

Expected Resources

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

Introduction

The City will utilize CDBG, City general funds, and other sources of funding to support the priorities outlined in this Consolidated Plan.

The public comment period for this Annual Action Plan substantial amendment will be available from 05/28/2024-06/28/2024. A public hearing will be held on 06/24/2024 during the regularly scheduled City Council meeting. Amendments to the Program Year 2020 Annual Action Plan are highlighted in yellow in this document.

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	559,429	30,000	285,393	874,822	2,320,000	Expected total for the remainder of the Con Plan is based on an average award of \$550,000 and \$30,000 in program income per year for years 2021, 2022, 2023 and 2024.
Other	public - federal	Economic Development Public Services	875,173	0	0	875,173	0	The City received a supplemental allocation from the CARES Act to prevent, prepare for, and respond to the coronavirus pandemic.

Table 1 - 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 (IHDA) funds. The City currently has two IHDA grants, the Single Family Rehabilitation (SFR) program and Home Accessibility Program (HAP). When rehabilitation costs are beyond the IHDA program limits, the City utilizes CDBG funds to complete the project. The City will apply for SFR and HAP funding as its made available throughout the Consolidated Plan period.

The City receives funding from IHDA's Abandoned Property Program (APP) as well. These funds are leveraged with CDBG and City general funds to support maintenance and demolition efforts on vacant, abandoned properties. Some eligible activities under APP are ineligible under CDBG guidelines and vice versa. Using both sources of funding allows the City to properly suitably the properties until disposition occurs. The City will apply for APP funding as needed to support the elimination of conditions of slum and blight.

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The City uses its CDBG public service funds to support Providing Access to Help's (PATH) Homeless Services Program. 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. A portion of the City's CDBG-CV allocation will be utilized to support direct aid to residents. The program will be administered through a partnering agency and CDBG-CV funds will be leveraged with other funding sources, utilizing a coordinated process, to address unmet needs.

The City uses its General Fund to cover the cost of staff salary and benefits for the Grants Coordinator, Rehabilitation Specialist and a Support Staff IV position, greatly reducing the administrative and service delivery costs of the program.

If appropriate, describe publicly 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 for in-fill development of affordable housing. When City-owned housing units do not meet the criteria for demolition, the property is donated to a local not-for-profit such as Youthbuild McLean County for rehabilitation and resale to an income-qualified household. The not-for-profit also has the option of renting to low- or moderate-income households. The City donates non-buildable, vacant lots 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, forming 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 priority need, as necessary.

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: \$264,256	Rental units rehabilitated: 16 Household Housing Unit Homeowner Housing Rehabilitated: 25 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	Crime Prevention and Awareness Affordable Housing Preservation	CDBG: \$188,902	Homeowner Housing Added: 3 Household Housing Unit Buildings Demolished: 4 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	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP	Job Training and Workforce Development Homeless Services Renter Assistance Senior Services	CDBG: \$84,744	Public service activities other than Low/Moderate Income Housing Benefit: 1280 Persons Assisted Homelessness Prevention: 220 Persons Assisted
4	Provide quality services and facilities.	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	WBRP Service Area LMA Regeneration Area - Outside WBRP	Job Training and Workforce Development Renter Assistance Accessibility Improvements Parks and Community/Recreation Centers Sidewalk Improvements	CDBG: \$180,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4800 Persons Assisted
5	Administer CDBG effectively and proficiently.	2020	2024	Affordable Housing Public Housing Non-Housing Community Development	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP	Housing Discrimination Services	CDBG: \$66,000	Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	COVID-19 Prevention, Preparation, and Response	2019	2021	Affordable Housing Business Support/Economic Development	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP	Affordable Housing Preservation Business Support	CDBG: \$90,920 CDBG-CV: \$875,173	Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted Homeless Person Overnight Shelter: 15 Persons Assisted Businesses assisted: 70 Businesses Assisted Park Improvement activities: 525 households assisted

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Preservation of existing affordable housing stock.
	Goal Description	<p>The preservation of the existing affordable housing stock will be conducted throughout the 2020 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 2020 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>
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 2020 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 2020 Annual Action Plan. Programs supported in Program Year 2020 include PATH's Homeless Services and Emergency Grants programs, West Bloomington Revitalization Project, Recycling Furniture for Families, Peace Meals and Dreams Are Possible. Services provided through these projects address the following high priority funding areas: homeless services, renter assistance, senior services, job training and workforce development and programs for the WBRP target area.
4	Goal Name	Provide quality services and facilities.
	Goal Description	The City will address the provision of quality City services and public facilities for all residents throughout the 2020 Annual Action Plan. Funding will be utilized to support accessibility improvements on the lower level of Mid Central Community Action's NextStep Financial Opportunity Center. Funds will also support playground upgrades at Oak Park and sidewalk improvements in West Bloomington.
5	Goal Name	Administer CDBG effectively and proficiently.
	Goal Description	The City will strive to implement the programs and activities throughout the 2020 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.
6	Goal Name	COVID-19 Prevention, Preparation, and Response
	Goal Description	The City will utilize CDBG and CDBG-CV funding to respond to the COVID-19 pandemic's effects on housing, food, health, child care, and businesses.

Projects

AP-35 Projects – 91.220(d)

Introduction

The projects identified under this Annual Action Plan were chosen based on consultation completed during the development of the 2020-2024 Consolidated Plan.

Projects

#	Project Name
1	Homeowner Housing Assistance
2	Rental Housing Rehabilitation
3	Rehabilitation Service Delivery
4	Residential Demolition
5	Public Services
6	Parks and Recreation Center Improvements
7	Sidewalk Improvements
8	Non-Profit Building Improvements
9	CDBG General Administration
10	CDBG Administrative Programs
11	CDBG Planning
12	COVID-19 Response

Table 3 - Project Information

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

Funds have been allocated based on needs identified during consultation for the 2020-2024 Consolidated Plan. The City accepted applications for assistance under this Annual Action Plan. Many of the activities proposed for this action plan were selected based on recommendations from outside grant reviewers. Funds were allocated in a way that staff felt would remain true to the mission of CDBG as well as the consultation process. Public Service funding is capped at 15% per federal regulations. Although regulations cap administration funding 20%, funds allocated under this Annual Action Plan represent less than 10% of the total budget, providing the opportunity for more funding to support programs and services benefitting Bloomington's residents.

Available funding is, as always, the primary obstacle to addressing underserved needs. The needs far exceed the funding available to address them. Staff will continue to look for funding sources outside of CDBG to address the highest priorities identified in the Consolidated Plan. However, new

staff position(s) are necessary to implement programs supported under new funding opportunities.

AP-38 Project Summary
Project Summary Information

1	Project Name	Homeowner Housing Assistance
	Target Area	WBRP Service Area LMA Regeneration Area - Outside WBRP
	Goals Supported	Preservation of existing affordable housing stock.
	Needs Addressed	Accessibility Improvements Affordable Housing Preservation
	Funding	CDBG: \$201,406
	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	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	All homeowners assisted through this project will meet HUD income guidelines. The City estimates completing 25 activities under this project.
	Location Description	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).	
2	Project Name	Rental Housing Rehabilitation
	Target Area	WBRP Service Area
	Goals Supported	Preservation of existing affordable housing stock.
	Needs Addressed	Affordable Housing Preservation
	Funding	CDBG: \$37,850

	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.
	Target Date	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Sixteen extremely-low and low-income households. All residents are age 18 or older.
	Location Description	816 W. Washington St., Bloomington, IL
	Planned Activities	The Bloomington Housing Authority will receive funding to support replacement of the boiler system at Nierstheimer Apartments.
3	Project Name	Rehabilitation Service Delivery
	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: \$25,000
	Description	This project will cover expenses related to the delivery of all rehabilitation programs performed under this Annual Action Plan. Expenses may include but not be limited to: staff expenses, postage, office supplies, advertising, printing and environmental testing and clearance.
	Target Date	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Activities will benefit beneficiaries of all housing rehabilitation projects, estimated at 25 owner-occupied housing units and 16 rental units. All households will meet income guidelines.
	Location Description	NA
	Planned Activities	No activities outside of Rehabilitation Service Delivery will occur under this project.
	Project Name	Residential Demolition

4	Target Area	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP
	Goals Supported	Preservation of existing affordable housing stock. Elimination of slum and blight conditions.
	Needs Addressed	Affordable Housing Preservation
	Funding	CDBG: \$188,902
	Description	The City will address the elimination of slum and blight conditions throughout this Annual Action Plan. Demolition and clearance activities will be limited to residential properties. Rehabilitation will always be considered prior to demolition. When a 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 or other partners. Properties that do not meet Habitat's criteria may be offered to adjacent property owners, donated to local not-for-profits for green space, or offered for sale to the public.
	Target Date	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	In an average year, the City will donate 3-4 properties to Habitat for new construction.
	Location Description	The lot selection has not yet occurred for the 2020 build season.
	Planned Activities	The City plans to complete 3 demolition and clearance activities for donation to Habitat. In turn, Habitat will build on 3-4 properties previously donated. There is typically a 1-2 year delay between demolition and construction. Two demolitions will be completed for the purpose of slum and blight elimination only. Service delivery costs, such as environmental testing, will be included under this project as well.
5	Project Name	Public Services
	Target Area	WBRP Service Area LMA Regeneration Area - Outside WBRP
	Goals Supported	Support the provision of public service activities

	Needs Addressed	Job Training and Workforce Development Homeless Services Renter Assistance Senior Services
	Funding	CDBG: \$84,744
	Description	The City will support local not-for-profit organizations dedicating to providing services to low- and moderate-income residents and other special populations throughout this Annual Action Plan.
	Target Date	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	PATH will serve 220 individuals at-risk of becoming homeless or currently experiencing homelessness. More than 1200 families will benefit from the other services provided through this project. All clients served will meet income guidelines.
	Location Description	Below are the addresses for the agencies funded, In many cases, services are conducted outside of the agency's office. 1311 W. Olive St., Bloomington 201 E. Grove St, Bloomington 515 N. Center, Bloomington 724 W. Washington, Bloomington 1003 Maple Hill Rd, Bloomington (Peace Meals Bloomington Kitchen)
	Planned Activities	Homeless services will be supported through grants to PATH's Homeless Services and Emergency Services programs and Recycling Furniture for Families. Peace Meals services in-home delivered, congregate meals, and case management for seniors. Dreams Are Possible provides job training and workforce development programs for low-income women. WBRP provides a wide variety of services for West Bloomington residents, including The Tool Library, Bike Co-op, Veggie Oasis, community workshops and community gardens.
6	Project Name	Parks and Recreation Center Improvements
	Target Area	LMA Regeneration Area - Outside WBRP
	Goals Supported	Provide quality services and facilities.
	Needs Addressed	Parks and Community/Recreation Centers
	Funding	CDBG: \$70,000

	Description	This project will support improvements to parks and recreation centers serving low- and moderate-income residents.
	Target Date	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Households within 1/2 mile of Evergreen Park, estimated at 500.
	Location Description	1514 N. Cottage, Bloomington, IL
	Planned Activities	Improvements to Evergreen Park including new playground equipment and basketball courts.
7	Project Name	Sidewalk Improvements
	Target Area	WBRP Service Area
	Goals Supported	Provide quality services and facilities.
	Needs Addressed	Accessibility Improvements Sidewalk Improvements
	Funding	CDBG: \$80,000
	Description	This project will support sidewalk improvements in low- and moderate-income area.
	Target Date	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Sidewalk improvements will be completed primarily within the WBRP Service Area. Improvements along W. Market will be completed first. If funding remains, improvements along W. Washington and W. Front may also occur.
	Planned Activities	Sidewalk replacement, including ADA ramps, in the WBRP Service Area.
8	Project Name	Non-Profit Building Improvements
	Target Area	LMA Regeneration Area - Outside WBRP
	Goals Supported	Provide quality services and facilities.

	Needs Addressed	Accessibility Improvements Business Support
	Funding	CDBG: \$30,000
	Description	This project will support improvements to buildings owned by not-for-profit organizations, are open to the public, and serve primarily low- and moderate-income residents.
	Target Date	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	300 low- and moderate-income residents will benefit from this building improvement.
	Location Description	1301 W. Washington St., Bloomington, IL
	Planned Activities	Mid Central Community Action will receive a grant to support rehabilitation of a portion of its Bloomington office for the purpose of ADA compliance.
9	Project Name	CDBG General Administration
	Target Area	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP
	Goals Supported	Preservation of existing affordable housing stock. Elimination of slum and blight conditions. Support the provision of public service activities Provide quality services and facilities. Administer CDBG effectively and proficiently.

	Needs Addressed	<p>Crime Prevention and Awareness</p> <p>Job Training and Workforce Development</p> <p>Homeless Services</p> <p>Housing Discrimination Services</p> <p>Renter Assistance</p> <p>Senior Services</p> <p>Youth Services</p> <p>Accessibility Improvements</p> <p>Affordable Housing Preservation</p> <p>Business Support</p> <p>Parks and Community/Recreation Centers</p> <p>Sidewalk Improvements</p> <p>Water and Sewer Improvements</p> <p>COVID-19 Response/CDBG-CV</p>
	Funding	CDBG: \$11,000
	Description	This project will support general administration of the CDBG program throughout this Annual Action Plan. Expenses may include but not be limited to: staff expenses, postage, office supplies, grants management software, advertising and postage.
	Target Date	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Program beneficiaries will be reported under other projects.
	Location Description	Administrative activities will occur within the Community Development Department, located at 115 E. Washington St., Bloomington, IL
	Planned Activities	Grant administration will be the only activity under this project.
10	Project Name	CDBG Administrative Programs
	Target Area	<p>LMA Preservation Area</p> <p>WBRP Service Area</p> <p>LMA Regeneration Area - Outside WBRP</p>
	Goals Supported	Administer CDBG effectively and proficiently.
	Needs Addressed	<p>Job Training and Workforce Development</p> <p>Housing Discrimination Services</p>
	Funding	CDBG: \$25,000

	Description	This project will support programs addressing administrative requirements of the CDBG program such as fair housing and Section 3 training.
	Target Date	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project will support activities benefiting 42 low- and moderate-income residents. The majority will be renters.
	Location Description	Planning is underway for Section 3 training opportunities for public housing residents. Fair housing services will be offered through Prairie State Legal Services' Bloomington office at 201 W. Olive St.
	Planned Activities	The City will partner with the Bloomington Housing Authority to offer a series of job- and life-skills training opportunities and a job fair for public housing and Housing Choice Voucher Program participants. Prairie State Legal Services will be the lead agency on a fair housing program, which will include a housing discrimination testing program.
11	Project Name	CDBG Planning
	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: \$30,000
	Description	This project will support planning for regional housing initiatives and other projects supported through this Annual Action Plan.
	Target Date	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project will support planning only. No direct services will be provided.
	Location Description	McLean County Regional Planning Commission, 115 E. Washington St, Bloomington, IL

	Planned Activities	McLean County Regional Planning Commission (MCRPC) will serve as the lead agency for the Regional Housing Staff Advisory Committee. MCRPC will coordinate the Affordable and Supportive Housing Committee; serve as the hub for regional housing data through the Housing Dashboard; educate policy-makers, stakeholders and the general public on affordable housing issues through a series of white-papers; assist with Consolidated Plan implementation; and support City staff with housing initiatives, as request.
12	Project Name	COVID-19 Response
	Target Area	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP
	Goals Supported	COVID-19 Prevention, Preparation, and Response
	Needs Addressed	Homeless Services Renter Assistance Affordable Housing Preservation Business Support COVID-19 Response/CDBG-CV Park Improvements
	Funding	CDBG: \$90,920 CDBG-CV: \$875,173
	Description	This project will support the City's response to the COVID-19 pandemic.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	125 low and moderate income (LMI) households 25 non-LMI households 25 homeless individuals 525 LMI households for park improvements
	Location Description	TBD. Park improvement funds will be used at 713.5 East Empire Street Bloomington, IL 61701 for the Empire Junction Park.

<p>Planned Activities</p>	<p>The City will support a program to provide direct aid to residents. Eligible services may include but not be limited to assistance with rent/mortgage, utilities, medical expenses, and child care. Payments will be made directly to providers, will not exceed 3-months and will address unmet needs.</p> <p>Business support will be offered through a grant program, available to businesses with 25 or fewer employees. Grants will address unmet needs.</p> <p>The park improvement activity will add exercise and other equipment to increase outdoor recreation activities at Empire Junction Park. Some of this equipment will be accessible for community members with different abilities. The equipment installed at the park will allow community members to have increased outdoor recreation opportunities at the park during increases of COVID-19 transmission rates. Currently, the park provides limited opportunities for community members to exercise using proper COVID-19 health protocols. The improvement will better allow community members to exercise and follow COVID-19 health protocols.</p>
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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	64
LMA Regeneration Area - Outside WBRP	34

Table 4 - 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. The above breakdown is estimated on 75% of housing rehabilitation projects being completed in the WBRP Service Area and 20% in the Regeneration Area.

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	156
Special-Needs	16
Total	177

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	130
The Production of New Units	4
Rehab of Existing Units	41
Acquisition of Existing Units	2
Total	177

Table 6 - 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) (125)

Rental Assistance at Mayor's Manor (5 Units)

New Habitat Homes (3 Units)

Homeowner Assistance (Rehabilitation) (25 Units)

Rental Housing Assistance (Rehabilitation) (16 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

The Bloomington Housing Authority is not required to increase the number of accessible 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.

Currently there are no active resident councils at the Housing Authority. However, 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)

Introduction

The Central Illinois Continuum of Care is in the process of creating a new Strategic Plan for the next 3 years. We are in the beginning of that process. We plan to determine the specifics for each hub area, including McLean County. We will determine the challenges and barriers to homeless services and permanent stable housing, figure out what our goals are, and implement an action plan based on our collected data. Information regarding the Strategic Plan will come from important stakeholders in the Continuum as well as from those experiencing homelessness. For the latter, we will use consumer surveys to collect data as well as casual conversations to determine if the current arrangement of services are helping clients move on to stability in their lives.

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

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 their 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. Support is also available to assist with medical bills and child care.

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 due to the pandemic. Funding is available for all income levels to assist with up to 3 months of rent/mortgage and utilities.

Actions planned to reduce lead-based paint hazards

All CDBG contractors are required to maintain Renovation, Repair and Painting (RRP) certification. The City offers all CDBG approved contractors the opportunity to attend the RRP certification training every five years at no cost to the contractor. The next training will be held in April 2025. Additionally, the City's Rehab Specialist will maintain all necessary licenses and certifications to ensure that lead-based paint safety practices and regulations are being strictly adhered to on all CDBG projects. The Community Development Department will partner with the City's Public Works/Water Department starting May 1, 2020 to offer grants to homeowner to replace lead service lines. The City is serving as lead agency on a new Healthy Housing Team that will look at lead and other home hazards affecting the health of our residents. The City intends to apply for the HUD Lead Hazard Control and Healthy Housing grants in 2020.

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 facetime with the businesses most likely to employ individuals with those skills. The City is also supporting Dreams Are Possible with public service dollars. Dreams Are Possible is a new program that provides low-income women the opportunity to learn a skilled-trade and, thusly, earn a living wage.

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 allowing the family to increase the value of their home without increasing their monthly bills. 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 develop institutional structure

The City is a member of the local Invest Health Team, formed to look at the built environment and how it affects the health and well-being of City residents. Through this project, the team is looking at a

variety of issues affecting the health of residents in the City's 61701 zip code. This area is classified as a food desert and has limited options for healthcare. Currently, the team is exploring options for increasing access to fresh, healthy foods. Housing has been identified as an area of concern by the Invest Health team as well. The City was one of six cities in the nation to receive a National League of Cities Healthy Housing Forum technical assistance grant. Through this opportunity, the City will create an action plan to improve the health of our residents by creating healthier housing. Staff will continue to foster new partnerships that will improve the institutional delivery structure of CDBG, its priorities and other community development programs.

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	98,734
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%

Housing Trust Fund (HTF)
Reference 24 CFR 91.220(I)(5)

1. Distribution of Funds

- a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2).

- b. Describe the jurisdiction's application requirements for eligible recipients to apply for HTF funds.

- c. Describe the selection criteria that the jurisdiction will use to select applications submitted by eligible recipients.

- d. Describe the jurisdiction's required priority for funding based on geographic distribution, which is a description of the geographic areas of the State (including areas of low-income and minority concentration) in which it will direct assistance during the ensuing program year.

- e. Describe the jurisdiction's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner.

- f. Describe the jurisdiction's required priority for funding based on the extent to which rents for units in the rental project are affordable to extremely low-income families.

- g. Describe the jurisdiction's required priority for funding based on the financial feasibility of the project beyond the required 30-year period.

- h. Describe the jurisdiction's required priority for funding based on the merits of the application in meeting the priority housing needs of the jurisdiction (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations).

i. Describe the jurisdiction's required priority for funding based on the location of existing affordable housing.

j. Describe the jurisdiction's required priority for funding based on the extent to which the application makes use of non-federal funding sources.

2. Does the jurisdiction's application require the applicant to include a description of the eligible activities to be conducted with HTF funds?

3. Does the jurisdiction's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements?

4. Performance Goals and Benchmarks. The jurisdiction has met the requirement to provide for performance goals, consistent with the jurisdiction's goals established under 24 CFR 91.215(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

5. Rehabilitation Standards. The jurisdiction must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The jurisdiction's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The jurisdiction must attach its rehabilitation standards below. If the jurisdiction will not use HTF funds for the rehabilitation of housing, enter "N/A".

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; Capital Needs Assessments (if applicable); and broadband infrastructure (if applicable).

6. Resale or Recapture Guidelines. Below, the jurisdiction must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

7. HTF Affordable Homeownership Limits. If the jurisdiction intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter “N/A”.

8. Limited Beneficiaries or Preferences. Describe how the jurisdiction will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the jurisdiction will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter “N/A.”

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the jurisdiction must not limit or give preferences to students. The jurisdiction may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303 only if such limitation or preference is described in the action plan.

9. Refinancing of Existing Debt. Enter or attach the jurisdiction’s refinancing guidelines below. The guidelines describe the conditions under which the jurisdiction will refinance existing rental housing project debt. The jurisdiction’s refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the jurisdiction will not refinance existing debt, enter “N/A.”

Discussion:

The City's is selecting a 3-year consecutive designation to determine benefits to persons of low and moderate income starting with Program Year 2020/46. The City will set aside 30% of its CDBG-CV award for households who do not meet the LMI national objective. A separate activity will be set-up to track the urgent need funds.