

Executive Summary

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

1. Introduction

The City of Bloomington is the entity responsible for implementing the 2020-2024 Consolidated Plan, adopted by the Bloomington City Council on June 8, 2020. The Economic and Community Development department is responsible for managing the City's housing and community development efforts supported with Community Development Block Grant (CDBG) funds. Program Year 2021 will run from May 1, 2021 - April 30, 2022 and be the 47th year the City has implemented the CDBG program.

Geographically, the City of Bloomington encompasses 27.22 square miles of land area within McLean County, the largest county in Illinois. Census data from July 2019 estimates Bloomington's population at 77,330 or 45% of the total population of McLean County. It is served by 3 interstates, 2 major freight railroads, Amtrak and the Central Illinois Regional Airport. The majority of the County's social services are located in Bloomington, primarily in or near the downtown area. Bloomington is divided into three zip codes. The 2019 Community Health Needs Assessment (CHNA) has identified 61701 as one of four zip codes within McLean County with the greatest socioeconomic needs. 61701 was the top ranked zip code with the other two Bloomington zip codes 22nd and 23rd out of 23 total codes. Through the CHNA, housing was identified as one of five social determinants influencing the health of those residing in the 61701 zip code.

The City's Comprehensive Plan divides the City into four broad areas: Regeneration Area, Preservation Area, Stable Area and Emerging Area. The programs outlined in this Annual Action Plan will occur primarily in the Regeneration and Preservation Areas, both of which are identified as priority target areas in the 2020-2024 Consolidated Plan. The Comprehensive Plan classifies the Regeneration Areas as an area in need of immediate resources. This area is home to the City's oldest housing stock and has a higher percentage of rental units than owner-occupied housing. Improving the infrastructure in this area is a priority for the City and its residents alike. Although the Preservation Area is considered more slightly more stable than the Regeneration Area, additional resources are necessary to maintain its stability. Both areas are located within the 61701 zip code area.

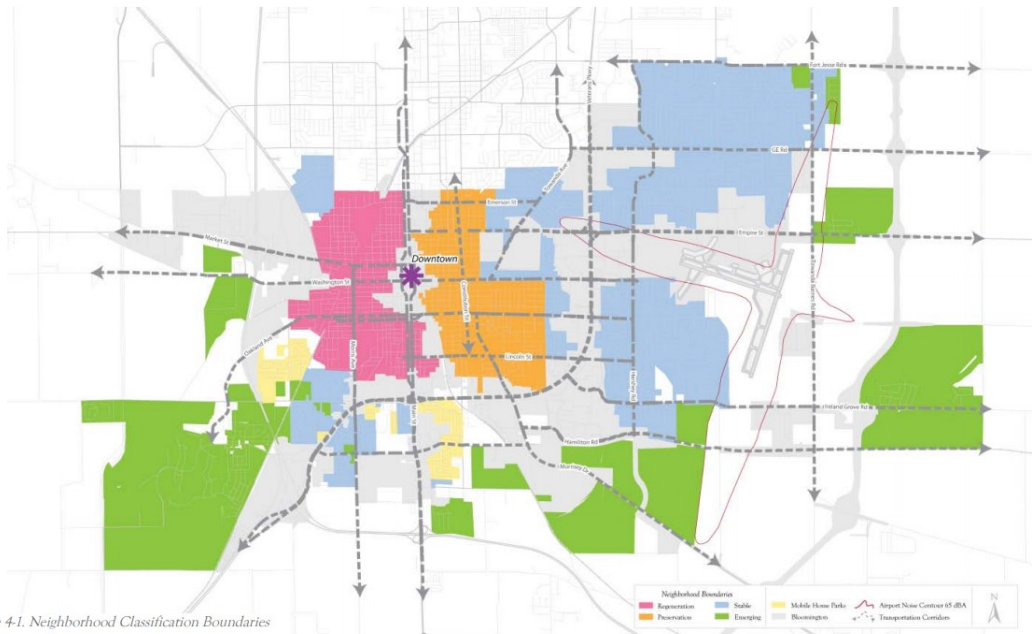
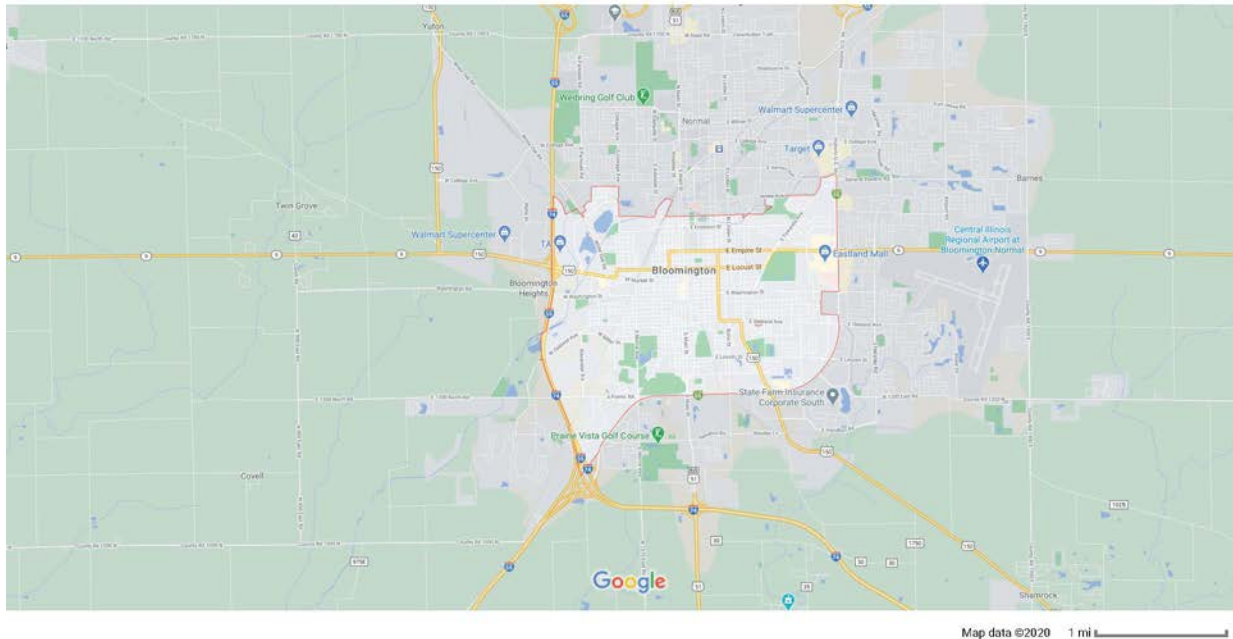


Figure 4-1. Neighborhood Classification Boundaries

Comp Plan Area Map



61701 Zip Code Area

2. Summarize the objectives and outcomes identified in the Plan

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

Please refer to Section AP-20 Annual Action Plan Goals and Objectives for an overview of the goals and objectives to be met during 2021 Program Year.

3. Evaluation of past performance

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

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

A notice of the availability of the Annual Action Plan and the public hearing was published in the Pantagraph on Monday, May 10, 2021. The notice was also published in the PATH-O-Gram and the City's website and social media pages. A virtual public hearing will be held on Monday, May 24th and public comments will be accepted through June 24th.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Public comments will be added after the 30-day public comment period ends.

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

Public comments will be added after the 30-day public comment period ends.

7. Summary

Sections 5-7 will be updated after the conclusion of the public comment period.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
CDBG Administrator	BLOOMINGTON	Community Development Department

Table 1 – Responsible Agencies

Narrative (optional)

The City of Bloomington's Economic and Community Development Department - Office of Grants Administration is the lead entity responsible for implementing the 2020-2024 Consolidated Plan. Economic and Community Development previous and current staff have been responsible for managing the City's housing and community development efforts for 46 years. The Office of Grants Administration's Grants Coordinator is responsible for preparing and submitting the Consolidated Plan, Annual Action Plans, Consolidated Annual Performance Evaluation Reports, Environmental Review Records, and other required reports. Additionally, the Grants Coordinator is responsible for overall financial monitoring/compliance of all CDBG and other grant funds, sub-recipient monitoring, and community outreach/involvement.

In an effort to look at housing and community development issues on a more regional level, the City partnered with the Town of Normal (Town) and McLean County Regional Planning Commission (MCRPC) in the development of the 2020-2024 Consolidated Plan. MCRPC served as the lead agency for the consolidated plan process, providing a wealth of knowledge during the community engagement and data analysis processes. The projects and activities supported through this Annual Action Plan were selected based on the goals and priority areas established during the consolidated planning process.

Consolidated Plan Public Contact Information

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

1. Introduction

The Regional Housing Staff Advisory Committee served as the advisory body for the 2020-2021 Consolidated Plan. Members of this committee represent the City of Bloomington, Town of Normal, McLean County Regional Planning Commission, PATH (Continuum of Care), Bloomington Housing Authority, and the McLean County Behavioral Health Coordinating Council. This joint planning effort resulted in a robust outreach campaign that included citizens and stakeholders. Citizens were asked to participate by submitting a survey and attending a public meeting. Stakeholders were consulted via a written survey and several focus groups. Key informant interviews were also conducted. Consolidated Plan goals and priority needs were identified based on the results of the consultation efforts. The projects and activities identified in this 2021 Annual Action Plan were selected based on these goals and priority areas.

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))

Economic and Community Development department staff participate in two National League of Cities programs providing technical assistance on projects designed to bring together housing providers, local government, anchor institutions, and service providers to address housing needs. The work completed under the Healthy Housing Initiative will result in a comprehensive healthy housing strategy. Through the Communities of Practice program, the team will take a deeper look at asthma and will include a deeper look at housing-related triggers.

As part of its COVID-19 response efforts, the City actively participates in the McLean County Housing Assistance Coalition. The coalition brings together housing and service providers, local government staff, and other organizations to coordinate rent/mortgage and utility assistance for those affected by the pandemic. To date, service providers of the coalition have provided nearly \$3 million in assistance.

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 City works with PATH (Providing Access to Help) Crisis Center, lead coordinating agency for the Central Illinois Continuum of Care (CICoC). PATH holds monthly McLean County CoC hub meetings that encourage stakeholders in the community to discuss ways to assist those experiencing homelessness or at risk of becoming homeless. A variety of sub-committees on veteran homelessness, youth homelessness, HMIS data quality and Systems Performance Measures, operate to improve the CoC system.

PATH also assists the City with consolidated planning efforts. As the HMIS lead, PATH is able to provide data regarding the nature and scope of homelessness in the geographic area. The City works with other homeless service providers who receive a variety of governmental grants and private funding. Specifically, the CDBG program provides funding to PATH and Recycling Furniture for Families (RF4F) to support services for individuals experiencing homelessness or at-risk of becoming homeless. The CoC outreach team regularly visits locations unfit for human habitation known to be frequented by persons experiencing homelessness. Through these efforts, the team is able to better track homeless individuals, initiate relationships, assess needs, and help clients navigate local resources.

The first place most people go after leaving street living is emergency shelter. Shelters offer food, showers, clothing, and case management. The Salvation Army-Safe Harbor provides shelter for adult women and men. Home Sweet Home Ministries is the only family shelter in the county and will take individual men, women, and families with dependent children. The Crisis Nursery, a Children's Home and Aid program, provides emergency shelter to children from birth through six years of age. Project Oz specializes in assisting youth experiencing homelessness and provides immediate shelter to youth ages 10-22.

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

The Emergency Services Grant (ESG) office charges the CoC with setting priorities for funding and to provide planning guidance to the regional ESG applicants. The CoC consults with ESG recipients to ensure that all applications are in alignment with funding requirements. ESG recipients submit the application to the CoC for approval. The CoC evaluates the merit of each proposal based on a preference for rapid re-housing, past performance, and relevance to the overall goals of the CoC strategic plan. Under performing organizations do not receive recommendation from the CoC for funding.

Once funding is successfully achieved, the recipients' performance is supervised through the project monitoring process, which includes an evaluation of progress towards goals, programmatic compliance, and financial review. If a compliance issue is discovered during monitoring, the CoC Board will discuss the issue with the recipient. A plan for corrective action is put in place and reviewed frequently to ensure progress towards compliance.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	PATH (Personal Assistance Telephone)
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	PATH provided extensive consultation on needs of the homeless population during program development. As the HMIS lead, PATH staff frequently review data to identify gaps in services. The City selects activities to help meet these needs.
2	Agency/Group/Organization	BLOOMINGTON HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Both the City and Bloomington Housing Authority participate in the McLean County Housing Assistance Coalition, which focuses on addressing the housing needs of low-and moderate-income residents affected by the COVID-19 pandemic. Both organizations also serve on the McLean County Regional Housing Advisory Committee. One of the primary focus areas of the committee is to preserve the current affordable housing stock, including publicly supported housing.

3	Agency/Group/Organization	City of Bloomington - Parks and Public Works Departments
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Non-housing community development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CDBG program staff reached out to the City's Parks, Recreation and Cultural Arts (PRCA) and Public Works departments to determine outstanding needs of the Regeneration and Preservation areas. PRCA did not have any projects ready to move forward during Program Year 2021. Public Works indicated needs in the Regeneration Area including continuation of the Market Street corridor project and additional funds for work at the corner of Washington and Allin St. Staff will continue to consult on funding needs for these projects throughout the 2020-2024 Consolidated Plan period.
4	Agency/Group/Organization	WEST BLOOMINGTON REVITALIZATION PROJECT
	Agency/Group/Organization Type	Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Neighborhood Revitalization
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	City staff work closely with the West Bloomington Revitalization Project (WBRP) to determine needs of the WBRP residents/area. The WBRP service area is within the Regeneration Area.
5	Agency/Group/Organization	McLean County Regional Planning Commission
	Agency/Group/Organization Type	Other government - County Regional organization Planning organization

What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The McLean County Regional Planning Commission (MCRPC) was the lead organizer for the City's award-winning 2015-2035 Comprehensive Plan. MCRPC also served as the lead organization for the 2017 Regional Housing Study and development the 2020-2024 Consolidated Plan. All sources were utilized during development of this Annual Action Plan.

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

No agency types were purposefully removed from the consultation process during development of this Plan. See the complete listing of agencies consulted during the 2020-2024 Consolidated Plan in the Appendix.

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 align with the 2020-2024 Consolidated Plan.
BN Home Regional Housing Study	McLean County Regional Planning Commission	The BN Home Regional Housing Study addresses the preservation and development of affordable housing, a priority need identified in the 2020-2024 Consolidated Plan.
City of Bloomington Comprehensive Plan	City of Bloomington	The Comprehensive Plan focuses on housing, economic development, land use, transportation, health, community facilities, services and other related topics. The Comprehensive Plan goals align closely with the 2020-2024 Consolidated Plan.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
MC Community Health Needs Assessment	McLean County Health Department	The Community Health Needs Assessment provides data related to health and housing. Directing resources to improve the overall quality of the affordable housing stock is a priority goal of the 2020-2024 Consolidated Plan.
Bloomington Housing Authority Five Year PHA Plan	Bloomington Housing Authority	The 5-Year PHA Plan outlines the needs and priorities of the Bloomington Housing Authority. Addressing affordable housing is a priority goal of the 2020-2024 Consolidated Plan.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The consultation process undertaken during creation of the 2020-2024 Consolidated Plan was quite robust, providing residents and stakeholders opportunities to participate in multiple ways. Undertaking consultation through a regional approach offered many more opportunities to engage the community than the City staff could have managed on its own. The consultation resulted in the goals and priority areas used to select activities supported through this Annual Action Plan.

AP-12 Participation – 91.105, 91.200(c)

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

The City of Bloomington adopted a new Citizen Participation Plan (CPP) in November 2018. It was amended in 2020 to allow for the waivers available through the CARES Act. Notice of the 2021 Annual Action Plan and the required public hearing were published in the Pantagraph on Monday, May 10th and in the PATH-O-Gram on Friday, May 14th. Additionally, the information was published on the City's website and social media sites. The table below outlines the outreach efforts conducted during the public comment period for this Annual Action Plan.

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	Direct Mail - Flyer	Minorities Persons with disabilities				
2	PATH-O-GRAM	Social Service Agencies				
3	Flyer	Residents of Public and Assisted Housing				

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City utilizes CDBG, City general funds, and other resources to support the priorities outlined in this Annual Action Plan. Additionally, the City will continue to expend its CDBG-CV funding on programs supporting our residents and small businesses. CDBG-CV funds are not included in the table below. The CDBG-CV activities will remain open until all allocated funds are expended.

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	547,296	30,000	125,000	702,296	1,617,704	
Other	public - federal	Economic Development Public Services	0	0	0	0	0	

Table 5 - Expected Resources – Priority Table

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

The City will continue to leverage CDBG funding for housing rehabilitation with Illinois Housing Development Authority (IHDA) funds. We currently have funding from two IHDA programs: Single Family Rehabilitation (SFR) and Home Accessibility Program (HAP). When rehabilitation costs are beyond the IHDA program limits, we utilize CDBG funds to complete the project. We anticipate completing ten rehabilitation projects through these program years during Program Year 2021.

The City receives funding to support maintenance, exterior repairs, and demolition at vacant, abandoned properties through IHDA programs as well. We have received funding through IHDA's Abandoned Property Program (APP) since the program's inception. We have applied for additional APP funding that, if awarded, will become available in 2021. In 2020, IHDA announced a new program called Strong Communities Program (SCP). SCP is considered a partner program to APP, covering some of the same eligible expenses but also allowing for property acquisition and interior rehabilitation.

The City utilizes its CDBG public service dollars to support the Homeless Services program at Providing Access to Help (PATH). PATH utilizes these funds to meet the local match requirements of the Continuum of Care program. CDBG funds cover a portion of the salary and benefits for Homeless Services program staff.

CDBG funds will be used as a match for the Lead Safe Homes Initiative. The majority of the matching funds will support lead hazard mitigation and healthy homes supplemental work. A significantly smaller portion will be used to match administrative funds for training and other contracts.

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 Habitat for Humanity, another non-profit organization, or a developer for in-fill development of affordable housing. When these properties do not meet the criteria for demolition, the property is donated to a local not-for-profit organization such as YouthBuild or Dreams Are Possible for rehabilitation and resale to an income-qualified household. The not-for-profit also has the option of renting to an income-qualified household. Non-buildable, vacant lots are donated to not-for-profits for use as green space.

Discussion

As with most communities, needs are always greater than available funding. The City will continue to collaborate with other local agencies, using partnerships to leverage funding, in an attempt to address some of the most critical needs of the community. We will focus on programs and services that enhance the quality of life for low- and moderate-income residents. We will also continue to seek non-CDBG funding to meet the priority needs, as staffing allows.

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	Preservation of existing affordable housing stock.	2020	2024	Affordable Housing Public Housing	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP	Accessibility Improvements Affordable Housing Preservation	CDBG: \$377,886	Rental units rehabilitated: 21 Household Housing Unit Homeowner Housing Rehabilitated: 40 Household Housing Unit
2	Elimination of slum and blight conditions.	2020	2024	Affordable Housing Non-Housing Community Development	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP			Buildings Demolished: 3 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Support the provision of public service activities	2020	2024	Homeless Non-Homeless Special Needs Non-Housing Community Development			CDBG: \$90,544	Public service activities other than Low/Moderate Income Housing Benefit: 1350 Persons Assisted
4	Provide quality services and facilities.	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP	Senior Services Affordable Housing Preservation	CDBG: \$69,400 CDBG-CV: \$0	
5	Administer CDBG effectively and proficiently.	2020	2024	Affordable Housing Public Housing Non-Housing Community Development			CDBG: \$85,000 CDBG-CV: \$0	

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Preservation of existing affordable housing stock.
	Goal Description	<p>The City will undertake several programs designed to preserve the existing affordable housing stock throughout the 2021 Annual Action Plan. The City will perform housing rehabilitation through 0% interest, deferred payment loans. Loan amounts are typically capped at \$25,000 and include hard costs only. Soft costs will be covered under Rehabilitation Service Delivery. The loan program is currently available to single-family, owner-occupied households meeting income eligibility guidelines. Grants to homeowners will be made available under special circumstances. Habitat for Humanity will receive a grant to support its A Brush with Kindness program, which provides exterior rehabilitation for income-qualified households.</p> <p>The City will support Bloomington Housing Authority and not-for-profits organizations providing housing opportunities for low- and moderate income households and/or special populations, as needed. The City will continue its partnership with AMBUCS to build accessibility ramps during the 2021 Program Year. CDBG will be leveraged with other resources such as the Illinois Housing Development Authority's Single Family Rehabilitation and Home Accessibility Program, when appropriate.</p> <p>CDBG funding will be utilized as match for the new Lead Safe Homes Initiative. CDBG funds will be leveraged when the Lead-Based Paint Hazard Control and Healthy Homes Supplemental funding is insufficient.</p>
2	Goal Name	Elimination of slum and blight conditions.
	Goal Description	<p>The City will address the elimination of slum and blight conditions throughout the 2021 Annual Action Plan. Demolition and clearance activities will be limited to residential properties. Rehabilitation will always be considered prior to demolition. When the property does not meet rehabilitation criteria, the City will make every attempt to replace the blighted unit(s) with new affordable housing through property donation to Habitat for Humanity. Properties that do not meet Habitat's criteria may be offered to adjacent property owners or donated to local not-for-profits for green space. CDBG will be leveraged with other resources such as the Illinois Housing Development Authority's Abandoned Property Program, when appropriate.</p>

3	Goal Name	Support the provision of public service activities
	Goal Description	The City will support local not-for-profit organizations dedicated to providing services to low- and moderate-income residents and other special populations throughout the 2021 Annual Action Plan. Programs supported in Program Year 2021 include PATH's Homeless Services and Emergency Grants programs, West Bloomington Revitalization Project, Recycling Furniture for Families, Peace Meals and KTB Financial. Services provided through these projects address the following high priority funding areas: homeless services, renter assistance, senior services, financial services, and programs for the WBRP target area.
4	Goal Name	Provide quality services and facilities.
	Goal Description	
5	Goal Name	Administer CDBG effectively and proficiently.
	Goal Description	The City will strive to implement the programs and activities throughout the 2021 Annual Action Plan in the most cost-effective, efficient and logical manner possible. Through the Administration and Planning goal, the City will support fair housing initiatives, Section 3 opportunities, regional housing planning efforts and general administration of the annual CDBG grants.

Projects

AP-35 Projects – 91.220(d)

Introduction

The activities selected for inclusion in the 2021 Annual Action Plan are tied to the overarching goals of the 2020-2024 Consolidated Plan.

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

Activities were selected based on the relationship to the high priority funding areas identified in the 2020-2024 Consolidated Plan.

AP-38 Project Summary

1	Project Name	Homeowner Housing Assistance
	Target Area	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP
	Goals Supported	Preservation of existing affordable housing stock.
	Needs Addressed	Affordable Housing Preservation
	Funding	CDBG: \$318,886
	Description	Activities completed under this project will include moderate rehabilitation, accessibility improvements and facade improvements at owner-occupied housing units. Owners will meet income qualifications.
	Target Date	4/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Housing rehabilitation activities will be performed at housing units owned and/or occupied by income-qualified residents.
	Location Description	The homeowner rehabilitation program is open to all income-qualified residents in the City. Homeowner applications are accepted on a rolling cycle. There is not a waiting list at this time.
Planned Activities	Homeowner requests for housing rehabilitation vary depending on specific needs. Work performed under this project will likely include roof, siding, door and window replacement; new soffit, fascia and gutters; new HVAC plumbing and electrical; and emergency water and sewer line replacement. Homeowner assistance is provided through a 0% interest, deferred interest mortgage. Homeowner grants are available under very limited circumstances, typically for construction of accessibility ramps and facade repairs completed through subrecipient agreement(s). Additionally, CDBG funds will be utilized to support additional rehabilitation work on Lead Safe Homes Initiative units.	
2	Project Name	Rental Housing Assistance
	Target Area	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP

Goals Supported	Preservation of existing affordable housing stock.
Needs Addressed	Affordable Housing Preservation
Funding	:
Description	Rental housing rehabilitation assistance will be limited to housing owned by the Bloomington Housing Authority or a not-for-profit organization. At least 51% of units must be occupied by income-qualified households. The Lead Safe Homes Initiative could support lead mitigation and healthy homes work in multi-family units in Program Year 2021, although, the program will only be opened to owner-occupants initially.
Target Date	4/30/2022
Estimate the number and type of families that will benefit from the proposed activities	An estimated 47 low-to-moderate income households will benefit from rental housing rehabilitation programs. Many will qualify for the program at 30% or below Area Median Income.
Location Description	701 S. Evans 823 W. Oakland 504 W. Washington
Planned Activities	This project will support three activities at income-qualified housing projects. Bloomington Housing Authority will receive \$40,000 towards boiler system replacements at Irvin South Apartments and McGraw Apartments. Mid Central Community Action will receive \$29,400 for HVAC and ADA improvements at Mayor's Manor.

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

West Bloomington has a higher concentration of low-income and minority households than many other areas within the City. Housing is comprised of 2/3 rental and 1/3 owner-occupied with most of the housing units at least 100 years old. Infrastructure is aging and in need of replacement.

Geographic Distribution

Target Area	Percentage of Funds
LMA Preservation Area	2
WBRP Service Area	34
LMA Regeneration Area - Outside WBRP	64

Table 7 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

During the outreach process conducted for the development of the 2020-2024 Consolidated Plan, West Bloomington was identified as the area most in need of revitalization. The WBRP Service Area encompasses a smaller target area formerly identified as the City's designated slum/blight area.

Discussion

The distribution between the WBRP Service Area and LMA Regeneration Area - Outside WBRP may vary depending on the locations of housing rehabilitation projects. A small portion of funding will be spent in the Preservation Areas as the needs are not as significant.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Although CDBG cannot be used for new construction, the City will support affordable housing preservation through several of the projects identified in this Annual Action Plan.

One Year Goals for the Number of Households to be Supported	
Homeless	5
Non-Homeless	0
Special-Needs	0
Total	5

Table 8 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	35
The Production of New Units	3
Rehab of Existing Units	46
Acquisition of Existing Units	2
Total	86

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

Discussion

The total number of households supported through this Annual Action Plan are based on the estimated numbers served through the following projects:

Rental Assistance (COVID) (35)

Rental Assistance at Mayor's Manor (5 Units)

New Habitat Homes (3 Units)

Homeowner Assistance (Rehabilitation) (25 Units)

Rental Housing Assistance (Rehabilitation) (21 Units)

Acquisition (2 Units)

AP-60 Public Housing – 91.220(h)

Introduction

The Bloomington Housing Authority is committed to providing quality housing and services to its public housing and Housing Choice Voucher Program residents.

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

CDBG funding will be provided to Bloomington Housing Authority to replace boiler systems at two public housing units.

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

The Housing Authority provides several ongoing opportunities for resident involvement. The Housing Authority has a resident services department with three full-time and one part-time employee. Resident engagement is a significant part of this department's responsibilities.

The resident services department facilitates BHA-sponsored events such as a Health and Resource Fair, on-site employment and job-readiness training, and after-school tutoring in two different computer labs at public housing sites. In addition to offering specific "in-house" resources, the Housing Authority collaborates with local partners on multiple events. These activities are opportunities for engagement in the Bloomington-Normal community, building ties among neighbors, and promoting self-advocacy. With a full-time elderly service coordinator staffed at Wood Hill Towers, elderly, disabled, and near-elderly residents have even more opportunities for resident involvement in social and community-oriented activities.

The Housing Authority is required to convene a Resident Advisory Board each year as part of the process in adopting its annual PHA plan. A public hearing is also conducted as part of this process, and it is well attended by residents, who offer their feedback and suggestions on Housing Authority goals, objectives, and programming for the coming years.

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

The Bloomington Housing Authority is not designated as "troubled".

Discussion

The City has a long-standing partnership with the Bloomington Housing Authority. Both organizations are members of the Regional Housing Advisory Staff Committee. The City has utilized CDBG for many years to fund job and life-skills training for public housing and Housing Choice Voucher residents and to

support improvements to public housing buildings. These activities will continue during this Annual Action Plan.

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

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

Through the Homeless Services CDBG program with the City of Bloomington, PATH reaches out to individuals and families experiencing homelessness that are unsheltered and in emergency shelters. Annually, the goal is to come in contact and assist 200 individuals and families per year. This involves making referrals to other agencies in the community and helping clients obtain work clothing once employment has been verified. Additionally, 80 people per year will get housing information and guidance. PATH keeps an up-to-date list of rental units in the community, which we are able to provide to clients that have an income and saving some money, especially when at an emergency shelter. While we talk about housing issues with all clients, at certain times we are able to be more specific about housing information guidance for those that are closer to becoming housed. Other actions about PATH's outreach team is to determine the barriers and challenges faced by unsheltered clients and provide this information to the CoC to determine if and how services should take these factors into account.

Addressing the emergency shelter and transitional housing needs of homeless persons

Consumer Surveys at emergency shelters and transitional housing projects are an important way to get information about the needs of clients. Needs are also identified during case management. The Consumer Survey has been updated and will be implemented during the 2020 Program Year, Annually, the emergency shelters' goals are to provide effective case management to all clients staying at their shelter. The goals in case management vary as the specific needs of clients vary but nearly always include referral to services and public benefits. Anyone experiencing homelessness in emergency shelter or transitional housing may receive assistance from PATH's outreach team. This team also helps connect clients with resources and benefits. Staff continue to recruit non-ESG and/or CoC funded agencies to engage with the CoC. This would allow the CoC to determine the specific needs of their clients and have a more accurate and complete picture about the needs of those in transitional housing.

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

A current goal of the CoC, as a whole, is to get more programs that are not mandated to follow the Coordinated Entry (CE) to participate in our system. For example, there are several transitional housing programs that are not CoC or ESG funded that do not pull from the CE Prioritization List. The goal is to get them to participate at a minimum level first. What this means is that they have access to the

Prioritization List but can choose whether or not to use it. Having greater participation in the CE system can help the CoC house those identified as most vulnerable much faster. Currently, the CE system is hampered by the lack of housing opportunities to which referrals can be made.

The Central Illinois CoC also plans on improving its System Performance Measures, as part of their Strategic Plan. This would provide data to better understand how and where improvements are needed in service delivery.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The goal of all CoC and ESG funded activities is to connect clients to appropriate services. So even if they enter into the CE system at the wrong place, they are given a referral to connect with the right resources for their given needs. That may be a referral to the Salvation Army, PATH's Homeless Services, or PATH's 211 call center. Our current goal in the CoC is to strengthen our partnerships with agencies that discharge clients (e.g., health care facilities, mental health, corrections). Currently, those referrals are made from discharging institutions, but a greater effort is being made to get them knowledgeable about CoC policy and to find gaps in services or determine if certain referrals are not successful.

Discussion

The Central Illinois CoC is starting to work on a new Strategic Plan. With new leadership in the Continuum, it is working to determine gaps in services, what works, and what does not. Baseline data will be collected to better determine where things are at and that can be used to determine how to move forward. New goals and expectations will be implemented. As a result of this, the CoC will determine how to best allocate limited funds to help alleviate and end homelessness in the Bloomington-Normal area.

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

Introduction:

The City strives to eliminate barriers to affordable housing throughout this Annual Action Plan and beyond. Affordable housing issues are addressed throughout several projects to be implemented during the first year of the 2020-2024 Consolidated Plan period. Staff will continue to seek new opportunities beyond those discussed below.

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 operates homeowner housing rehabilitation programs for low- and moderate-income residents. These programs help homeowners complete critical repairs to their homes. Many homeowners can afford their regular monthly expenses but are unable to pay for large ticket items. By offering 0% interest terms under deferred payment and five-year forgivable loans, homeowners can maintain the affordability of their current housing.

The City waives all building permit and inspection fees for any non-profit organization building or rehabilitating affordable housing for low- and moderate-income residents. This policy extends to all private contractors performing rehabilitation work under CDBG- or IHDA-funded projects.

In August 2015, the City of Bloomington adopted its current Comprehensive Plan with goals aimed at reducing barriers to affordable housing. While the Plan is not policy, it serves as a guide for policy decisions. In 2016, the City began the process of updating the Zoning Ordinance, adopted in 1960, to incorporate recommendations from the Comprehensive Plan. The ordinance regulates development and protects the health, safety and welfare of the public. During the update process, the City evaluated lot sizes, densities, and uses that may influence a buyer's ability to finance a home, the quality of housing stock in the City, and resident proximity to resources. The Comprehensive Plan encourages future infill-development opportunities and provides a tiered system for prioritizing development.

During the outreach process for this Plan, the development of a Landlord Loss Program was mentioned frequently. The City is currently exploring this idea for possible implementation in the future. Landlords willing to rent to high risk renters meeting income guidelines would have access to funding to perform repairs if damages occur and/or rent payments if rent is in arrears. It is unclear at this time how such a program would operate or if it is feasible with available resources.

Low Income Housing Tax Credits (LIHTC) are one tool developers use to lower the cost of developing housing affordable. The application process for LIHTC is very competitive with a limited number of projects approved annually. The Regional Housing Staff Committee has met with the Local Initiatives

Support Corporation (LISC) and IHDA to discuss ways to assist developers with the LIHTC application process to increase the likelihood of LIHTC awards in our community. When a LIHTC application is selected to move to Step 2 of the approval process, the developer must obtain a Certificate of Consistency with the Consolidated Plan from the City's Community Development Department. If requested, the City may also provide a mayoral letter of support for the project.

The Staff Committee is working with LISC to develop a plan to preserve existing LIHTC and Project-Based Rental Assistance (PRBA) units. An inventory of income-qualified housing units supported by programs, such as LIHTC and PBRA, was created in 2019 to assist with tracking contract expiration dates. The Committee's next step is to develop a strategy for the preservation of these units.

Discussion:

The City will continue to look at policy changes and other programs that can further reduce barriers to affordable housing. The City's response to the COVID-19 pandemic includes rent, mortgage and utility assistance for both LMI households and those over-income.

AP-85 Other Actions – 91.220(k)

Introduction:

The City endeavors to plan its annual program based on how to best meet the needs of the community while staying within the federal regulations for the Community Development Block Grant. When services are needed but cannot be provided directly by the City, partnerships are created/maintained to ensure the services are available to those most in need.

Actions planned to address obstacles to meeting underserved needs

The City always maximizes its funding to public services so that as many agencies serving vulnerable populations as possible are supported. Staff continue to look for funding resources outside of CDBG to further address the needs of special populations such as disabled and elderly homeowners. The 2020-2024 Consolidated Plan and this Annual Action Plan priority resources for West Bloomington residents.

Staff will continue to serve on committees and work groups that address the housing needs of low and moderate income families. The City will remain the fiscal agent for the McLean County Continuum of Care, which addresses the needs of the City's homeless. The John M. Scott Health Care Trust provides funding to local service providers to ensure individuals without adequate, affordable healthcare have access to quality health services. The City's Grants Coordinator serves as the Staff Administrator to the Trust, a liaison between the John M. Scott Commission and the City. In FY2020/FY2021, the Commission, with Trustee approval, awarded more than \$500,000 in grants to local agencies providing health care services to the underserved.

Actions planned to foster and maintain affordable housing

Preservation of the existing affordable housing stock and creation of new affordable housing through demolition and clearance are high priorities identified within this Annual Action Plan. In fact, nearly 50% of funding will be dedicated to these projects. Additionally, the City will continue its participation in the Regional Housing Staff Advisory Committee and the Affordable and Supportive Housing Committee. One of the continuing initiatives of the Regional Housing Staff Advisory Committee is to inventory all income-qualified housing in McLean County and track contract expiration dates. These units are a significant portion of the affordable housing stock, especially for those households with extremely-low and low-incomes.

The City's COVID-19 response includes funding dedicated to assist both LMI and non-LMI households to maintain their housing despite a loss of income during the pandemic. Funding is available for all income

levels to assist with rent/mortgage and utilities.

Actions planned to reduce the number of poverty-level families

The City will continue to support the Bloomington Housing Authority's job and life-skills training program annually. The program offers job training and a job fair each year for public housing residents and Housing Choice Voucher recipients. Past training topics have included Microsoft Office Suite, how to write a resume, interview skills, and money management and budgeting. The training(s) and job fair are designed to foster job and life skills required for the local workforce and increase face time with the businesses most likely to employ individuals with those skills.

Homeownership is traditionally the greatest source of an individual's wealth. The City's Homeowner Rehabilitation Program provides low and moderate income homeowners the opportunity to preserve their greatest asset. Income-qualified households can receive assistance through a 0% interest, deferred loan. The City also offers housing rehabilitation through the Illinois Housing Development Authority's (IHDA) Single Family Rehabilitation program. Through this program, homeowners can receive up to \$45,000 in assistance through a 5-year forgivable loan.

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

The City will continue to support the McLean County Continuum of Care, which consists of representatives from social service agencies and public housing. As a member of the Regional Housing Staff Advisory Committee, the City participates in a variety of initiatives designed to increase communication between all types of housing and service providers.

Discussion:

The City will continue to seek additional funding to support local programs in ways that CDBG is unable to do so. Interagency collaboration has been referenced throughout this Plan and will remain a key component of the City's strategy to meet the needs of the community.

Program Specific Requirements

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

Introduction:

The City makes every attempt to utilize program income within the same program year it is received. Section AP-15 Expected Resources Table 5 shows \$30,000 in estimated program income, which has been budgeted to projects within this Annual Action Plan.

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	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	85.00%

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.

No new funding to meet urgent needs has been allocated in this Annual Action Plan. However, CDBG-CV funding will still be available to meet the needs for those affected by the pandemic with an annual income over 80% AMI. (IDIS Activity #1302)

