disabilities in the Bloomington-Normal area.

While less data is available about the specific number of families that are disabled or victims of domestic violence, dating violence, sexual assault and stalking, it is known that other nonprofits, including Life Center for Independent Living (LifeCIL), United Cerebral Palsy Land of Lincoln, and Marcfirst, also serve these populations.

LifeCIL provides advocacy, information and referral, skills training in budgeting, homemaking, personal assistant management, effective interpersonal communication, transportation and more, as well as peer support and mentoring to people with disabilities.

United Cerebral Palsy Land of Lincoln provides comprehensive services to people with all types of disabilities (not just cerebral palsy). Services include therapies, job training and placement, assistive technology, summer camps, residential support, day services, respite, case management, and advocacy.

Marcfirst is a not-for-profit agency dedicated to people with developmental and intellectual disabilities. They currently serve 95 persons: 45 living in Marcfirst apartments setting (24 hour residential services), 50 in residential homes (intermittent residential services in 4 apartments), and 10 persons living in the Housing Authority of Bloomington units. The Community Integrated Living Arrangement (CILA) program provides housing options for people with a developmental disability ages 18 and over needing 24-hour support with activities of daily living. Depending on a person’s needs, support ranges from 24 hour to intermittent supports. Services concentrate on developing skills in the areas of economic self sufficiency, independence, and community integration.

### **What are the most common housing problems?**

Based on the 2006-2010 CHAS data, the most common housing problems occur when housing cost burdens are greater than 30 and 50% of income. 2790 households have reported having housing cost burden greater than 50% of income and 3830 households have reported having housing cost burden greater than 30% of income.

McLean County has some of the highest fair market rental prices compared to other Central Illinois counties with cities of comparable size. Nowhere in Central Illinois are the rental prices higher for an Efficiency, 2-Bedroom, or 3-Bedroom housing unit. For 1-Bedroom and 4-Bedroom housing units, McLean County rental prices are second only to Champaign County.

An individual working 40 hours per week making the mean renter hourly wage of \$11.66 in McLean County earns \$1,865.60 per month before taxes. If that person is living in an efficiency apartment paying the fair market rent of \$606 per month, 32.5% of their income is already spent on housing before taxes.

*2014 Community Assessment* key informants were aware of the decrease in the availability of affordable housing in McLean County, and described some of the challenges this creates:

"In the general rental market (not subsidized), it is hard to find places, especially for families with a lot of children. If something happens to disrupt income, they are booted out of their apartment very quickly. If we can keep people from becoming homeless, we save time, money, and prevent other subsequent issues from occurring."

The number of home sales in Bloomington-Normal is rebounding from a two-year lull in 2010 and 2011. Sales of single family homes, condominiums, and zero lot line residences increased 14.4% in Bloomington-Normal in 2013, according to the Association of Realtors. "Association President Chuck Montgomery . . . doubts the planned drawdown of several thousand insurance industry workers in town over several years will much affect home sales," a January 2014 WGLT article reports. Montgomery anticipated less new residential construction in 2014. The average price of a home in 2013 was relatively unchanged from the year prior, up only 1%. About 2,500 homes were sold in Bloomington-Normal in 2012, up from 2,048 in 2011.

Additionally, the demand for public housing outpaces its supply. Subsidized housing offered through the Housing Authority consists of a system of rent vouchers and public housing. "As of 2014, the Housing Authority administers 685 vouchers for dwelling units under the Section 8 program," a BHA official said. Section 8 housing units are privately owned units inspected by the Housing Authority to ensure that they meet basic standards. Individuals and families participating in the Section 8 program select their own privately owned unit. BHA's waiting list for Section 8 vouchers "closed on October 1, 2010, at which time there were 890 households on the list. Currently, (as of 1/13/14) there are 412 households on the list," the official said.

In addition to administering the Section 8 program, BHA also owns "628 units of public housing at 10 different developments." There is also a waiting list to get into housing owned by BHA. "Currently (as of 1/13/14) there are 91 households on the waiting list for public housing . . . As of 1/13/14, there are 33 single-person households (out of 91 total households) on the waiting list for public housing. Among those 33 single-person household applicants, 14 indicate a disability (which may or may not affect their housing needs)," the BHA official said.

## **Are any populations/household types more affected than others by these problems?**

Yes, based on the 2006-2010 CHAS data, mostly households with low-income (0-80% AMI) are more affected with these housing problems. Also, according to BHA, families with young children, households that require housing accessibility are more affected than others.

## **Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

BHA described these individuals and families at risk as people who cannot get trained or work mainly because of the presence of really young children.

According to PATH, there is always a need for safe affordable housing. There is also need for ensuring that families are receiving all benefits: i.e. Temporary Aids to Needy Families (TANF) and Supplemental Nutrition Assistance Program (SNAP), and budget counseling (since childcare expense can be high) to ensure money is being spent responsibly.

Unfortunately, McLean County has not had a Rapid Re-Housing program for a few years. Mid Central Community Action currently has the Emergency Solutions Grant for Homeless Prevention.

## **If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

The definition of at-risk that is used is the term defined by HUD. That is, the imminent risk of homelessness. An individual or family who will immediately lose their primary nighttime residence, provided that: 1) residence will be lost within 14 days 2) No subsequent residence has been identified and 3) the individual or family lacks the resources or support networks to obtain other permanent housing. The jurisdiction uses the Homeless Management Information System (HMIS) to collect data about those that are at-risk.

## **Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

Past criminal history, past evictions, domestic violence situations, extremely low income, loss of wages/employment and lack of low income affordable housing have all been linked with instability and an increased risk of homelessness.

## **Discussion**

The county's relative wealth is unequally distributed. There are many who find it difficult to afford housing and basic needs. Over 25% of *2014 Community Assessment* survey respondents said they do not feel like their household earns enough to cover monthly expenses. Furthermore, approximately 1,577 persons received assistance related to homelessness in McLean County in the last year. This includes emergency shelter, relocation, receiving identification, and other types of assistance. A variety of people request assistance; many are families, of a racial/ethnic minority, and are younger in age. Additionally according to PATH, those who are single tend to be over the age of 30.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

Using the 2006-2010 CHAS data for Housing Problems Output for all Households and comparing that to data by race/ethnicity, we found some disproportional needs in housing problems.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,515	745	270
White	2,295	535	225
Black / African American	960	165	45
Asian	55	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	145	40	0

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2009-2013 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,915	1,975	0
White	1,440	1,535	0
Black / African American	290	150	0
Asian	20	25	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0



Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	140	265	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data 2009-2013 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,090	3,555	0
White	940	2,765	0
Black / African American	110	445	0
Asian	8	155	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	95	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data 2009-2013 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	400	2,915	0
White	255	2,310	0
Black / African American	0	190	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	105	270	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	30	135	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 2009-2013 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

## Discussion

In 2010, 77.5% of Bloomington, IL was White, 10.1% Black/African American, 7.0% Asian, and .3% American Indian or Alaska Native. Bloomington's ethnic composition is as follows: 5.6% Hispanic and 94.4% Non Hispanic. Based on the 2006-2010 CHAS data, 23.22% of the households in the City of Bloomington are experiencing disproportionately greater need in housing problems. Of these households, the data shows that, among the households with 0-30% of AMI, the Caucasian population is experiencing more problem than the other races with 73.65%, followed by 19.67% of Blacks, 3.90% of Hispanics, and 0.32% of Asians. The same ranking appears among households with 30-50% of AMI experiencing disproportionately greater need: 47% of Caucasians, 13.67% of blacks, 5.67% of Hispanics, and 2.03% of Asians. Among households earning 50-80% of AMI, the following races experience disproportionately greater need: 85.21% of Caucasians, 13.50% of Blacks, and 0.9% of Asians. Finally, for those earning 80-100%, the white race still leads (86.84%), followed by a tie between the black race and the Asian race (6.58%).

Furthermore, the 2014 Community Assessment reveals that the Black population in the Bloomington-Normal area was far more likely to be experiencing poverty than any other race in 2012. Out of a total estimated Black population of 12,475, approximately 5,410 Black residents (43.4% of the Black population) had an income below the poverty level. The Hispanic population experienced the second highest rate of poverty at 22.8%. An estimated 1,743 of 7,642 Hispanic individuals in McLean County in 2012 were in poverty. The White population had the third highest rate of poverty that year. About 19,885 of 138,263 White residents were in poverty, equaling 14.4%.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

Using the 2006-2010 CHAS data for Housing Problems Output for all Households and comparing that to data by race/ethnicity, we found some disproportional needs in severe housing problems.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,455	1,805	270
White	1,570	1,260	225
Black / African American	670	450	45
Asian	45	10	0
American Indian, Alaska Native	4	4	0
Pacific Islander	0	0	0
Hispanic	145	40	0

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2009-2013 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	500	3,395	0
White	325	2,645	0
Black / African American	100	340	0
Asian	10	35	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	60	345	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data 2009-2013 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

### 50%-80% of Area Median Income

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	160	4,490	0
White	155	3,560	0
Black / African American	0	565	0
Asian	4	165	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	115	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data 2009-2013 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

## 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	155	3,155	0
White	59	2,515	0
Black / African American	0	190	0
Asian	95	275	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	165	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data 2009-2013 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

## Discussion

Based on the 2006-2010 CHAS data, 11.1% of the households in the City of Bloomington are experiencing disproportionately greater need in severe housing problems. Of these households, the data shows that, among the households with 0-30% of AMI, the Caucasian population is experiencing more problems than the other races with 68.99%, followed by 24.02% of Blacks, 3.49% of Hispanics, and 0.44% of Asians. Among households with 30-50% of AMI experiencing disproportionately greater need, the ranking is 83.45% of Caucasians, 12.95% of blacks, and 3.59% of Asians. Among households earning 50-80% of AMI, the following races experience disproportionately greater need: 87.75% of Caucasians, 12.24% of blacks, and 4.08% of Asians. Finally, among households earning 80-100% of AMI that experience disproportionately greater need in severe housing problems, we have 77.27% that are Caucasian and 22.73% that are Asian.

As mentioned in the previous section, the 2014 Community Assessment reveals that the Black population, in the Bloomington-Normal area, was far more likely to be experiencing poverty than any other race in 2012. Out of a total estimated population of 12,475, approximately 5,410 Black residents (43.4% of the Black population) had an income below the poverty level. The Hispanic population experienced the second highest rate of poverty at 22.8%. An estimated 1,743 of 7,642 Hispanic individuals in McLean County in 2012 were in poverty. The White population had the third highest rate of poverty that year; about 19,885 of 138,263 White residents were in poverty, equaling 14.4%.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

Using the 2006-2010 CHAS data for Housing Problems Output for all Households and comparing that to data by race/ethnicity, we found some disproportional needs in housing cost burdens.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	23,225	4,105	2,970	270
White	18,680	3,170	2,020	225
Black / African American	1,600	680	710	45
Asian	1,655	45	55	0
American Indian, Alaska Native	4	4	4	0
Pacific Islander	0	0	0	0
Hispanic	915	165	150	0

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2009-2013 CHAS

### Discussion:

Based on the 2006-2010 CHAS data, 24.44% of the households in Bloomington are experiencing disproportionately greater need in housing cost burdens composed of 58.43% with cost burdens greater than 30% and 41.56% with cost burdens more than 50%. Of these households, the data shows that, among the households with cost burdens greater than 30% of AMI, the Caucasian population is experiencing more problem than the other races with 80.67%, followed by 13.15% of Blacks, 3.96% of Hispanics, and 0.81% of Asians. The same ranking, among households with cost burden greater than 50% of AMI experiencing disproportionately greater need, is happening with 74.30% of Caucasians, 19.80% of blacks, 2.29% of Hispanics, and 1.14% of Asians.

As mentioned in the previous section, the *2014 Community Assessment* reveals that the Black population, in the Bloomington-Normal area, was far more likely to be experiencing poverty than any other race in 2012. Out of a total estimated Black population of 12,475, approximately 5,410 Black residents (43.4% of the Black population) had an income below the poverty level. The Hispanic population experienced the second highest rate of poverty at 22.8%. An estimated 1,743 of 7,642

Hispanic individuals in McLean County in 2012 were in poverty. The White population had the third highest rate of poverty that year. About 19,885 of 138,263 White residents were in poverty, equaling 14.4%.

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

### **Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

The 2014 Community Assessment reveals that the Black population, in the Bloomington-Normal area, was far more likely to be experiencing poverty than any other race in 2012. Out of a total estimated population of 12,475, approximately 5,410 Black residents (43.4% of the Black population) had an income below the poverty level. The Hispanic population experienced the second highest rate of poverty at 22.8%. An estimated 1,743 of 7,642 Hispanic individuals in McLean County were in poverty in 2012. The White population had the third highest rate of poverty in 2012. About 19,885 of 138,263 White residents were in poverty (14.4%).

Poverty rates also vary by gender, age, and family types in McLean County. In 2012, a higher percentage of females (54%) were in poverty than males (46%) compared to the gender makeup of the county (52% female, 48% male). The figure below shows that a substantial number of those in poverty are between 18 and 24 years old. This may be due in part to the large college student population in Bloomington-Normal. More women (669) 65 years and over were in poverty than men (431) in 2012. In addition, more women (2,074) age 25 to 34 years were in poverty than men (685) of the same age group. Family types in McLean County suffer from varying levels of poverty as well. Female householder families (with no husband present) composed a larger percentage of families in poverty in 2012 at 27% compared to 8% of all families.

### **If they have needs not identified above, what are those needs?**

These needs were identified in NA-10.

### **Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

According to the 2013 Neighborhood Assessment, the neighborhood identified as West Bloomington was part of a low-income census tract. The 2010 US Census population's map reveals that 27.17% of the population in that area is African American. This census tract has the highest concentration of African American in Bloomington.



## NA-35 Public Housing – 91.205(b)

### Introduction

The PIH (Public and Indian Housing) Information Center (PIC) data, provided below, reveals the following:

- There are 548 public housings, 14 Mod-rehabs, and 408 vouchers in use in the City of Bloomington.
- The participants have very low income with an annual median income of \$7415 for Mod-rehab, \$11,381 for public housing, and \$12,019 for vouchers.
- 18.97% of the participants are elderly (>62).
- 26.28% of disabled families participated.
- Caucasians have the highest level of participation (56.39%), followed by Black/African Americans (42.70%), then Hispanics, Asians, and Native Americans (below 1%).
- 37 homeless persons participated in the program.
- No persons with HIV/AIDS or domestic violence victims participated in the program.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	14	548	408	0	407	0	0	0

**Table 22 - Public Housing by Program Type**

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	7,415	11,381	12,019	0	12,022	0	0
Average length of stay	0	3	5	6	0	6	0	0
Average Household size	0	1	1	2	0	2	0	0
# Homeless at admission	0	5	31	1	0	1	0	0
# of Elderly Program Participants (>62)	0	2	146	36	0	36	0	0
# of Disabled Families	0	5	145	105	0	105	0	0
# of Families requesting accessibility features	0	14	548	408	0	407	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	8	309	126	0	125	0	0	0
Black/African American	0	6	234	282	0	282	0	0	0
Asian	0	0	3	0	0	0	0	0	0
American Indian/Alaska Native	0	0	2	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	10	4	0	4	0	0	0
Not Hispanic	0	14	538	404	0	403	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## **Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

According to the Bloomington Housing Authority (BHA), the needs for accessible units are high and growing with each year due to aging demographics; of the 588 households BHA currently houses, 145 are categorized as elderly (meaning the head of household is at least 62 years of age). BHA's waiting list has 43 households on it and many of those are categorized as elderly. Their needs range from full wheelchair accessibility to requests for modifications to bathrooms to accommodate partial mobility restrictions. Currently there are a number of applicants for public housing who remain on the waiting list because they continue to wait for units with specific features due to a disability. Currently, 8 (19%) of people on the waiting list have conditions that require/exclude specific types of units.

### **Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

Still, according to BHA, the most immediate needs of public housing/Section 8 residents are job readiness training, childcare to accommodate job training/education, and mental health services. All these services would put the households in a better position to increase their self-sufficiency.

### **How do these needs compare to the housing needs of the population at large**

The population at large needs differ from the public housing residents for accessible units because most of the resident population is older. The 2012 US Census data indicates that McLean County has a lower percentage of people age 65 and over (11%). The needs of the population at large are mostly directed toward public improvements, public services, public facilities, and financial services.

However, both populations have similar immediate needs. Indeed, there is a significant issue with mental health touching not only the public housing residents in the Bloomington-Normal area. OSF Saint Joseph Medical Center released a Community Health-Needs Assessment (CHNA) which revealed that mental health is among the most critical issues facing the community. Mental health services are in need in all parts of the population. Additionally, in the 2014 Community Assessment, some of the needs the respondents reported are additional health care services, additional employment training, additional childcare centers/licensed day care, and additional health care facilities.

## **Discussion**

BHA indicated in the 2014 Community Assessment that the need for subsidized housing in McLean County outpaces supply. Subsidized housing offered through the Housing Authority consists of a system of rent vouchers and public housing. "As of 2014, the Housing Authority administers 685 vouchers for dwelling units under the Section 8 program," a BHA official said. Section 8 housing units are privately owned units inspected by the Housing Authority to ensure that they meet basic standards. Individuals and families participating in the Section 8 program select their own privately owned unit. BHA's waiting

list for Section 8 vouchers "closed on October 1, 2010, at which time there were 890 households on the list." Currently, (as of 2-19-15) there are 43 households on the list.

In addition to administering the Section 8 program, BHA also owns "628 units of public housing at 10 different developments." There is also a waiting list to get into housing owned by BHA. "Currently (as of 1/13/14) there are 91 households on the waiting list for public housing . . . As of 2-19-15; there are 16 single-person households (out of 43 total households) on the waiting list for public housing. Among those 43 single-person household applicants, 8 indicate a disability (which may or may not affect their housing needs)," the BHA official said. Furthermore, of the 588 households BHA currently house, 145 are categorized as elderly (meaning the head of household is at least 62 years of age).

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

As stated in the 2014 Community Assessment, although Bloomington-Normal is relatively affluent compared to other Central Illinois cities, there are also populations in great need. PATH reported there were approximately 250 people experiencing homelessness in McLean County in October, 2013. Approximately 1,577 persons received assistance related to homelessness in McLean County in the last year. This includes emergency shelter, relocation, receiving identification, and other types of assistance. A variety of people request assistance; many are families, of a racial/ethnic minority, and younger in age. Those who are single tend to be over the age of 30, according to PATH.

One indicator of how many people are at risk of becoming homeless is the demand for Emergency Care Funds. These funds, provided by United Way, the City of Bloomington and Town of Normal, are distributed by PATH to those with financial difficulties that may soon cause them to be homeless. The City and Town utilize CDBG funds to support the program. Approximately \$8,000 is available per month, and requests for funding consistently exceed the funds available. From July through November 2013, PATH distributed approximately \$40,000 in Emergency Care Funds and denied \$91,000 in requests.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	4	53	105	0	0	0
Persons in Households with Only Children	1	6	37	0	0	0
Persons in Households with Only Adults	7	164	170	0	0	0
Chronically Homeless Individuals	5	32	56	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Chronically Homeless Families	6	17	21	0	0	0
Veterans	8	7	32	0	0	0
Unaccompanied Child	0	2	18	0	0	0
Persons with HIV	0	2	12	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: PATH, 2013

Indicate if the homeless population is: Has No Rural Homeless

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

PATH estimates 312 individuals become homeless each year, 422 exit homelessness each year, and individuals experience 220 days of homelessness each year. These data are rough estimates as individuals cycle in and out of homelessness and PATH's tracking system does not account for the cycle at this time.



**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments: PATH, 2013

<b>2013</b>	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>
White	740	551	189
Black or African American	723	361	361
Asian	5	1	4
American Indian or Alaska Native	6	4	2
Native Hawaiian or other pacific Islander	3	1	2
Multiple Races	105	33	72

**Table 27 - Homeless Race**

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

Home Sweet Home Ministries, which is the primary agency in the Twin Cities caring for homeless families, reported having served 52 families with children and 2 families of veterans according to the numbers they reported to DHS during our FY2013 (July1, 2012 - June30, 2013). It is to be noted that this organization holds 10 beds at all times for homeless veterans in its shelter through a contract with the VA and in FY2013 it served 77 total veterans in its shelter.

The Salvation Army’s Genesis House and Transition Home also care for a small number of families but these services are not reserved for families of veterans.

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

According to PATH, the majority of homeless are White (46.8%), followed by Black or African American (45.7%), multiple races (6.6%), American Indian or Alaska Native (.4%), Asian (.3%), and Native Hawaiian or Other Pacific Islander (.2%).

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

According To PATH, the following numbers have been reported in the 2013 annual Point in Time Count (PIT) and Housing Inventory Count (HIC):

Unsheltered: 15

Sheltered: 227

These numbers slightly differ from the data presented in the table above because each were collected at a specific point in time and not over the span of the year. Each snapshot will look somewhat different as individuals cycle in and out of homelessness throughout the year.

### **Discussion:**

According to the 2014 Community Assessment, three agencies in McLean County provide emergency shelter with a combined total of 130 beds; this figure is down from the 173 beds reported to be available in 2000. These agencies include Neville House, the Salvation Army Safe Harbor Shelter, and Home Sweet Home Ministries, all located in downtown Bloomington. In addition, about 20 organizations, consisting mostly of churches and emergency shelters, provide food and meals to the homeless population.

The Children's Home and Aide Society provides a Crisis Nursery where children can spend the night. Mid-Central Community Action, Salvation Army, and Chestnut Health Systems offer transitional housing to homeless individuals and families. The Community Health Care Clinic and Immanuel Health Center also offer services to those without medical insurance, including those experiencing homelessness.

Home Sweet Home Ministries offers emergency shelter, food, clothing, case management and ministry to individuals and families experiencing homelessness. To be admitted to the shelter, individuals must schedule an interview with a case manager to ensure eligibility, have a valid state photo ID or driver's license, receive a clearance card from the Bloomington Police Department, and complete Home Sweet Home Ministries' paperwork. Individuals who remain at the shelter beyond a few weeks are required to work part or full-time, participate in the shelter's Work Service Program, take college or GED courses, or attend courses taught at the shelter on a variety of issues including job readiness, anger management, interview skills, and addiction recovery. According to Home Sweet Home Ministries' annual report, the agency served an average of 84 residents per night in 2012. Home Sweet Home also operates a kitchen that served 131,981 meals in 2012, and regularly serves more than 100,000 meals annually.

McLean county PATH attempts to house individuals and families within 30 days of becoming homeless. It uses emergency care funds to pay for deposits or first months rent. It gets them into transitional housing and permanent supportive housing if they are eligible and it can relocate the family or individuals to another shelter or family or friends residence.

Mid-Central Community Action's Countering Domestic Violence (CDV)/ Neville House's program, which operates in McLean County only, uses free and confidential services to create safe, nurturing families free from violence and control. CDV assists and empowers families in crisis situations with individual and group counseling for adults and children and serves as a community resource by providing awareness, advocacy, and education on the issue of domestic violence. As the only emergency shelter in the area, it can empower residents as they strive to accomplish their goals through assistance in areas such as domestic violence education, life skills training, transportation, medical assistance and parenting support.

Furthermore, The Salvation Army Safe Harbor Shelter and Social Service Center in downtown Bloomington provides emergency shelter beds, food and basic necessities to single homeless adults. Individuals aged 18 years or older are allowed to stay for up to eight weeks, with the possibility of extension based on progress. Those seeking admission must have a clearance card from the Bloomington Police Department or receive approval from a case manager. Case managers work with shelter residents to guide them toward the appropriate resources that will help them achieve independence. Approximately 400 volunteers are involved in the meal program by providing and preparing food for shelter residents. In addition, the shelter offers job development services, case management, mental health counseling, life skills, laundry and shower facilities, a warming shelter during winter, and breakfast and lunch.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

Mental health issues have increased in the Bloomington-Normal area. This is currently characterized as the main special needs population. In fact, OSF Saint Joseph Medical Center released a Community Health-Needs Assessment (CHNA) which revealed that mental health is among the most critical issues facing the community. Despite the fact that the county has an array of health services, mental health care is in growing need.

Furthermore, the county special needs population is composed of people with physical disabilities, elderly, people with alcohol and drug addictions, people with AIDS/HIV, and public housing residents. Several agencies exist in the area to help this type of population.

### **Describe the characteristics of special needs populations in your community:**

Special needs populations in Bloomington-Normal are mostly characterized by the population with disability where a significant subset will be households with mental health issues. A large percentage of the 2014 Community Assessment respondents reported no mentally unhealthy days (64%) in the past thirty compared to physically unhealthy days (53.9%). However, more than one in five 2014 Community Assessment survey respondents experienced at least one day in the past 30 when their mental health was not good. Using U.S. Census data on the estimated population of McLean County in 2012, this equals 36,696 people. Slightly more than 10% of respondents reported having eight or more days in the past 30 when their mental health was not good. These figures compare closely with 2009 Illinois Behavioral Risk Factor Surveillance (IBRFS) results: 66.9% of McLean County adults reported no mentally unhealthy days in the past 30; 22.6% reported one to seven days; and 10.5% reported eight to 30 days.

There is also the presence of elderly persons, persons with alcohol and drug addictions, persons with HIV/AIDS, and public housing residents. According to the 2009 IBRFS, nearly one-fifth of McLean County adults are at risk for acute/binge drinking. Although local-level data is scarce, the 2012 McLean County Community Health Plan (CHP) indicates that substance use and abuse often affects those with mental illness. Specifically, "of all people diagnosed as mentally ill, 29% abuse either alcohol or drugs."

Additionally, data shows that older adults are a growing segment of the county's population. In 2012, there were approximately 18,676 individuals age 65 and over in McLean County, about 11% of the total population. The Illinois Department of Commerce and Economic Opportunity projects the 65 and over population will rise to 18% of the total population by 2030. By this time, the total county population is projected to be 199,102, with 35,838 residents over the age of 65. Senior services are critical to ensuring a smooth transition for the individuals entering retirement over the next two decades.

Furthermore, as of June 2013, according the Illinois Department of Public Health, there are 155 people living with HIV and AIDS in McLean County which is less than 1% of county's population.

Finally, as mentioned earlier, according to BHA, there are 628 units of public housing at 10 different developments. As of 2014, the Housing Authority administers 685 vouchers for dwelling units under the Section 8 program. The Housing Authority has 628 units of public housing. There were 33 single-person households and 412 households on the waiting list for public housing as of 1/13/14. Among those 33 single-person household applicants, 14 indicate a disability (which may or may not affect their housing needs).

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

BHA, Marcfirst, and some other agencies which provide supportive housing and care for special needs populations determined, in March 2013, that there is a need for affordable, safe, fully-accessible, renovated or well-maintained housing units. Due to a growing special needs population, there is a need for more housing units.

2014 Community Assessment key informants and focus group participants identified a need for permanent, supportive housing for seniors, people with disabilities, and people experiencing mental illness:

"There needs to be more assisted living facilities that are subsidized by the government. Assisted living facilities are so expensive and there's only one here in town that most normal people could afford. It could be \$2,800 to \$3,000 a month for a private facility, where in subsidized assisted living the government picks up some of that cost. . . A lot of people stay in their homes when they could be better off in one of these facilities. I think there are a lot of people that fall into that category where they need some care, but not complete, around the clock care."

"There needs to be more in-home support for people with Alzheimer's and dementia. They need to either be home with family or in a nursing home, but that is difficult for people of low-income to afford. In-home supports are available for people with private insurance, but not for people with public insurance."

"There's need for permanent supportive housing. There are people who won't do well on their own forever. Permanent supportive housing helps people with mental illness or other disabilities. They are provided a place to live and a case worker that helps with problems as they arise. Mayor's Manor and Chestnut have permanent supportive housing but it is not enough. There is a long wait-list. Funding prevents building more and there's also a lack of leadership. Many agencies are talking about it, but no one is actually getting it off of the ground."

"The group home I envision is one where there is constant supervision in the home. I would love my child to live independently somewhere with another person."

"There's just going to need to be more group homes that are group apartment living."

"The needs are greater than the resources, because to get on the list is like a 10 to 15 year wait and then you don't know what you're going to get."

### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

According to the Illinois Department of Public Health, there are 155 people living with HIV and AIDS in McLean County as of June, 2013.

#### **Discussion:**

Seniors participating in the 2014 Community Assessment expressed the desire for more permanent, supportive housing, as well as programs to help with home maintenance and repairs. Similarly, caregivers expressed wanting more options for housing for people with disabilities. Short-term and permanent housing is also limited for those experiencing mental illness.

The County has an array of health services including two hospitals, OSF St. Joseph Medical Center and Advocate BroMenn, and the McLean County Health Department. A search of McLean County's "general medical care" services in PATH's online database returned Chestnut Health Systems, Chestnut Family Health Center, Center for Human Services, Immanuel Health Center, and the Community Health Care Clinic. The Center for Human Services is the primary provider of psychiatric services. It assists persons in McLean County Illinois who are in need of mental health treatment. The Center for Human Services provides community-based mental health services in the least restrictive setting. Their services are available to anyone in McLean County, but are prioritized to those with the greatest need and fewest resources. Chestnut Health Systems offers adult and adolescent addiction and mental health services. The Chestnut Family Health Center provides screenings, physicals, primary care, preventive care, and additional medical services to Medicaid recipients in Bloomington-Normal. The Immanuel Health Center offers primary medical care, spiritual care, social and behavioral health, and counseling services to the area population. Lastly, the Community Health Care Clinic provides primary medical care to the uninsured population.

However, according to the 2014 Community Assessment, the health and human service system must be prepared to provide more care to residents in need of mental health services. According to PATH's database, the nearest psychiatric hospital with beds is the MacFarland Mental Health Center in Springfield, IL. McLean County only has the Center for Human Services located in Bloomington to take care specifically of mental health issues. The decrease in funding is an important issue. There have been fewer resources coming from the State of Illinois for mental health services and the state-run acute

psychiatric care beds for McLean County residents have been eliminated. BHA also acknowledged declining federal funding and short-term fiscal crises (e.g., the 2013 budget sequester) make it very challenging for BHA to continue operating in a fiscally prudent and sustainable manner.

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

The *2014 Community Assessment* revealed needs for additional street improvements, additional youth centers, additional homeless facilities, additional childcare centers/licensed day care, additional neighborhood/community centers, additional fire stations/equipment, and additional health care facilities.

Bloomington *2014 Community Assessment* survey respondents felt additional homeless facilities were most needed, with a mean of 3.75 on a five point scale. This was closely followed by the need indicated for additional youth centers, with a mean score of 3.71. Additional parks and recreational facilities were rated least needed with a mean of 2.92.

### **How were these needs determined?**

They were determined through the *2014 Community Assessment*. Details regarding the assessment can be found in The Process Section of the 2015 Consolidated Plan.

### **Describe the jurisdiction's need for Public Improvements:**

The *2014 Community Assessment* revealed needs for additional street improvements, additional sidewalks, additional water/sewer improvements, additional parking facilities, additional tree planting, additional assistance for home repairs/home energy improvements, additional assistance to make homes accessible for people with disabilities, and additional availability of public transportation.

Bloomington *2014 Community Assessment* survey respondents also weighed in on the need for additional public services and assistance. Like McLean County survey respondents as a whole, Bloomington respondents rated additional street improvements as the highest need. In Bloomington, the need for street improvements received a mean score of 4.61 (on a scale of 1 to 5, 1 being least needed and 5 being most needed), slightly higher than the 4.36 rating by McLean County respondents overall. As with McLean County overall, street improvements were followed by the need for additional sidewalks, which respondents rated at 4.15. Additional parking facilities were rated the least needed public service, with a mean of 3.14.

### **How were these needs determined?**

They were determined through the *2014 Community Assessment*. Details regarding the assessment can be found in The Process Section of the 2015 Consolidated Plan.



### **Describe the jurisdiction's need for Public Services:**

The *2014 Community Assessment* revealed needs for additional violence prevention, additional services for ex-prisoners, additional mental health services, additional services for abused/neglected children, additional health care services, additional homeownership education, additional crime awareness/prevention, additional employment training, additional services for battered/abused spouses, additional alcohol/substance abuse services, additional youth services, additional legal services, and additional AIDS patient programs.

Like McLean County survey respondents as a whole, Bloomington residents who responded to the *2014 Community Assessment* survey rated services for abused/neglected children as the most urgent programming need with a mean of 3.95 on a five point scale. This was closely followed by mental health services, rated at 3.9, and violence prevention at 3.78. Employment training was rated 3.77. The lowest-rated additional programming need was AIDS patient programs at 2.73.

### **How were these needs determined?**

They were determined through the *2014 Community Assessment*. Details regarding the assessment can be found in The Process Section of the 2015 Consolidated Plan.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

Data from the 2000 U.S. Census, the 2006-2010 American Community Survey Factfinder, the *2014 Community Assessment*, and local statistics from Bloomington/Normal and other sources helped determine the housing market characteristics of the City of Bloomington.

Overall, the data indicate the housing market in the City of Bloomington is mostly composed of 1-unit detached structure, generally 3 or more bedroom units for owners and 2 bedrooms for renters. Median home value in the city is \$108,200 and median contract rent is \$461. However renters prefer to rent units costing more than median rent. More than half of the renters pay rent between \$500 and \$999. Most of the city's housing units are affordable for its population, except for the households earning 0-30% Housing Area Median Family Income (HAMFI).

Owner-occupied and renter-occupied units are mostly in good condition. Most owner-occupied units were built between 1980 and 1999 whereas renter-occupied units were mostly built between 1950 and 1979. As a result, of units being built before 1980 (52.89% of the units existing in the town), renter-occupied units have more risk of lead-based paint hazard than owner-occupied units.

Additionally, the City's employment sector is led by financial services. The unemployment rate is 6.10%. Slightly over 27% of the educated population has a Bachelor's degree.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

The characteristics and number of housing units in the City of Bloomington are listed below. The data gathered shows us that the City's households mostly live in 1-unit detached structure (56% of the housing units) and somewhat in mobile housing units (6%) and 20 or more units (6%). Most owners have 3 or more bedrooms housing units (78%) and rarely own 1 bedroom units (1%). On the other hand, most renters rent 2 bedrooms units (49%) and rarely rent "no bedroom units" (3%).

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	19,063	57%
1-unit, attached structure	1,568	5%
2-4 units	3,503	10%
5-19 units	5,853	17%
20 or more units	2,059	6%
Mobile Home, boat, RV, van, etc	1,622	5%
<b>Total</b>	<b>33,668</b>	<b>100%</b>

**Table 28 – Residential Properties by Unit Number**

Data Source: 2009-2013 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	574	5%
1 bedroom	245	1%	3,163	28%
2 bedrooms	3,663	19%	5,511	49%
3 or more bedrooms	15,439	80%	1,979	18%
<b>Total</b>	<b>19,347</b>	<b>100%</b>	<b>11,227</b>	<b>100%</b>

**Table 29 – Unit Size by Tenure**

Data Source: 2009-2013 ACS

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

As of 2014, the Bloomington Housing Authority (BHA) administers 685 vouchers for dwelling units under the Section 8 program (see breakdown below). BHA has 628 units of public housing.

### Sec. 8 Voucher Type/Program (Number of Vouchers)

Housing Authority of the City of Bloomington: 430

Single Room Occupancy (SRO): 10

Shelter Plus Care (SPC): 5

Veteran's Affairs Supportive Housing (VASH): 10

McLean County Housing Authority: 230

**TOTAL: 685**

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

BHA does not anticipate the loss of units from the affordable housing inventory in the immediate future (1 to 2-year timeframe).

**Does the availability of housing units meet the needs of the population?**

No; the Bloomington Housing Authority (BHA) indicates the demand for subsidized housing in McLean County outpaces its supply. Subsidized housing offered through the Housing Authority consists of a system of rent vouchers and public housing. "As of 2014, the Housing Authority administers 685 vouchers for dwelling units under the Section 8 program," a BHA official said. Section 8 housing units are privately owned units inspected by the Housing Authority to ensure that they meet basic standards. Individuals and families participating in the Section 8 program select their own privately owned unit.

BHA's waiting list for Section 8 vouchers "closed on October 1, 2010, at which time there were 890 households on the list. Currently, (as of 1/13/14) there are 412 households on the list," the official said. Furthermore, the waiting list only represents a portion of the demand for public housing. The waiting list also serves as a deterrent to eligible households to apply for public housing. As the percentage of rental housing considered affordable to households continues to decrease as a share of the total housing stock, this demand will only increase in the future.

The wait period is based on three factors: 1) turnover of existing tenants; 2) the size of the unit being sought (the wait for 2-bedroom units is the longest); and, 3) the applicant family's "preference points," which are used to rank applicants in accordance with properly established local policies.

In addition to administering the Section 8 program, BHA also owns "628 units of public housing at 10 different developments." There is also a waiting list to get into housing owned by BHA. "Currently (as of 1/13/14) there are 91 households on the waiting list for public housing . . . As of 1/13/14, there are 33 single-person households (out of 91 total households) on the waiting list for public housing. Among

those 33 single-person household applicants, 14 indicate a disability (which may or may not affect their housing needs)," the BHA official said.

### **Describe the need for specific types of housing:**

There is a growing need for housing with fully-handicapped accessibility, especially for public housing and supportive housing residents.

### **Discussion**

According to the US Census Bureau, McLean County, Illinois had a total of 70,000 housing units in 2012, 7% of which were vacant. Of the total housing units, 67% were in single-unit structures, 30% were in multi-unit structures, and 4% were mobile homes. 35% of the housing units were built since 1990. This represents an explosion in housing supply in the last 24 years that is slightly above the rate of population growth (33%) since 1990. However, there is no expansion in the public housing inventory and as mentioned by BHA in the *2014 Community Assessment*, the demand for public housing outpaced its supply.

The 2009 McLean County Regional Comprehensive Plan (MCRCP) says there are decreasing rates of owner-occupied housing in many of Bloomington-Normal's older neighborhoods, and in the urban area, while rates of owner-occupied housing around the perimeter of the Twin Cities are increasing due to significant growth in subdivisions. Both Bloomington and Normal have taken measures to encourage residential development in the urban core areas. The MCRCP notes that a decrease in owner-occupied housing "in some older neighborhoods is correlated with the increase in rental housing and may contribute to the weakening of those neighborhoods." This decrease may also have the affect of reducing "revenues for school districts serving those areas."

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

According to the 2000 US Census and 2006-2010 American Community Survey (ACS) data, the City of Bloomington's Median Home Value is of \$108,200 and the Median contract rent was of \$461. By 2012, the Median Home Value increased to \$159,800 and the Median contract rent increased to \$727. However, most renters (60.7%) prefer to rent a unit costing between \$500 and \$999 and 33.6% prefer to rent units costing less than \$500. Concerning housing affordability:

- Households earning 30% of HAMFI have 1,765 rental units that they can afford in the City.
- Households earning 50% HAMFI have 5,540 rental units and 2,685 houses that they can afford.
- Households earning 80% of HAMFI have 8,060 rental units and 5,995 units that they can afford.
- Households earning 100% of HAMFI have 8,505 houses in the city that they can afford.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2013	% Change
Median Home Value	108,200	161,000	49%
Median Contract Rent	461	624	35%

Table 30 – Cost of Housing

Data Source: 2000 Census (Base Year), 2009-2013 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,942	26.2%
\$500-999	7,523	67.0%
\$1,000-1,499	594	5.3%
\$1,500-1,999	47	0.4%
\$2,000 or more	121	1.1%
<b>Total</b>	<b>11,227</b>	<b>100.0%</b>

Table 31 - Rent Paid

Data Source: 2009-2013 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,585	No Data
50% HAMFI	5,705	2,700
80% HAMFI	8,050	5,925
100% HAMFI	No Data	7,989

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
<i>Total</i>	<i>15,340</i>	<i>16,614</i>

**Table 32 – Housing Affordability**

Data Source: 2009-2013 CHAS

## Monthly Rent

<b>Monthly Rent (\$)</b>	<b>Efficiency (no bedroom)</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>
Fair Market Rent					
High HOME Rent					
Low HOME Rent					

**Table 33 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

## Is there sufficient housing for households at all income levels?

Based on the 2006-2010 Comprehensive Housing Affordability Strategy (CHAS) data, there is no sufficient housing for households earning 0-30% HAMFI. Only 1,765 affordable units are available for the 4,175 households earning 0-30% HAMFI in Bloomington. The remaining households at the higher income levels (25,900 total households) have sufficient access to affordable units (30,785 total units).

## How is affordability of housing likely to change considering changes to home values and/or rents?

In the *2014 Community Assessment*, the Bloomington-Normal Economic Development Council predicts a continuous increase in home prices through a Bloomington-Normal Home Sales graph. Additionally, the Bloomington Housing Authority indicates an increased demand for subsidized housing. These facts reveal a current and an upcoming increase for the demand of affordable housing.

In May, 2014, the Illinois Senate passed the referendum for House Bill 3814, legislation that would place a question on the Nov. 4, 2014 ballot asking voters if the state’s minimum wage should be raised to \$10 per hour by Jan. 1, 2015. If minimum wage is increased in Illinois, more Bloomington residents may be able to afford housing that is currently available.

## How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

In 2012, the Fair Market Rent (FMR) for a 2-bedroom apartment in McLean County was valued at \$735 by the United States Department of Housing and Urban Development (HUD). The Social Impact Research Center reports that this rent was approximately \$129 above a monthly rent that would have been

affordable at the renter mean hourly wage of \$11.66 in McLean County. FMR has since risen to \$865. McLean County has some of the highest fair market rental prices compared to other Central Illinois counties with cities of comparable size.

Furthermore, Area Median rent in McLean County, according to HUD is \$770 in 2012, which is even higher than the Fair Market Rent and thus not considered affordable.

Given the ratio of FMR to mean hourly wage, more affordable housing is needed in McLean County. The City's strategy has been and still is to use Community Development Block Grant (CDBG) funds to help the community. CDBG funds are made available to low-/moderate-income households through our Emergency Grant program to assist with emergency rent or housing repairs, utility or moving assistance in order to prevent homelessness.

The City is also assisting homeowners in rehabilitation activities to help maintain the viability of neighborhoods. As of 2013, it provided \$314,475.26 in CDBG funds for the purpose of housing rehabilitation/habilitation service delivery to low / moderate income households. Thirty households were assisted. The IHDA Single Family Owner Occupied Rehabilitation (SFOOR) program provided \$46,436.77 for 2 additional housing rehabilitation projects. In addition, \$21,950.00 of City General Fund was expended for code enforcement related issues (e.g., dead tree removal, water service replacement, debris removal). A total of 3 households were assisted.

## **Discussion**

McLean County has some of the highest fair market rental prices compared to other Central Illinois counties with cities of comparable size. Nowhere in Central Illinois are the rental prices higher for an Efficiency, 2-Bedroom, or 3-Bedroom housing unit. For 1-Bedroom and 4-Bedroom housing units, McLean County rental prices are second only to Champaign County.

An individual working 40 hours per week making the mean renter hourly wage of \$11.66 in McLean County earns \$1,865.60 per month before taxes. If that person is living in an efficiency apartment paying the fair market rent of \$606 per month, 32.5% of their income is already spent on housing before taxes.

*2014 Community Assessment* key informants were aware of the decrease in the availability of affordable housing in McLean County, and described some of the challenges this creates:

"In the general rental market (not subsidized), it is hard to find places, especially for families with a lot of children. If something happens to disrupt income, they are booted out of their apartment very quickly. If we can keep people from becoming homeless, we save time, money, and prevent other subsequent issues from occurring."

"Housing is so expensive here; rental as well as owner-occupant. There is very little affordable housing. There is section 8. But there are people who don't qualify for that but still need housing and can't afford to rent an apartment for \$600 a month. To me, that has been a growing problem. The cost of housing in



this community is very high. In downstate Illinois, we have the most expensive housing by far. These newly constructed apartments are \$1,000 a month. Even the lower-end stuff is expensive. I've got a son . . . he makes minimum wage. He was sharing an apartment with 3 other guys because that was all he could afford."

"We need to get government to have businesses build subsidized housing complexes for the low-income. The only things being built right now are fancy, upscale residences. If individual landlords are renting out property, they should consider renting to low-income, but many are afraid of taking on issues that are associated with poverty."

The number of home sales in Bloomington-Normal is rebounding from a two-year lull in 2010 and 2011. Sales of single family homes, condominiums, and zero lot line residences increased 14.4% in Bloomington-Normal in 2013, according to the Association of Realtors. "Association President Chuck Montgomery . . . doubts the planned drawdown of several thousand insurance industry workers in town over several years will much affect home sales," a January 2014 WGLT article reports. Montgomery anticipated less new residential construction in 2014. The average price of a home in 2013 was relatively unchanged from the year prior, up only 1%. About 2,500 homes were sold in Bloomington-Normal in 2012, up from 2,048 in 2011.

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

According to the data below, most owner occupied units (81% of them) and most rental units (62%) in the city of Bloomington are in good condition. Most of the city owner-occupied units have been built between 1980 to 1999 (34%) while most of the rentals have been built between 1950-1979 (33%). It is important to note that 60% of rental units and 49% of owner-occupied units built before 1980 face risk of Lead-Based Paint Hazard.

### Definitions

Lead-Based Paint: according to HUD, lead is a highly toxic metal that may cause a range of health problems, especially in young children. When lead is absorbed into the body, it can cause damage to the brain and other vital organs, like the kidneys, nerves and blood.

Lead may also cause behavioral problems, learning disabilities, seizures and in extreme cases, death. Some symptoms of lead poisoning may include headaches, stomachaches, nausea, tiredness and irritability. Children who are lead poisoned may show no symptoms.

Both inside and outside the home, deteriorated lead-paint mixes with household dust and soil and becomes tracked in. Children may become lead poisoned by:

- Putting their hands or other lead-contaminated objects into their mouths,
- Eating paint chips found in homes with peeling or flaking lead-based paint, or
- Playing in lead-contaminated soil

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,261	17%	4,040	36%
With two selected Conditions	0	0%	211	2%
With three selected Conditions	0	0%	17	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	16,086	83%	6,959	62%
<b>Total</b>	<b>19,347</b>	<b>100%</b>	<b>11,227</b>	<b>100%</b>

Table 34 - Condition of Units

Data Source: 2009-2013 ACS

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,837	20%	1,688	15%
1980-1999	6,468	33%	3,346	30%
1950-1979	4,916	25%	3,959	35%
Before 1950	4,126	21%	2,234	20%
<b>Total</b>	<b>19,347</b>	<b>99%</b>	<b>11,227</b>	<b>100%</b>

**Table 35 – Year Unit Built**

Data Source: 2009-2013 CHAS

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	9,042	47%	6,193	55%
Housing Units build before 1980 with children present	2,940	15%	1,990	18%

**Table 36 – Risk of Lead-Based Paint**

Data Source: 2009-2013 ACS (Total Units) 2009-2013 CHAS (Units with Children present)

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

**Table 37 - Vacant Units**

Data Source: 2005-2009 CHAS

## Total Vacant Units

There are a total of 5,982 vacant units. Data does decipher if the units are or are not suitable for rehabilitation.

## Need for Owner and Rental Rehabilitation

Though most units in Bloomington are in good condition, 19% of owner-occupied and 40% of renter-occupied units have at least one poor condition. Moreover, 49% of owner-occupied and 60% of renter-occupied units were built before 1980. This data may signify a need for rehabilitative efforts, particularly for rental units.

The West Bloomington Revitalization Project (WBRP) began in 2008 and aims to improve the quality of life in the community through housing. The WBRP has received grant funding for exterior home repair projects for owner-occupied properties. These projects include: window repair and glass replacement, exterior painting, porches, steps and railings, gutter and siding repair, fences and gates, landscaping, and other exterior maintenance. The WBRP will restore at least 10 homes per year.

### **Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

Data on the number of housing units occupied by low- or moderate-income families with lead based paint (LBP) hazards is unavailable. Data on LBP exposure to children can be found in the discussion portion of this section.

### **Discussion**

Over half of owner-occupied and rental units in Bloomington (53%) were built before 1980, and therefore have the potential to present Lead Based Paint Hazards. Roughly 33% of units built before 1980 house children. The Center for Disease Control recommends monitoring children with blood lead levels of five micrograms per deciliter or higher; however, the state of Illinois sets the monitoring level at 10 micrograms per deciliter or higher. Of the children (aged 6 months to 5 years) tested at the McLean County Health Department in 2013, 22 had blood lead levels of five or higher. This is roughly a 66% reduction from 2012.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

#### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	14	637	430	0	430	0	0	0
# of accessible units									

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 38 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

#### Describe the supply of public housing developments:

#### Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

As of 2014, there are 628 units of public housing at 10 different developments. The units are judged to be in fair condition given the fact that they passed annual HUD assessments with overall good ratings. The Bloomington Housing Authority ensures a continued renovation of those units.

#### Sec. 8 Voucher Type/Program (Number of Vouchers)

Housing Authority of the City of Bloomington: 430

Single Room Occupancy (SRO): 10

Shelter Plus Care (SPC): 5

Veteran's Affairs Supportive Housing (VASH): 10

McLean County Housing Authority: 230

**TOTAL: 685**

## Public Housing Condition

Public Housing Development	Average Inspection Score

Table 39 - Public Housing Condition

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

As mentioned above, the public housing units' current condition is fair but some units need renovation. BHA identified a large scale renovation process to be done in the efficiency units in the senior high rise where there is approximately a 15% vacancy rate. They intend to transform those efficiency units into several 2 unit housings.

In 2009, BHA received funds through the American Recovery and Reinvestment Act to renovate three buildings in Sunnyside Court. Many units received remodeled kitchens, bathrooms, floors, closets, furnace rooms, and upgrades to meet Americans with Disabilities Act guidelines. With these funds, BHA was also able to update and increase their signage.

### Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

BHA's strategy is to:

- Continuously evaluate and revise management practices
- Annually revise the Housing Authority's Admission and Continuing Occupancy Policies
- Continue to focus on key performance measures related to unit turnover, rent delinquency rates, vacancies, etc.

### Discussion:

BHA identified the following trends in public housing:

- Wood Hill Towers is now more than 40 years old. As these senior apartments get older, new senior housing continues to be added to the Bloomington-Normal market, and these newer units tend to be larger with more amenities. This increased market competition makes the aging facilities at Wood Hill Towers comparatively less attractive, which creates a challenge for the Housing Authority to maintain acceptably high occupancy rates at the Towers.
- Declining federal funding and short-term fiscal crises (e.g., the 2013 budget sequester) make it very challenging for the Housing Authority to continue operating in a fiscally prudent and sustainable manner.
- The aging stock of housing units in the Housing Authority's portfolio makes maintenance and renovation a challenge.

- Due in part to the continuing economic slump and the scarcity of affordable housing in other parts of the Midwest (the Chicago area in particular), the proportion of out-of-town applicants for public housing in Bloomington seems to be continuing to rise.
- The economic recovery has been especially slow to reach low-wage workers, making self-sufficiency goals for public housing residents particularly difficult to achieve.
- While the number of extremely low-income families in the community has grown, there has not been a proportional increase in housing units affordable for these households.
- Portability of Section 8 vouchers presents an administrative challenge for this program.
- There is a shortage of landlords willing to participate in the Section 8 program.



## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

The public health department in every county within the Continuum of Care serves as the point of entry for Affordable Care Act (ACA) benefits. Outreach activities include referral to agencies providing these services and dissemination of information pamphlets to agencies and clients. Insurance coverage is currently discussed at intake; if the client qualifies they are referred to the agencies to assist in enrollment in the ACA. Outpatient health services including prescription copayments not covered by Medicaid as well as medical appointments for Social Security Disability benefits are paid for by HUD grants.

Employment services for individuals experiencing homelessness are as follows:

The Salvation Army offers career development to homeless residents while they are staying at the Salvation Army, and for six months after moving out. Employment counseling at the Salvation Army offers clients the opportunity to obtain work by assisting with resume preparation, job searches, and transportation to and from interviews. This program is supported through a HUD grant.

Joycare provides a 12-week classroom course for the unemployed and underemployed designed to promote personal growth and professional success. The course objectives are to understand a Biblical perspective of work and to use practical work principles to develop a positive attitude and good work habits.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	46	0	6	10	0
Households with Only Adults	137	29	4	45	0
Chronically Homeless Households	0	0	0	19	0

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Veterans	25	0	0	0	0
Unaccompanied Youth	0	0	20	0	0

**Table 40 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments: PATH

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

The public health department in every county within the Continuum of Care serves as the point of entry for Affordable Care Act (ACA) benefits. Outreach activities include referral to agencies providing these services and dissemination of information pamphlets to agencies and clients. Insurance coverage is currently discussed at intake; if the client qualifies they are referred to the agencies to assist in enrollment in the ACA. Outpatient health services including prescription copayments not covered by Medicaid as well as medical appointments for SSDS benefits are paid for by HUD grants.

Employment services for individuals experiencing homelessness are as follows:

- The Salvation Army offers career development to homeless residents while they are staying at the Salvation Army, and for six months after moving out. Employment counseling at the Salvation Army offers clients the opportunity to obtain work by assisting with resume preparation, job searches, and transportation to and from interviews. This program is supported through a HUD grant.
- Joycare provides a 12-week classroom course for the unemployed and underemployed designed to promote personal growth and professional success. The course objectives are to understand a Biblical perspective of work and to use practical work principles to develop a positive attitude and good work habits.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Three agencies in McLean County provide emergency shelter with a combined total of 130 beds; this figure is down from the 173 beds reported to be available in 2000. These agencies include Neville House, the Salvation Army Safe Harbor Shelter, and Home Sweet Home Ministries, all located in downtown Bloomington. In addition, about 20 organizations, consisting mostly of churches and emergency shelters, provide food and meals to the homeless population.

The Salvation Army Safe Harbor Shelter and Social Service Center in downtown Bloomington provides emergency shelter beds, food and basic necessities to single homeless adults. Individuals aged 18 years or older are allowed to stay for up to 8 weeks, with the possibility of extension based on progress. Those seeking admission must have a clearance card from the Bloomington Police Department or receive approval from a case manager. Case managers work with shelter residents to guide them toward appropriate resources that will help them achieve independence. Approximately 400 volunteers are involved in the meal program by providing and preparing food for shelter residents. In addition, the shelter offers job development services, case management, mental health counseling, life skills, laundry and shower facilities, a warming shelter during winter, and breakfast and lunch.

Home Sweet Home Ministries offers emergency shelter, food, clothing, case management, and ministry to individuals and families experiencing homelessness. To be admitted to the shelter, individuals must schedule an interview with a case manager to ensure eligibility, have a valid state photo ID or driver's license, receive a clearance card from the Bloomington Police Department, and complete Home Sweet Home Ministries' paperwork. Individuals who remain at the shelter beyond a few weeks are required to work part- or full-time, participate in the shelter's Work Service Program, take college or GED courses, or attend courses taught at the shelter on a variety of topics including job readiness, anger management, interview skills, and addiction recovery. According to Home Sweet Home Ministries' 2013 Annual Report, the agency served an average of 84 residents per night in 2012. Home Sweet Home also operates a kitchen that served 131,981 meals in 2012, and regularly serves more than 100,000 meals annually.

The Children's Home and Aide Society provides a Crisis Nursery where children can spend the night. Mid-Central Community Action, Salvation Army, and Chestnut Health Systems offer transitional housing to homeless individuals and families. The Community Health Care Clinic also offers services to those without insurance, including those experiencing homelessness.

Project Oz has two programs that are aimed at youth—the Street Outreach Program which is for homeless youth, 17-21 and is strictly outreach services. There is also the Transitional Living Program (TLP)/Maternity Group Home (MGH) program which serves the same age range and has sixteen beds including a semi-supervised apartment and scattered sites. MGH is specifically for pregnant and parenting young women, with a life skills component. TLP is for single males and females also with a life skills component. All agencies interacting with people experiencing homelessness have services for the chronically homeless. There are a few providers that target chronically homeless. Mayors Manor offers transitional housing for individuals with case management services. Chestnut Health Systems also offers transitional housing for individuals and families with case management services. Home Sweet Home has rooms dedicated to house veterans. The Salvation Army has an SSVF program designated for housing veterans.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

The City has a wide array of special needs facilities and services but, unfortunately, many more are needed. A recent study conducted by the McLean County League of Women Voters identified inadequate housing, no single point of entry and lack of crisis stabilization beds as major concerns for the mentally ill. Like public housing, agencies providing supportive housing see a constant wait list for rooms and struggle to keep the doors open as the cost of supports continue to rise. The United Way reports a 25% decrease in the number of beds available for the homeless from 2000 to 2014. The City has provided financial support to many of the agencies listed below but reductions in CDBG funding make it difficult to continue support on an annual basis.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

Housing and Supportive needs are administered in the City of Bloomington through different agencies:

Center for Human Services is the primary provider of psychiatric services. It assists persons in McLean County who are in need of mental health treatment. The Center provides community-based mental health services in the least restrictive setting. They also offer two types of supportive housing.

Chestnut Health Systems is a not-for-profit organization offering a full range of chemical dependency and mental health services in Illinois. It offers adult and adolescent addiction and mental health services. The Chestnut Family Health Center provides medical services to Medicaid recipients in Bloomington-Normal.

Homes for Hope is a non-for-profit agency funded by DHS that provides adults with Intellectual Disabilities a living arrangement in one of its 4 homes to become as optimally independent as possible. The person in need of housing must be approved for Community Integrated Living Arrangement (CILA) funding. It currently has 17 Residents living in the 4 homes.

BHA's mission is to provide low income families decent, safe, sanitary housing and to empower them to build self-sufficiency and pride. The Housing Authority's supportive housing services are limited primarily to residents participating in the Congregate Housing Services Program (CHSP), referrals for disability support and mental health services, and case management through specific grant-funded self-sufficiency programs.

LIFE Center for Independent Living (LIFE CIL) is a not-for-profit, non-residential organization that empowers individuals with disabilities by sharing the tools needed to take control of one's own life. As it is non-residential, it does not offer housing, but offers the general housing supports.

Marcfirst is a not-for-profit agency dedicated to people with developmental and intellectual disabilities. They provide 24-hour residential services. They currently serve 95 persons: 45 living in Marcfirst apartments setting (24-hour residential services), 50 in residential homes (intermittent residential services in 4 apartments), and 10 persons living in the Housing Authority of Bloomington units. For the 24-hour residential services, the agency has 7 homes located in safe neighborhoods in the Bloomington-Normal area, where 4 to 8 people live together.

Mid Central Community Action is an agency helping individuals and families to achieve self sufficiency. It provides 9 scattered site Transitional Housing units for families who have been homeless or threatened with homelessness and 26 Permanent Supportive Housing units at Mayors Manor for single individuals who have been homeless and may also have disabilities.

PATH, the lead entity for the Central Illinois Continuum of Care, also ensures Senior Services that includes outreach and benefits access. They also do Adult Protective Services that includes responding to elder abuse calls as well as calls for persons with disabilities. They manage and operate the United Way 2-1-1 call center, which is a crisis hotline.

The University Of Illinois College Of Medicine, Heart of IL HIV/AIDS Center (HIHAC) covers 15 counties, including McLean. Currently, 98 individuals are listed as clients (meaning living with HIV/AIDS) in McLean County. The agency, currently serves just fewer than 600 clients in 15 counties. Clients enrolled in Ryan White case management (locally through HIHAC) have three possible and very limited resources for HIV-based supportive housing or housing payment assistance.

CDBG funds have supported Labyrinth Outreach Services to Women, a not-for-profit organization providing long-term supportive services to women from McLean County who have been incarcerated or on probation.

### **Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

State protocols for mental health do not include referrals to HUD funded programs, as people exiting institutional care are ineligible for assistance. The State of Illinois has policies to assure patients are not discharged into homelessness unless they choose to not accept the institution's discharge plan. Community mental health agencies access half-way houses, boarding facilities, transitional housing funded through non-HUD sources, and Section 8 vouchers to serve the population coming from an institution. Health care facilities are charged with the responsibility to not release patients to the streets or HUD- funded beds. Social work departments within the hospital must initiate and implement discharge planning. Appropriate places to discharge to from the hospitals are nursing homes,

rehabilitation centers, or stable homes. Clients may be released to homeless shelters only when that patient was homeless prior to the hospital entry and the stay in the hospital was less than 30 days. The Continuum of Care (CoC) maintains regular contact with the local hospital and institution staff to assure that disruptions from staff turnover are minimized. In addition, health care administrators and social workers take part in CoC meetings and agency brochures and housing informations are sent to hospitals on a regular basis.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

During the next year, BHA will continue to provide existing supportive services described above—services provided through CHSP, referrals for disability support, and case management through grant-funded self-sufficiency programs.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

The City will continue its partnership with the local American Business Club (AMBUCS) to construct accessibility ramps for elderly and disabled citizens. Through this partnership, the City uses CDBG funding to purchase building materials and AMBUCS utilizes volunteers to complete construction at no cost to the homeowner. Annually, this partnership results in approximately five new ramps for low- and moderate-income disabled households. Additionally, the City will support the construction of a fully-accessible rental home for a low-moderate income household by Brinshore Development. The City will utilize CDBG funding to complete sewer upgrades necessary in order for the home to be built. The sewer work will benefit 5-6 low-moderate households in the CDBG target area as well. The City will maintain its Rehabilitation Loan Program, which provides home repairs for low-moderate income homeowners and serves many elderly citizens. The City will assist Peace Meals, which provides low-cost or free meals to the elderly, through its Public Services project.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Bloomington garbage fees have recently increased due to the new use of automation to collect garbage. Effective May 1, 2014, households in Bloomington are being charged based on the amount of garbage produced, as oppose to the previous flat rate of \$16 per month for each household. Households using a 35-gallon cart are charged \$16 per month, 65-gallon carts are charged \$18, and 95-gallon carts are charged \$20. Additional trash bags not fitting in the carts cost \$3 each. In 2015, the cost for 65-gallon carts and 95-gallon carts will increase by \$2 and \$3, respectively. In 2016, the cost will increase by \$1 and \$2, respectively, totaling \$21 for a 65-gallon cart and \$25 for a 95-gallon cart. The additional cost of garbage pick-up may present an extra burden to low-income families. Recycling carts, however, are provided to households at no extra charge.

Building permit and Bloomington Normal Water Reclamation District fees have also increased, posing extra burden to homeowners and renters. Effective May 2014, Bloomington-Normal households are being charged \$12.80 each bi-monthly. The minimum charge includes 4,000 gallons of consumption. Consumption over 4,000 gallons is \$1.70 per one thousand gallons. This amounts to a 7.9% increase from the previous year.

As with most local units of government, Bloomington experienced some financial challenges in 2009 resulting in reduced staffing through early retirements and staff cuts. The collapse of the housing industry during this same time frame required lenders to tighten their lending practices making it very difficult for low-income and first-time homebuyers to get home loans. Many first-time home buyers are hesitant to even try to purchase a home due to the tougher lending practices and higher down payment requirements. The high fair market rent in Bloomington makes it difficult for renters who are interested in purchasing a home to save enough money for a down payment. Although things have improved somewhat in recent years both at the City and with lending guidelines, many of the staff positions the City lost have not been replaced, making it difficult to apply for funding for grants that are more labor intensive such as those offering down payment assistance to qualified first-time home buyers.

The Not-In-My-Back-Yard (NIMBY) attitude is alive and well in Bloomington, as it is all over the country. Despite a study conducted by the McLean County Regional Planning Commission showed that creating affordable housing in neighborhoods does not reduce property values, adjacent property owners strongly resist affordable housing in their neighborhoods due to the belief that their property values will decrease if affordable housing is in their neighborhood. The Housing Working Group for the City's Comprehensive Plan has discussed the need for an educational campaign to promote the benefits of affordable housing.

The City has a shortage of landlords willing to rent to individuals and families with poor credit and/or unfavorable rental history. The Bloomington Housing Authority also finds difficulties having enough landlords willing to rent to families with Housing Choice Vouchers.





## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

Data show most jobs and workers in the city of Bloomington are in financial, professional, scientific, management services, education, and health care services. The unemployment rate of the city is of 6.10%. Travel time for most workers in the city is less than 30 minutes (91%). The majority of the population of Bloomington has a Bachelor’s degree or higher (38.9%). About 24% of the population has a high school diploma or alternative. Overall, most people are college educated. The median income of an individuals with a Bachelor’s degree in the City of Bloomington is \$53,084.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	134	68	0	0	0
Arts, Entertainment, Accommodations	3,908	6,537	12	12	0
Construction	862	1,380	3	3	0
Education and Health Care Services	4,457	6,058	14	11	-3
Finance, Insurance, and Real Estate	5,226	11,924	16	22	5
Information	433	496	1	1	0
Manufacturing	1,852	1,788	6	3	-3
Other Services	1,166	2,023	4	4	0
Professional, Scientific, Management Services	6,273	12,697	20	23	4
Public Administration	0	0	0	0	0
Retail Trade	3,166	4,649	10	8	-1
Transportation and Warehousing	776	1,038	2	2	-1
Wholesale Trade	1,120	1,455	3	3	-1
Total	29,373	50,113	--	--	--

Table 41 - Business Activity

**Data Source:** 2009-2013 ACS (Workers), 2013 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	43,047
Civilian Employed Population 16 years and over	40,085
Unemployment Rate	6.88
Unemployment Rate for Ages 16-24	23.16
Unemployment Rate for Ages 25-65	4.60

**Table 42 - Labor Force**

Data Source: 2009-2013 ACS

Occupations by Sector	Number of People
Management, business and financial	12,701
Farming, fisheries and forestry occupations	1,695
Service	3,319
Sales and office	10,149
Construction, extraction, maintenance and repair	2,058
Production, transportation and material moving	1,882

**Table 43 – Occupations by Sector**

Data Source: 2009-2013 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	34,253	89%
30-59 Minutes	2,983	8%
60 or More Minutes	1,250	3%
<b>Total</b>	<b>38,486</b>	<b>100%</b>

**Table 44 - Travel Time**

Data Source: 2009-2013 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	768	166	840

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	6,170	717	1,756
Some college or Associate's degree	8,839	502	1,585
Bachelor's degree or higher	17,201	528	2,511

**Table 45 - Educational Attainment by Employment Status**

Data Source: 2009-2013 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	68	28	77	254	451
9th to 12th grade, no diploma	881	423	264	728	614
High school graduate, GED, or alternative	2,104	2,495	1,828	4,320	2,707
Some college, no degree	4,048	2,460	1,857	3,825	1,641
Associate's degree	604	789	899	1,099	79
Bachelor's degree	1,275	4,498	4,091	5,701	1,323
Graduate or professional degree	71	1,449	1,775	2,726	1,063

**Table 46 - Educational Attainment by Age**

Data Source: 2009-2013 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,117
High school graduate (includes equivalency)	25,599
Some college or Associate's degree	31,687
Bachelor's degree	58,373
Graduate or professional degree	69,936

**Table 47 – Median Earnings in the Past 12 Months**

Data Source: 2009-2013 ACS

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

According to the business activity table, the major employment sectors in the City of Bloomington are the financial, professional, scientific, management, education, and health care services.

## **Describe the workforce and infrastructure needs of the business community:**

McLean County has a labor force of approximately 90,000 individuals. As the community lies in a region that commutes regularly, our actual labor shed (60-mile) is approximately 650,000 workers. The labor pool is generally well-educated, with 41.7% of the county population aged 25 and over holding either a Bachelor's degree or higher. Based on conversations with businesses in the community, our greatest needs for skills are in the fields of Information Technology and in Light Manufacturing/Assembly.

Our largest macro workforce issue lies in the retaining of educated college grads. McLean County is home to Illinois State University, Illinois Wesleyan University, Lincoln College and Heartland Community College which, when combined, equate to a student population that tops 30,000 individuals each year. However, when many students graduate they and their skill-sets leave the area to one of the larger nearby urban centers. This exporting of graduates is of concern to local leaders and employers.

Traditional infrastructure is generally sufficient in Bloomington, with minor needs in the form of road improvements, sidewalk repairs, and some water/sewer upgrades in the older parts of the community. In rural areas, broadband access is an issue as well as some of our smaller communities are seeking sewer service. On a scale of 1 to 5 (1 being "not needed", 3 being "neutral", and 5 being "very much needed"), *2014 Community Assessment* survey respondents felt that street improvements and sidewalk repairs were the most needed public infrastructure upgrades in their city or town, with means of 4.36 and 4.02 respectively. Less than one in ten respondents responded "Don't Know" to additional sidewalks and additional street improvements. Nearly one in four said they did not know if there was a need in their city or town for additional flood drainage improvements or additional assistance to make homes accessible for people with disabilities. Additionally, of the *2014 Community Assessment* survey respondents who answered, "What are you most concerned about in McLean County," 13.7% mentioned infrastructure and city planning. Some of the responses are below:

"Water supply, lack of state funds for infrastructure maintenance."

"very poor streets in Blm/Normal."

"very high real estate taxes, lack of city improvements."

"updating roads, water and sewer pipes."

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

Public and private sector investments in McLean County have traditionally been of a size that precludes significant disruptions on the local economy. Typically, businesses invest in expansions that range from

\$5 to \$50 million, which, in general, are not large enough to distort housing or job markets. The community experienced a prolonged period of rapid growth from 1990-2005 which resulted in unemployment rates averaging around 3%. Since 2005, growth has taken place on a much more subdued scale, with multiple smaller projects each year that generate jobs and improve the tax base. Currently, the local unemployment rate is 6.1%.

The largest public sector investment over the past five years has been in the area of upgraded passenger rail service to the community. Bloomington-Normal expects that high-speed service to and from St. Louis and Chicago will begin in early 2016. This connectivity will enable greater transfer of both consumer and business populations between our community and these major urban centers. As to what the long-term effect might be on our local economy, we do not have any concrete predictions.

In addition, there has been a lot of activity in the student multi-family housing sector with multiple projects completed since 2009. Illinois State University is reducing the quantity of University-controlled housing, and the private sector has been responding by building units en masse.

The City has recently added an Economic Development Coordinator to its staff. The Economic Development Coordinator is responsible for developing and establishing economic development programs and practices that lead to private sector projects in the City of Bloomington. The projects should result in capital investment, job creation, expanded tax base, creative and niche development, recreation and entertainment venues and other quality developments. This position will work cooperatively with the Economic Development Council for the Bloomington-Normal Area (EDC).

The City of Bloomington is also a supporter of the Economic Development Council and has worked with the agency to create Tax Increment Financing (TIF) districts on the west side of Bloomington.

### **How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

According to the Economic Development Council of the Bloomington-Normal area (EDC), worker skills in McLean County mostly match the needs of industry with the exception of light industrial (hand laborers, assemblers, welders, material movers etc.) and in high tech (programmers, system administrators, web developers etc.).

However businesses in the light industry have indicated to the EDC that it is difficult to find qualified workers in the region. While there is no shortage of applicants for available light-industrial positions, businesses have to hire ten people on average in order to find one good employee. Business owners indicate that the failure of 9/10th of job applicants stems less from underdeveloped job skills and more from basic aspects of employability.

In the tech sector, job applicants are largely of a high quality but there is a shortage of workers. This has led to competition between businesses for a limited pool of available workers. It should be noted that

this shortage of Information Technology help is a nationwide phenomenon. In this sense we need more workers with higher-level IT skills in the community in order to satisfy demand.

*2014 Community Assessment* survey respondents rated employment training as the fourth highest additional programming need in McLean County with a mean of 3.66 (on a scale of 1 to 5, 1 being not needed and 5 being very much needed). As mentioned in the Income and Poverty section, 68.3% of Community Assessment survey respondents felt there is a need for additional services for the unemployed/job seekers in McLean County. Key informants and focus group participants also frequently cited skills training and development as a need:

- "There are gaps in addressing income. Minimum wage is . . . not enough to support a family and cover rent. There needs to be more skill development for low income individuals."
- "There's a lack of soft skills training, like relating to an employer, showing up on time, getting along with coworkers."
- "Access to professional jobs [is a problem for non-English speakers]. [They are] not able to get jobs that provide growth opportunities. They tend to get the jobs that most people don't like to do. A lot travel for work because they can't find jobs in Bloomington-Normal."

Participants in the Spanish-speakers focus group identified the need for different kinds of affordable skills courses for parents with children in primary or secondary school:

- "There should also be more options to study (for adults) with childcare: computer classes, English classes, driving classes to get your license."

The U.S. Census Bureau's 2012 American Community Survey data show for the population 25 years and over, 42.4% of those in poverty did not have a high school diploma, while only 3.2% of those in poverty had a Bachelor's degree or higher. The data also show that women are more likely to be in poverty than men. Female householder families with no husband present comprise more than one fourth of families in poverty in McLean County. The female poverty rate also is consistently higher than the male poverty rate across levels of educational attainment in McLean County. Notably, the poverty rate is much higher for non-high school graduates in McLean County than at the State and national levels. With nearly 1 in 3 people in McLean County holding a Bachelor's Degree, non-high school graduates may find it more difficult to secure meaningful, quality employment that covers expenses. This may also point to a need for more job-training or General Education Development (GED) equivalency programs targeted toward non-high school graduates. Currently, Heartland Community College hosts tuition-free classes for adults aged 17 and older who want to prepare for the GED exam, or who need help with basic reading, writing, and math.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**



The 2013 Action Research Center (ARC) report indicates the following current workforce development agencies:

The Bloomington Housing Authority receives Community Development Block Grant funds to offer Section 3 life skills and employment training to public housing residents on an annual basis.

BPL (Bloomington Public Library) does not offer any workforce development services. The previous coordinator used to teach resume classes, but that has not been taken up by anyone since her departure. Youth workforce classes also used to be offered, but they were discontinued due to low attendance. Currently, a librarian will assist someone with finding a resume template and formatting, but they will not go over content or interview skills.

Head Start is a national early childhood education program funded by the federal government. Its services are available to children and families who fall below the Federal Poverty Line and meet other eligibility requirements. Heartland Head Start attempts to meet the holistic needs of families in poverty. It provides 1/2-day pre-school to children free of charge. In addition, it provides health, medical and dental care annually as well as follow-up visits.

Marcfirst is a non-profit organization dedicated to helping persons with disabilities in the Bloomington-Normal community. It is open to persons with all types of disabilities. Marcfirst participates in the state and federal supported employment programs, in which the goal is to help persons with disabilities find suitable jobs that fit their needs and skills. In terms of workforce development, the group focuses on job development and job coaching.

Next Step is a collaborative effort to help people become financially independent. It is a partnership between Mid Central Community Action, United Way of McLean County, Heartland Community College (HCC) and the University Of Illinois College Of Law. It has many resources to help people gain financial independence. One of these resources is Heartland Community College. It will help people pursue a career or an educational pathway. One-on-one support is also available to help people uncover their interests and abilities, search for a job, investigate careers or enroll in courses. HCC'S College Navigator will help Next Step customers map their guided path to success, and increase their opportunity to earn the income they need.

PATH provides callers access to information about various social and human services in their area, both in times of crisis and to meet daily needs. The primary goal of this free service is to reduce the information gap that often exists between services available and services utilized.

Heartland Community College's HALO Program provides students with intellectual disabilities access to higher education. HALO is one of two programs in the state of Illinois recognized as a CTP (Comprehensive Transition and Postsecondary) Program by the U.S. Department of Education. The accreditation allows eligible students working toward the Certificate of Achievement in Life Skills

Development to apply for federal financial aid in the form of Pell Grants, SEOG Funds and College Work Study.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

No. The Bloomington-Normal Economic Development Council conducts an independent five-year strategic plan which describes the mission, goals and strategy for Economic Development in McLean County. This plan is neither created with the support of the EDA, nor is the plan submitted to EDA to be certified as a CEDS. However, this strategic plan serves all of the same functions an "official" CEDS would serve.

The Bloomington-Normal Area Economic Development Council (EDC) grows the local economy by assisting with local business expansion, recruiting new businesses and companies to the area, and encouraging the next wave of entrepreneurs to establish their business here. The EDC is partially supported by both the City of Bloomington and Town of Normal. Success is measured by the number of jobs and the amount of capital investment that the companies EDC assists create in the community. EDC's goal is to facilitate the creation/retention of 1,500 jobs in McLean County over five years and also \$150,000,000 in new capital investment.

While the EDC will assist any business in any industry of any size, its outreach efforts are specifically targeted towards Agribusiness, Logistics & Warehousing, Information Technology, Finance & Insurance, and Education.

**Discussion**

As mentioned in the *2014 Community Assessment*, almost one-fourth of the working population in McLean County is employed in the education, health care, and social assistance sector. Health practitioners and health care support occupations are the fastest growing job fields in the country. One in five employed persons in McLean County work in finance, insurance, real estate or rental and leasing. Some Community Assessment survey respondents expressed concern about McLean County's reliance on State Farm Insurance, its largest single employer. Additionally, the unemployment rate remains higher than normal, hovering around 7 or 8%, and men earn substantially more than women on average. Finally, 2014 Community Assessment key informants, survey respondents, and focus group participants expressed a desire for more local businesses and access to good paying jobs.

Gainful and rewarding employment is pivotal to ensuring quality of life. A significant number of factors affect one's ability to find such employment, including educational level, criminal history, economic

conditions, and local and regional characteristics. Roughly two thirds (66%) of those 16 years and over in McLean County were employed in 2012; 30% were not in the labor force.

Furthermore, it is to be noted from the *2014 Community Assessment* that in McLean County, high school graduates and those with an Associate's degree or higher composed 75% of the population aged 25 years and older in 2012. However, there was still a minority of the 25 and older population, 4.7% or 4,850, adults that had less than a high school diploma.

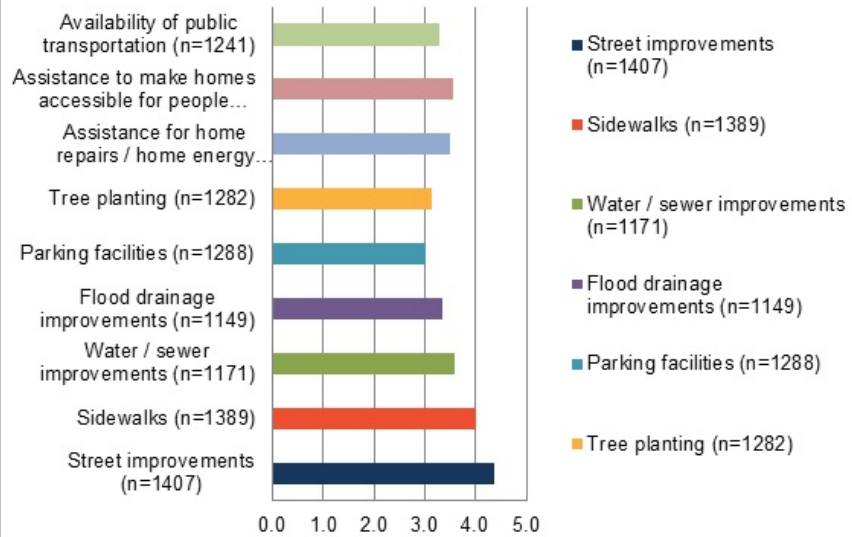
In 2013, 13,538 were enrolled in Unit 5 and 5,248 in District 87. Bloomington's District 87 has more racial/ethnic diversity than any other district in McLean County, with nearly half of the students being Black, Hispanic, Asian, or Multi Racial/Ethnic. Unit 5 follows with about one-third of its student body identifying these categories.

A variety of health and socioeconomic factors affect whether or not an individual completes high school, and not completing high school can negatively impact health and socioeconomic status later in life. Students from low-income households or households in poverty face additional challenges compared to students from middle- or high-income households. Coming from a household in poverty, for example, increases the likelihood that a child will suffer from poor health. The percentage of students from low-income households in District 87 (57% in 2013) has remained consistently higher than all other McLean County school districts and the State of Illinois over the past five years.

In 2010, 92.9% of Bloomington residents 25 years or older had a high school education or higher, 44.0% had a Bachelor's degree or higher, and 14.0% had a graduate or professional degree. The graduation rate for low-income students is below the rate for students overall in McLean County and the State of Illinois. McLean County's graduation rate for low-income students for the 2012-2013 academic year was at 65.6%, below the Illinois average (72.8%). This is especially concerning given that for the population 25 years and older in McLean County, 42.4% of people without a high school diploma live in poverty. This figure is higher than the percentages of those aged 25 or older living in poverty without a high school diploma in Illinois (26.3%) and the U.S. overall (28%).

**2014 Community Assessment survey  
respondents' mean need for additional public  
improvements and assistance**

1=Not Needed 3=Neutral 5=Very Much Needed



**Need for Additional Public Improvements**

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

The Merriam-Webster defines concentration as a large amount of something in one place.

Data in the 2006-2010 CHAS indicated that low-income households are more inclined to multiple housing problems (see NA-10). According to the 2013 Neighborhood Assessment, the neighborhood identified as West Bloomington was part of a low-income census tract.

Additionally, the 2008 Building Report of the City of Bloomington specifies that an early evaluation of the area indicated that the area, bounded by Locust Street on the north, Taylor Street on the south, Lee Street on the east and Morris Avenue on the west and the railroad tracks on the West (West Bloomington), also meets one or more of the definitions of slum/blight as adopted by the City.

The City's adopted definition of slum and blighted area, as mentioned in the 2008 Building Reports, is:

"Slum and Blighted Area" means any predominantly urbanized area within the territorial limits of a municipality in which 25%, or more, of the properties exhibit one or more of the following characteristics:

1. Prevalence of buildings in which it is unsafe or unhealthy for persons to live or work. These conditions can be caused by serious building code violations, dilapidation and deterioration, defective design or physical construction, faulty or inadequate utilities, or other similar factors.
2. The existence of inadequate public improvements; such as: water, sewer, street, curb and gutter, sidewalks, and parking areas.
3. Existence of properties with known or suspected environmental contamination or hazardous wastes.
4. The existence of factors that prevent or substantially hinder the economically viable use or capacity of buildings or lots. This condition can be caused by a substandard design, inadequate size given present standards and market conditions, lack of parking, or other similar factors.
5. Adjacent or nearby uses that are incompatible with each other and which prevent the economic development of those parcels or other portions of the project area.
6. The existence of subdivided lots of irregular form and shape and inadequate size for proper usefulness and development that are in multiple ownership and/or do not meet the City's bulk regulation standards as adopted by the zoning code.
7. Depreciated or stagnant property values, impaired investments, or increase in foreclosures.
8. Abnormally high business vacancies, abnormally low lease rates, high turnover rates, abandoned buildings, or excessive vacant lots within an area developed for urban use and served by utilities.
9. A lack of necessary commercial facilities that are normally found in neighborhoods, including grocery stores, drug stores, banks, and other lending institutions.

10. Residential overcrowding or an excess of bars, liquor stores, or other businesses that cater exclusively to adults, which has led to problems with safety and welfare.
11. A high crime rate that constitutes a serious threat to the public safety and welfare.

In 2013, Mid Central Community Action conducted a survey with residents in West Bloomington. Some of the results are as follows:

- 69% are satisfied living in West Bloomington.
- 50% of residents living with family or friends, 28% of home owners, and 33% of renters are dissatisfied with their living condition.
- 27% believe their community has improved and 16% believe their community has declined since 2010.
- 33% believe their community will improve and 30% believe their community will remain the same over the next three years.
- 62% feel unsafe walking in their community at night.

**Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

HUD 3rd Definition of Minority Concentration: any area where the percentage of a particular minority is at least 20% higher than the citywide percentage.

According to the 2013 Neighborhood Assessment, the neighborhood identified in West Bloomington was part of a low-income census tract. The 2010 US Census population's map reveals that 27.17% of the population in that area is African American. This census tract has the highest concentration of African American in Bloomington.

**What are the characteristics of the market in these areas/neighborhoods?**

According to the 2010 US Census map, there are 1086 total housing units in West Bloomington with 920 occupied. 468 of these units are owner-occupied and 452 units are renter-occupied. There are also 166 vacant housing units, 32 are for sale and 67 for rent.

**Are there any community assets in these areas/neighborhoods?**

Yes, neighborhood association, many social services, transportation services, public parks, and some retail.

Furthermore, the City of Bloomington is planning to renew West Bloomington through a series of strategies and projects in order to create a safe, thriving and livable community. These strategies and projects, included in the 2008 West Bloomington Neighborhood Plan, put an emphasis on community greening, youth, safety and well being, economic development, housing and education.

In terms of social cohesion, West and East Bloomington 2014 Community Assessment focus group participants expressed the feeling that neighbors helped each other. Participants at both focus groups expressed the concern that there is a negative perception of their community from the outside. West Bloomington focus group participants also expressed a strong sense of shared history in their neighborhood, and participants viewed the high number of churches in West Bloomington as strength as well:

"People are really invested, people like to give back. Food bank, and church activities."

"It's a place of stability. There's a church every two blocks. It's a mainstay of the community."

Wayman AME church in West Bloomington partnered with Heartland Community College to offer GED classes at the church. Additional strengths noted at the focus group in West Bloomington were Miller Park Zoo, the walkability of the neighborhood, the bus system, the West Bloomington Revitalization Project (WBRP) tool library, and the ethnic diversity of the neighborhood. Participants said the neighborhood was a good place to raise kids. The Boys and Girls Club was also noted as an important service, as was the Jesus Coffee House and food pantries.

The WBRP began in 2008 and aims to improve the quality of life in the community through housing. The WBRP has received grant funding for exterior home repair projects for owner-occupied properties. These projects include: window repair and glass replacement, exterior painting, porches, steps and railings, gutter and siding repair, fences and gates, landscaping, and other exterior maintenance. The WBRP will restore at least 10 homes per year. The WBRP has a number of other efforts targeting economic development, academic success, safety, and the environment in West Bloomington.

**Are there other strategic opportunities in any of these areas?**

No.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

This document represents a plan for the use of Federal Community Development Block Grant (CDBG) funds to address housing and development needs within the City of Bloomington corporate limits for the period covering May 1, 2015 - April 30, 2020. Although, as with any community, the needs are greater than what funding sources can address. For the first year, of the City's Consolidated Plan, it is the City's intention to concentrate expenditure of CDBG funds in the identified low-moderate income areas, especially as it pertains to the West Bloomington Neighborhood Plan area, and support activities assisting low- and moderate-income households scattered throughout. The City will also continue to apply for the HUD funding for the provision of homeless services through the McLean County Continuum of Care consortium. The City received funding from the Illinois Housing Development Authority (IHDA) Abandoned Property Program (APP) in 2014. The majority of the grant funding will be expended prior to May 1, 2015. Any remaining funds will carry-over into the new program year. If additional funding is offered through the APP in 2015, the City will reapply. Once the new coordinator becomes more familiar with the intricacies of the CDBG program, additional funding sources will be sought.



## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Table 48 - Geographic Priority Areas

<b>1</b>	<b>Area Name:</b>	WEST BLOOMINGTON REVITALIZATION PROJECT AREA
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The West Bloomington Revitalization Project Area is bounded by Locust St. on the north, Lee St. on the east, Taylor St. on the south and Morris and railroad tracks on west.

<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	<p>According to the 2008 West Bloomington Plan area and Building Conditions Report, the average age of buildings in this area is more than 115 years old. Based on a door-to-door exterior survey conducted in the plan area , 657 residential structures were ranked on the exterior condition. 125 or approximately 10% of the structures were given a ranking of sound exterior. Approximately 43% were ranked as needing only minor exterior repairs while 38% were ranked as needing at least one or more major/critical exterior repair.</p> <p>Many of the homes have been converted from single-family dwellings to multi-family dwellings creating a more dense population than in the past. There is inadequate off-street parking for the concentration of dwelling units. The West Bloomington Revitalization Project (WBRP) reports that 2/3 of the housing units in the WBRP area are rental units compared to only 1/3 in other areas of Bloomington. When reviewing reports from the City's Rental Registration Program for properties in the West Bloomington Area Plan, most fared well with 82% receiving a Class A or B ranking. Class C rankings are properties that are in sound condition but have major or minor code violations requiring re-inspection and that do not pose an immediate threat of danger to the life, health or safety of the occupants of the building. 14% of rental received a Class C rating. The remaining 4% were Class D rankings which means they had critical code violations and were considered unsafe, contained unsafe equipment and/or was unfit for human occupancy.</p> <p>The area contains a fair number of historical properties. There are 20 historical properties in the West Bloomington target area that were included in a 1974 survey by the Illinois Historic Preservation Agency. In order for a property to be listed in the survey it must meet at least one of the following criteria:</p> <ol style="list-style-type: none"> <li>1. Must be associated with events that have made a significant contribution to the broad patterns of history;</li> </ol>
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	<p>2. Must be associated with the lives of persons significant in our past;</p> <p>3. Must embody the distinctive characteristics of a type, period, or method of construction, or represent the work of a master or possess a high artistic value.</p> <p>There is very little commercial development in the target area.</p>
<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	
<p><b>Identify the needs in this target area.</b></p>	<p>The needs of the target area are vast. An aged housing stock and high percentage of low and moderate income households means that there is a great need for assistance with home repairs and rehabilitation. There is also a need for infrastructure improvements. The area is primarily made up of water services composed of 5/8" lead pipe and water mains of 4" and 6" diameter cast iron with lead joints dating back to the period of 1885 to 1915. Also, many of the homes in the target area are not served by a dedicated water service (one service per house) sometimes referred to as a "2 on 1" system. Although the City has dedicated CDBG funds each year to capital improvements in the target area, there is still a great deal of work to be done.</p>

	<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>Although the needs of the target area are vast, there are a good deal of opportunities as well. The WBRP is dedicated to the improvement of this area in a big way. WBRP administers a Cascade Program which provides home-owners with resources to make exterior improvements to their property. Annually, this program assists approximately 10 households with exterior repairs by helping purchase supplies and providing volunteers to assist with the work. The WBRP also houses a tool lending library which provides home-owners with free home improvement tool rental. The Tool Library loans everything from screwdrivers to snow-blowers. The City currently supports both of these program with CDBG funds.</p> <p>The City often acquires abandoned or condemned properties in the target area. When these acquisitions occur, the City will clear the lot and update sewer and water connections before donating the lot to either Habitat For Humanity or YouthBuild</p> <p>The City dedicates a portion of its annual CDBG program budget to infrastructure projects in the target area each year. The projects are generally for curb and gutter, sidewalks, or water/sewer improvements. Annual capital improvements in the target area will continue as funds allow.</p>
	<p><b>Are there barriers to improvement in this target area?</b></p>	<p>As with all projects, lack of sufficient funding and staff to complete the necessary work are barriers to overcome. A higher percentage of rental properties in West Bloomington also presents a unique set of challenges as CDBG funding is typically used for single-family, owner-occupied housing.</p>
<p><b>2</b></p>	<p><b>Area Name:</b></p> <p><b>Area Type:</b></p> <p><b>Other Target Area Description:</b></p> <p><b>HUD Approval Date:</b></p> <p><b>% of Low/ Mod:</b></p> <p><b>Revital Type:</b></p>	<p>Low and moderate income areas outside of West Bloomington Revitalization Project</p> <p>Local Target area</p> <p></p> <p></p> <p></p> <p>Housing</p>

<b>Other Revital Description:</b>	
<b>Identify the neighborhood boundaries for this target area.</b>	The boundaries for this area are defined by low-moderate income census tracts within the City of Bloomington. See attached map.
<b>Include specific housing and commercial characteristics of this target area.</b>	The designated Low-Moderate Area has a mixture of commercial and residential areas. The area encompasses the majority of what is commonly referred to West Bloomington and extends south. The far southern areas of the Low-Mod Area are less dense in population than the West Bloomington area. The majority of the City's manufactured home parks are located in this area as well. Housing stock is typically fairly old in these areas. There are many historical properties distributed throughout.
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
<b>Identify the needs in this target area.</b>	The needs are similar to those identified in the West Bloomington Plan.
<b>What are the opportunities for improvement in this target area?</b>	The City utilizes CDBG funding annually to support capital improvement projects in this area. Additionally, the majority of the rehabilitation projects the City undertakes occur in this area. (See the map for 2010 - 2015 CDBG projects.) The West Bloomington Housing Collaborative/Mid-Central Community Action has received a grant from the Illinois Attorney General's office for the acquisition and rehabilitation of foreclosed/abandoned properties in this area. The project will take about 3 years to complete.
<b>Are there barriers to improvement in this target area?</b>	As with most projects, there is not enough money to assist everyone in this area. There is also a higher proportion of rental properties in this area compared to other areas of the City. Many of the landlords are considered "absentee" and do not always provide proper upkeep on their properties. The City's Rental Registration Program has made great strides in making improvements with these landlord issues but many still remain.

## General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

In 2008, the City adopted the West Bloomington Neighborhood Plan area, bounded by Locust St. on the north, Taylor St. on the south, Lee St. on the east and Morris Ave. on the west. This area is also the area served by the West Bloomington Revitalization Project. This area was selected as the City's slum/blight area as it met the definition per the State of Illinois' statute 315 ILCS 5/3 and was a manageable size in relation to current CDBG funding levels. In order to meet the "Slum or Blighted Area" guidelines, the area must be predominantly urbanized within the city limits and have 25 percent or more of the properties exhibiting one or more of the following characteristics:

1. Prevalence of buildings in which it is unsafe or unhealthy for persons to live or work.
2. The existence of inadequate public improvements such as water, sewer, street, curb and gutter, sidewalks and parking.
3. Existence of properties with known or suspected environmental contamination or hazardous wastes.
4. The existence of factors that prevent or substantially hinder the economically viable use or capacity of buildings or lots.
5. Adjacent or nearby uses that are incompatible with each other and which prevent the economic development of those parcels or other portions of the project area.
6. The existence of subdivided lots of irregular form and shape and inadequate size for proper usefulness and development that are in multiple ownership and/or do not meet the City's bulk regulation standards as adopted by the zoning code.
7. Depreciation or stagnant property values, impaired investments or increased foreclosures.
8. Abnormally high business vacancies, abnormally low lease rates, high turnover rates, abandoned buildings or excessive vacant lots within an area developed for urban use and served by utilities.
9. A lack of necessary commercial facilities that are normally found in neighborhoods, including grocery stores, drug stores, banks and other lending institutions.
10. Residential overcrowding or an excess of bars, liquor stores or other businesses that cater exclusively to adults, which has led to problems with safety and welfare.
11. A high crime rate that constitutes a serious threat to public safety and welfare.

The City will continue to support projects outside of this area with a concentration on the Low-Moderate Areas. The Low-Moderate Area map is attached. This area is comprised of census tracts meeting HUD's Low-Mod guidelines for Low- and Moderate-Income.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 49 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Physical Disabilities
	<b>Geographic Areas Affected</b>	WEST BLOOMINGTON REVITALIZATION PROJECT AREA Low and moderate income areas outside of West Bloomington Revitalization Project
	<b>Associated Goals</b>	Decent Housing - Rehabilitation Suitable Living Environment - Infrastructure Sustainable Living Environment - Demolition Sustainable Living Environments - Emergency Grant West Bloomington Revitalization Project
	<b>Description</b>	For the Affordable Housing Priority, the City will primarily focus on rehabilitation of existing units. The Rehabilitation Program currently has a waiting list for low and moderate income households needing repairs. Although a good number of the activities will take place in the West Bloomington area, the City will not limit itself to that area alone. The City will provide funding to YouthBuild for a portion of rehabilitation costs associated with donated properties. After demolishing condemned and delapidated structures, the City will clear and donate the property to either YouthBuild or Habitat for Humanity which will then build affordable homes for sale to low- and moderate-income households. The City will also continue to support the AMBUCS ramp project which uses volunteer labor to build ramps for elderly and disabled individuals. The City covers the cost of the materials. Homeless prevention will be addressed by partnering with PATH to provide an Emergency Grant fund to support individuals and families in danger of becoming homeless and 2 FTE positions - a Homeless Outreach Worker and a Housing Benefits Specialist.



	<b>Basis for Relative Priority</b>	According to the 2014 Community Needs Assessment, 54.7% of households reported having "severe housing problems". Home repairs are often cost prohibitive for low and moderate income households, especially major repairs such as roof replacement and sewer and water repairs. By assisting low and moderate income households with costly repairs, the City is able to help families maintain the value of their property while avoiding further problems down the road. This use of CDBG funding for rehabilitation is essential to keeping home-ownership affordable for households in West Bloomington and other areas. Unfortunately, rehabilitation projects are also very labor intensive and there is never enough money to help everyone in need. The City currently has a waiting list for the Rehabilitation Loan Program.
2	<b>Priority Need Name</b>	Homelessness
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions
	<b>Geographic Areas Affected</b>	WEST BLOOMINGTON REVITALIZATION PROJECT AREA Low and moderate income areas outside of West Bloomington Revitalization Project
	<b>Associated Goals</b>	Sustainable Living Environment - Continuum of Care Sustainable Living Environments - Emergency Grant
	<b>Description</b>	The City is the lead agency for the local Continuum of Care. Through CDBG, it is able to support the Continuum by funding a portion of 2 FTE positions at PATH (Providing Access to Help), a Homeless Outreach Worker and a Housing Benefits Specialists. The City also provides PATH with Emergency Grant funds, mentioned above, that provides rent and utility assistance to help individuals and families remain housed.

	<b>Basis for Relative Priority</b>	Homelessness continues to be an area of concern for the City. PATH estimates that 312 individuals become homeless each year. The City will continue to support a portion of two FTE positions at PATH - a Homeless Outreach Worker and Housing Benefits Specialist. The City will also continue to provide Emergency Grant funds through PATH for the purpose of helping families avoid homelessness.
<b>3</b>	<b>Priority Need Name</b>	Non-Housing Community Development
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle
	<b>Geographic Areas Affected</b>	WEST BLOOMINGTON REVITALIZATION PROJECT AREA Low and moderate income areas outside of West Bloomington Revitalization Project
	<b>Associated Goals</b>	Creating Economic Opportunity - Job/Life Skills Suitable Living Environment - Infrastructure Suitable Living Environment - Public Facilities Suitable Living Environment - Public Services West Bloomington Revitalization Project
	<b>Description</b>	Public facilities, infrastructure and public services are the main areas the City will address under Non-Housing Community Development during this plan period.
	<b>Basis for Relative Priority</b>	Historically, the City has dedicated funding for public facilities, infrastructure and public service projects to the West Bloomington Area. As stated throughout this plan, West Bloomington has aged infrastructure, older homes and fewer social service resources. Census data identifies it as part of a low-income census tract. Due to these facts, the needs in this area are typically higher than those of other areas in the City.

**Narrative (Optional)**

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	
TBRA for Non-Homeless Special Needs	
New Unit Production	
Rehabilitation	
Acquisition, including preservation	

**Table 50 – Influence of Market Conditions**

## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

The City will utilize CDBG, City General Funds and other grant sources of funding to support programs during this Consolidated Plan. In recent years, the City has received funding from IHDA's Single-family Owner-Occupied Rehabilitation (SFOOR) and Abandoned Property Program (APP) grants leveraging CDBG funds for home rehabilitation and demolition activities in the City.

### 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	549,498	30,000	150,000	729,498	2,099,902	Expected amount available for the remainder of the Con Plan was calculated based on an 5-year anticipated resources of \$2,829,000 minus the \$729,498 for Year 1.

Table 51 - Anticipated Resources

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

The City will leverage CDBG federal funds with City General Funds in a variety of ways. The City will utilize the General Fund to cover Code Enforcement activities and the Rental Registration and Inspection Program. By using City General Funds, code enforcement officers can cover the entire City of Bloomington rather than only focusing on the CDBG program target area. The City also sets aside funding from the General Fund to assist with tree trimming and removal. The City received the IHDA Abandoned Property Program grant in 2014. The grant provided approximately \$52,000 for demolition of abandoned properties. The majority of the funding will be spent prior to the start of PY41 but any remaining funding will be carried over for demolition activities. If IHDA announces that additional funding is available, the City will apply again.

The above numbers, except for the Annual Allocation, represent estimates based on the previous grant allocation and program income. If future grant allocations, program income and/or carry-forward funds are greater than anticipated, the additional monies will likely be dedicated to the Home Rehabilitation Loan program, Demolition Program and Public Services. If the funds are less than anticipated, cuts will be made in the same areas.

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

At any given time, the City owns a handful of properties slated for demolition. Once cleared, the properties are typically donated to either Habitat for Humanity or YouthBuild for new construction of affordable housing on a spot-basis - furthering the goal of increasing the City's affordable housing stock and meeting HUD's one-for-one replacement requirement.

**Discussion**

As with most communities, needs are always greater than funding sources received. The City will continue to collaborate with other local agencies, forming partnerships to leverage our dollars and attempt to address some of the most critical needs of the community. We propose to expend the majority of our resources towards housing and infrastructure-related projects and activities. The continuation of these programs revitalizes and strengthens our neighborhoods thus enhancing the quality of life for low- and moderate-income households and the City as a whole.

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
WEST BLOOMINGTON REVITALIZATION PROJECT	Subrecipient	neighborhood improvements	Jurisdiction
Construction Charities	Subrecipient	Ownership	Region
HABITAT FOR HUMANITY OF MCLEAN COUNTY	Non-profit organizations	Ownership	Jurisdiction
YouthBuild McLean County	Subrecipient		Region
Mid-Central Community Action	Non-profit organizations	Ownership neighborhood improvements	Region
PATH	Subrecipient	Homelessness Ownership Rental public services	Region
BLOOMINGTON HOUSING AUTHORITY	Subrecipient	Ownership Rental public services	Jurisdiction

**Table 52 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

The City has strong partnerships with many organizations within the institutional delivery system. Homelessness is addressed throughout a service delivery system through the Continuum of Care and its partners. PATH is one of the strongest assets the community has, not only addressing homeless issues, but also serving as the resource clearinghouse for all social services. Mid Central Community Action is also a leader in affordable housing by helping with home rehabilitation, weatherization, foreclosure intervention, credit counseling, etc. As the main organizations building new homes for low- and moderate-income households in the City, YouthBuild and Habitat for Humanity are assets to affordable housing industry as well.

The single most important gap in service delivery to carry out the strategic plan is limited resources, both human and financial. Community Development lost a great deal of institutional knowledge when the previous CDBG Grant Coordinator retired in 2014. The new coordinator will spend the majority of the first year of this plan learning the CDBG and Continuum of Care programs in addition to the housing

industry as a whole. Therefore, it is unlikely the City will apply for any funding outside of CDBG during the first year. In the future, outside funding will be sought out to assist with programming as long as staffing levels are adequate to support the work generated by the additional funding.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
<b>Other</b>			

**Table 53 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

All the services listed above are available for all persons experiencing homelessness. Prioritization for deposit/utilities assistance is given to those people experiencing homelessness. There are numerous local agencies that target Veterans and their families for assistance. These services include prevention services as well as supportive services. Those people who are chronically homeless are prioritized for housing as well as for outreach services as these are the people that might be on the streets year

round. Homeless families and unaccompanied youth are prioritized for services through the shelters as well as the schools. The service delivery system meets the needs of these individuals and families by ensuring all people receive services and referrals for programs they are eligible for through a system wide uniform intake. Most people enter the system through the shelters or by the outreach efforts of the Continuum of Care's Outreach Team. By accessing services each person/family is linked to supportive services as needed. Our community's HIV population is primarily served through the HIV/AIDS Center, Heart of Illinois, McLean County Office, housed at the McLean County Health Department. Some services are provided on a more limited basis due to staffing issues. For instance, medical services/outreach is only provided twice a month in Bloomington.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The 2-1-1 referral line is a great strength for the homeless services system. This allows people the opportunity to call an easy to remember number for referrals. Our community has many resources for people experiencing homelessness and that leads to a greater number of services. Service gaps involve inadequate funding for emergency rent and utilities. Rent funds are commonly exhausted before the end of their fiscal period, and other funds such as LIHEAP do not fulfill all the utility needs. In addition, many funding sources that provide funds for emergency rent or utilities require clients to be working or have some type of income. There is also a lack of subsidized or affordable, safe housing.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The Continuum of Care will implement a coordinated intake and assessment system that will allow for a uniform intake and assessment for prioritizing needs and services for people experiencing homelessness. The assessment will use a divergent method for those people who can be diverted from the system. Then the assessment will utilize a needs based questionnaire to determine priority of needs and make proper referrals for housing and services. The community agencies continue to search for more funding opportunities for prevention services as well as for affordable housing options.



## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Decent Housing - Rehabilitation	2015	2019	Affordable Housing	WEST BLOOMINGTON REVITALIZATION PROJECT AREA Low and moderate income areas outside of West Bloomington Revitalization Project	Affordable Housing	CDBG: \$1,000,000	Homeowner Housing Rehabilitated: 100 Household Housing Unit
2	Sustainable Living Environment - Demolition	2015	2019	Affordable Housing	WEST BLOOMINGTON REVITALIZATION PROJECT AREA Low and moderate income areas outside of West Bloomington Revitalization Project	Affordable Housing	CDBG: \$600,000	Buildings Demolished: 30 Buildings
3	Sustainable Living Environments - Emergency Grant	2015	2019	Affordable Housing Homeless	WEST BLOOMINGTON REVITALIZATION PROJECT AREA Low and moderate income areas outside of West Bloomington Revitalization Project	Affordable Housing Homelessness	CDBG: \$100,000	Homelessness Prevention: 150 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Sustainable Living Environment - Continuum of Care	2015	2019	Homeless	WEST BLOOMINGTON REVITALIZATION PROJECT AREA Low and moderate income areas outside of West Bloomington Revitalization Project	Homelessness	CDBG: \$238,400	Homelessness Prevention: 3500 Persons Assisted
5	Suitable Living Environment - Public Services	2015	2019	Homeless Non-Homeless Special Needs Non-Housing Community Development	WEST BLOOMINGTON REVITALIZATION PROJECT AREA Low and moderate income areas outside of West Bloomington Revitalization Project	Non-Housing Community Development	CDBG: \$250,000	Public service activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
6	Creating Economic Opportunity - Job/Life Skills	2015	2019	Non-Housing Community Development	WEST BLOOMINGTON REVITALIZATION PROJECT AREA Low and moderate income areas outside of West Bloomington Revitalization Project	Non-Housing Community Development	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Suitable Living Environment - Infrastructure	2015	2019	Non-Housing Community Development	WEST BLOOMINGTON REVITALIZATION PROJECT AREA Low and moderate income areas outside of West Bloomington Revitalization Project	Affordable Housing Non-Housing Community Development	CDBG: \$416,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted  Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 20 Households Assisted
8	Suitable Living Environment - Public Facilities	2016	2019	Non-Housing Community Development	WEST BLOOMINGTON REVITALIZATION PROJECT AREA Low and moderate income areas outside of West Bloomington Revitalization Project	Non-Housing Community Development	CDBG: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	West Bloomington Revitalization Project	2015	2019	Affordable Housing Non-Housing Community Development	WEST BLOOMINGTON REVITALIZATION PROJECT AREA	Affordable Housing Non-Housing Community Development	CDBG: \$75,000	Public service activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted  Homeowner Housing Rehabilitated: 25 Household Housing Unit

Table 54 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Decent Housing - Rehabilitation
	<b>Goal Description</b>	Preservation of housing stock by providing single-family, owner-occupied households rehabilitation loans and grants. Activities will include but not be limited to: partnership with AMBUCS to build accessibility ramps, rehabilitation project continuation for manufactured home rehabilitation through Construction Charities, projects with the West Bloomington Revitalization Project and YouthBuild. The City anticipates it will assist 20 household units per year.
2	<b>Goal Name</b>	Sustainable Living Environment - Demolition
	<b>Goal Description</b>	Elimination of slums and blight of deteriorated structures by funding for clearance and demolition of accessory structures and/or housing/buildings. Properties will be donated to either YouthBuild or Habitat for Humanities for new construction of affordable housing when possible. The City anticipates that it will perform an average of 6 demolitions per year.

3	<b>Goal Name</b>	Sustainable Living Environments - Emergency Grant
	<b>Goal Description</b>	The City will assist low and moderate income households with payments, not to exceed 3 months, for items such as food, clothing housing (rent/mortgage), utilities or emergency shelter. The grant funds will be administered through PATH. Payments made on behalf of the household will be made directly to the provider.
4	<b>Goal Name</b>	Sustainable Living Environment - Continuum of Care
	<b>Goal Description</b>	The City of Bloomington is the grant administrator for the McLean County Continuum of Care. The City intends to provide leverage for two Supportive Housing Program (SHP) funded positions - a Housing and Benefits Specialist and Homeless Outreach Worker, both housed at PATH. Funds for these positions are obligated under the Public Services line item.
5	<b>Goal Name</b>	Suitable Living Environment - Public Services
	<b>Goal Description</b>	The City will utilize CDBG funds to assist local organizations to enhance the quality of life for the residents of Bloomington through Public Service projects. The City will provide funding for Peace Meals senior nutrition program for Bloomington residents. Peace Meals allows many elderly residents to age-in-place by providing home-delivery of up to five meals a week. Residents can also choose to take their meals at a community site which provides an opportunity for social interaction. The City will support residents in need of emergency assistance with rent, utilities, food, etc through an Emergency Grant to PATH. PATH will administer the grant providing funding directly to the service provider. The City will also support PATH by partially funding two FTE position - a Housing Benefits Specialist and a Homeless Outreach Worker. The City will support other Public Service projects throughout the terms of this plan.
6	<b>Goal Name</b>	Creating Economic Opportunity - Job/Life Skills
	<b>Goal Description</b>	The City will provide funding for Job and Life Skills training for Bloomington Public Housing Residents. The funding level below represents funds allocated for this goal for PY41 (2015 - 2016).

7	<b>Goal Name</b>	Suitable Living Environment - Infrastructure
	<b>Goal Description</b>	<p>The City intends to provide funds for sewer and water replacement in low and moderate income areas of Bloomington. For PY41, the City plans to focus on upgrades along Catherine St. These upgrades will allow for the construction of a fully accessible rental home and connection services to families on that block. The project is located in the West Bloomington Plan Area. The PY40 Action Plan included \$100,000 for sewer hook-up grants on Jackson St. This project will likely carry-forward to PY41.</p> <p>The City added a sidewalk project via the Substantial Amendment process in FY41. The project will replace portions failing sidewalks in the City's low and moderate income area.</p>
8	<b>Goal Name</b>	Suitable Living Environment - Public Facilities
	<b>Goal Description</b>	<p>The City will utilize CDBG funding to make improvements to Public Facilities. All Public Facility activities will meet HUD guidelines. Previous Public Facilities projects have included upgrades to the kitchen at Woodhill Towers, HVAC, roof replacement and rehab work at Lawrence Irvin, and HVAC, roof repair and bathroom remodel at Milestones Early Learning Center. The City does not plan to conduct any Public Facilities activities during PY41 but will likely support such projects during the course of the 5-Year Plan.</p>
9	<b>Goal Name</b>	West Bloomington Revitalization Project
	<b>Goal Description</b>	<p>The City will support various efforts of the West Bloomington Revitalization Project (WBRP) over the course of this Consolidated Plan. Programs may include the Tool Library, Facade program, community garden or other yet to be identified projects.</p>

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The City will assist 100 income-eligible households with minor to moderate home rehabilitation through grants and 0% interest deferred loans - helping to keep the cost of staying in their home affordable. Additionally, the City will donate 20 properties to Habitat for Humanity, YouthBuild and other non-profits for the purpose of construction/rehabilitation of affordable housing.



## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

As of 2-19-2015, 8 households (19%) on the Bloomington Housing Authority (BHA) wait list have a disability of some sort that may affect the type of housing needed.

### **Activities to Increase Resident Involvements**

The BHA holds a week-long job/life skills training program every year. The City supports a portion of the training with CDBG funding. The BHA has developed a Family Self Sufficiency Program and established a Program Coordinating Committee (PCC) to help achieve the goals and fulfill the purpose of the Family Self Sufficiency Program. The goal of the program is to have one family purchase a home in the next year. The Housing Authority provides a computer lab in two housing developments - Holton Homes and Wood Hill Towers. BHA also supports a Voluntary Tenant Patrol.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

No

### **Plan to remove the ‘troubled’ designation**



## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

Bloomington garbage fees have recently increased due to the new use of automation to collect garbage. Effective May 1, 2014, households in Bloomington are being charged based on the amount of garbage produced, as oppose to the previous flat rate of \$16 per month for each household. Households using a 35-gallon cart are charged \$16 per month, 65-gallon carts are charged \$18, and 95-gallon carts are charged \$20. Additional trash bags not fitting in the carts cost \$3 each. In 2015, the cost for 65-gallon carts and 95-gallon carts will increase by \$2 and \$3, respectively. In 2016, the cost will increase by \$1 and \$2, respectively, totaling \$21 for a 65-gallon cart and \$25 for a 95-gallon cart. The additional cost of garbage pick-up may present an extra burden to low-income families. Recycling carts, however, are provided to households at no extra charge.

Building permit and Bloomington Normal Water Reclamation District fees have also increased, posing extra burden to homeowners and renters. Effective May 2014, Bloomington-Normal households are being charged \$12.80 each bi-monthly. The minimum charge includes 4,000 gallons of consumption. Consumption over 4,000 gallons is \$1.70 per one thousand gallons. This amounts to a 7.9% increase from the previous year.

As with most local units of government, Bloomington experienced some financial challenges in 2009 resulting in reduced staffing through early retirements and staff cuts. The collapse of the housing industry during this same time frame required lenders to tighten their lending practices making it very difficult for low-income and first-time homebuyers to get home loans. Many first-time home buyers are hesitant to even try to purchase a home due to the tougher lending practices and higher down payment requirements. The high fair market rent in Bloomington makes it difficult for renters who are interested in purchasing a home to save enough money for a down payment. Although things have improved somewhat in recent years both at the City and with lending guidelines, many of the staff positions the City lost have not been replaced, making it difficult to apply for funding for grants that are more labor intensive such as those offering down payment assistance to qualified first-time home buyers.

The Not-In-My-Back-Yard (NIMBY) attitude is alive and well in Bloomington, as it is all over the country. Despite a study conducted by the McLean County Regional Planning Commission showed that creating affordable housing in neighborhoods does not reduce property values, adjacent property owners strongly resist affordable housing in their neighborhoods due to the belief that their property values will decrease if affordable housing is in their neighborhood. The Housing Working Group for the City's Comprehensive Plan has discussed the need for an educational campaign to promote the benefits of affordable housing.

The City has a shortage of landlords willing to rent to individuals and families with poor credit and/or unfavorable rental history. The Bloomington Housing Authority also finds difficulties having enough landlords willing to rent to families with Housing Choice Vouchers.

## **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The City will increase the stock of affordable housing by dedicating CDBG funding for demolition of deteriorating structures and deeding the lots to either Habitat for Humanity or YouthBuild for the purpose of new construction of affordable housing. The City donates approximately 8-12 properties a year to Habit and/or YouthBuild. The City currently waives all permit fees for our not-for-profit developers. Staff will advocate for the continuation of this practice.

The City will continue to offer the Rehabilitation Loan Program which provides funding for home improvements such as roof replacement, siding and windows to low and moderate-income households. The program also provides for emergency sewer and water repairs. In many cases, this program makes the difference between a family being able to remain in their home or being displaced due to conditions that make the home uninhabitable but are too costly for them to fix on their own.

Community Development staff currently serves on several committees and working groups discussing the issue of affordable housing. The Housing Working Group for the City's Comprehensive Plan has discussed the need for one central coordinating body on the issue of affordable housing. Staff will support this "housing council" should it be accepted by the Bloomington Planning Commission. Bringing all of the key players together will be much more effective in determining the barriers to affordable housing and implementing effective strategies to make housing more affordable in the community.

The City will continue to dedicate Emergency Grant Funds to PATH. Often times, a family is unable to obtain affordable housing because of a high deposit requirement. They can afford the monthly cost of the rent but do not have the cash on hand for the deposit. The emergency funds can be used to assist with at least a portion of the deposit helping the family get the housing they need.

Several agencies work with landlords to help families with poor credit or rental history. The City provides a landlord training every other year at which the Bloomington Housing Authority provides information on the benefits of Housing Choice Vouchers.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

The McLean County Continuum of Care is where homeless planning in Bloomington-Normal takes place. Meetings are held nine times a year and address changes in services, goals, needs, and concerns regarding homeless issues in the community. PATH is seen as the access point for those trying to avoid homelessness or those entering the homeless system. Local social service agencies, the City, hospitals, etc. are well-aware that PATH is the place to go when someone is in danger of becoming homeless or suffering due to their homeless status.

The City utilizes CDBG dollars to partially fund a Homeless Outreach Worker position at PATH. The Outreach Worker meets with those entering the homeless system for a basic needs assessment and assures that basic needs such as shelter, food, and clothing are being met. The Outreach Worker also helps them connect to other needed services.

### **Addressing the emergency and transitional housing needs of homeless persons**

Three agencies in McLean County provide emergency shelter with a combined total of 130 beds; this figure is down from the 173 beds reported to be available in 2000. These agencies include Neville House, the Salvation Army Safe Harbor Shelter, and Home Sweet Home Ministries, all located in downtown Bloomington. In addition, about 20 organizations, consisting mostly of churches and emergency shelters, provide food and meals to the homeless population.

The Salvation Army Safe Harbor Shelter and Social Service Center in downtown Bloomington provides emergency shelter beds, food and basic necessities to single homeless adults. Individuals aged 18 years or older are allowed to stay for up to 8 weeks, with the possibility of extension based on progress. Case managers work with shelter residents to guide them toward appropriate resources that will help them achieve independence. In addition, the shelter offers job development services, case management, mental health counseling, life skills, laundry and shower facilities, a warming shelter during winter, and breakfast and lunch.

Home Sweet Home Ministries offers emergency shelter, food, clothing, case management, and ministry to individuals and families experiencing homelessness. To be admitted to the shelter, individuals must schedule an interview with a case manager to ensure eligibility, have a valid state photo ID or driver's license, receive a clearance card from the Bloomington Police Department, and complete Home Sweet Home Ministries' paperwork. Individuals who remain at the shelter beyond a few weeks are required to work part- or full-time, participate in the shelter's Work Service Program, take college or GED courses, or attend courses taught at the shelter on a variety of topics including job readiness, anger management, interview skills, and addiction recovery. According to Home Sweet Home Ministries' 2013 Annual Report, the agency served an average of 84 residents per night in 2012. Home Sweet Home also

operates a kitchen that served 131,981 meals in 2012, and regularly serves more than 100,000 meals annually.

The Children's Home and Aide Society provides a Crisis Nursery where children can spend the night. Mid-Central Community Action, Salvation Army, and Chestnut Health Systems offer transitional housing to homeless individuals and families. The Community Health Care Clinic also offers services to those without insurance, including those experiencing homelessness.

Project Oz has two programs that are aimed at youth—the Street Outreach Program which is for homeless youth, 17-21 and is strictly outreach services. There is also the Transitional Living Program (TLP)/Maternity Group Home (MGH) program which serves the same age range and has sixteen beds including a semi-supervised apartment and scattered sites. MGH is specifically for pregnant and parenting young women, with a life skills component. TLP is for single males and females also with a life skills component. All agencies interacting with people experiencing homelessness have services for the chronically homeless. There are a few providers that target chronically homeless. Mayors Manor offers transitional housing for individuals with case management services. Chestnut Health Systems also offers transitional housing for individuals and families with case management services. Home Sweet Home has rooms dedicated to house veterans. The Salvation Army has an SSVF program designated for housing veterans.

Mid-Central Community Action provides nine scattered-site transitional housing units for families who have been homeless or threatened with homelessness and 26 supportive housing units at Mayor's Manor for single individuals who are homeless and may also have disabilities.

Labyrinth Outreach Services to Women provides supporting housing for recently incarcerated women.

**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.**

All of the above shelters/transitional housing providers offer services to help homeless individuals and families gain self-sufficiency and work towards improving their situation. Services include case management, job/life-skills training, financial management, etc.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving**

**assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

The City of Bloomington, in conjunction with the Continuum of Care, has followed several strategies for helping low income individuals and families avoid becoming homeless. Strategies include but are not limited to the following:

- 1) Refer clients to PATH information and referral line to gain knowledge of the services available to access PATH Homeless Services if needed.
- 2) Provide emergency funds to be administered through PATH to help families avoid eviction or condemnation.
- 3) Working with the Township office which provides emergency and general assistance.
- 4) Providing any requested information required to continue receiving homeless prevention funds.
- 5) Assisting various social service agencies offering services to this population.

The City of Bloomington, in conjunction with the Continuum of Care, has followed several strategies for helping low income individuals and families avoid becoming homeless. Strategies include but are not limited to the following:

- 1) Refer clients to PATH information and referral line to gain knowledge of the services available to access PATH Homeless Services if needed.
- 2) Provide emergency funds to be administered through PATH to help families avoid eviction or condemnation.
- 3) Working with the Township office which provides emergency and general assistance.
- 4) Providing any requested information required to continue receiving homeless prevention funds.
- 5) Assisting various social service agencies offering services to this population.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The majority of the City's housing rehabilitation activities do not exceed the \$25,000 threshold that requires complete abatement.

There are two regulatory requirements involving the use of lead-based paint that is of concern in this plan. They are: 1) ensuring that all HUD programs involving housing must take certain lead hazard reduction steps if there is visible deterioration of paint in all houses built before 1978; and 2) consulting with the local health departments and the Illinois Department of Public Health on the presence of elevated blood lead levels in children.

In terms of the first requirement, the City of Bloomington began an Rental Registration and Inspection program for all units that turn over tenancy. Landlords are asked to bring structures to code for all tenants. Landlords are required to follow state and local construction protocols for all repairs. If repairs are not made, code violations are cited.

The City has a Certified Lead Risk Assessor, Lead Inspector and Lead Worker Supervisor on staff. The City will continue to require necessary contractors to attend Lead Safe Work Practices training in order to be eligible to bid on CDBG funded activities.

**How are the actions listed above related to the extent of lead poisoning and hazards?**

**How are the actions listed above integrated into housing policies and procedures?**

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

The City has one primary strategy for reducing poverty in the community and that is to focus on stabilizing owner-occupied homes and facilitating the creation of new homeowners. There are two ways to reduce poverty in this country: jobs and homeownership. The City itself will primarily concentrate each year, for the next five years, on the latter. Bloomington will also continue partnerships built up over a long period of time to produce housing, such as Habitat for Humanity and YouthBuild. As previously stated, the City will continue to deed properties to Habitat for Humanity and YouthBuild for the purpose of new construction.

The City is a member of the West Bloomington Housing Collaborative (WBHC). The City supported Mid-Central Community Action (MCCA), lead agency for the WBHC, in obtaining a \$1.5 million dollar grant from the Illinois Attorney General. The grant will allow the WBHC to purchase and rehabilitate vacant homes in West Bloomington. Once the work is completed, the homes will be sold at an affordable cost to a low or moderate income household.

MCCA is the community-leader helping families obtain self-sufficiency through debt reduction, credit repair and foreclosure intervention. MCCA currently partners with Heartland Community to provide the Next-Step program. Individuals and families move through the Next-Step program at their own pace and complete the necessary steps to become financially self-reliant. The City will refer people to MCCA when appropriate.

The City also provides funding to partially support the Bloomington Public Housing Authority's week-long Job/Life Skills training program.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

## **SP-80 Monitoring – 91.230**

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

The City of Bloomington, Community Development Division, will be responsible for monitoring the eligibility of activities carried out under this plan, compliance with the statutes and regulations required by the program and accomplishments of the goals and objectives outlined in this plan. The City's monitoring plan is based on the standards and procedures included in the CDBG Monitoring Handbook published by the US Department of Housing and Urban Development. Monitoring activities will include:

- Creating and implementing a tracking system to track progress of all projects.
- Preparing periodic reports and an annual report covering all activities.
- Periodically monitoring sub-recipients, including reviewing the required annual financial audit, conducting site visits, and consulting on a regular basis.
- Securing an annual audit by an outside CPA firm for compliance with generally accepted practices and principles of accounting and compliance with federal statutes and regulations.

The City will continue to monitor the timely use of expenditures and submit financial reports to HUD in the form of the Federal Cash Transaction Report (FCTR) quarterly.

The programs for the homeless funded by HUD's Continuum of Care and CDBG funds are monitored by the McLean County Continuum of Care (CoC). PATH oversees the process with assistance from the City of Bloomington's Community Development staff and another representative from a CoC funded agency. This monitoring visit takes place annually and involves the following:

Approximately 1 month prior to the monitoring visits, contacts are made with the agencies to set-up on-site visits. Preparatory materials are sent out so that each agency knows what information will be discussed/reviewed during the visit. This includes a list of items that should be available including financial review procedures, scoring guidelines, scoring sheets and client and agency surveys. Materials on the list to be reviewed are:

- Client files from the past year
- HMIS data entries
- Agency and client surveys
- Policies and procedures
- Memorandums of Understanding between all CoC funded agencies and matching fund providers
- Confidentiality materials
- Staff resumes and trainings
- Annual progress reports



- Financial information that shows all program income and expenses
- Staff time and activity logs

At the review, all materials should be readily available. Funded staff members and supervisors should be available for any questions that may arise. Bloomington Community Development staff, PATH, and the alternating CoC agency then review all documents. An established scoring system based on HUD guidelines is used to rate all of the materials. If any materials are missing, a 2 week limit to submit them is given. If any concerns arise, an appropriate deadline is given to insure the concern can be addressed.

Upon completion of all monitoring visits, letters are sent to each agency informing them of areas they did well and areas they may need to make improvements. If there were any problems, a follow-up visit may be set as well.

## Expected Resources

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

#### Introduction

The City will utilize CDBG, City General Funds and other grant sources of funding to support programs during this Consolidated Plan. In recent years, the City has received funding from IHDA's Single-family Owner-Occupied Rehabilitation (SFOOR) and Abandoned Property Program (APP) grants leveraging CDBG funds for home rehabilitation and demolition activities in the City.

#### 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	549,498	30,000	150,000	729,498	2,099,902	Expected amount available for the remainder of the Con Plan was calculated based on an 5-year anticipated resources of \$2,829,000 minus the \$729,498 for Year 1.

Table 55 - 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**

The City will leverage CDBG federal funds with City General Funds in a variety of ways. The City will utilize the General Fund to cover Code Enforcement activities and the Rental Registration and Inspection Program. By using City General Funds, code enforcement officers can cover the entire City of Bloomington rather than only focusing on the CDBG program target area. The City also sets aside funding from the General Fund to assist with tree trimming and removal. The City received the IHDA Abandoned Property Program grant in 2014. The grant provided approximately \$52,000 for demolition of abandoned properties. The majority of the funding will be spent prior to the start of PY41 but any remaining funding will be carried over for demolition activities. If IHDA announces that additional funding is available, the City will apply again.

The above numbers, except for the Annual Allocation, represent estimates based on the previous grant allocation and program income. If future grant allocations, program income and/or carry-forward funds are greater than anticipated, the additional monies will likely be dedicated to the Home Rehabilitation Loan program, Demolition Program and Public Services. If the funds are less than anticipated, cuts will be made in the same areas.

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

At any given time, the City owns a handful of properties slated for demolition. Once cleared, the properties are typically donated to either Habitat for Humanity or YouthBuild for new construction of affordable housing on a spot-basis - furthering the goal of increasing the City's affordable housing stock and meeting HUD's one-for-one replacement requirement.

**Discussion**

As with most communities, needs are always greater than funding sources received. The City will continue to collaborate with other local agencies, forming partnerships to leverage our dollars and attempt to address some of the most critical needs of the community. We propose to expend the majority of our resources towards housing and infrastructure-related projects and activities. The continuation of these programs revitalizes and strengthens our neighborhoods thus enhancing the quality of life for low- and moderate-income households and the City as a whole.

## 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	Decent Housing - Rehabilitation	2015	2019	Affordable Housing	WEST BLOOMINGTON REVITALIZATION PROJECT AREA Low and moderate income areas outside of West Bloomington Revitalization Project	Affordable Housing	CDBG: \$263,072	Homeowner Housing Rehabilitated: 25 Household Housing Unit
2	Sustainable Living Environment - Demolition	2015	2019	Affordable Housing	WEST BLOOMINGTON REVITALIZATION PROJECT AREA Low and moderate income areas outside of West Bloomington Revitalization Project	Affordable Housing	CDBG: \$116,409	Buildings Demolished: 6 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Creating Economic Opportunity - Job/Life Skills	2015	2019	Non-Housing Community Development	WEST BLOOMINGTON REVITALIZATION PROJECT AREA Low and moderate income areas outside of West Bloomington Revitalization Project	Non-Housing Community Development	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted
4	Suitable Living Environment - Public Services	2015	2019	Homeless Non-Homeless Special Needs Non-Housing Community Development	WEST BLOOMINGTON REVITALIZATION PROJECT AREA Low and moderate income areas outside of West Bloomington Revitalization Project	Homelessness Non-Housing Community Development	CDBG: \$58,680	Public service activities other than Low/Moderate Income Housing Benefit: 850 Persons Assisted
5	Suitable Living Environment - Infrastructure	2015	2015	Non-Housing Community Development	WEST BLOOMINGTON REVITALIZATION PROJECT AREA Low and moderate income areas outside of West Bloomington Revitalization Project	Affordable Housing	CDBG: \$250,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 15 Households Assisted
6	Sustainable Living Environments - Emergency Grant	2015	2019	Affordable Housing Homeless	WEST BLOOMINGTON REVITALIZATION PROJECT AREA Low and moderate income areas outside of West Bloomington Revitalization Project	Non-Housing Community Development	CDBG: \$1	Public service activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Sustainable Living Environment - Continuum of Care	2015	2019	Homeless	WEST BLOOMINGTON REVITALIZATION PROJECT AREA Low and moderate income areas outside of West Bloomington Revitalization Project	Homelessness	CDBG: \$0	Homelessness Prevention: 3000 Persons Assisted
8	Suitable Living Environment - Public Facilities	2016	2019	Non-Housing Community Development	Low and moderate income areas outside of West Bloomington Revitalization Project	Non-Housing Community Development	CDBG: \$10,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 600 Persons Assisted

Table 56 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Decent Housing - Rehabilitation
	<b>Goal Description</b>	The City will provide rehabilitation grants and/or loans to low and moderate income households. The funds will be utilized to assist families with major home repairs including, but not limited to roof replacement new siding and window replacement, and emergency sewer and water repairs. The City intends to continue supporting the manufactured home rehabilitation program through a grant to Construction Charities. YouthBuild will receive funding to support a rehabilitation project on a home donated by the City. Funds will also be utilized to cover Rehabilitation Service Delivery costs. Two grants to WBRP - one to support the Fascade Program and one for the Tool Library- will be listed as separate projects but will address this goal as well.

2	<b>Goal Name</b>	Sustainable Living Environment - Demolition
	<b>Goal Description</b>	The City will utilize its Demolition Program to increase the affordable housing stock. When the City acquires properties for demolition, it will donate the cleared lots to local organizations such as YouthBuild and Habitat for Humanity for new construction of affordable housing on a spot-basis. The City estimates it will average 6 demolitions per year during the course of this plan.
3	<b>Goal Name</b>	Creating Economic Opportunity - Job/Life Skills
	<b>Goal Description</b>	The City will partner with the Bloomington Housing Authority to provide partial funding for a week-long job/life-skills training. The goal of the program is to help Housing Authority residents become better prepared for the work-force by teaching basic job and life skills.
4	<b>Goal Name</b>	Suitable Living Environment - Public Services
	<b>Goal Description</b>	The City will utilize CDBG funding to assist local organizations to enhance the quality of life for the residents of Bloomington through Public Service projects. Planned activities for FY41 include Peace Meals, Emergency Grant funds and matching funds for 2 positions at PATH.
5	<b>Goal Name</b>	Suitable Living Environment - Infrastructure
	<b>Goal Description</b>	The City will utilize CDBG funding to make infrastructure improvements in low-moderate income areas.
6	<b>Goal Name</b>	Sustainable Living Environments - Emergency Grant
	<b>Goal Description</b>	This goal will assist the local Continuum of Care with its goal of ending homelessness. The Emergency Fund Program provides emergency payments, paid to the service provider and not to exceed 3 months, to low and moderate income households at risk of becoming homeless. Funds can be utilized to assist with emergency home repairs such as furnace replacement, keep utilities working and rental assistance.
7	<b>Goal Name</b>	Sustainable Living Environment - Continuum of Care
	<b>Goal Description</b>	The City serves as the fiscal agent for HUD's Supportive Housing Program funds. The grant supports (6) McLean County Continuum of Care partners by providing funds for supportive services and rental assistance. The ultimate goal of the Continuum of Care is to end homelessness in McLean County.



<b>8</b>	<b>Goal Name</b>	Suitable Living Environment - Public Facilities
	<b>Goal Description</b>	The City will complete a sidewalk replacement activity under this goal.

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The overriding goal of all activities is to strengthen the quality of life for Bloomington residents and their neighborhoods. The City will utilize CDBG funds to support activities that will work towards this goal. The following activities have been selected for implementation during PY41.

### Projects

#	Project Name
1	Rehabilitation Grants and Loans
2	Rehabilitation Service Deliver Costs
3	Administration and General Management
4	Demolition Program
5	Public Services
6	Infrastructure
7	West Bloomington Revitalization Project Tool Library
8	West Bloomington Revitalization Project Fascade Program
9	Public Facilities

Table 57 – Project Information

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

HUD requires CDBG recipients to expend a minimum of 70% of CDBG funding on low- and moderate-income persons. The City selects activities with this requirement in mind. Additionally, the data collected during the needs assessment process supports the need for housing and infrastructure activities benefitting low-income census tracts. The majority of the activities/funding outlined in this Action Plan will benefit households in the West Bloomington Plan Area.

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

1	<b>Project Name</b>	Rehabilitation Grants and Loans
	<b>Target Area</b>	WEST BLOOMINGTON REVITALIZATION PROJECT AREA Low and moderate income areas outside of West Bloomington Revitalization Project
	<b>Goals Supported</b>	Decent Housing - Rehabilitation
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$246,047
	<b>Description</b>	This project will provide funding to low and moderate income households for necessary/emergent home repairs.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	<p>Rehabilitation Loans and Grants - This activity will provide grants and/or forgivable loans to low and moderate income families for home repairs. The budget includes \$46,000 in CDBG FY41.</p> <p>Construction Charities Manufactured Home Rehabilitation - This activity will provide funding to Construction Charities in the amount of \$50,000 for rehabilitation on manufactured homes. The goal of the program is to assist 7-8 home-owners. See the Maps section in the Appendix for activities planned/completed in PY40.</p> <p>YouthBuild Rehabilitation Grant - This grant will provide funding to YouthBuild of McLean County in the amount of \$20,000 for rehabilitation on a single-family home that will be sold to a low or low-moderate income household.</p>
2	<b>Project Name</b>	Rehabilitation Service Deliver Costs
	<b>Target Area</b>	WEST BLOOMINGTON REVITALIZATION PROJECT AREA Low and moderate income areas outside of West Bloomington Revitalization Project
	<b>Goals Supported</b>	Decent Housing - Rehabilitation
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$7,025

	<b>Description</b>	This project will provide funding to support the costs of administering the Rehabilitation Loan Program. Associated costs may include items such as license renewal fees and refresher courses, credit checks for loan applicants, etc.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>3</b>	<b>Project Name</b>	Administration and General Management
	<b>Target Area</b>	WEST BLOOMINGTON REVITALIZATION PROJECT AREA Low and moderate income areas outside of West Bloomington Revitalization Project
	<b>Goals Supported</b>	Decent Housing - Rehabilitation Sustainable Living Environment - Demolition Suitable Living Environment - Public Services Creating Economic Opportunity - Job/Life Skills Suitable Living Enviroment - Infrastructure
	<b>Needs Addressed</b>	Affordable Housing Homelessness Non-Housing Community Development
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	The project will support the administration costs associated with implementation of the CDBG grant and its projects and activities. Funding will cover administrative expenses such as staff training and in-services, postage, contracted services, etc.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	There will be no specific activities under this project. It will support the overall administration of the CDBG grant.

<b>4</b>	<b>Project Name</b>	Demolition Program
	<b>Target Area</b>	WEST BLOOMINGTON REVITALIZATION PROJECT AREA Low and moderate income areas outside of West Bloomington Revitalization Project
	<b>Goals Supported</b>	Sustainable Living Environment - Demolition
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$116,409
	<b>Description</b>	This project will help eliminate the slums and blight of deteriorated structures by funding for clearance and demolition of accessory structures and/or housing/buildings. Properties will be donated to either YouthBuild or Habitat for Humanities for new construction of affordable housing when possible.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>5</b>	<b>Project Name</b>	Public Services
	<b>Target Area</b>	WEST BLOOMINGTON REVITALIZATION PROJECT AREA Low and moderate income areas outside of West Bloomington Revitalization Project
	<b>Goals Supported</b>	Sustainable Living Environments - Emergency Grant Sustainable Living Environment - Continuum of Care Suitable Living Environment - Public Services Creating Economic Opportunity - Job/Life Skills
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$68,680

	<b>Description</b>	The City will utilize CDBG funds to assist local organizations to enhance the quality of life for the residents of Bloomington through Public Service projects. The City will provide funding for Peace Meals senior nutrition program for Bloomington residents. Peace Meals allows many elderly residents to age-in-place by providing home-delivery of up to five meals a week. Residents can also choose to take their meals at a community site which provides an opportunity for social interaction. The City will support residents in need of emergency assistance with rent, utilities, food, etc through an Emergency Grant to PATH. PATH will administer the grant providing funding directly to the service provider. The City will also support PATH by partially funding two FTE position - a Housing Benefits Specialist and a Homeless Outreach Worker. The City will providing funding to the Bloomington Housing Authority to partially fund its week-long job/life skills training program for Housing Authority residents.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>6</b>	<b>Project Name</b>	Infrastructure
	<b>Target Area</b>	WEST BLOOMINGTON REVITALIZATION PROJECT AREA
	<b>Goals Supported</b>	Suitable Living Enviroment - Infrastructure
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$256,337
	<b>Description</b>	This project will provide sewer improvements on N. Catherine St. It will replace the existing substandard 6" line with a new main, new street, curb and guttering; sewer to hook-up for up to 6 residential lines on the block. Additionally, a sewer project on Jackson St. was included (budgeted)in the PY40 Action Plan but the work may not begin until PY41. If not, \$100,000 in carry-forward funds will be utilized for the Jackson St. project in PY41.
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Individual loans to income qualified households for sewer/water connection.  Upgrades to sewer/water lines in the
<b>7</b>	<b>Project Name</b>	West Bloomington Revitalization Project Tool Library
	<b>Target Area</b>	WEST BLOOMINGTON REVITALIZATION PROJECT AREA
	<b>Goals Supported</b>	Decent Housing - Rehabilitation Suitable Living Environment - Public Services
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	This project will provide grant funding to the West Bloomington Revitalization Project's tool lending library. Residents are able to rent home repair tools at no cost from the library.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Grant will be provided at the beginning of the program year.
<b>8</b>	<b>Project Name</b>	West Bloomington Revitalization Project Fascade Program
	<b>Target Area</b>	WEST BLOOMINGTON REVITALIZATION PROJECT AREA
	<b>Goals Supported</b>	Decent Housing - Rehabilitation
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	This project will provide funding to the West Bloomington Revitalization Project to support its Fascade Program. The Fascade Program assists homeowners in West Bloomington with external repairs such as gutters, painting, porch repairs, roofing, etc.
	<b>Target Date</b>	



	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>9</b>	<b>Project Name</b>	Public Facilities
	<b>Target Area</b>	Low and moderate income areas outside of West Bloomington Revitalization Project
	<b>Goals Supported</b>	Suitable Living Environment - Public Facilities
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	This project will provide funds for sidewalk replacement in the City's low and moderate income areas.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Replacement of failing sidewalks.

## **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**

The majority of the CDBG assistance will take place in and around low-income census tracts and the West Bloomington Plan Area in particular. The West Bloomington Plan Area is bounded by Locust St. on the north, Lee St. on the east, Taylor St. on the south and Morris Ave. on the west. See Map section of in Appendix for the West Bloomington Plan Area map and Completed Activities from 2010 - 2014.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
WEST BLOOMINGTON REVITALIZATION PROJECT AREA	

**Table 58 - Geographic Distribution**

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

HUD requires that 70% of the annual CDBG allocation be spent on the Low-Mod Housing national objective. Data reveals that low-income households are more inclined to have multiple housing problems (see NA-10). According to the 2013 Neighborhood Assessment, the neighborhoods identified in West Bloomington are part of a low-income census tract, therefore, the need for assistance with housing repairs is greater in that area. The McLean County Regional Planning Commission intends to designate West Bloomington as a Regeneration Area in the next Comprehensive Plan. A Regeneration Area indicates that it has aged housing and infrastructure as well as lower property assessments.

### **Discussion**

# Affordable Housing

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

### Introduction

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

Table 59 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
Total	0

Table 60 - One Year Goals for Affordable Housing by Support Type

### Discussion

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

### **Introduction**

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

The City of Bloomington reviews the Bloomington Housing Authority's Comprehensive Plan, Agency Plan, Performance and Evaluation Reports and provides comments. The jurisdiction also reviews the semi-annual report of existing ongoing projects. In addition, the Authority has coordinated with our local law enforcement in the following areas: Community Policing, Police Officers Living in Public Housing and a Voluntary Tenant Patrol.

The Housing Authority also participates in the following HUD programs: Capital Fund Grants and Family Self-Sufficiency Grant. They also plan for an Energy Contracting Grant for energy efficiency improvements throughout their buildings.

The Housing Authority has participated in HUD's Housing Choice Voucher Homeownership Administrative Plan since 2006. A Program Coordinating Committee (PCC) was established to help achieve the goals and fulfill the purpose of the Family Self Sufficiency Program. The goal of the program is to have one family purchase a home in the next year. The Housing Authority provides a computer lab in two housing developments - Holton Homes and Wood Hill Towers.

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

A Program Coordinating Committee (PCC) was established to help achieve the goals and fulfill the purpose of the Family Self Sufficiency Program. The goal of the program is to have one family purchase a home in the next year. The Housing Authority also has established a Voluntary Tenant Patrol.

#### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

The Bloomington Housing Authority has been designated as a high performer for a number of years.

### **Discussion**

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

### **Introduction**

The City will continue to serve as the lead agency for the McLean County Continuum of Care which seeks to address the current client base, as well as any additional demands on the homeless system through these primary goals: 1) Increase the stock of affordable and/or subsidized housing throughout McLean County for homeless and chronically homeless; 2) Improve supportive services for the homeless; 3) Increase public awareness and support for plans to end homelessness; 4) Increase the focus on prevention; 5) Identify chronically homeless and work towards the ten year plan to end homelessness; 6) Increase the percentage of people moving into permanent housing.

### **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 anticipates it will receive funds from the 2015 McKinney-Vento funds for the Continuum of Care program. The annual allocation is expected to be approximately \$300,000. In addition, the City plans to provide CDBG funds for the following activities: 1) \$20,000 for Emergency Services grant to PATH for the prevention of homelessness by assisting with emergency rent, utilities and repairs; 2) \$23,680 in Continuum of Care matching funds for PATH's Homeless Outreach Worker and Housing Benefits Specialist.

The Continuum of Care provides outreach and assessment services to homeless people in McLean County. Several types of programs exist including case management, mental health services, job placement, mentoring programs, Veteran's assistance, utility assistance, food referrals and health care. Many of these services are also offered to low-income individuals who may not necessarily be homeless.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The City has utilized CDBG funding in past years to benefit supportive housing projects such as Mayor's Manor and Labyrinth. Funds have also been provided to the Salvation Army for rehabilitation projects related to shelter. There are no specific projects for FY41 but the City will continue to serve as the lead agency for the Continuum of Care program.

The Salvation Army's new shelter helped fill a need for single, homeless women. There is still a lack of shelter beds for families with children, but at this point, new funding for more beds is not looking to be an option. When the shelters in Bloomington are full, PATH can bus homeless individuals/families with children to shelters throughout the state that have available beds. However, the shelter system in the

state is often overtaxed resulting in full capacity throughout.

Labryinth Outreach Services has opened a supportive housing project for recently incarcerated women. The City assisted with the project by helping identify potential properties, providing funding to assist with rehabilitation and partially supporting an Outreach Worker.

A map of Supportive and Transitional housing in Bloomington is located in the Maps section of the Appendix.

**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 City of Bloomington, in conjunction with the Continuum of Care, has followed several strategies for helping low income families avoid becoming homeless:

- 1) Refer clients to PATH information and referral line to gain knowledge of services available and to access PATH Homeless Services, if necessary.
- 2) Provide emergency funds to be administered through PATH to help families avoid eviction or condemnation (\$20,000 CDBG funds).
- 3) Working with the Township office which provides emergency and general assistance.
- 4) Providing any needed information to continue receiving homeless prevention funds from the State of Illinois.
- 5) Assisting various social service agencies offering services to this population.
- 6) Lobbying the State Legislature to provide more emergency assistance to potential homeless clientele.

**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**

### **Health Care Discharge Planning**

Health care facilities are charged with the responsibility to not release patients to the streets or McKinney-Vento funded beds. Social work departments within the hospital must initiate and implement discharge planning. Appropriate places for discharge to from the hospitals are nursing homes, rehabilitation centers or stable homes. Clients may be released to a homeless shelter only when that patient was homeless prior to the hospital stay and the stay was less than 30 days. The CoC maintains regular contact with local hospitals and institution staff to assure that disruptions from staff turnover are minimized. In addition, health care administrators and social workers take part in CoC meetings and agency brochures and housing information are sent to the hospitals on a regular basis.

### **Foster Care Discharge Planning**

In 1999, Congress enacted the Foster Care Independence Act (FCIA), authorizing \$140 million for the John H. Chafee Foster Care Independence Program (Chafee) to improve service delivery for foster youth transitioning out of care. With the implementation of Chafee, Illinois developed the Youth Housing Assistance Program (YHAP), which provides housing advocacy and cash assistance to youth aging out of foster care. YHAP targets youth at risk of becoming homeless who are approaching emancipation or who have already emancipated from the foster care system. The Department of Children and Family Service (DCFS) case workers create individual service plans for those exiting the foster care system. The plans include making referrals to the YHAP rather than the McKinney-Vento funded beds. Housing advocacy is provided for youth at least age 17 1/2 and less than 21. Cash assistance is provided to youth between their 18th and 21st birthdays. Caseworkers refer youth to YHAP six months before emancipation if they are in need of housing services. Youth may receive: 1) Housing advocacy; 2) Start-up Grants; 3) Partial Housing Subsidy; and 4) Crisis Cash Assistance. Follow-up services are provided for a minimum of three months after the client secures appropriate housing.

### **Corrections Discharge Planning**

IL Department of Corrections (IDOC) programming prepares offenders for successful community re-entry without placement in McKinney-Vento programs. TRAC (Trained Reformed and Capable) begins at intake and extends throughout the length of stay. A successful re-entry plan identifies the offender's housing needs, works to obtain appropriate housing and mandates a verifiable address before release. Those with special needs such as substance abuse, mental health issues, and disabilities are assigned dedicated staff that mentor their programming progress while incarcerated and make referrals to the Placement Resource Unit (PRU). PRU works with vendors that provide specialized services for offenders in the community and find special needs housing.

### **Mental Health Discharge Planning**

Mental health state protocols do not include referrals to McKinney-Vento programs as people exiting institutional care are ineligible for assistance. The state has policies to assure that patients are not discharged to homelessness unless they choose to not accept the institution's discharge plan. Community mental health agencies access half-way houses, boarding facilities, transitional housing funded through non-HUD sources and Section 8 vouchers to serve the population coming from an institution.

## **Discussion**



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

### **Introduction:**

The City has several projects planned that will help increase the affordable housing stock and help low- and moderate-income families maintain their current homes. The City has updated its Analysis of Impediments to Fair and Affordable Housing document in 2014. A copy is located in the Appendix section.

### **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**

The City of Bloomington has adopted a Zoning Ordinance since 1979 that guides land use development policies and decisions. The ordinance specifically mentions affordable housing and promotes it throughout the community, while at the same time specifically discourages large concentrations of low-income populations. The ordinance adequately provides for future development opportunity, including in-fill development that would be ideal for affordable housing. The City applies local zoning regulations that guide development across the community and attempts to encourage mixed-use development as well as traditional neighborhood designs. There are no excessive minimum lot standards in the code or other provisions that would dramatically hinder affordable housing development. The City regularly receives comments from housing developers on the zoning code and rarely, if ever, hears that the code is an impediment to fair and affordable housing.

### **Discussion:**

The City will increase the stock of affordable housing by dedicating CDBG funding for demolition of deteriorating structures and deeding the lots to either Habitat for Humanity or YouthBuild for the purpose of new construction of affordable housing. The City donates approximately 6-10 properties a year to Habit and/or YouthBuild. The City currently waives all permit fees for our not-for-profit developers. Staff will advocate for the continuation of this practice.

The City will continue to offer the Rehabilitation Loan Program which provides funding for home improvements such as roof replacement, siding and windows to low and moderate-income households. The program also provides for emergency sewer and water repairs. In many cases, this program makes the difference between a family being able to remain in their home or being displaced due to conditions that make the home uninhabitable but are too costly for them to fix on their own.

Community Development staff currently serves on several committees and working groups discussing the issue of affordable housing. The Housing Working Group for the City's Comprehensive Plan has discussed the need for one central coordinating body on the issue of affordable housing. Staff will support this "housing council" should it be accepted by the Bloomington Planning Commission. Bringing

all of the key players together will be much more effective in determining the barriers to affordable housing and implementing effective strategies to make housing more affordable in the community.

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

### **Introduction:**

The majority of the actions planned at this time have already been outlined in the previous sections of this Consolidated Plan. The first year of this Consolidated Plan will be a challenging one as there was very little overlap between the previous Grant Coordinator and the current Coordinator, leaving very little time for training. CDBG online training is quite dated and there are no in-person trainings scheduled at this time. Additionally, there may be other staffing changes within the Community Development Division. The combination of these issues could decrease the efficiency of the program in Year One. The issues should be short-term and resolved by the start of the 2016-2017 program year.

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

Funding is one obstacle the program currently faces when meeting the needs of underserved populations. Additional grant dollars beyond CDBG/HUD funding will be obtained when possible. The City will partner with local non-profits for grants unavailable to local government. Staff will continue to serve on committees and workgroups that address the housing needs of low and moderate income families and individuals. The City will remain the grantee for the McLean County Continuum of Care, which addresses the needs of the City's homeless.

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

The City will continue to partner with organizations such as YouthBuild of McLean County and Habitat for Humanity for the construction and rehabilitation of affordable housing units. Additionally, the City will look for other opportunities to foster partnerships that will help maintain or increase the current stock of affordable housing units as well as support rehabilitation efforts designed to allow low-mod income families to remain in their homes. Currently, the City is working with MidCentral Community Action in the application of a grant to Neighborworks that could provide up to \$200,000 in funds for roof replacement on homes in West Bloomington. These funds would be leveraged to assist many of the 30 plus households on the Rehabilitation Loan waiting list.

### **Actions planned to reduce lead-based paint hazards**

All CDBG contractors are required to maintain RRP certification. The City will continue to offer RRP certification training every 3-5 for registered contractors. Additionally, the City's Rehabilitation Officer will maintain all necessary licenses and certification to ensure that lead-based paint safety practices and policies are being followed for all CDBG projects.

### **Actions planned to reduce the number of poverty-level families**

The City will continue to support the Bloomington Housing Authority's job training program

annually. Once the Grant Coordinator has had an opportunity to attend a Basically CDBG training, the City will explore possible low-mod job development opportunities.

### **Actions planned to develop institutional structure**

The City has no plans at this time to develop additional institutional structure.

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

The City will continue to serve as the grantee for the McLean County Continuum of Care. Additionally, staff will continue to participate in various workgroups and committees comprised of staff from local social service agencies, business, churches and governments. One example is the League of Women's Voter's Housing Committee which is currently looking into affordable housing options for low and moderate income families as well as the chronically homeless.

### **Discussion:**

## Program Specific Requirements

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

#### Introduction:

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	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	150,000
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>150,000</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	75.00%

The City estimates that it will have approximately \$150,000 in carry forward funding. All program income will be reprogrammed prior to the start of the fiscal year.

## Appendix - Alternate/Local Data Sources

<b>1</b>	<p><b>Data Source Name</b></p> <p>2014 Community Assessment</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>United Way McLean County</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>The data contained within the 2014 Community Assessment was collected in response to a request from several agencies, including the City. The previous assessment was published in 2000. Data was collected in a variety of areas to outline current needs for programs and services in all of McLean County. Specific data for the City of Bloomington and Town of Normal was collected for the purpose of creating the Consolidated Plans.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>The purpose of the 2014 Community Assessment was to provide an overview of the needs for McLean County.</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>Document was published May 2014. Data was collected in late 2013 and early 2014.</p>

**Briefly describe the methodology for the data collection.**

The United Way of McLean County used the following methods for data collection:

- Household survey;
- Key informant interviews
- Focus groups
- Secondary data sources

Full methodology is available at <http://www.uwaymc.org/2014-community-assessment/>.

**Describe the total population from which the sample was taken.**

A total of 1,192 McLean County residents participated in the 2014 Community Assessment. Household survey was mailed to 16,000 McLean County adult residents. Twenty key informant interviews were conducted. Nine additional responses were obtained through SurveyMonkey. Ninety-two service providers and consumers participated in 12 focus groups.

**Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.**

The household survey was mailed to adults age 18 years or older. The survey yielded 1,606 responses. UWMC defined a key informant as a formal or informal leader in McLean County or at a local agency/organization, or as an expert in a topic area of key interest. Focus groups consisted of service providers and consumers of services in the following areas:

- Health
- Seniors
- Homeless
- Caregivers of People with a Disability
- Youth Advocates
- Non-English Speaking
- Rural Neighborhood
- West Bloomington Neighborhood
- East Bloomington Neighborhood
- Normal Neighborhood
- Financial Concerns (2 groups)