

Executive Summary

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

1. Introduction

The City of Bloomington is an entitlement community selected by the U.S. Department of Housing and Urban Development to receive an annual allocation of Community Development Block Grant (CDBG) and HOME Investment Partnership Program funds. As the administering agency of these funds, the Housing and Neighborhood Development (HAND) department enhances the quality of life for Bloomington residents by developing programs, services, and partnerships to preserve community character, promote affordable housing and encourage neighborhood vitality. The programs that are administered through this office are focused on low-moderate income persons and neighborhoods. As a recipient of federal funds, the City of Bloomington is required by HUD to produce a Consolidated Plan and Annual Action Plan (AAP). HAND is responsible for drafting and administering these plans.

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

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

The City of Bloomington anticipates receiving the following federal resources in FY 2025; estimated projections for five years follow in parentheses:

- \$795,743 in CDBG (\$4,000,000)
- \$565,803 in HOME (\$2,825,000)

2. Summary of the objectives and outcomes identified in the Plan

The primary focus of HAND's implementation of this Plan will be to sustain neighborhood stability, prevent homelessness, increase and improve housing supply and ensure accessible, affordable housing

for people throughout the City. The City developed this plan using citizen and stakeholder input generated by several stakeholder workshops and public meetings.

The Priority Needs and Goals established by the City include:

- Increase Quality of and Access to Affordable Housing
- Provide Public Services
- Provide Public Infrastructure and Facility Improvements
- Provide Housing and Services for People Experiencing or At Risk of Homelessness

3. Evaluation of past performance

The City of Bloomington Housing & Neighborhood Development Department is committed to continuously evaluating and improving the performance of the department and outcomes from investments made in the community. The evaluation of the City's most recently completed fiscal year (2023) can be found in the Consolidated Annual Performance Evaluation Report (CAPER). Previous years' CAPERs are available for review at <https://bloomington.in.gov/departments/hand>

HAND was able to assist thousands of low and moderate income households in Bloomington during the 2023 program year. All CDBG social service funding that was allocated during the program helped households with food, shelter, and youth and daycare needs. Several physical improvements within low income areas of the city were completed which included: rehab activities at two low income housing facilities, creation of a new classroom at the Compass Early Learning Center, fire safety upgrades at Centerstone's main facility. Housing assistance provided through HOME and CDBG included three single family new construction homes, owner-occupied rehab and down payment assistance.

Also in Program Year 2023, the department continued to fulfill its responsibilities under the CDBG CV-3 program to assist the nine organizations who received funding during Program Year 2021. This includes, and is continuing in PY 2024, working with each of the organizations to be sure 100% of funds are expended by September 2026.

4. Summary of citizen participation process and consultation process

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

To gather community input on the development of the 2025-2029 Consolidated Plan and Analysis of Impediments to Fair Housing Choice, the Housing and Neighborhood Development (HAND) department of the City of Bloomington hosted three public meetings and six stakeholder workshops in the period from August 20 - September 3, 2024. The public meetings were hybrid: offered both in-person and on

Zoom. The stakeholder meetings were all virtual, offered on Zoom. A total of 119 residents and organizational representatives participated in the nine meetings.

5. Summary of public comments

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

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

There are no comments that are not accepted.

7. Summary

In summary, the Consolidated Plan and Annual Action Plan have been developed with community input and reflect the needs of the City.

The Process

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

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	BLOOMINGTON	Housing and Neighborhood Development Department
HOME Administrator	BLOOMINGTON	Housing and Neighborhood Development Department

Table 1 – Responsible Agencies

Narrative

While the Participating Jurisdiction/Entitlement Community, the City of Bloomington, works with a number of other departments within the City and several partners in the community, the lead department is the Housing and Neighborhood Development Department. The department has a full-time staff of 19, with five of those staff fully- or partially-dedicated to HUD programming.

Consolidated Plan Public Contact Information

City of Bloomington

Housing and Neighborhood Development Department

401 N. Morton St., Suite 130

Bloomington, IN 47404

812.349.3401

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

HAND staff coordinate with numerous boards, non-profit agencies, health and housing service providers, and community members to provide a comprehensive suite of services to the community. We coordinate with a variety of stakeholders to provide input in to our Consolidated and Annual Action Plans, to coordinate various housing services to the homeless, those seeking housing, and providing housing assistance services. This coordination takes on many forms from the sharing of information, to attending each other respective board meetings, to providing statistical information on housing needs within the Bloomington community. The department engaged elected officials, non-profit organizations, community volunteers and others to gain input on how qualifying populations at risk of homelessness can be served in the community.

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

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

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

- **South Central Housing Network:** SCHN is a consortium of housing providers that oversee Region 10's Balance of State McKinney-Vento Continuum of Care funding. Approximately 25 organizations are part of the South Central Housing Network including the City of Bloomington HAND staff who meet every other month.
- **Bloomington Housing Authority Board:** At least one HAND staff member attends each monthly BHA board meeting in an effort to better coordinate programs and efforts designed to address affordable housing. This coordination allows both our agencies to address housing and supportive services comprehensively across the city. HAND also partnered with the BHA's Community Development Corporation on the formation of a Community Land Trust (CLT) to create an additional vehicle for affordable housing, and the creation of a Landlord Risk Mitigation Fund (LLRMF) to help open opportunities for high-risk renters to obtain housing in our community.

- **Monroe County Apartment Association:** HAND regularly presents at the Monroe County Apartment Association (MCAA) and has held Landlord Expos and Tenant Fairs to inform landlords about affordable housing and Section 8 programs. Our goal is to put a face to affordable housing and help landlords understand the importance of providing affordable housing in our community.
- **Builders Association of South Central Indiana:** HAND regularly attends and presents at monthly BASCI meetings to better collaborate on barriers to affordable housing including construction and development obstacles such as ordinances.
- **Indiana University:** HAND participates in a number of Indiana University events to engage the student population to bring awareness to tenant and landlord rights and responsibilities and other resources available to ensure positive community participation. In addition, the City of Bloomington regularly engages with Indiana University on a number of community projects and studies.
- **Homebuyers Club:** HAND provides a homebuyers class three or four times per year. During these classes we coordinate with banks, title companies, realtors, and other housing professionals to provide educational materials for new homebuyers. These classes provide opportunities for people to learn more about becoming a homeowner and qualifies each participant for down payment assistance (income qualifications apply).

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

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

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

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

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

The City does not receive ESG funds directly.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	City of Bloomington, Housing and Neighborhood Development
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Housing and Neighborhood Development Police Department Mayor's Office Human Rights Commission Council for Accessibility The City adopted the Monroe County Multi-Hazard Mitigation Plan, which was used to inform the MA section of the Plan. All City organizations attended stakeholder meetings and/or the public meetings.
2	Agency/Group/Organization	Bloomington Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted via stakeholder session and data was used to generate the NA and MA sections regarding public housing.
3	Agency/Group/Organization	South Central Housing Network

	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted via stakeholder session
4	Agency/Group/Organization	Beacon Inc. (fka Shalom Community Center)
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted via stakeholder session
5	Agency/Group/Organization	Centerstone of Indiana
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services-Health Health Agency Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted via stakeholder session
6	Agency/Group/Organization	MIDDLE WAY HOUSE
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is part of the South Central Housing Network and as such, provide input on the homelessness strategy implemented via the Consolidated Plan and the Region 10's Continuum of Care plan.
7	Agency/Group/Organization	New Hope Family Shelter, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted via stakeholder session
8	Agency/Group/Organization	HABITAT FOR HUMANITY OF MONROE COUNTY
	Agency/Group/Organization Type	Housing Services - Housing Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization provides input regarding affordable housing issues across the city. Habitat for Humanity provides homebuyer opportunities for income eligible households and is a major partner for HOME funds with the City of Bloomington, particularly on the development of Habitat's Osage Place neighborhood.
9	Agency/Group/Organization	Meridiam Fiber
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Business Leaders Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meridiam Fiber has an agreement with the City of Bloomington (primarily negotiated by our Legal and Information Technology Services Department) to provide fiber services resulting in high-speed Internet for 85% of residents in the City of Bloomington. This infrastructure is in the process of being deployed now across the City of Bloomington.
10	Agency/Group/Organization	Monroe County Health Department
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Health Services-Education Health Agency Other government - Local
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted via stakeholder session
11	Agency/Group/Organization	Heading Home of South Central Indiana
	Agency/Group/Organization Type	Services-homeless Services-Education Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted via stakeholder session
12	Agency/Group/Organization	Mother Hubbard's Cupboard
	Agency/Group/Organization Type	Services-Health

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted via stakeholder session
1 3	Agency/Group/Organization	Bloomington Board of Realtors
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted via stakeholder session
1 4	Agency/Group/Organization	United Way of Monroe County
	Agency/Group/Organization Type	Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted via stakeholder session
1 5	Agency/Group/Organization	CDFI Friendly Bloomington
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted via stakeholder session
1 6	Agency/Group/Organization	Community Justice and Mediation Center
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted via stakeholder session
1 7	Agency/Group/Organization	EL CENTRO HISPANO/LA PLAZA
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted via stakeholder session
1 8	Agency/Group/Organization	HEALTHNET, INC.
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted via stakeholder session
1 9	Agency/Group/Organization	Mobility Lending Library

	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted via stakeholder session
20	Agency/Group/Organization	Southern Indiana Center for Independent Living
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted via stakeholder session
21	Agency/Group/Organization	YIMBYana
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted via stakeholder session

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

There were no agencies intentionally not consulted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		
Heading Home	Continuum of Care	The Heading Home plan informed the Needs Assessment and Homeless Strategy.
Monroe County Multi-Hazard Mitigation Plan	Monroe County	The City of Bloomington adopted the Monroe County Multi-Hazard Mitigation Plan (HMP) on September 5, 2018. This was used to inform the MA section of the plan.

Table 3 – Other local / regional / federal planning efforts**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

In accordance with 24 CFR 91.100(4), the City of Bloomington will notify adjacent units of local government of the non-housing community development needs included in its Con Plan. Bloomington will continue to interact with public entities at all levels to ensure coordination and cooperation in the implementation of the Con Plan and thereby maximize the benefits of the City's housing and community development activities for the residents being served.

Narrative

PR-15 Citizen Participation - 91.105, 91.115, 91.200 (c) and 91.300(c)

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

To gather community input on the development of the 2025-2029 Consolidated Plan and Analysis of Impediments to Fair Housing Choice, the Housing and Neighborhood Development (HAND) department of the City of Bloomington hosted three public meetings and six stakeholder workshops in the period from August 20 - September 3, 2024. The public meetings were hybrid: offered both in-person and on Zoom. The stakeholder meetings were all virtual, offered on Zoom. A total of 119 residents and organizational representatives participated in the nine meetings.

A second public meeting was held while the plan was on public display.

In order to obtain the views of citizens, public agencies, and other interested parties, the City placed its proposed FY2025-2029 Five-Year Consolidated Plan and FY 2025 Annual Action Plan on public display on line at <https://bloomington.in.gov/departments/hand> and at the following locations:

City of Bloomington
Housing and Neighborhood Development
401 N Morton St
Bloomington, IN 47404

Monroe County Public Library
Indiana Room
303 E Kirkwood Ave
Bloomington, IN 47408

The plan was available for review during normal operational hours June 4-July 3, 2025. A complete summary of the citizen participation efforts, including summary of stakeholder and public meetings, is included in the Citizen Participation Appendix.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	The City held a public hearing on August 20, 2024 at 6:00-7:00 PM. The meeting will be held at Broadview Learning Center 705 W Coolidge Drive, Bloomington, IN. There were 9 attendees.	See comments in Citizen Participation Comments	None	

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)
2	Public Hearing	Non-targeted/broad community	The City will hold a public hearing on August 21, 2024 at 12:00-1:00 PM. The meeting will be held at Monroe County Public Library (Downtown), 303 E Kirkwood Meeting Room B, Bloomington, IN. There were 14 attendees	See comments in Citizen Participation Comments	None	
3	Public Hearing	Non-targeted/broad community	The City will hold a public hearing on September 3, 2024 at 6:00 PM. The meeting will be held at Tri-North Middle School, 1000 W 15th St, Bloomington, IN. There were 14 attendees.	See comments in Citizen Participation Comments	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	Non-targeted/broad community	A public hearing was held by the Bloomington Redevelopment Commission on Monday, June 16, 2025, at 5:00 P.m . in the McCloskey Conference Room, Suite 135. There were no attendees.	None	N/A	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Bloomington, Indiana, is committed to addressing the diverse housing and community development needs of its residents through a strategic five-year Consolidated Plan. This overview outlines the key needs identified through community engagement, data analysis, and stakeholder consultations, focusing on housing, economic development, public services, and community infrastructure.

Bloomington is a vibrant city known for its cultural diversity, educational institutions, and economic opportunities. However, like many urban areas, it faces challenges related to affordable housing, economic disparities, and access to essential services. The city's population includes a mix of students, families, and low-income residents, necessitating a multifaceted approach to community development.

A comprehensive community engagement process, including surveys, public meetings, and focus groups, has been conducted to ensure that the needs assessment reflects the voices of Bloomington residents. Input from community organizations, local government agencies, and residents has been integral in shaping the priorities outlined in this overview.

This needs assessment serves as a foundation for Bloomington's 5-Year Consolidated Plan, guiding the allocation of HUD resources to address pressing challenges in the community. By prioritizing affordable housing, economic development, public services, and infrastructure improvements, the city aims to foster a more equitable and thriving environment for all residents. Ongoing collaboration with community stakeholders will be essential to implement effective strategies and measure progress over the next five years.

Data in this section was drawn primarily from HUD's Comprehensive Housing Affordability Strategy (CHAS) data set, which is a custom tabulation of 2016-2020 American Community Survey (ACS) data from the Census Bureau. Supplemental data were drawn from the 2017-2021 CHAS and other sources to provide additional context when needed. The CHAS data describes housing problems, such as overcrowding or incomplete kitchen and/or plumbing facilities as well as cost burden/severe cost burden.

Where the HUD tables below report area median income (AMI), they refer to HUD Adjusted Median Family Income (HAMFI). HAMFI differs from AMI in that HAMFI adjusts for family size and are calibrated for a four-person household. HAMFI adjusts larger households up by adding 8% for each person above four and subtracting 10% for each person below four. AMI does not have this qualification.

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

Summary of Housing Needs

The City of Bloomington is the largest city in Monroe County with a population of 79,168 according to the 2020 Decennial Census and 79,006 according to the 2018-2022 5-Year American Community Survey (ACS). Approximately 56.7% of Monroe County residents are a part of the Bloomington community. Since the previous AI, the population of Bloomington decreased by 4,630 (-5.54%) from 2017 to 2022. This trend matches that of Monroe County, which had a population decline of 3.03% but runs opposite of the State of Indiana, which saw slight growth of 2.57%. This decline may be a result of the COVID-19 pandemic and student housing at Indiana University Bloomington (IU); based on the US Decennial Censuses, 13,757 persons resided in college/university student housing in 2010 but declined to 10,645 students in 2020. Nevertheless, IU enrollment for 2020 was reported at 43,064 vs. 48,424 in 2024[1], a 12.45% increase and the highest enrollment count cited in the 10 years of available data (Indiana University Institutional Analytics, 2024). Many students seek off-campus housing due to the University's low-bed inventory, and stakeholders have reported that there is intense competition between students and low-income residents for lower priced rental units. There is also concern that much of the newer rental housing built in the City is higher priced housing being built primarily for students. These factors mean that there are increasingly fewer housing options, including affordable options, for low-income residents, which will lead to higher rates of cost burden and potentially overcrowding among low-income residents.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	82,815	84,690	2%
Households	30,230	31,980	6%
Median Income	\$30,019.00	\$41,354.00	38%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	8,760	4,815	5,785	2,965	9,645
Small Family Households	1,385	785	1,470	980	4,165

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Large Family Households	180	14	130	55	315
Household contains at least one person 62-74 years of age	568	450	890	535	2,215
Household contains at least one person age 75 or older	200	635	405	310	1,150
Households with one or more children 6 years old or younger	555	265	505	135	859

Table 6 - Total Households Table

Data 2016-2020 CHAS
Source:

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-5 0% AMI	>50-8 0% AMI	>80-1 00% AMI	Total	0-30% AMI	>30-5 0% AMI	>50-8 0% AMI	>80-1 00% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	60	80	50	55	245	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	115	0	15	10	140	0	0	0	10	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	90	25	0	15	130	20	0	24	0	44
Housing cost burden greater than 50% of income (and none of the above problems)	5,405	1,325	115	15	6,860	440	120	80	0	640

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	805	1,840	1,295	165	4,105	124	174	415	160	873
Zero/negative Income (and none of the above problems)	1,085	0	0	0	1,085	34	0	0	0	34

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	5,675	1,420	180	95	7,370	460	120	105	10	695
Having none of four housing problems	2,360	2,505	3,700	1,745	10,310	269	765	1,800	1,119	3,953
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50 % AMI	>50-80 % AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	995	485	290	1,770	135	84	110	329
Large Related	120	18	30	168	20	0	49	69
Elderly	235	310	65	610	264	140	224	628
Other	5,085	2,420	1,034	8,539	169	64	115	348
Total need by income	6,435	3,233	1,419	11,087	588	288	498	1,374

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50 % AMI	>50-80 % AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	125	125	110	35	0	145
Large Related	0	0	4	4	20	0	15	35
Elderly	115	120	15	250	180	75	60	315
Other	0	4,550	1,080	5,630	155	0	0	155
Total need by income	115	4,670	1,224	6,009	465	110	75	650

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30 % AMI	>30-5 0% AMI	>50-8 0% AMI	>80-1 00% AMI	Total	0-30 % AMI	>30-5 0% AMI	>50-8 0% AMI	>80-1 00% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	195	25	0	45	265	20	0	24	10	54
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	10	0	55	0	65	0	0	0	0	0
Total need by income	205	25	55	45	330	20	0	24	10	54

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30 % AMI	>30-5 0% AMI	>50-8 0% AMI	Total	0-30 % AMI	>30-5 0% AMI	>50-8 0% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source:
Comments:

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

Single-person households represent a significant portion of the population, including students, seniors, and individuals living alone. Many of these households face challenges related to affordability, access to resources, and housing stability, and many of the studio and one-bedroom apartments in the City remain vacant due to high cost. Single person households are more likely to be cost burdened than other household types. However, the high rate of cost burden for these households is likely due, at least in part, to the large number of college students living in the City. According to CHAS 2016-2020 data, 12,605 non-family, non-elderly households were considered cost burdened.

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

In Bloomington, families experiencing housing insecurity often face compounded challenges, particularly those with disabilities and those who are victims of domestic violence, dating violence, sexual assault, and stalking. These groups require targeted assistance to secure stable housing and support services.

Families with Disabilities:

According to 2019-2023 ACS Five Year Estimates, 7,267 individuals over the age of 18 report having a disability. Many of these individuals likely need housing assistance due to challenges related to affordability and accessibility.

Victims of Domestic Violence:

National statistics indicate that about 1 in 4 women and 1 in 9 men experience severe intimate partner physical violence. Applying these statistics locally, if we consider that Bloomington has about 25,000 families, an estimated 1,000-2,500 families could be affected by domestic violence each year. Many of these families may need emergency shelter or transitional housing, as well as supportive services to help them recover and regain stability.

Victims of Sexual Assault and Stalking:

Similar to domestic violence, statistics suggest that about 1 in 5 women and 1 in 20 men experience sexual assault in their lifetime. This may suggest that, in a city with approximately 25,000 families, there could be around 500-1,200 families affected by sexual violence. Victims often require safe housing options, especially if they are fleeing abusive situations.

What are the most common housing problems?

One of the most pressing issues in Bloomington is the affordability of housing. Over the past few years, rental prices have soared, often outpacing wage growth for many residents. For more than 40% of households in Bloomington, this has resulted in a precarious situation where a significant portion of their income is allocated to housing costs. This financial strain not only limits their ability to cover other essential expenses, such as food, healthcare, and transportation, but also increases the risk of housing instability and eviction.

The shortage of housing units exacerbates the affordability crisis. The demand for rentals, particularly from the student population of Indiana University, places additional pressure on the housing market. As developers focus on high-end properties to maximize profits, low-income families often find themselves competing for a shrinking number of affordable options. The City's Consolidated Plan has not been updated since the COVID pandemic to reflect the current landscape and represents an opportunity for

improvement. Current policies and permitting timelines magnetize student-centric development while limiting the production of diverse housing types. Housing operates on the principles of supply and demand; when the supply of homes fails to keep pace with demand, more households compete for the same limited inventory, driving up rents and home prices across the market. Without sufficient new housing, competition intensifies and affordability continues to erode. This scarcity leads to longer wait times for housing assistance and leaves many households without viable alternatives.

Homelessness is an ongoing issue that highlights the severity of the housing crisis. Many individuals and families find themselves without stable housing due to a combination of rising costs, personal crises, increased substance use, and a lack of adequate support services. The need for emergency shelters and transitional housing options is critical, yet these resources are often stretched thin. Families fleeing domestic violence or those experiencing economic hardship may struggle to find safe and supportive environments.

The housing challenges in Bloomington reflect a broader trend seen in many urban areas across the country. Addressing these issues requires an approach that includes increasing the availability of affordable housing, improving the quality of existing units, and providing essential support services to those in need.

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

Overall, the intersection of income level, family structure, age, disability status, and social circumstances plays a critical role in determining who is most affected by housing problems in Bloomington. The data emphasizes the need for more affordable housing options, especially for those at or below 30% HAMFI[1] [KM2], who represent a significant portion of both renters and owners facing housing problems. They often struggle to find safe, decent housing within their budget. Households (both renters and owners) with income $\leq$ 30% HAMFI are significantly overrepresented among those with housing problems, indicating that low-income households are at higher risk for experiencing various housing issues. Single-parent families, particularly those led by women, frequently encounter financial hardships that make securing stable housing difficult. These households are often more vulnerable to cost burdens and housing instability.

In addition to families, elderly residents and individuals with disabilities face unique barriers to housing. Elderly residents often live on fixed incomes, making it challenging to afford rising housing costs. Additionally, as seniors choose to age in place, they may require accessible housing that meets their specific needs, and may also experience difficulty maintaining a home that is larger than they need. Households that include individuals with disabilities face unique challenges in finding accessible and affordable housing. Many existing units do not meet accessibility standards, limiting their options.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of

either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Individuals and families with children who are currently housed but are at risk of becoming unsheltered typically have a combination of financial factors present in their lives including unemployment/loss of employment, high or unexpected medical costs, and high childcare costs. Contributing to these factors could be a lack of reliable transportation in the form of a personal vehicle or public transit. Additionally, some individuals and families may have other needs related to mental health, substance abuse, domestic violence, and/or prior experiences of being homeless, among other compounding issues.

Heading Home of South Central Indiana identified diversion as efforts as a homelessness prevention strategy. Flexible funding sources that can be used to address the emergency that may lead to homelessness are needed.

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

Estimates are derived from national statistics related to vulnerable populations.

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

The following characteristics – identified by stakeholders - are linked to housing instability and an increased risk of homelessness:

- New housing is increasingly targeted to the student population
- Housing costs are rising
- It is difficult to build new multi-family housing in most neighborhoods due to some resistance to change in neighborhood character, as well as zoning restrictions contained in the Unified Development Ordinance
- There are only a handful of landlords that are willing to accept housing vouchers from formerly homeless individuals.

Discussion

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

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

Introduction

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points more than that of the corresponding income level as a whole. The data table below summarizes the percentage of each racial/ethnic group experiencing housing problems by HUD Adjusted Median Family Income (HAMFI) levels, as defined in the overview. Housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Overcrowding (more than one person per room)
- Housing costs greater than 30% of income (i.e. cost burden)

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,864	605	1,425
White	5,280	475	515
Black / African American	355	4	60
Asian	645	0	780
American Indian, Alaska Native	19	0	0
Pacific Islander	4	0	0
Hispanic	245	40	69

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,335	695	0
White	2,780	590	0
Black / African American	140	55	0
Asian	195	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	105	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,405	2,415	0
White	1,920	1,990	0
Black / African American	165	75	0
Asian	115	190	0
American Indian, Alaska Native	19	35	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	0	0
Hispanic	115	80	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	430	2,085	0
White	395	1,840	0
Black / African American	15	85	0
Asian	10	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4	75	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

Discussion

Like many surrounding communities, certain racial and ethnic groups in Bloomington experience disproportionately greater needs compared to the overall population. This assessment focuses on the African American and Hispanic/Latino communities, which face unique challenges related to housing, economic opportunity, and social services. Specifically, Black/African American Households earning 50-80% AMI experience housing problems at a disproportionate rate while Hispanic households earning 30-80% experience housing problems at a disproportionate rate.

African American households in Bloomington often experience higher unemployment rates and lower income levels compared to their white counterparts. This economic disparity affects their ability to secure stable housing and access essential services. There is a notable prevalence of housing cost burdens within the African American community, with many families spending more than 30% of their income on housing. This increases the risk of eviction and homelessness. Educational attainment among African Americans in Bloomington may be lower, impacting job prospects. The community faces barriers to accessing higher-paying jobs and career advancement opportunities. Additionally, African Americans often experience higher rates of health issues, including chronic illnesses, which can affect their economic stability and housing security.

For full content of this section, see Unique Appendix.

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

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

Introduction

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,345	1,130	1,425
White	4,925	845	515
Black / African American	315	45	60
Asian	620	25	780
American Indian, Alaska Native	15	4	0
Pacific Islander	4	0	0
Hispanic	229	55	69

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,765	2,270	0
White	1,420	1,955	0
Black / African American	100	95	0
Asian	110	100	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	40	70	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	290	4,535	0
White	180	3,730	0
Black / African American	35	205	0
Asian	44	260	0
American Indian, Alaska Native	0	54	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	0	0
Hispanic	10	180	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	124	2,390	0
White	114	2,120	0
Black / African American	15	85	0
Asian	0	35	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	80	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

Discussion

Asian households earning 0-30% AMI in Bloomington experience a higher incidence of severe housing problems, such as overcrowding, high housing cost burdens (spending more than 50% of income on housing), and substandard living conditions than the jurisdiction as a whole. This can lead to increased risk of eviction and homelessness.

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

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

Introduction

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate 10 percentage points higher than that of the corresponding income level of the jurisdiction as a whole. Cost-burden is defined as paying more than 30% of household income on housing, and severe cost burden is defined as paying greater than 50% of household income on housing.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	15,925	4,985	8,220	1,435
White	13,705	4,185	6,415	515
Black / African American	575	220	430	60
Asian	720	215	735	790
American Indian, Alaska Native	35	23	15	0
Pacific Islander	0	0	4	0
Hispanic	480	190	279	69

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion

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

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

Black/African American households earning 50-80% AMI experience housing problems at a disproportionate rate; Hispanic households earning 30-80% AMI also experience housing problems at a disproportionate rate.

Asian households 0-30% AMI experience severe housing problems, including severe cost burden, at a disproportionate rate.

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

The needs among races/ethnicities are indicated above. Lower income groups have more general needs, as described in NA-10 and the Housing Market Analysis.

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

Under HUD's definition of racially/ethnically concentrated areas of poverty (R/ECAP), no census tract in Bloomington meets the 50% non-White population threshold. To measure relative minority concentration a second definition will be utilized. HUD employs a definition for an area of minority concentration where the percentage of minorities is at least 20 percentage points higher than the surrounding area through its Site and Neighborhood Standards, which is used for the siting of HUD funded properties. Using Monroe County as the surrounding area, which has a minority concentration of 17.3%, the threshold used here will be 37.3%. Under this definition, only one census tract in Bloomington meets this definition: 9.04.

For full content of this section, see Unique Appendix

NA-35 Public Housing - 91.205 (b)

Introduction

The Bloomington Housing Authority (BHA) embarked on a significant transition by converting its public housing units to the Rental Assistance Demonstration (RAD) program, a federal initiative designed to improve the quality and sustainability of affordable housing. This shift came in response to the growing financial strain on public housing authorities nationwide, as federal funding for maintenance and repairs had not kept pace with the aging infrastructure of public housing stock.

Under the traditional public housing model, the BHA operated its units with direct federal subsidies, but these funds were often insufficient to cover the extensive capital needs required to keep the housing safe and habitable. RAD, created by the U.S. Department of Housing and Urban Development (HUD), offers a solution by allowing housing authorities to convert their public housing units to a project-based Section 8 platform. This conversion enables them to access more stable funding sources, including private investment, to modernize and maintain properties.

For BHA, the RAD conversion allowed the authority to secure the financing needed for critical renovations, improving living conditions for residents without raising their rents beyond 30% of their income. The program also preserves the long-term affordability of these units, as residents retain their rental assistance under the Section 8 model, ensuring that vulnerable low-income families continue to have access to safe, affordable housing in Bloomington.

Totals in Use

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	11	296	1,249	22	1,181	35	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	5,436	7,650	9,903	7,810	9,970	6,507	0
Average length of stay	0	0	3	6	2	6	0	0
Average Household size	0	1	2	2	2	2	1	0
# Homeless at admission	0	4	2	12	0	11	1	0
# of Elderly Program Participants (>62)	0	0	42	204	5	198	1	0
# of Disabled Families	0	10	80	511	4	477	22	0
# of Families requesting accessibility features	0	11	296	1,249	22	1,181	35	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of DV victims	0	0	0	0	0	0	0	0

Table 24 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	7	260	1,077	19	1,020	31	0	0
Black/African American	0	4	32	162	3	152	4	0	0
Asian	0	0	3	4	0	3	0	0	0
American Indian/Alaska Native	0	0	1	5	0	5	0	0	0

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 25 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	2	14	0	14	0	0	0
Not Hispanic	0	11	294	1,235	22	1,167	35	0	0

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

Table 26 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

There are 2,168 households on the waitlist for RAD units and 987 on the waitlist for Housing Choice Vouchers, demonstrating a significant need for more affordable housing in Bloomington. The tenants and applicants on the waiting list for accessible units at the BHA represent some of the most vulnerable individuals in the community. Their needs go far beyond simply finding affordable housing; they require accommodations that support both their physical disabilities and their broader well-being. For many, the lack of accessible housing creates significant barriers to living independently and safely, amplifying the urgency of addressing these needs.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

According to stakeholders, the most immediate needs of BHA's RAD tenants and HCV holders typically focus on maintaining stable, affordable housing while addressing concerns related to access to essential services such as public transportation and childcare. These needs are particularly pressing given that both groups primarily consist of low-income households, many of whom face additional challenges such as disabilities, aging, or limited access to resources. Stakeholders reported low utilization of the Housing Choice Vouchers due to lack of inventory, landlords being unwilling to participate in the program, or rents that exceed the allowable payment standards for the HCV program. The BHA created a landlord incentive program, including a landlord risk mitigation fund, to encourage more landlords to accept vouchers, but progress is slow and more promotion is needed.

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

These needs are similar to the low-income members of the population at large. Affordable housing, transportation, and affordable childcare are needed by all low-income residents across the City. A lack of affordable housing is making it difficult for low-income households to find housing that fits their budget and that grants them access to jobs and essential amenities. This is compounded by inadequate public transportation and affordable childcare.

Discussion

NA-40 Homeless Needs Assessment - 91.205 (c)

Introduction:

Data was not readily available to populate the tables below. See the change in homelessness table included in the Unique Appendix for content of this section.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons with HIV	0	0	0	0	0	0

Table 27 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

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

Nature and Extent of Homelessness: (Optional)

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

Data Source
Comments:

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

Families with children:

- Households: 41 (regular families) + 3 (parenting youth households) = 44 households
- Total persons in these households: 140 (regular families) + 9 (parenting youth households) = 149 persons

These households are likely in need of family-centered housing solutions, such as larger units that can accommodate both adults and children.

Veteran families:

- Households: 2 (with children) + 11 (without children) = 13 veteran households
- Total persons in these households: 8 (with children) + 12 (without children) = 20 persons

These households need veteran-specific housing assistance programs, which often include services tailored to veterans' needs, such as mental health support, substance use disorder treatment, or reintegration programs.

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

The data provided offers a detailed breakdown of homelessness in Monroe by racial and ethnic group. The majority of homeless families with children are White (74 persons or 52.9% of this category), followed by Black or African-American individuals (45 persons or 32.1%). There are smaller populations of Multi-Racial (10 persons), American Indian or Alaska Native (4 persons), and Hispanic/Latina/e/o individuals (1 person).

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Families with children are more likely to be sheltered, with 80.7% of these households in shelters or transitional housing. However, 19.3% remain unsheltered, indicating that some families with children face severe housing challenges. Households without children have a higher incidence of unsheltered homelessness (37.2%), indicating that adults without children are at greater risk of being unsheltered. Veterans, particularly those without children, are mostly sheltered. However, the presence of unsheltered veteran families indicates a need for more comprehensive veteran housing services, especially for families. Unaccompanied youth experience a disturbingly high rate of unsheltered homelessness (46.2%). This vulnerable group requires additional outreach and housing solutions. Racial and ethnic disparities in homelessness are evident in the data, with White, Black, and Multi-Racial individuals more likely to be unsheltered compared to other racial groups, such as Hispanic/Latina/e/o and Middle Eastern or North African individuals, who are entirely sheltered. White individuals make up the largest proportion of both sheltered and unsheltered homeless populations, but their rate of unsheltered homelessness (38.3%) is notably high. Similarly, Black or African-American individuals have a high rate of unsheltered homelessness at 31.9%, highlighting racial inequalities in access to housing resources.

Discussion:

Addressing the unsheltered homelessness issue will require targeted outreach, more affordable housing options, and support services that cater to the specific needs of these population groups. There is a significant need for continued case management beyond the initial housing placement. Current funding often limits case management to immediate crisis situations, but ongoing support is essential for successful long-term housing stability. Stakeholders reported that creating dedicated spaces with integrated services, including case management, can improve housing stability and help individuals adapt to their new living situations. Housing for chronically homeless individuals was also identified as a need.

While no longer a priority at the federal level, there are transitional housing needs that still exist in the City, in addition to robust case management services. Stakeholders report there is a fear among constituencies of losing benefits, which discourages efforts to find better-paying jobs or improve their financial situation. A 6 to 12-month transitional housing assistance program could allow recipients to increase their income without losing benefits, helping them manage the financial steps toward self-sufficiency.

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

Introduction

This section will discuss the characteristics and needs of persons in various subpopulations of Bloomington who are not homeless but may require supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with HIV/AIDS and their families, persons with alcohol or drug addiction, victims of domestic violence, and persons with a criminal record or who were formerly incarcerated.

Persons with special needs include the elderly and frail elderly, persons with severe mental illness, persons with developmental disabilities, persons with physical disabilities, persons with alcohol/other drug addictions. In addition, many persons with special needs also have very low incomes.

Describe the characteristics of special needs populations in your community:

Elderly

Elderly persons are more likely to live on fixed, very low incomes or require special supportive service to complete their daily routines. This means elderly residents especially need affordable housing options and easy access to service providers.

According to ACS 2019-2023 Five Year Estimates, approximately 10% of the City's population is aged 65 or over. Of these, 13% have a hearing difficulty; 16.7% experience ambulatory difficulty; 5.6% reported a self-care difficulty; and 17.4% reported an independently living difficulty.

Persons with Disabilities

In 2023, 13% of the population had a disability. Individuals with ambulatory disabilities generally require accessible housing units, and individuals with independent living disabilities may require assisted living facilities. Stakeholders report that individuals with disabilities also face financial challenges related to moving, security deposits, etc. as Medicaid limits don't compete with high housing costs in safe areas of the City. Stakeholders also reported a shortage of accessible units within the City that are affordable and within Housing Choice Voucher guidelines.

Substance Abuse and Addiction

There is a need for implementation of substance misuse crisis services as well as ongoing case management and services for individuals struggling with substance misuse to aid in reducing barriers.

Individuals who have special needs are typically extremely low income and face tremendous challenges finding housing that they can afford. Individuals with special needs also require supportive services in addition to housing that they can afford. Public and private sources have limited funds available for these purposes, making it difficult for non-profit organizations to develop and operate housing and supportive service programs.

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

Stakeholders reported a concern about the lack of accessible housing for an aging population and the need for better planning to ensure homes are suitable for aging in place without becoming excessively costly. Stakeholders also indicated a need to consider that building affordable housing outside urban areas may reduce accessibility and affordability for seniors and people with disabilities. In general, an affordable, accessible inventory available for people with disabilities is needed, along with housing supportive services for those with mental health and substance misuse are needed.

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

Indiana Department of Health provides regional data indicating that 470 individuals are living with HIV in the Region 9 Zero Is Possible region. Further discussion with IU Health Positive Link indicates 282 individuals living in with HIV in Monroe County, representing a rate of 200 per 100,000 people compared to a state rate of 210 per 100,000.

Bloomington is home to Indiana University Health's Positive Link program. Serving 49 counties throughout Indiana, Positive Link provides a continuum of services for those impacted by HIV in Indiana. Services include a primary care and PrEP clinic, prevention services, medical and nonmedical case management, and housing services. IU Health Positive Link reports a Monroe County viral suppression rate of 65%, just below the state average of 68%. Clients served by the program are disproportionately facing severe barriers to healthcare, including primary care and PrEP clinical services, education and testing, and referral to mainstream resources.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A

Discussion:

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

Describe the jurisdiction's need for Public Facilities:

Through CDBG funds, Bloomington can fund the construction, rehabilitation, or installation of public facilities. Eligible public facilities include neighborhood facilities (such as educational centers, parks, recreation centers, and libraries) and facilities for special needs populations (such as homeless shelters, elderly facilities, or centers for people with disabilities).

How were these needs determined?

These needs were determined by a series of stakeholder workshops, focus groups and community needs survey.

Describe the jurisdiction's need for Public Improvements:

Through CDBG funds, the City can also fund the construction, rehabilitation, or installation of public improvements. Public improvements include, but are not limited to, street and sidewalk improvements, water and sewer installation, and maintenance and ADA compliance construction and rehabilitation.

Public transit is crucial for low- and moderate-income households as it provides access to employment, childcare, and essential services, helping reduce the cost of living by eliminating the need for a private vehicle. Stakeholders reported a need for frequent and reliable transit options, especially for lower-income households, to offer more flexibility and reduce the risks of job-related challenges due to transit delays.

How were these needs determined?

These needs were determined by a series of stakeholder workshops, focus groups and community needs survey.

Describe the jurisdiction's need for Public Services:

Through CDBG funds, Bloomington can fund an array of public services. Eligible public services include, but are not limited to, homeless services, education and workforce development programs, homebuyer counseling, elderly care and programs, and childcare and health services for low- moderate-income households.

Stakeholders reported the need for affordable childcare. Long waitlists and limited availability impact families' ability to work and find stable housing. Food insecurity was also identified as a problem for City residents.

How were these needs determined?

These needs were determined by a series of stakeholder workshops, focus groups and community needs survey.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Bloomington has a diverse housing market influenced by various factors, including the student population, local economy, and demographic trends. Bloomington offers a mix of housing types, including single-family homes, multi-family units, apartments, and student housing. The proximity to the university significantly affects the rental market, with a substantial number of properties catering to students.

While there are affordable housing options, the demand often outpaces supply, particularly for low-income families and individuals. RAD housing and subsidized units are limited, leading to longer waiting lists. Over the past few years, home prices in Bloomington have steadily increased. Stakeholders report that factors contributing to this trend include low inventory, strong demand from buyers, and investment from individuals seeking rental properties. The rental market is robust, driven largely by the student population. Average rents have also increased, making it challenging for low-income renters to find affordable options.

While vacancy rates in the rental market can fluctuate seasonally due to the academic calendar, overall trends indicate a competitive market, particularly for desirable neighborhoods close to the university. The presence of Indiana University contributes significantly to the housing market, creating a demand for both on-campus and off-campus housing. This demand can lead to higher rental prices, especially in areas near the campus.

Bloomington's population includes a mix of families, professionals, and retirees, each with different housing needs and preferences. This diversity influences the types of housing being developed and renovated in the area.

The housing market in Bloomington, Indiana, is characterized by a mix of opportunities and challenges. While there is a strong demand for housing driven by the student population and economic stability, issues such as rising prices, limited affordable housing, and the need for diverse options remain critical concerns. Addressing these challenges will require collaborative efforts from local government, community organizations, and private developers to ensure that all residents have access to safe and affordable housing.

MA-10 Housing Market Analysis: Number of Housing Units - 91.210(a)&(b)(2)

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	12,615	36%
1-unit, attached structure	3,110	9%
2-4 units	3,905	11%
5-19 units	9,585	27%
20 or more units	4,990	14%
Mobile Home, boat, RV, van, etc	1,050	3%
Total	35,255	100%

Table 31 – Residential Properties by Unit Number

Data 2016-2020 ACS
Source:

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	1,175	6%
1 bedroom	70	1%	5,735	28%
2 bedrooms	2,270	20%	8,070	39%
3 or more bedrooms	8,940	79%	5,725	28%
Total	11,280	100%	20,705	101%

Table 32 – Unit Size by Tenure

Data 2016-2020 ACS
Source:

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

Bloomington's residential housing stock comprises 35,255 units, with the majority being 1-unit detached homes (36%) and multi-family structures with 5–19 units (27%). Housing programs will focus on maintaining and expanding affordable options to meet the needs of low- to moderate-income families, individuals, and vulnerable populations. Data indicates that rental housing constitutes a significant portion of Bloomington's housing market, with 20,705 rental units compared to 11,280 owner-occupied units. Renters are predominantly housed in smaller units:

- 67% of rental units are either 1-bedroom (28%) or 2-bedroom (39%), suitable for smaller households.
- Only 28% of rental units have 3 or more bedrooms, indicating limited options for larger families.

Meanwhile, the majority of owner-occupied homes (79%) have 3 or more bedrooms, reflecting a stronger alignment with family housing needs. However, affordability remains a concern for lower-income families, given the disparity between unit availability and financial accessibility.

To address these needs, Bloomington will allocate federal programs like HOME and CDBG funding, alongside state and local resources, to support:

1. Rental Assistance and Development:
2. Increasing affordable units for low-income rentersExpanding units for extremely low-income households, including those earning below 30% of the area median income (AMI).
3. Family Housing:
4. Targeting the construction or rehabilitation of larger rental units (3+ bedrooms) for families.Collaborating with nonprofit developers to prioritize housing for families with children and multigenerational households.
5. Special Populations:
6. Addressing the needs of seniors, individuals with disabilities, and homeless populations by promoting accessible housing units and transitional housing options.
7. Preservation of Affordable Homeownership:
8. Assisting low- and moderate-income households in accessing and maintaining ownership of 2–4 unit and detached single-family homes.

Anticipated Outcomes

Over the 2025–2029 period, Bloomington aims to assist the development or rehabilitation of 500–700 units, with approximately:

- 50% targeted toward rental housing for very low- to moderate-income households.
- 40% focused on family housing with 2+ bedrooms.
- 10% designated for accessible or supportive housing for seniors and individuals with disabilities.

Bloomington's housing strategies will prioritize access to housing for all income levels, emphasizing sustainability and community stability. By aligning investments with demonstrated needs, the city aims to reduce housing cost burdens.

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

Bloomington does not anticipate any loss of housing at this time.

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

The majority of owner-occupied units (79%) have 3 or more bedrooms, which aligns well with the needs of larger families or those seeking more space. However, smaller owner-occupied units are rare (20% are 2-bedroom units, and 1% are 1-bedroom units), potentially excluding single-person households or smaller families from ownership opportunities.

Rental units are more diverse, with a strong representation of smaller units. About 67% of rental units are 1- or 2-bedroom units, which likely meet the needs of smaller households and individuals. However, only 28% of rental units have 3 or more bedrooms, limiting options for larger families in the rental market. The City's Unified Development Ordinance does allow higher density housing when units are set-aside for households earning 80-120% AMI; however, many of these workforce housing units target household at 100-120% AMI, leaving a need for moderate income housing.

Public housing units, which are designed to serve low-income families, seniors, individuals with disabilities, and other vulnerable populations, are critical in addressing housing instability. However, the shortage of these units means that many individuals and families who qualify for affordable housing assistance are left on long waiting lists, unable to access housing that meets their needs.

Describe the need for specific types of housing:

There is a pressing need for affordable rental housing, particularly for low- to moderate-income households. Families requiring larger units face challenges due to the limited availability of 3+ bedroom rentals, which account for only 28% of the rental stock. Similarly, affordable homeownership opportunities are scarce for smaller households and first-time buyers, as most owner-occupied homes (79%) are larger, 3+ bedroom units that may be out of financial reach.

Supportive and accessible housing is increasingly necessary for seniors, individuals with disabilities, and other vulnerable populations, ensuring these groups can live independently in appropriate housing. Additionally, there is a need for transitional and emergency housing to address homelessness and provide stability for individuals and families in crisis. Finally, expanding non-traditional and low-cost housing options, such as mobile homes or small, efficient units, could provide critical relief for very

low-income residents. Addressing these gaps will require a focused effort to expand affordability and availability across all housing types.

Discussion

The demand for public housing is high, especially for units that incorporate supportive services and accessibility features to meet the various needs of Bloomington's low-income and vulnerable populations. Addressing these needs would help reduce housing instability and improve the quality of life for many residents in the community.

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

Introduction

The current local housing market is highly unaffordable, with high rent costs and stringent credit requirements, making it difficult for low-income families to secure housing. High land and construction costs, coupled with rising interest rates, make it difficult for builders to break even on developments, further driving up housing prices. This is compounded by a lack of inventory, and many homeowners are hesitant to move due to low interest rates on existing homes. The prevalence of student housing, especially around IU, exacerbates the problem by prioritizing student tenants over families, contributing to the shortage and unaffordability of available housing.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	173,400	219,200	26%
Median Contract Rent	704	824	17%

Table 33 – Cost of Housing

Rent Paid	Number	%
Less than \$500	2,600	12.6%
\$500-999	11,415	55.1%
\$1,000-1,499	4,960	24.0%
\$1,500-1,999	1,070	5.2%
\$2,000 or more	659	3.2%
Total	20,704	100.0%

Table 34 - Rent Paid

Data 2016-2020 ACS
Source:

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,575	No Data
50% HAMFI	6,500	963
80% HAMFI	14,765	2,863
100% HAMFI	No Data	4,192
Total	22,840	8,018

Table 35 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	817	957	1,124	1,573	1,864
High HOME Rent	697	736	945	1,213	1,334
Low HOME Rent	646	692	831	960	1,071

Table 36 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Bloomington does not have sufficient housing to meet the needs of households at all income levels, particularly for low- and very low-income households. While there are 6,500 rental units affordable to households earning 50% of HAMFI and 14,765 for those earning 80% HAMFI, only 1,575 units are affordable to the 8,760 households in the City earning 30% HAMFI, highlighting a severe shortage for the lowest-income renters. Similarly, homeownership opportunities are limited, with fewer than 1,000 affordable ownership units for households earning 50% HAMFI.

Rising housing costs exacerbate these challenges, as median home values have increased by 26% and rents by 17% since 2009. Many renters and potential homeowners face cost burdens, particularly as Fair Market Rents exceed affordability for low-income households. This imbalance indicates significant gaps

in housing availability for the most vulnerable populations and a growing need for targeted affordable housing interventions.

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

The affordability of housing in Bloomington is likely to continue declining due to rising home values and rents. Between 2009 and 2020, the median home value increased by 26% and median contract rent rose by 17%, outpacing income growth for many households. These trends suggest that homeownership will remain increasingly out of reach for low- and moderate-income families, particularly as the median home value now exceeds \$219,000.

For renters, rising Fair Market Rents—now starting at \$817 for an efficiency and \$1,124 for a two-bedroom unit—indicate worsening affordability. The limited supply of affordable units for households earning less than 30% or 50% of HAMFI further compounds the issue. Without intervention, affordability will likely worsen, leading to higher rates of cost-burdened households and reduced housing stability for low-income residents.

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

HOME rents and Fair Market Rents (FMR) in Bloomington are generally higher than the area median rent of \$824, with FMR starting at \$817 for an efficiency and reaching \$1,124 for a two-bedroom unit. While Low HOME Rents (e.g., \$646 for an efficiency) are closer to the area median rent, they are still limited in number and may not fully meet the needs of very low-income households. This discrepancy indicates that many households earning below 50% of the HUD Area Median Family Income (HAMFI) cannot afford market-rate units or even some HOME-assisted units without additional subsidies. To address this, strategies to produce or preserve affordable housing must prioritize:

1. Expanding deeply affordable units—particularly those below Low HOME Rent levels for extremely low-income households.
2. Preserving existing units at or below the area median rent to prevent displacement.
3. Leveraging rental assistance programs to bridge the gap between rents and household incomes for those in greatest need.

Discussion

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

Introduction

The following data provides an overview on the condition of housing in Bloomington. The following housing problems are included in the data that follow: 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, 3) overcrowding (more than one person per room), and 4) cost burden (more than 30% of household income spend on housing).

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Standard Condition: No major structural defects; adequate plumbing and kitchen facilities; appearance which does not create a blighting influence; and the house meets additional, more stringent, local standards and building codes, including lead-based paint clearance.

Substandard Condition: A housing unit lacking complete kitchen and/or plumbing facilities.

Substandard Condition but Suitable for Rehabilitation: The nature of the substandard condition makes rehabilitation both financially and structurally feasible.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,590	14%	11,235	54%
With two selected Conditions	20	0%	365	2%
With three selected Conditions	0	0%	25	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	9,670	86%	9,070	44%
Total	11,280	100%	20,695	100%

Table 37 - Condition of Units

Data 2016-2020 ACS
Source:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,759	16%	4,559	22%
1980-1999	4,020	36%	7,390	36%
1950-1979	3,835	34%	6,825	33%
Before 1950	1,665	15%	1,925	9%
Total	11,279	101%	20,699	100%

Table 38 – Year Unit Built

Data 2016-2020 CHAS
Source:

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	5,500	49%	8,750	42%
Housing Units build before 1980 with children present	1,299	12%	785	4%

Table 39 – Risk of Lead-Based Paint

Data 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)
Source:

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 40 - Vacant Units

Data 2005-2009 CHAS
Source:

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1313801000]>

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

Discussion

MA-25 Public And Assisted Housing - 91.210(b)

Introduction

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	11	312	1,319	0	1,319	258	0	0
# of accessible units									

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

Table 41 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 42 - Public Housing Condition

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

Looking ahead, the BHA has several affordable housing projects in the pipeline. This includes the Kohr Community Flats, an adaptive reuse project that will provide 38 units by 2026, and a Community Land Trust initiative aiming to create 45 owner-occupied units by 2027. The Rev Dr Marvin Chandler Early Learning Center, set to open in late 2025, will include affordable housing alongside a childcare center. Additionally, all BHA units will be equipped with broadband as part of ongoing efforts to improve connectivity for residents.

The BHA expects its final RAD renovations to be completed by October 2024.

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

Discussion:

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

Introduction

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	40	0	89	107	0
Households with Only Adults	213	0	0	236	0
Chronically Homeless Households	0	0	0	0	0
Veterans	1	0	0	20	0
Unaccompanied Youth	15	0	0	0	0

Table 43 - Facilities Targeted to Homeless Persons

Data Source Comments:

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

Currently shelter capacity for single adults is:

Friend's Place has 40 beds for single adults and is usually full. Friend's Place has a sobriety requirement, and pets are allowed. Since Wheeler Mission-Bloomington closed its women's shelter in 2023, Friend's Place has increased beds for women but at this time does not see a sufficiently high demand to shift to a women-only shelter. Beacon's new facility, to be completed by 2027, will have 50 emergency beds, some of which might be used to meet medical respite needs.

Wheeler Mission-Bloomington has 80 beds and 24 overflow mats for men and always has available space. Wheeler offers low-barrier sheltering with unlimited length of stays during the winter season (Nov. 1-March 31). During the summer months (April 1-Oct. 31) the low-barrier shelter stay (no background checks, ID, income, or sobriety requirements, etc.) is limited to 20 days with extensions for those seeking case management services. Wheeler Mission is evaluating its winter low-barrier sheltering for future years.

A volunteer initiative of the Bloomington Multi-Faith Alliance provides white flag (severe weather) sheltering for up to 20 women and people with disabilities.

According to the 2024 HIC, there are no dedicated beds for chronically homeless households or Veterans; however, there are 20 VASH vouchers through the Bloomington Housing Authority.

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

Currently shelter capacity for single adults is:

Friend's Place has 40 beds for single adults and is usually full. Friend's Place has a sobriety requirement, and pets are allowed. Since Wheeler Mission-Bloomington closed its women's shelter in 2023, Friend's Place has increased beds for women but at this time does not see a sufficiently high demand to shift to a women-only shelter. Beacon's new facility, to be completed by 2027, will have 50 emergency beds, some of which might be used to meet medical respite needs.

Wheeler Mission-Bloomington has 80 beds and 24 overflow mats for men and always has available space. Wheeler offers low-barrier sheltering with unlimited length of stays during the winter season (Nov. 1-March 31). During the summer months (April 1-Oct. 31) the low-barrier shelter stay (no background checks, ID, income, or sobriety requirements, etc.) is limited to 20 days with extensions for those seeking case management services. Wheeler Mission is evaluating its winter low-barrier sheltering for future years.

A volunteer initiative of the Bloomington Multi-Faith Alliance provides white ĩ-ĥag (severe weather) sheltering for up to 20 women and people with disabilities.

According to the 2024 HIC, there are no dedicated beds for chronically homeless households or Veterans; however, there are 20 VASH vouchers through the Bloomington Housing Authority.

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

Introduction

The following section describes the facilities and services available to persons with special needs.

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

Please refer to section NA-45 Non-Homeless Special Needs Assessment for information regarding special needs housing. Persons with special needs include the elderly and frail elderly, persons with severe mental illness, persons with developmental disabilities, persons with physical disabilities, persons with alcohol/other drug addictions. In addition, many persons with special needs also have very low incomes. Affordable, quality units for these populations are limited in the City, and stakeholders reported that persons with disabilities face financial challenges related to moving and deposits due to Medicaid limits and high housing costs in safe areas. The Retreat at Switchyard is slated for opening in 2025, and does include set-aside units for persons with disabilities. There is an overall shortage of accessible units in Bloomington, and many available units are either too expensive or do not accept Section 8 vouchers or other subsidy assistance. As the population ages, accessible housing and housing that is conducive to aging in place will be needed in the City.

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

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1350402000]>

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

In 2025, the City is providing resources to rehabilitate several group homes in the City, ensuring quality affordable housing for special needs populations.

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

In 2025, the City is providing resources to rehabilitate several group homes in the City, ensuring quality affordable housing for special needs populations.

MA-40 Barriers to Affordable Housing - 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

Local zoning and land use policies often limit the development of affordable housing. Zoning codes that favor student centric development or require minimum lot sizes can reduce the supply of land available for housing, particularly affordable housing. These policies may prevent developments or make it difficult to develop affordable housing in desirable neighborhoods. Such restrictions often lead to housing segregation, where low- and moderate-income families are pushed into less desirable areas with limited access to resources and opportunities. The City's Unified Development Ordinance, while low risk relative to discriminatory provisions for housing for members of the protected classes, presents barriers for developers in that there are many requirements to meet that hinder/slow progress.

The growing presence of short-term rental properties (e.g., Airbnb) has also contributed to the scarcity of affordable housing in some areas. These properties, often not subject to the same regulations as long-term rentals, compete with traditional rental units, driving up rents in high-demand areas. Non-owner-occupied short-term rentals reduce the overall supply of rental housing, further complicating the housing market for low- and moderate-income families.

Limited federal and state funding for affordable housing development and maintenance is another significant barrier. Housing programs like Low-Income Housing Tax Credits (LIHTC) and funding for Housing Trust Funds have faced cuts or have not kept pace with demand. Additionally, affordable housing projects often face higher development costs and regulatory hurdles that make them less attractive to private developers. Without sufficient funding, many affordable housing projects do not materialize.

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

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	98	57	1	0	-1
Arts, Entertainment, Accommodations	3,609	7,392	20	24	4
Construction	707	1,249	4	4	0
Education and Health Care Services	3,687	8,084	21	26	5
Finance, Insurance, and Real Estate	1,017	1,925	6	6	0
Information	314	749	2	2	0
Manufacturing	2,190	1,852	12	6	-6
Other Services	899	1,856	5	6	1
Professional, Scientific, Management Services	1,371	2,216	8	7	-1
Public Administration	0	0	0	0	0
Retail Trade	2,674	4,922	15	16	1

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Transportation and Warehousing	635	193	4	1	-3
Wholesale Trade	645	769	4	2	-2
Total	17,846	31,264	--	--	--

Table 45 - Business Activity

Data 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)
Source:

Labor Force

Total Population in the Civilian Labor Force	43,933
Civilian Employed Population 16 years and over	40,775
Unemployment Rate	7.17
Unemployment Rate for Ages 16-24	16.84
Unemployment Rate for Ages 25-65	3.06

Table 46 - Labor Force

Data 2016-2020 ACS
Source:

Occupations by Sector	Number of People
Management, business and financial	12,580
Farming, fisheries and forestry occupations	1,580
Service	4,545
Sales and office	7,495
Construction, extraction, maintenance and repair	1,085
Production, transportation and material moving	1,650

Table 47 – Occupations by Sector

Data 2016-2020 ACS
Source:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	29,777	85%
30-59 Minutes	4,099	12%

Travel Time	Number	Percentage
60 or More Minutes	1,346	4%
Total	35,222	100%

Table 48 - Travel Time

Data 2016-2020 ACS
Source:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,040	125	845
High school graduate (includes equivalency)	2,960	385	1,685
Some college or Associate's degree	5,095	195	1,865
Bachelor's degree or higher	14,900	280	2,425

Table 49 - Educational Attainment by Employment Status

Data 2016-2020 ACS
Source:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	74	195	223	115	235
9th to 12th grade, no diploma	599	335	565	565	380
High school graduate, GED, or alternative	5,215	1,690	949	2,390	1,795
Some college, no degree	23,300	1,995	1,385	1,835	1,000
Associate's degree	700	915	190	830	265
Bachelor's degree	4,470	4,390	1,960	2,355	1,470

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Graduate or professional degree	395	3,450	1,885	3,585	3,315

Table 50 - Educational Attainment by Age

Data 2016-2020 ACS
Source:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	43,651
High school graduate (includes equivalency)	90,075
Some college or Associate's degree	88,350
Bachelor's degree	64,416
Graduate or professional degree	124,932

Table 51 – Median Earnings in the Past 12 Months

Data 2016-2020 ACS
Source:

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

Education and Health Care Services is the largest sector, with 24% of the total jobs in the area, reflecting the presence of Indiana University and a robust healthcare system. This sector employs 3,687 workers, with a surplus of jobs indicating high demand for these services.

The Arts, Entertainment, and Accommodations sector is another key contributor, making up 22% of the job market. This includes a wide range of jobs in entertainment, hospitality, and accommodation services, driven in part by the city's cultural amenities and tourism industry. This sector shows a 4% surplus of jobs compared to the number of workers.

Retail Trade also plays a significant role in the local economy, employing 2,674 workers and providing 4,922 jobs, which accounts for 15% of the total jobs. This sector meets the needs of both local residents and students.

Professional, Scientific, and Management Services accounts for 7% of the workforce and includes high-skill positions in various professional fields, supporting the growth of knowledge-based industries in the region.

Other sectors like Manufacturing, Construction, and Transportation and Warehousing also contribute to employment, but they represent a smaller share of the overall job market, with some sectors experiencing a mismatch between available jobs and the local workforce. Overall, Bloomington's economy is driven by education, healthcare, arts and entertainment, retail, and professional services.

Describe the workforce and infrastructure needs of the business community:

There is a clear need for more skilled workers in key sectors like Manufacturing, Transportation and Warehousing, and Professional Services. Despite the presence of many higher education institutions, certain industries, particularly manufacturing, are experiencing a mismatch between job supply and worker availability. This suggests a need for more targeted training programs to ensure the local workforce is aligned with industry demands.

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

Several significant changes in Bloomington and the surrounding region are expected to impact job and business growth opportunities in the coming years. These changes involve both public and private sector investments and initiatives that will create new economic opportunities but also present challenges that will require focused workforce development, business support, and infrastructure improvements.

Indiana University (IU), as the region's largest employer and economic driver, continues to experience growth, particularly in research and technology sectors. IU's expansion of research facilities, particularly in healthcare, life sciences, and tech innovation, is expected to create a high demand for skilled workers in those fields.

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

Bloomington has a high concentration of highly educated residents, particularly those with bachelor's degrees and higher. To retain talent, especially in the technology, healthcare, and creative industries, the community may need to provide better career advancement opportunities and support for entrepreneurship to encourage the retention of young professionals after they graduate.

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

The South Central Indiana Workforce Investment Board (SCI WIB) is one of the key organizations leading workforce development in the region. It partners with businesses, community colleges, and local organizations to offer training programs that align with the needs of local employers. These initiatives target both youth and adult populations, focusing on skill development in sectors with high demand, such as advanced manufacturing, healthcare, information technology, and construction. The board coordinates workforce development programs that connect job seekers with employers, providing access to job placement services, on-the-job training, and apprenticeships. These services ensure that individuals gain the practical experience required to meet the needs of employers and improve their long-term employability.

Indiana University Bloomington and Vincennes University offer a range of vocational training programs and certification courses designed to equip local workers with industry-specific skills. These institutions provide accessible technical certifications, degree programs, and non-degree training in fields like healthcare, business administration, computer science, and engineering technologies.

Programs such as WorkOne provide pathways for unemployed or underemployed residents to gain skills and certifications in fields like pharmacy tech, medical coding, information technology, and welding. These training programs help prepare individuals for in-demand jobs and provide them with the credentials that will make them competitive candidates in the local workforce.

Several local organizations, including One Bloomington and The Indiana Department of Workforce Development, support apprenticeship programs that allow individuals to gain hands-on experience in industries like construction, advanced manufacturing, and healthcare. These apprenticeships are especially valuable for individuals who may lack formal education but have strong potential to succeed in skilled trades. These apprenticeship programs combine workplace learning with classroom instruction, enabling workers to earn while they learn and gain valuable credentials and skills that make them more employable.

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

No

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

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1370705000]>

Discussion

A significant portion of employees are commuting into Monroe County, with some employers reporting up to half of their workforce coming from outside the county, which affects housing and salary dynamics. The city's growth in industries like life sciences and advanced manufacturing is causing increased commuting and a need for housing that attracts and retains workers, including recent graduates.

MA-50 Needs and Market Analysis Discussion

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

The City of Bloomington's residential rental inspection program has helped mitigate housing problems in the City; there is no geographic area where multiple housing problems are concentrated. However, it should be noted that all public housing is concentrated in impacted areas. Concentrating housing in LMI areas limits educational and job opportunities and exposes residents to increased crime rates and poor health outcomes.

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

HUD defines R/ECAPs as census tracts with a non-white population of at least 50% (and 20% outside of metropolitan/micropolitan areas) and a poverty rate that either exceeds 40% or is three times the average tract poverty rate for the metropolitan/micropolitan area, whichever is lower. By combining this data, it is possible to determine geographic patterns where there are concentrated areas of poverty among racial/ethnic minorities. Although ethnicity and race as defined by the US Census Bureau are not the same, the AI uses rates of both non-White and Hispanic/Latino populations to map a combined group of racial and ethnic concentrations, henceforth referred to collectively as "racially/ethnically concentrated areas of poverty" or R/ECAPs.

Under HUD's definition of racially/ethnically concentrated areas of poverty (R/ECAP), no census tract in Bloomington meets the 50% non-White population threshold. To measure relative minority concentration a second definition will be utilized. HUD employs a definition for an area of minority concentration where the percentage of minorities is at least 20 percentage points higher than the surrounding area through its Site and Neighborhood Standards, which is used for the siting of HUD funded properties. Using Monroe County as the surrounding area, which has a minority concentration of 17.3%, the threshold used here will be 37.3%. Under this definition, only one census tract in Bloomington meets this definition: 9.04.

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

The areas that meet the LMI threshold tend to have older housing stock and lower opportunities than other more affluent areas. While most of Bloomington's housing stock consists of multifamily units, these areas tend to mostly consist of single-family housing units available for rent. Census Tract 9.04 is the only racially and ethnically concentrated area of poverty that does not follow these trends, differing in not just housing stock characteristics but also commercial space, being the home of College Mall. Stakeholders also identified a lack of adequate public transportation in these neighborhoods.

Are there any community assets in these areas/neighborhoods?

Many neighborhoods in Bloomington have robust neighborhood associations which could be leveraged to communicate resident needs to the City. Neighborhoods without a neighborhood association could be given assistance to create one for the purpose of creating a deeper sense of community and could be a tool for organizing and communicating community needs.

These areas also contain or are in close proximity to many public service providers and resources throughout the City, including the Bloomington Housing Authority, the Boys & Girls Clubs of Bloomington, Indiana University Bloomington, and more.

Are there other strategic opportunities in any of these areas?

Developing affordable housing opportunities in these areas, while ensuring access to employment and transportation, is a priority for the City.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

While broadband service is available in Bloomington, issues such as speed, reliability, and affordability remain barriers to full access for many households, particularly low-income and minority communities. A 2020 Digital Equity Survey revealed that low-income households face higher rates of internet disconnection and are more likely to rely on smartphones for internet access, which limits their ability to engage with online services effectively. In fact, 12% of low-income respondents reported never using the internet, further exacerbating the digital divide.

The partnership between Hoosier Fiber Networks, GigabitNow, and Meridiam to build an open-access fiber network in Bloomington represents a significant step forward in addressing these broadband gaps. This project aims to provide 250 Mbps symmetrical speeds without bandwidth caps, ensuring that residents have access to high-quality, reliable internet. However, more work is needed to expand this infrastructure further into underserved neighborhoods, particularly those with high concentrations of low- and moderate-income residents.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Currently, many residents in Bloomington, particularly those in underserved or low-income areas, face high costs for broadband service, which can be prohibitive. While the city has partnered with providers like GigabitNow to offer low-cost, high-speed fiber service at \$9.99 per month to eligible households, there is still a lack of competition in some parts of the city. When only one provider serves an area, they have little incentive to lower prices or offer better deals. Increased competition among ISPs would help drive down costs, making broadband access more affordable for all residents, including those who do not currently qualify for discounted programs.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The City of Bloomington adopted the Monroe County Multi-Hazard Mitigation Plan (HMP) on September 5, 2018. Hazards were prioritized based on the probability of occurrence and the potential impact of the occurrence. The top three hazards with the highest probability and impact are flooding, severe weather, and winter storms.

While Bloomington is not a special flood hazard zone, primarily due to not being vulnerable to riverine flooding, its relatively urban nature makes the City susceptible to flash floods. Flash floods arise with little warning and can cause locally intense damage. Urban flooding is primarily the result of inadequate drainage combined with heavy rain fall or rapid snowmelt. To mitigate risks, floodplain development should be properly regulated and current stormwater facilities and infrastructure should be up-to-date.

Severe weather is a broad category consisting of events such as thunderstorms, tornadoes, damaging winds, and hail. In particular, tornadoes are a high probability hazard. Due to the unpredictable nature of tornadoes, it is important for the City of Bloomington to keep all buildings up to code and increase public awareness of these risks to mitigate future injury, death, and property loss.

Winter storms include freezing rain, sleet, heavy snow, blizzards, icy roadways, extreme low temperatures, and strong winds. These events pose human health risks such as frostbite, hypothermia, and death. Ice storms were assessed to be the most damaging winter storm event. Ice storms are the result of cold rain that freezes on contact with objects having a temperature below freezing. This can coat power and communication lines with heavy ice, leaving large sectors of the population without power, heat, or communication. Like severe weather, winter storms have a high probability of occurring, and the severity of winter storm events is unpredictable. All buildings and infrastructure are recommended to stay up to code to mitigate damage

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

While all households in the City are susceptible to damage and risk associated with the hazards identified above, low-income households, non-White households, and elderly households tend to be more vulnerable and are less likely to have the resources to recover.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The purpose of the Strategic Plan is to guide the use of CDBG and HOME funds in Bloomington over the next five years. The plan is guided by three overarching goals that are applied according to the City's needs. The goals are:

- To provide decent housing by preserving the affordable housing stock in both the rental and homeowner markets, increasing the availability of affordable housing by reducing barriers, and increasing the number of accessible units.
- To improve the quality of life and living conditions for low- and moderate-income persons through improvements in public facilities and infrastructure and the removal of slum/blighting influences.
- To expand economic opportunities through more jobs paying self-sufficient wages, homeownership opportunities, development activities that promote long-term community viability, and the empowerment of low- and moderate- income persons to achieve self-sufficiency.

The City developed this plan using citizen and stakeholder input generated by several stakeholder workshops, public meetings and a community needs survey.

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

Geographic Area

Table 52 - Geographic Priority Areas

1	Area Name:	CDBG-eligible areas
	Area Type:	Other
	Other Target Area Description:	Other
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	City-wide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	

	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

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

Not all housing and community development needs identified in this plan can be addressed over the next five years, primarily due to the limited resources available. The selection of non-housing community development priorities within income-eligible areas reflects the City's desire to create appreciable and lasting living environment improvements. Housing priorities reflect the need to broaden the supply of affordable housing in high opportunity areas.

The system for establishing the priority for the selection of these projects is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG and HOME Programs;
- Meeting the needs of low- and moderate-income residents;
- Focusing on low- and moderate-income areas or neighborhoods;
- Coordination and leveraging of resources;
- Response to expressed needs;
- Sustainability and/or long-term impact; and
- The ability to demonstrate measurable progress and success.

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

Priority Needs

Table 53 – Priority Needs Summary

1	Priority Need Name	Improve Access to/Quality of Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	City-wide Other
	Associated Goals	Increase Access to/Quality of Affordable Housing
	Description	Provide assistance to homeowners and renters to increase housing supply and housing affordability programs. This includes development of new units for rent and ownership, as well as preservation of existing units. Rental assistance for families is also a priority.
	Basis for Relative Priority	High housing costs reduce economic opportunities and access to prosperity as prices in the sales and rental markets are outpacing wage growth. High demand and new construction for rental units targeting Bloomington's large student population is also concerning for long-term residents.
2	Priority Need Name	Public Facilities and Infrastructure Improvement

	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	City-wide
	Associated Goals	Provide Public Facilities and Infrastructure
	Description	Improvements to public facilities and infrastructure and facilities that deliver public services. Infrastructure improvements include: solid waste disposal, flood drains, water/sewer, streets, sidewalks, neighborhood facilities, and parks and recreational facilities. Public facilities include those that serve youth/children, abused and neglected children, seniors, persons with disabilities and other vulnerable populations.
	Basis for Relative Priority	There is a need to make improvements, particularly in low- and moderate-income areas and for elderly residents, in which the local jurisdictions are less able to leverage resources or attract investments that are necessary to improve the quality of life.
3	Priority Need Name	Provide Public Services
	Priority Level	High

	Population	Extremely Low Low Moderate Families with Children Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	City-wide Other
	Associated Goals	Provide Public Services
	Description	Delivery of public services for seniors, persons with disabilities, youth, victims of domestic violence, abused and neglected children as well as childcare services, health and mental health services, food access, broadband access, transportation, non-homeless special needs and employment training.
	Basis for Relative Priority	Affordable childcare and food security were cited by stakeholders as particular needs. In addition, services for people with mental health and/or substance misuse disorders are necessary to provide housing stability. There are language barriers, so LEP services were also identified as a need.
4	Priority Need Name	Provide Homeless Housing and Services
	Priority Level	High

	Population	Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	City-wide Other
	Associated Goals	Provide Homeless Housing and Services
	Description	Provide support for facilities and services that are targeted at those experiencing homelessness and/or at risk of homelessness.
	Basis for Relative Priority	Housing services for homeless persons, domestic violence victims, and youth transitioning out of foster care was discussed as a priority by stakeholders. These individuals have difficulties getting into stable housing with very few landlords willing to take on formerly homeless or addicted persons as tenants. Domestic violence and youth foster care transition are also major priorities within this category.

Narrative (Optional)

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Cost burden is the dominant housing issue in Bloomington. TBRA would facilitate housing individuals on the Housing Choice Voucher list, especially for individuals facing difficult circumstances.
TBRA for Non-Homeless Special Needs	According to stakeholder input, there is a need to provide safe and accessible housing and remove barriers for elderly and non-elderly persons with disabilities, victims of domestic violence, and persons with substance abuse and mental health diagnoses.
New Unit Production	New unit production would help alleviate cost burden and lack of inventory, Bloomington's greatest housing issue, by increasing housing supply. Additional units would also mitigate competition between the City's student population and low- and moderate-income households.
Rehabilitation	Maintenance and operation of housing are major factors contributing to cost-burden that can be mitigated through rehabilitation. The costs to rehabilitate units in distressed areas are the same as in an affluent area. The difference in neighborhood rehabilitation projects is the return on investment between the two and can be zero or negative for improvements made to a property located in a distressed housing market, thus making it economically unattractive for private investors to rehabilitate houses in impacted areas. Incentives for private developers to preserve existing vacant units in distressed areas could alleviate this challenge.
Acquisition, including preservation	Efforts to acquire and rehabilitate units for sale would provide affordable homeownership opportunities for City residents. As subsidized units reach the end of the period of affordability, there is a need to preserve these units as there is a high level of cost burden among low- and moderate-income households. The City of Bloomington will help in the acquisition of appropriate land for development when opportunities arise.

Table 54 – Influence of Market Conditions

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

Introduction

Bloomington anticipates receiving the following federal resources for FY 2025; estimated projections for five years follow in parentheses:

- CDBG \$800,000 (\$4,000,000)
- HOME \$565,000 (\$2,825,000)

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	778,293	0	111,343	889,636	3,200,000	The expected amount for the remainder of the ConPlan is four times the first-year allocation. The City is reallocating \$111,342.50 in unprogrammed 2023 CDBG funds to 2025 activities.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation : \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	539,900	0	0	539,900	2,260,000	Funds for housing development. The expected amount for the remainder of the ConPlan is four times the first-year allocation.

Table 55 - Anticipated Resources

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

The City will continue to partner with other public agencies and non-profit organizations, when feasible, to leverage resources and maximize outcomes in housing and community development. Leveraged resources include, but are not limited to, Continuum of Care dollars, Housing Authority resources, Mental Health, Drug and Alcohol services, and LIHTC. The HOME program requirement of 25% match for every dollar in

program funds will be met by the sub-recipient of the HOME funds, including developers and CHDOs. Match may include non-Federal cash contributions and below-market interest rate loans to the project. Developer equity from a LIHTC deal will not be counted as match.

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

The City does not typically acquire property, nor does it currently have inventory available for the use in addressing Plan needs.

Discussion

SP-40 Institutional Delivery Structure - 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Bloomington, Housing and Neighborhood Development	Government	neighborhood improvements	Region

Table 56 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Bloomington has a capable housing and community development delivery system. While the primary responsibility for the administration of CDBG and HOME Programs lies with the City, several public agencies, for profit entities, and non-profit organizations all assist with providing housing, community development, homeless, and other public services throughout Bloomington

The primary gap preventing the City and its partners from carrying out its housing and community development strategy is the lack of resources for affordable housing proposals and community development activities in the City. The City continues to seek additional housing funds from the state and other sources to supplement its federal funds. Stakeholders reported that many residents are unaware of their rights or the services provided by housing agencies like HAND and BHA, leading to issues with maintaining safe and habitable living conditions. Organizations like Heading Home and Housing4Hoosiers are working to improve communication and knowledge between landlords, tenants, and housing agencies, including creating resources and task forces to address these issues.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	X

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Utilities Assistance	X	X	X

Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	

Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	
Transportation	X	X	

Other			

Table 57 - Homeless Prevention Services Summary

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

Almost all homeless service providers listed in MA-30 provide homelessness prevention services and most supportive services. Street outreach programs are delivered by Shalom Community Center for

homeless adults, New Hope Family Shelter for families with children, and the Bloomington Police Department. It is also important to note that these outreach efforts are made possible through a large network of community partners that do not solely provide services addressing homelessness.

Bloomington's HIV/AIDS population is primarily served through IU Health Positive Link. Positive Link provides a continuum of services for those impacted by HIV in Indiana. Services include a weekly primary care and PrEP clinic, prevention services such as education, testing and counseling, and referrals to partnering organizations for necessities such as housing, emergency assistance, and nutrition assistance.

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

The strengths of the service delivery system for special needs populations and persons experiencing homelessness are the variety of service agencies that exist to meet their needs and the dedication of service agency staffs in attempting to address their clients' needs.

The gaps in the service delivery system are chiefly a lack of, or very limited, resources — both financial and human (staffing). Most agencies interviewed during the Consolidated Plan process cited increased demand for services and reduced resources as major obstacles to meeting the City of Bloomington's human service needs. The City's HOME-ARP Allocation Plan identified service navigation for households experiencing and at-risk of homelessness as a need. Specifically, ensuring these vulnerable populations have adequate access to medical treatment and basic needs; housing and service navigation; housing cost assistance; eviction prevention; mental health, substance abuse and other supportive services.

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

SP-45 Goals - 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Access to/Quality of Affordable Housing	2025	2029	Affordable Housing		Improve Access to/Quality of Affordable Housing	HOME: \$2,542,500	Rental units constructed: 50 Household Housing Unit
2	Provide Public Facilities and Infrastructure	2025	2029	Non-Housing Community Development		Public Facilities and Infrastructure Improvement	CDBG: \$2,600,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted
3	Provide Public Services	2025	2029	Non-Housing Community Development		Provide Public Services	CDBG: \$400,000	Public service activities other than Low/Moderate Income Housing Benefit: 50000 Persons Assisted
4	Provide Homeless Housing and Services	2025	2029	Homeless		Provide Homeless Housing and Services	CDBG: \$200,000	Homeless Person Overnight Shelter: 1100 Persons Assisted Homelessness Prevention: 1500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Planning and Administration	2025	2029	Administration			CDBG: \$800,000 HOME: \$282,500	Other: 10 Other

Table 58 – Goals Summary

Goal Descriptions

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

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

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

Approximately 500 rental units are expected to be created during the consolidated plan period.

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

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

The Bloomington Housing Authority (BHA) no longer operates public housing, having transitioned to the Rental Assistance Demonstration (RAD) program. During conversion, units have been upgraded to be ADA compliant as needed.

Activities to Increase Resident Involvements

The City of Bloomington's poverty reducing goals, programs and policies aim to increase the incomes of City residents and reduce the number of people who are living in poverty by moving them toward self-sufficiency. Increased income makes housing more affordable by reducing housing cost burden and by increasing the number of people who can afford to purchase or rent units produced by the City's housing rehabilitation and new construction programs and its rental assistance and homebuyer assistance programs.

Through RAD conversion, the BHA has included a number of amenities that improve the living environment for its residents. An expanded and remodeled community center hosts educational and enrichment events for residents of Crestmont and the Rev Butler neighborhoods, including a food pantry, resident services shuttle, youth activities with a focus on safety, health and schools fairs and financial literacy. A community garden, enclosed bicycle parking, all new landscaping were also part of the renovations.

The BHA is partnering with the City of Bloomington Economic and Sustainable Development and Canopy Bloomington to take part in a Cool Corridors project. Cool corridors address areas where people are exposed to extreme heat while walking or bicycling and cooling strategies have been implemented such as planting trees, sheltering bus stops, increasing green infrastructure such as bioswales and installing public drinking water fountains.

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

No

Plan to remove the 'troubled' designation

N/A

SP-55 Strategic Plan Barriers to Affordable Housing - 91.215(h)

Barriers to Affordable Housing

Local zoning and land use policies often limit the development of affordable housing. Zoning codes that favor student centric development or require minimum lot sizes can reduce the supply of land available for housing, particularly affordable housing. These policies may prevent developments or make it difficult to develop affordable housing in desirable neighborhoods. Such restrictions often lead to housing segregation, where low- and moderate-income families are pushed into less desirable areas with limited access to resources and opportunities. The City's Unified Development Ordinance, while low risk relative to discriminatory provisions for housing for members of the protected classes, presents barriers for developers in that there are many requirements to meet that hinder/slow progress.

The growing presence of short-term rental properties (e.g., Airbnb) has also contributed to the scarcity of affordable housing in some areas. These properties, often not subject to the same regulations as long-term rentals, compete with traditional rental units, driving up rents in high-demand areas. Non-owner-occupied short-term rentals reduce the overall supply of rental housing, further complicating the housing market for low- and moderate-income families.

Limited federal and state funding for affordable housing development and maintenance is another significant barrier. Housing programs like Low-Income Housing Tax Credits (LIHTC) and funding for Housing Trust Funds have faced cuts or have not kept pace with demand. Additionally, affordable housing projects often face higher development costs and regulatory hurdles that make them less attractive to private developers. Without sufficient funding, many affordable housing projects do not materialize.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Strategy 1.1: Utilize program funds for the development of new housing in areas that have not previously seen heavy investment, such as in communities north and east of US 45.

Strategy 3.1: Develop partnerships with HUD-certified housing counselors and local lenders to offer homebuyer education and financial literacy programs

Strategy 3.2: Continue funding of projects to foster and maintain affordable housing such as down payment and closing costs assistance, rental deposit programming, home repairs, Residential Rental occupancy Program, and more.

Strategy 2.1: Continue and expand fair housing education efforts conducted through Bloomington/Monroe County Human Rights Commission.

Strategy 2.2: Continue maintaining a record of fair housing complaints filed to BMCHRC and publishing reports to ensure transparency and awareness of local fair housing issues.

Strategy 2.3: As part of the City's local application process for HUD funds, provide a fair housing training component that all subrecipients are required to attend before signing their grant agreement.

Strategy 2.4: Conduct a new four factor analysis to identify additional resources that may be needed for

its LEP Chinese-speaking population who may be eligible for programs and services. The city will then take steps to provide those resources.

SP-60 Homelessness Strategy - 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

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

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

It is important to note that these outreach efforts are made possible through a large network of community partners that do not solely provide services addressing homelessness. Still, stakeholders and the Heading Home South Central Indiana Housing Action Plan call for increasing the number of street outreach workers in order to meet the needs of a growing unsheltered population.

Addressing the emergency and transitional housing needs of homeless persons

The CoC captures Point in Time data, Systems Performance Measures and Coordinated Entry data to evaluate and understand the emergency needs of persons in the City experiencing homelessness. The City does not receive Emergency Solutions Grant funding to directly support emergency shelter and transitional housing needs; however, the information generated by the HMIS will be used to inform Strategic Plan priorities as well as CDBG and HOME budget and planning processes.

The Heading Home South Central Indiana Housing Action Plan indicates that there is a cohort of the unsheltered population that choose not to enter shelter, for reasons unknown. The Action Plan proposes further examining the barriers to individuals accessing shelter in order to determine if additional shelter beds are needed.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals

and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The Indiana BOS CoC takes a Housing First approach, offering housing to individuals and families experiencing homelessness without preconditions and barriers to entry. Prioritizing rapidly rehousing unsheltered homeless individuals and families intends to make homelessness brief. Creating low-barrier shelter and housing options, including flexible resources to be used to assist in rapidly placing households into housing, is a component of the Housing Action Plan developed by Heading Home of South Central Indiana.

Once housed, particularly in permanent housing, case management and other supportive services are crucial to the success of preventing at-risk residents from returning to homeless. Supportive services include financial assistance to obtain housing, individual case management, childcare, employment, healthcare, and education. The Housing Action Plan proposes adding case managers to support this work.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

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

SP-65 Lead-based Paint Hazards - 91.215(i)

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

Lead-based paint was banned from residential uses in 1978. All houses constructed before 1978 are therefore considered at risk for containing lead-based paint. HUD has made the elimination of housing units containing lead-based paint a priority.

The City of Bloomington will continue to support the efforts of the Indiana State Department of Health (ISDH) and Monroe County Health Department to address lead-based paint exposure through activities such as lead abatement programs and education. Abatement activities include, but are not limited to, the replacement of building components, the complete removal of lead paint, encapsulation of lead-based paint hazards, enclosure of lead-based paint hazards, and other permanent measures to eliminate lead-based paint hazards. All housing assisted with CDBG and/or HOME dollars will be evaluated for the presence of lead-based paint hazards. Interim controls or abatement will be performed on all lead hazards identified during the assessment.

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

Lead-based paint hazards pose the greatest risk for children, especially those under seven years of age. The HUD IDIS-generated table included in the Market Analysis section of this document (MA-20) provides data on owner-occupied and renter-occupied units built before 1980 with children present. The data indicates that 1,299 households with at least one child age 6 or younger live in housing units built before 1980, making these households more susceptible to lead-based paint exposure.

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

Lead prevention and abatement activities are regulated at the state level by the Indiana State Department of Health (ISDH), and enforcement and compliance conducted by the Monroe County Health Department.

Any housing rehabilitation project funded with CDBG or HOME dollars is contractually required to follow Lead Based Paint regulatory requirements. In accordance with lead-based paint requirements, the City will incorporate the following factors to refine and narrow the communities that are at highest risk with lead-based paint hazards as related to housing rehabilitation activities throughout the duration of the 2025-2029 Consolidated Plan:

- Age of housing (pre-1978 housing units)
- Condition of housing
- Tenure and poverty levels
- Presence of young children
- Presence of lead poisoning cases

SP-70 Anti-Poverty Strategy - 91.215(j)

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

The City of Bloomington's Anti-Poverty Strategy is modeled after the United Way of South Central Indiana's goals and strategies for improving people's lives and mobilizing the community. The three goals include education, earnings, and essentials.

Education serves to help children, youth, and adults through early childhood education and preparation, youth development, and job and life skills buildings. Strategies include providing affordable childcare, after-school programs, and healthy habits and mentoring; promoting the development of children under the age of five; and support youth efforts to graduate high school with a viable plan for the future.

Earnings is summarized by helping hard working families get ahead through maintaining employment, increasing and retaining income, and building savings and assets. Strategies include increasing financial literacy and stability, tax preparation assistance, and job-related supports.

Finally, essentials help individuals and families meet basic needs with access to food, shelter, healthcare, and emergency crises. Strategies include investing in programs providing these essentials, supporting programs that increase health and wellness, and ensuring the community is ready to help people recover from natural disasters.

The United Way's 2023 Report to the Community reported that 79% of those in the South Central Indiana region who were engaged in United Way employment skills programs saw an increase in wages. The City will continue to support programs that provide resources include housing and energy services, transit assistance, workforce connections, adult education, community leadership, neighborhood centers and services for the elderly.

The Summit Hill Community Development Corporation is in the process of completing the Rev Dr Marvin Chandler Early Learning Center, which will provide an early childcare center with 28 childcare seats (ages 0-3) on first floor and 3 affordable two-bedroom apartments on the second floor. Affordable childcare was identified as a barrier to employment, and this development will begin to address that need.

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

The City prioritizes funding for services related to poverty reduction and self-sufficiency, including job training opportunities, housing counseling, and homeownership assistance/foreclosure prevention. To the extent feasible, HOME dollars will be allocated to projects that couple affordable housing development with homebuyer education, case management and supportive services, and linkages to self-sufficiency and employment programming.

SP-80 Monitoring - 91.230

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

See Unique Appendix

Expected Resources

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

Introduction

Bloomington anticipates receiving the following federal resources for FY 2025; estimated projections for five years follow in parentheses:

- CDBG \$800,000 (\$4,000,000)
- HOME \$565,000 (\$2,825,000)

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	778,293.0 0	0.00	111,342.5 0	889,635.5 0	3,200,000.0 0	The expected amount for the remainder of the ConPlan is four times the first-year allocation. The City is reallocating \$111,342.50 in unprogrammed 2023 CDBG funds to 2025 activities.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	539,900.0 0	0.00	0.00	539,900.0 0	2,260,000.0 0	Funds for housing development. The expected amount for the remainder of the ConPlan is four times the first-year allocation.

Table 59 - 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 partner with other public agencies and non-profit organizations, when feasible, to leverage resources and maximize outcomes in housing and community development. Leveraged resources include, but are not limited to, Continuum of Care dollars, Housing Authority resources, Mental Health, Drug and Alcohol services, and LIHTC. The HOME program requirement of 25% match for every dollar in program funds will be met by the sub-recipient of the HOME funds, including developers and CHDOs. Match may include non-Federal cash contributions and below-market interest rate loans to the project. Developer equity from a LIHTC deal will not be counted as match.

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

The City does not typically acquire property, nor does it currently have inventory available for the use in addressing Plan needs.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Access to/Quality of Affordable Housing	2025	2029	Affordable Housing		Improve Access to/Quality of Affordable Housing	CDBG: \$100,000.00 HOME: \$485,910.63	Rental units rehabilitated: 56 Household Housing Unit Homeowner Housing Added: 4 Household Housing Unit Homeowner Housing Rehabilitated: 4 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 41 Households Assisted
2	Provide Public Facilities and Infrastructure	2025	2029	Non-Housing Community Development		Public Facilities and Infrastructure Improvement	CDBG: \$517,239.90	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3162 Persons Assisted
3	Provide Public Services	2025	2029	Non-Housing Community Development		Provide Public Services	CDBG: \$87,830.00	Public service activities other than Low/Moderate Income Housing Benefit: 9782 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide Homeless Housing and Services	2025	2029	Homeless		Provide Homeless Housing and Services	CDBG: \$28,907.00	Homeless Person Overnight Shelter: 210 Persons Assisted Homelessness Prevention: 220 Persons Assisted
5	Planning and Administration	2025	2029	Administration			CDBG: \$155,658.60 HOME: \$53,990.07	Other: 2 Other

Table 60 – Goals Summary

Goal Descriptions

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

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

AP-35 Projects - 91.220(d)

Introduction

The City intends to fund the following projects in 2025

#	Project Name
1	Physical Improvements 2025-Bloomington Utilities Broadview Sewer Extension
2	Physical Improvements 2025-Centerstone Group Home
3	Physical Improvement 2025-Middle Way House
4	Physical Improvement 2025-Life Designs
5	Physical Improvement 2025-Pathways Playground Improvements
6	Physical Improvement 2025-New Hope for Families
7	Physical Improvement 2025-Summit Hill CDC Walnut Woods Playground
8	Physical Improvement 2025-Mother Hubbard's Cupboard Acquisition
9	Social Services 2025 Hoosier Hills Food Bank
10	Social Services 2025 Community Kitchen
11	Social Services 2025-Pathways (Monroe County United Ministries)
12	Social Services 2025-Beacon
13	Social Services 2025 Middle Way House
14	Social Services 2025 Mother Hubbard's Cupboard
15	Social Services 2025 Boys & Girls Club
16	2025 CDBG Admin

#	Project Name
1 7	Homeowner Housing Rehabilitation Program
1 8	2025 HOME Admin
1 9	2025 CHDO
2 0	2025 HOME Rental Activities
2 1	2025 HOME Homeowner Activities

Table 61 – Project Information

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

The City of Bloomington has a greater need than is able to be served. The City will receive a 2025 CDBG award in the amount of \$778,293.00. A majority of the funds (65%) will be used for physical improvements projects, while the remaining allocation will be used for social services and administration.

AP-38 Project Summary
Project Summary Information

1	Project Name	Physical Improvements 2025-Bloomington Utilities Broadview Sewer Extension
	Target Area	CDBG-eligible areas
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$141,089.00
	Description	Project involves sewer main extensions along Broadview
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	11 Low income homeowners are expected to benefit from the proposed activity.
	Location Description	Broadview
	Planned Activities	Sewer extension Matrix Code 03J
2	Project Name	Physical Improvements 2025-Centerstone Group Home
	Target Area	CDBG-eligible areas
	Goals Supported	Increase Access to/Quality of Affordable Housing
	Needs Addressed	Improve Access to/Quality of Affordable Housing
	Funding	CDBG: \$35,000.00
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	50 low income individuals are expected to benefit from the proposed activity
	Location Description	Centerstone Indiana Group Home
	Planned Activities	Rehabilitation Matrix Code 14B
3	Project Name	Physical Improvement 2025-Middle Way House
	Target Area	CDBG-eligible areas
	Goals Supported	Provide Homeless Housing and Services
	Needs Addressed	Provide Homeless Housing and Services

	Funding	CDBG: \$9,418.00
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	90 low income survivors of domestic violence will benefit from the proposed activities
	Location Description	Middle Way House (address suppressed for privacy)
	Planned Activities	Shelter Rehabilitation Matrix Code 03C
4	Project Name	Physical Improvement 2025-Life Designs
	Target Area	CDBG-eligible areas
	Goals Supported	Increase Access to/Quality of Affordable Housing
	Needs Addressed	Improve Access to/Quality of Affordable Housing
	Funding	CDBG: \$29,512.00
	Description	Funds will be used to rehabilitate two Life Designs locations
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Six low income individuals will benefit from the proposed activities
	Location Description	1826 Covey 922 Orris
5	Planned Activities	Kitchen Upgrades and Roof Replacement Matrix Code 14B
	Project Name	Physical Improvement 2025-Pathways Playground Improvements
	Target Area	CDBG-eligible areas
	Goals Supported	Provide Public Facilities and Infrastructure
	Needs Addressed	Public Facilities and Infrastructure Improvement
	Funding	CDBG: \$20,000.00

	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	94 low income individual are expected to benefit from the proposed activities
	Location Description	
	Planned Activities	Playground improvements Matrix Code 03F
6	Project Name	Physical Improvement 2025-New Hope for Families
	Target Area	CDBG-eligible areas
	Goals Supported	Provide Public Facilities and Infrastructure
	Needs Addressed	Public Facilities and Infrastructure Improvement
	Funding	CDBG: \$30,000.00
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	200 low income individual are expected to benefit from the proposed activities
	Location Description	
	Planned Activities	Playground improvements Matrix Code 03F
7	Project Name	Physical Improvement 2025-Summit Hill CDC Walnut Woods Playground
	Target Area	CDBG-eligible areas
	Goals Supported	Provide Public Facilities and Infrastructure
	Needs Addressed	Public Facilities and Infrastructure Improvement
	Funding	CDBG: \$113,397.00
	Description	
	Target Date	12/31/2026

	Estimate the number and type of families that will benefit from the proposed activities	105 low income individual are expected to benefit from the proposed activities
	Location Description	Walnut Woods
	Planned Activities	Playground improvements Matrix Code 03F
8	Project Name	Physical Improvement 2025-Mother Hubbard's Cupboard Acquisition
	Target Area	CDBG-eligible areas
	Goals Supported	Provide Public Facilities and Infrastructure
	Needs Addressed	Public Facilities and Infrastructure Improvement
	Funding	CDBG: \$138,823.90
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	2606 low income individual are expected to benefit from the proposed activities
	Location Description	1020 W Allen St
	Planned Activities	Acquisition Matrix Code 01
9	Project Name	Social Services 2025 Hoosier Hills Food Bank
	Target Area	City-wide CDBG-eligible areas
	Goals Supported	Provide Public Services
	Needs Addressed	Provide Public Services
	Funding	CDBG: \$17,141.00
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	2700 low income individuals will be served by the Food Bank
	Location Description	City-Wide

	Planned Activities	Food Banks Matrix Code 05W
1 0	Project Name	Social Services 2025 Community Kitchen
	Target Area	City-wide CDBG-eligible areas
	Goals Supported	Provide Public Services
	Needs Addressed	Provide Public Services
	Funding	CDBG: \$20,891.00
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	3750 low income individuals are expected to benefit from the Kitchen
	Location Description	City-Wide
	Planned Activities	Food Banks Matrix Code 05W
1 1	Project Name	Social Services 2025-Pathways (Monroe County United Ministries)
	Target Area	City-wide
	Goals Supported	Provide Public Services
	Needs Addressed	Provide Public Services
	Funding	CDBG: \$11,766.00
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	120 low income youth are expected to benefit from the activity
	Location Description	City-Wide
	Planned Activities	Matrix Code 05D
1 2	Project Name	Social Services 2025-Beacon
	Target Area	City-wide
	Goals Supported	Provide Homeless Housing and Services

	Needs Addressed	Provide Homeless Housing and Services
	Funding	CDBG: \$17,141.00
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	300 individuals are expected to benefit from the proposed activities
	Location Description	City-Wide
	Planned Activities	Emergency shelter Matrix Code 03T
1 3	Project Name	Social Services 2025 Middle Way House
	Target Area	City-wide
	Goals Supported	Provide Homeless Housing and Services
	Needs Addressed	Provide Homeless Housing and Services
	Funding	CDBG: \$11,766.00
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 220 survivors of domestic violence will benefit from the proposed activities
	Location Description	City-Wide
	Planned Activities	Emergency Shelter Matrix Code 03T
1 4	Project Name	Social Services 2025 Mother Hubbard's Cupboard
	Target Area	City-wide
	Goals Supported	Provide Public Services
	Needs Addressed	Provide Public Services
	Funding	CDBG: \$17,141.00
	Description	
	Target Date	12/31/2026

	Estimate the number and type of families that will benefit from the proposed activities	Total number of clients you plan to serve: 2606
	Location Description	City-Wide
	Planned Activities	Food Banks 05W
1 5	Project Name	Social Services 2025 Boys & Girls Club
	Target Area	City-wide
	Goals Supported	Provide Public Services
	Needs Addressed	Provide Public Services
	Funding	CDBG: \$20,891.00
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 516 low income individuals will benefit from the proposed activities
	Location Description	City-Wide
	Planned Activities	Youth Services Matrix Code 05D
1 6	Project Name	2025 CDBG Admin
	Target Area	City-wide
	Goals Supported	Planning and Administration
	Needs Addressed	
	Funding	CDBG: \$155,658.60
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A Admin
	Location Description	City-wide

	Planned Activities	Overall program management, coordination, monitoring, and evaluation Matrix Code 21A
1 7	Project Name	Homeowner Housing Rehabilitation Program
	Target Area	City-wide
	Goals Supported	Increase Access to/Quality of Affordable Housing
	Needs Addressed	Improve Access to/Quality of Affordable Housing
	Funding	CDBG: \$100,000.00
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	4 housing units rehabilitated
	Location Description	City-wide
	Planned Activities	Housing rehabilitation
1 8	Project Name	2025 HOME Admin
	Target Area	City-wide
	Goals Supported	Planning and Administration
	Needs Addressed	
	Funding	HOME: \$53,990.00
	Description	The administration of HOME funds to support the building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance necessary for safe, sanitary, decent, affordable housing & opportunities to low-income people
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A Admin
	Location Description	City-Wide

	Planned Activities	The administration of HOME funds to support the building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance necessary for safe, sanitary, decent, affordable housing & opportunities to low-income people
19	Project Name	2025 CHDO
	Target Area	City-wide
	Goals Supported	Increase Access to/Quality of Affordable Housing
	Needs Addressed	Improve Access to/Quality of Affordable Housing
	Funding	HOME: \$80,986.00
	Description	New construction, acquisition, and rehabilitation of homebuyer and rental properties in collaboration with CHDOs.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated one low income household will benefit
	Location Description	The CHDO activity will take place within the city limits.
20	Planned Activities	New construction, acquisition, and rehabilitation of homebuyer and rental properties in collaboration with CHDOs.
	Project Name	2025 HOME Rental Activities
	Target Area	City-wide
	Goals Supported	Increase Access to/Quality of Affordable Housing
	Needs Addressed	Improve Access to/Quality of Affordable Housing
	Funding	HOME: \$202,462.35
	Description	Tenant-based rental assistance and rental unit construction.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 41 low to moderate income households.

	Location Description	City-Wide
	Planned Activities	Tenant-based rental assistance and rental unit construction.
2 1	Project Name	2025 HOME Homeowner Activities
	Target Area	City-wide
	Goals Supported	Increase Access to/Quality of Affordable Housing
	Needs Addressed	Improve Access to/Quality of Affordable Housing
	Funding	HOME: \$202,462.35
	Description	Funding will be used towards the New Construction, Acquisition, rehabilitation, and down payment assistance of homebuyer properties.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 4-6 low to moderate income households.
	Location Description	Households receiving funding for rehab programming are scattered through Bloomington.
	Planned Activities	New construction, acquisition, rehabilitation and down payment assistance of homebuyer properties.

AP-50 Geographic Distribution - 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

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

Geographic Distribution

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

Table 62 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

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

Discussion

Affordable Housing

AP-55 Affordable Housing - 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	105
Special-Needs	0
Total	105

Table 64 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	41
The Production of New Units	4
Rehab of Existing Units	60
Acquisition of Existing Units	0
Total	105

Table 65 - One Year Goals for Affordable Housing by Support Type

Discussion

Applicants for HOME funding are accepted on a rolling basis across programs. Website and word-of-mouth marketing on the developer end has tended to bring in adequate applicant numbers. The City pays particular attention to potential CHDO-eligible applicants and urges them to seek CHDO project status and apply. On the individual end of applicants for items such as rehabilitation, social service agencies are regularly communicated with by City staff and often are the driving force in bringing in applicants via referral. These agencies include Centerstone, for instance, but most direct HAND programming for low-income clients is done through CDBG. The low-income clients must be at 80% or less of the area median income for eligibility.

AP-60 Public Housing - 91.220(h)

Introduction

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

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

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

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

The BHA has an established resident council. The council has sponsored activities for the residents such as: Food pantry, Christmas party, Green Welcome Buckets, City Neighborhood Fair at City Hall, Family Night Out, and Back to School Bash, Non-food Pantry and Wonder Women Health Fair. In addition, the BHA has a Family Self-Sufficiency program to allow residents to save funds for future needs (including housing), and while not focused on home ownership – the BHA/City of Bloomington Landlord Risk Mitigation Fund is an effort to reduce risk to secure housing in Bloomington for those who need it. This effort will also include tenant education classes that will, to the extent allowable under Indiana law, discuss the landlord-tenant relationship (outside of BHA management).

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

The PHA is not troubled.

Discussion

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

Introduction

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

The CoC captures Point in Time data, Systems Performance Measures and Coordinated Entry data to evaluate and understand the emergency needs of persons in the City experiencing homelessness. Emergency shelters and transitional housing programs play a major role in homeless housing services provided in Bloomington. In addition to adults without children, homelessness service providers also specifically target families with children and victims of domestic violence. Supportive services are provided to help guide clients into more permanent housing options, including childcare, job and life skill trainings, education services, and more.

In 2025, the City will provide funding to support Beacon's shelter.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were

recently homeless from becoming homeless again

The Indiana BOS CoC takes a Housing First approach, offering housing to individuals and families experiencing homelessness without preconditions and barriers to entry. Prioritizing rapidly rehousing unsheltered homeless individuals and families intends to make homelessness brief. Creating low-barrier shelter and housing options, including flexible resources to be used to assist in rapidly placing households into housing, is a component of the Housing Action Plan developed by Heading Home of South Central Indiana. Once housed, particularly in permanent housing, case management and other supportive services are crucial to the success of preventing at-risk residents from returning to homeless. Supportive services include financial assistance to obtain housing, individual case management, childcare, employment, healthcare, and education. The Housing Action Plan proposes adding case managers to support this work.

In 2025, the City will provide funding to support homeless prevention services through Middle Way House.

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

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

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

Discussion

AP-75 Action Plan Barriers to Affordable Housing - 91.220(j)

Introduction

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

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

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Discussion

AP-85 Other Actions - 91.220(k)

Introduction

The following are additional actions the City of Bloomington will take in the 2025 Program Year.

Actions planned to address obstacles to meeting underserved needs

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

Actions planned to foster and maintain affordable housing

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

Actions planned to reduce lead-based paint hazards

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

The City of Bloomington Housing and Neighborhood Development Department (HAND) has four (3) Lead Risk Assessors that provide risk assessments and visual assessments, as appropriate, in all HAND funded housing projects or programs under the CDBG and HOME programs, as needed. All homeowners who receive assistance under the department's housing programs are provided a brochure titled, "Protect Your Family From Lead In Your Home". The homeowner is required to sign an acknowledgement form that they received the brochure and a staff member has explained to them the dangers of lead-based paint.

Actions planned to reduce the number of poverty-level families

The City of Bloomington's Anti-Poverty Strategy is modeled after the United Way of Monroe County's goals and strategies for improving people's lives and mobilizing the community. Education programming serves to help children, youth, and adults through early childhood education and preparation, youth development, and job and life skills buildings. Strategies include providing affordable childcare, after-school programs, and healthy habits and mentoring; promoting the development of children under the age of five; and support youth efforts to graduate high school with a viable plan for the future.

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

In 2025, Bloomington will support programs that help individuals and families meet basic needs with access to food, shelter, healthcare, and emergency crises, as well as continuing to support sustainable economic development through affordable housing and other community development initiatives.

Actions planned to develop institutional structure

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

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

The City will continue to collaborate with human and social service agencies, the Continuum of Care and the Heading Home Initiative to identify potential resources for meeting the service needs of City residents. The City will continue to support and encourage the development of new affordable housing units.

Discussion

Program Specific Requirements

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

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
<TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF] DELETE_TABLE_IF_EMPTY=[YES]>	
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.	0.00%

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

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

The city does not anticipate providing other forms of investment.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

1. **Homebuyer Assistance**

For both recapture & resale provisions, the document to be used by all entities will be supplied by the city.

Recapture Option

Used in HAND's programs where a homebuyer is receiving direct financial assistance to buy a home.

- **Down payment & Closing Cost Programs;** For HAND's Down Payment and Closing Cost program the recapture option is used to recapture HOME funds if the property is transferred during a 5 year period. The maximum HOME funds allowed for this program is \$10,000. Each year, 20% of the funds are forgiven during the five year period.
- **Purchase Rehabilitation Program:** For HAND's purchase-rehabilitation program, the following will be instituted based on the HOME investment. HOME Investment less than \$15,000, 100% of HOME funds are recaptured if the property is transferred before year 5 and then 20% of the funds are forgiven yearly for years 6-10. HOME Investment equal to or in excess of \$15,000, 100% of HOME funds are recaptured if the property is transferred before year 5 and then 10% of the funds are forgiven yearly for years 6-15.

In all recapture events, the maximum amount of HOME funds will be limited to the greater of the calculation above or the net sale proceeds. Additionally, in the case of foreclosure or where the sales price does not support the existing debt of a HOME assisted property; the recapture amount is based on the net proceeds of the sale of the property.

Net Proceed Calculations: In the event of foreclosure or where the sales price does not support the existing debt, the following calculation will be used to determine net proceeds and HOME recapture:

Step 1: Sales Price - (1st mortgage + closing costs) = Net Proceeds

Step 2: Home Subsidy / (home subsidy + homeowner investment) x Net Proceeds = Home Recapture

RESALE option

Used in HAND's rehabilitation programs where there is no direct subsidy (only a development subsidy) and all new construction homebuyer program requiring the subsequent buyer to make the unit affordable to a low moderate income household.

Buyers: The home must be sold to a household to a low income household (household income is less than or equal to 80% area median income. The homebuyer fixed cost of purchasing the home (loan payment) is not more than 30% of their income, and total debt is not more than 41%. The recapture or resale provision is outlined in an agreement produced and provided by HAND.

Sales Price: The home must be sold at a price that is affordable to a reasonable range of low-income

buyers as determined by the percentage change in the Consumer Price index over the period of ownership.

Fair Return—HAND defines a fair return as the homeowner's initial investment (down payment) plus the cost of capital improvements. Capital improvements are defined as a remodel that adds additional square feet to the structure, additional bathroom space and/or a complete kitchen remodel. Questions about what constitutes a capital improvement should be directed to HAND prior to the commencement of said project

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The City of Bloomington utilizes mortgages and covenants to protect its affordability interest in HOME subsidized properties.

The affordability period is terminated should any of the following events occur: foreclosure, transfer in lieu of foreclosure or assignment of an FHA insured mortgage to HUD.

During the period of affordability, the property must be sold to another income qualified person/household.

The purchaser must occupy the property as their primary residence. They will need to sign an annual affidavit that must be notarized to this effect.

The original homeowner is guaranteed a fair return on their investment. If the homeowner wants to sell the property during the period of affordability, he/she must contact HAND with information for HAND to calculate the fair return on investment.

Title 20 of the Bloomington Municipal Code provides that rental housing in the City of Bloomington have an occupancy limit of no more than three unrelated adults. This applies to market rate and affordable housing.

The City of Bloomington complies with all non-discrimination housing policies and includes such provisions in City-sponsored (non-HUD) programming, such as our workforce housing program.

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

The City does not anticipate refinancing existing debt.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

N/A

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

N/A

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A

Discussion

Appendix - Alternate/Local Data Sources

1	Data Source Name Bloomington Housing Authority - 2015 Update
	List the name of the organization or individual who originated the data set. Bloomington Housing Authority
	Provide a brief summary of the data set. Updated data from the Bloomington Housing Authority.
	What was the purpose for developing this data set? To have up to date data to use
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? The data is specific to the Bloomington Housing Authority
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? February 2015
	What is the status of the data set (complete, in progress, or planned)? Complete
2	Data Source Name Vacant Units
	List the name of the organization or individual who originated the data set. HAND
	Provide a brief summary of the data set. Count of vacant/abandoned units
	What was the purpose for developing this data set? Count of vacant/abandoned units
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? City of Bloomington

	What time period (provide the year, and optionally month, or month and day) is covered by this data set? Current (March 2015)
	What is the status of the data set (complete, in progress, or planned)? Complete